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TUTORING VS. TRAINING

A Parent's Guide to Making THE RIGHT CHOICE

Your child has difficulty in third grade math. You send him to a tutor. The tutor works diligently for several weeks with him on his grade-level math concepts and assignments. He goes on to pass the third grade with Bs. So far so good. Summer comes and goes. His fourth grade assignments hit, and once again, basic weaknesses prevent him from learning the new concepts. The processing and visualizing skills he needs just aren't there. You could pay for another round of tutoring to help with these assignments as well, but the underlying reason he failed to understand them in the first place goes untouched. The weakness will reemerge...

How do you 'train' someone to learn?

Current learning science makes it necessary to look at learning as two distinct parts: Specific academic study and a student's underlying ability to learn. To create the best opportunity for maximum academic progress, the underlying mental skills that lead to easy learning must be as strong and efficient as possible, and this may require specific training. Why? The brain physically changes in response to appropriate training. Its neural pathway efficiency improves in much the same way that muscle cells respond to progressive resistance training by developing added strength. The "untrained" brain that performs slowly and inefficiently (resulting in persistent sub-par learning) can become a fit brain, quick to respond when facing new learning challenges. You can literally train and strengthen your mental skills and have more brainpower!

What is Brain Training?

Brain training (also known as mental or cognitive skills training) is significantly different than tutoring. Common academic study, and special help such as tutoring, both focus on specific academic tasks, and simply ignore the condition of a student's underlying mental skills. In fact, success in general academics or special tutoring is completely dependent on the student's underlying ability to learn. For those who struggle or fail, it is not necessarily his or her study habits or missing academic knowledge that is the problem. Underlying cognitive weakness is often the cause of the difficulty. Until the underlying skills that provide the basic ability to learn are strengthened, tutoring help can only produce temporary progress at best. Struggles WILL reemerge at the very next new challenge, and the next, and the next, until the challenges grow too difficult even with tutoring help, or the student simply gets frustrated and gives up. If this is your child, he or she is at risk of being identified as a failure by these repeated struggles. You risk paying for tutoring each and every year with absolutely no guarantee of future success. The appropriate mental skills training is different. It provides you and your student the chance to get to the root of the problem and literally rebuild his or her basic ability to read and learn. A struggling student, or one seeking to optimize academic performance, must consider training the mental skills that are the foundation to learning.

Two Different Needs, Two Solutions

As mentioned above, learning can be divided into two elements: the specific academic challenge (such as reading) and the underlying skills needed to perform it well (for example, auditory processing and word attack). A tutor can enhance academic success in a given task if the student has sufficient underlying skills to meet the challenge. If that student struggles due to skill weaknesses, a trainer, not a tutor, is needed. Once you learn to read, you should be able to do it with little thought. But if one of the basic and necessary reading skills (such as sound blending and auditory processing skill) were missing, you'd have difficulty reading well no matter how much tutoring you got. Further assignments in reading theory or even practice reading wouldn't overcome the underlying problem.

Look for Better Testing and Training Options

It's a misconception that the brain is a stationary mass of cells whose skills are permanently fixed. Intense training exercises focused on specific areas of weakness can quickly strengthen key mental skills, and literally change the way a student learns. But how do you know if training is what your child needs? When looking for effective help, the right testing is also critical. Far too often a student's individual underlying skills are either not identified or are averaged and reported as an IQ score. Even when classified in terms such as "an auditory learner" or "a visual learner" this imprecise identification limits the help a student can receive. On the other hand, testing prior to skills training is designed to single out key skills that impact the learning or reading struggle. It is then possible for a qualified mental skills trainer to enhance cognitive skills such as auditory and visual processing, logic and reasoning, and working memory through direct training. The results are better academic performance almost immediately, and an enhanced ability to learn into the future. Tutoring can benefit students in certain situations, but for those with underlying cognitive skill weaknesses, cognitive skills training is the answer. So, when you're looking to help your child eliminate persistent struggles in school...think brain training first.

Michael Ginsberg is the Executive Director and Owner of LearningRx Brain Training Centers in Marlboro and Red Bank, NJ. He became involved in the benefits of brain training after his own child was having difficulty staying attentive and reading at grade level at the completion of third grade. If you suspect there is unrealized learning potential in your child, don't ignore it. A simple cognitive skills test is the first step to finally unlock that potential. For more information or for a complete evaluation of your child's cognitive learning abilities you can contact the LearningRx center at 732-444-8579.



- With a faster, smarter brain, life is easier.
And that's something to smile about.

- Is your child struggling with learning? Reading? Homework? If so, you're probably seeing the impact of those struggles on your child's confidence, attitudes at home and school, even dreams for the future.

Fortunately, there's a fixable problem behind most learning struggles. In fact, 80% of all learning struggles are caused by one or more weak cognitive skills. At LearningRx, we identify weak cognitive skills and make them stronger. In other words, if your child is struggling with learning, reading, homework—even attention—we can find the cause and fix it.

Best yet, our innovative one-on-one brain training programs get results that are unmatched by any other program out there, including brain training websites, digital products or tutoring. In fact, our programs raise IQ an average of 15 points and improve some mental skills by an average of 30 percentile points.

There's a reason your child is struggling. More importantly, there's a solution. Call us today and schedule a FREE brain training demonstration for you and your child.

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Moms!

It Is Important To Get An Early Start

Whether you are exercising to shed a few extra pounds or just to enhance your level of fitness, an early morning exercise routine may be the best approach to take.

Morning workouts are the perfect training technique for maximizing metabolism levels, keeping yourself fired up physically and mentally throughout your day. Also, the vast majority of individuals who exercise consistently are those who exercise the very first thing each morning.

The chances of reaching your workout goals are much higher if you start your day with exercise. Finding the motivation, though, can be easier said than done.

If you want to get the most from your workout routine, these are some simple tips that will help you have the stamina to add exercise to your morning.

Get Enough Sleep

Sleeping properly may be the most important initial step. Quality sleep is as essential as the workout itself.

If you are well rested following a good night's sleep, the body will work far more efficiently both throughout your exercise and during the day. Not enough sleep can mean disaster for your health, overall productiveness and well-being.

Be sure to get lots of sleep throughout the night. To achieve that, you have to be in control of your sleeping schedule. The easiest way to achieve this would be to adjust your internal clock by establishing a sleep rhythm in which you go to sleep and awaken close to the same time each day, even on the weekends.

Whatever is the most appropriate sleep schedule will vary depending on your work or family needs. No one schedule fits everyone. Nevertheless, you have to learn what works well with your life and also stick to it. As a general rule, the more sleep hours you get before midnight, the greater quality of sleep you will get.

Prepare in the Evening

Nothing kills motivation or productivity like being unprepared. This is true of almost anything in life, including exercise.

Try to prepare for your morning workout the night before. Lay out your workout clothes, athletic shoes, or other gear that is vital to your workout prior to going to sleep for the night.

Doing this will improve your motivation and give you a little additional time for your workout. It also will help keep you focused because you will know exactly what you are doing for your workout the next day.

Start Your Morning with Water

Lack of fluids can cause catastrophe in your training course. Also, the likelihood of dehydration in the morning after hours of sleep is very high. Working out with a dehydrated body leads to problems such as muscle cramps and rapid heart rates, resulting in vertigo, light-headedness or quick exhaustion. Severe dehydration can even result in serious health issues, so drink up.

Ensure you get lots of water the very first thing each morning. Aim for two or more eight-ounce glasses of water when you first wake, and try to have a water bottle close to the bed to keep you hydrated during the night. Make sure you stay well hydrated during your workout and afterward, too.

Early morning workouts are rewarding. If you haven't started a morning workout routine yet, follow the tips above, and soon you will be one of those early joggers or walkers you see out your window every morning.



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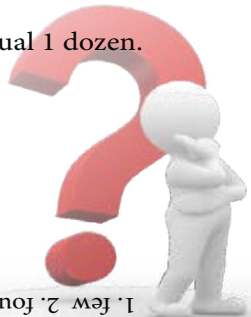
Adjectives Tell Us How Many

Circle the word or words in each sentences
that tell how many.

1. After a few minutes, I got bored with the movie.
2. Only four gallons of water are left in the pantry.
3. There were many people at the beach today.
4. We only have a little time before the game starts.
5. Several parents were at the Science Fair.
6. We had 12 cupcakes which equal 1 dozen.

ANSWERS:

1. few 2. four 3. many 4. little 5. several 6. 12



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JANUARY

Keep Your Parents Busy

2016

Happy New Year! Enjoy the day and celebrate 2016!



Video Games Live! 7:30 PM, New Jersey Performing Arts Center, Newark, NJ.

Free First Sunday's at Studio Z at the Zimmerli Art Museum, New Brunswick, NJ.

National Trivia Day!

If you're still on winter break, enjoy a fun day out sledding or playing in the snow!

National Cuddle Up Day-get to snuggling!

Take a skating lesson tonight from 6:30 to 7:30 at Mercer County Ice Rink, West Windsor, NJ.



iPlay After Dark starts up again tonight! Unlimited rides, games, and a DJ, all under one roof. 8-11, \$17.05 a person, at iPlay America in Freehold, NJ.

Bird Feeding 101 at the Plainsboro Preserve, \$7 a person, 80 Scotts Corner Rd. Cranbury, NJ.

Check out one of New Jersey's prime ski locations, like Mountain Creek Ski Resort or High Point XC Ski Center!

National Step in a Puddle and Splash your Friends Day!

MOVIE: The movie 400 Days comes out today!



Dancing with the Stars LIVE tonight, 8 pm, at the Count Basie Theater in Redbank, NJ.

Disney on Ice: Treasure Trove tonight, at the Prudential Center in Newark, NJ.

STOMP opens tonight at the State Theater in New Brunswick, NJ. 8pm, tickets start at \$35.

Polar Bear Plunge in Wildwood, NJ. 10:00 am to 1:30 pm, \$100, all proceeds go to the Special Olympics in NJ.

National Ditch Our New Year's Resolutions Day

Martin Luther King Jr. Day



National Popcorn Day- bust out that Jiffy Pop!



Disney on Ice Presents: Dare To Dream, 2:30 pm, Sun National Bank Center in Trenton, NJ.

Murder Mystery Dinner Theater tonight and tomorrow night! Dinner starts at 6, show starts at 7, at Monroe Township High School, Cafeteria B.

MOVIE: The movie Dirty Grandpa premieres today, starring Robert DeNiro and Zac Efron!



The Winter Festival of NJ is held today in Downtown Lambertville, NJ.

National Compliment Day- you know, you're looking rather nice today!

Today is Opposite Day- it's actually a real day! Or is it?

Fun Fact: today is Ellen DeGeneres's birthday!

National Chocolate Cake Day



National Fun At Work Day- not that you don't have fun all of the time at the office!

Indoor Auto Racing at Boardwalk Hall Arena, Atlantic City, NJ, 7:30 pm.

2Cellos, the sensational cello performers, at the Count Basie Theater in Redbank, NJ, 8 pm.

Sing Along with the Muppets Movie! At the Count Basie Theater in Redbank, NJ, 2 pm, \$30.

Please check with all venues to confirm dates and times in case changes were made after print.

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MARTIN LUTHER KING, JR. WORD SEARCH

Find these terms in the word-search below that are associated with Dr. Martin Luther King, Jr. and his civil rights work.

brotherhood	justice	Nobel Peace
Martin Luther	segregation	Prize
King	peace	freedom
nonviolence	assassination	black
I Have a Dream	change	equal rights
integration	civil rights	

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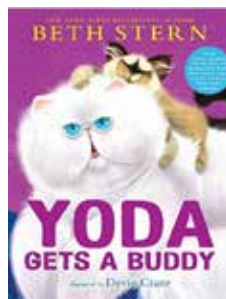


The Amazing Hamweenie by Patty Bowman

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The horrors of reality, alas, befall him: a beautiful apartment, a loving little girl, his every need fulfilled to excess. His treats are simply too delicious. His pillows? Beyond luxurious. Such torture! Hamweenie must escape! But with his wretchedly wonderful owner appearing at every turn, will he ever make it out of the apartment? From debut author and illustrator Patty Bowman comes a picture book about the secret life of cats and about dreaming big—no matter what your species.



Yoda Gets a Buddy by Beth Stern

New York Times bestselling author Beth Stern is back with another inspiring story, as Buddy the blind foster kitten joins Yoda and his friends for a heart-warming adventure!

Yoda is busier than ever in the Foster Kitten Room, taking care of litter after litter. Buddy, a blind kitten who is recovering from eye surgery, has been with Beth and Howard longer than any other foster kitten, so Yoda takes him under his wing—or paw—and makes him his fostering partner! While Yoda grooms and scolds the naughty kittens, Buddy is the cat they cuddle up to and adore, mimicking his every move, with no clue he is blind.

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WHAT IS A STATUTE OF LIMITATIONS?

By John Bazzurro

A statute of limitations is a timeframe or deadline within which one has to file a certain type of case. New Jersey (and every other state) has various statutes of limitations depending upon the type and nature of the case. For instance, the statute of limitations for a personal injury claim in the State of New Jersey is two years. On the other hand, the statute of limitations for a breach of contract claim is six years. Thus, in the event a lawsuit is not filed within the respective time frames for each of these types of claims, the ability to file such a lawsuit may be lost forever. Importantly, however, there are many other factors and issues concerning statutes of limitations other than merely the time frame set forth in the various statutes.

One of the first issues that must be determined when dealing with a statute of limitations is the date upon which the potential cause of action "accrued." Basically, the accrual date is the date that the statute of limitations time begins to run. Although the statute of limitations for a personal injury claim is two years, the accrual date for such a claim may not necessarily be the date that the injury was actually sustained. In certain cases, the accrual date will be the date that the person knew or reasonably should have known that their injury was caused by the wrongdoing of another. Similarly, in breach of contract cases, although the six year time frame begins to run upon the breach of the contract, there are many intricacies in our law as to when a contract is actually breached.

Another issue that arises when determining a statute of limitations time frame is whether or not a particular statute of limitations may be "tolled." This means that the statute of limitations "time-clock" stops for one reason or another thus extending the statute of limitations deadline. Typically, the time will "stop running" for the period of time that a person is not competent to file a lawsuit. The main example of this is for a person who is under the age of 18 years old. Because a "minor" is not "competent" to file a lawsuit under the eyes of the law, the time under the statute of limitations will toll until that individual attains the age of 18. For example, in a personal injury case, the statute of limitations for an injured individual under the age of 18 will not be until that individual's 20th birthday which is two years after they attain the age of majority.

Importantly, in addition to statutes of limitation, there are other timeframe provisions both in New Jersey law and other states' laws which require some type of written notification to a legal entity within a certain period of time. These timeframes are routinely significantly shorter than a statute of limitation. For instance, in New Jersey, if an injury is sustained as a result of the negligence of a public entity (Township, Borough, City, County, State of New Jersey, etc.), written notification must be provided to that entity within 90 days of the accrual of the cause of action otherwise the ability to sue the public entity may be lost forever. Another such written notification provision in the State of New Jersey is where an injury is sustained in an amusement park.

As you can see, there are many legal pitfalls with respect to statutes of limitation and time frames within which action must be taken by a potential litigant. Of course, this article only scratches the surface with regard to these issues and, regardless of what type of claim that you have, it is important that you immediately seek legal advice from an attorney as soon as you believe that you have a claim against someone else. Your failure to do so may jeopardize your ability to obtain compensation for your damages.

Of course, should you wish to discuss any of the issues set forth in this article, please feel free to contact my office for a free telephone consultation.

JOHN T. BAZZURRO, Esq.

Board Certified Civil Trial Attorney

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LEARNING ACTIVITY: How To Make A Thermometer

The first thing most people notice about weather is the temperature. Thermometers help us know what the weather will be like.

You will need:

- | | |
|--|--------------------|
| 1. Tap water | 2. Rubbing alcohol |
| 3. Clear, narrow-necked plastic bottle | 4. Food coloring |
| 5. Clear plastic drinking straw | 6. Modeling clay |

Directions:

1. Pour equal parts of tap water and rubbing alcohol into the bottle. Fill about $\frac{1}{8}$ to $\frac{1}{4}$ of the bottle
2. Add a couple drops of the food coloring and mix
3. Put the straw in the bottle but do not let the straw touch the bottom.
4. Use modeling clay to seal the neck of the bottle so the straw stays in place.
5. Hold your hands on the bottle and watch what happens to the liquid mixture in the bottle.

Just like any thermometer, the mixture expanded when it was warmed. This made the liquid no longer fit in the bottom of the bottle. As the alcohol expanded the colored mixture moved up through the straw. If the bottle were to get very hot, the liquid would have come through the top of the straw.

You can watch your thermometer and see how the liquid changes throughout the day.

What happens if your thermometer is in shadow or in sunlight?

What happens when it gets colder?

* This activity should be done with an adult. Please do not drink the liquid. After you're done with your thermometer, dispose of the liquid properly and rinse the bottle well. Cut it in half, or have a parent cut it in half, so the bottle can't be reused. Then recycle the plastic. The used bottle could have some left over alcohol in it, and you don't want anyone to reuse the bottle for drinking water. So, it's best to recycle the bottle.

What You Will Discover!

Congratulations!!! You just made a thermometer. Just like any thermometer, the mixture expanded when it was warmed. This made the liquid no longer fit in the bottom of the bottle. As the alcohol expanded the colored mixture moved up through the straw. If the bottle were to get very hot, the liquid would have come through the top of the straw.

You can watch your thermometer and see how the liquid changes throughout the day.

What happens if your thermometer is in shadow or in sunlight?

What happens when it gets colder?

How does wind affect the thermometer?

Of course, in order to accurately read the temperature, you will need to buy a real thermometer that is carefully calibrated for temperature changes. This one is to see how a thermometer works -- just for fun.

After you're done with your thermometer, dispose of the liquid properly and rinse the bottle well. Cut it in half, or have a parent cut it in half, so the bottle can't be reused. Then recycle the plastic. The used bottle could have some left over alcohol in it, and you don't want anyone to reuse the bottle for drinking water. So, it's best to recycle the bottle.



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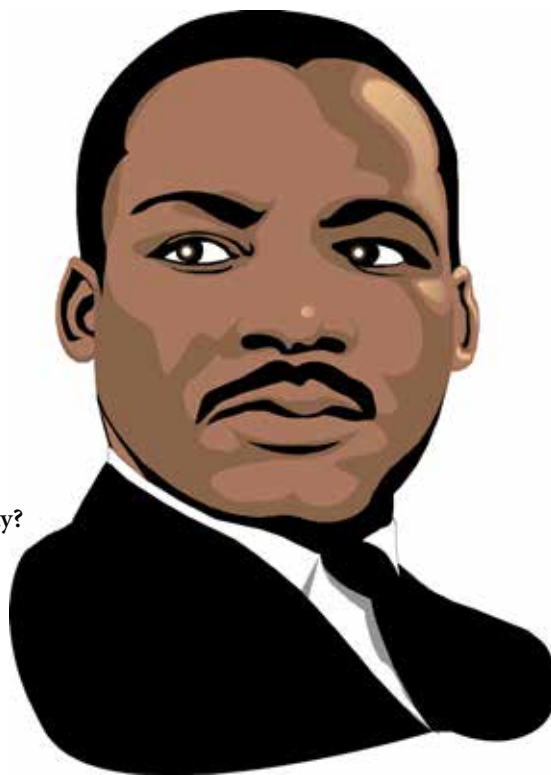
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Martin Luther King Jr. Day Is This Month —Test Your Knowledge and Use Your Brain

Instructions: Select the correct answer from the choices listed.

1. In what year was Martin Luther King Jr. assassinated?
 - a) 1960
 - b) 1963
 - c) 1968
 - d) 1971
2. Where did Rosa Parks become famous?
 - a) At a Woolworth's lunch counter in Greensboro, North Carolina
 - b) At a high school in Little Rock, Arkansas
 - c) On a bus in Montgomery, Alabama
 - d) On a march in Selma, Alabama
3. Which president signed the first major civil rights act of this century?
 - a) John F. Kennedy
 - b) Lyndon B. Johnson
 - c) Richard M. Nixon
 - d) Ronald Reagan
4. Which president signed the law creating the Martin Luther King Jr. holiday?
 - a) John F. Kennedy
 - b) Lyndon B. Johnson
 - c) Richard M. Nixon
 - d) Ronald Reagan
5. Where did King deliver his "I Have a Dream" speech?
 - a) At Ebenezer Baptist Church
 - b) In front of the Atlanta City Hall
 - c) At the Lincoln Memorial
 - d) At the Nobel Prize ceremony



Answers: 1. c 2. c 3. b 4. d 5. c

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2016

SUMMERCAMP

GUIDE

Summer Camps in Monmouth, Ocean, Middlesex, and Mercer

Sacajawea Day Camp

242 Adelpia Road
Farmingdale, NJ 07727
732-751-2766
www.sacajaweadaycamp.com

Allaire Country Day Summer Camp

At GoodSports
2903 Highway 138 East
Wall, NJ 07719
732-681-4651
www.allairecountrydaycamp.com

Frogbridge Day Camp

7 Yellow Meeting House Road
Millstone Township, NJ 08510
609-208-9050
www.frogbridge.com

Rolling Hills Country Day Camp

Camp Address:
14 Dittmar Road
Freehold NJ, 07728
Mailing Address:
PO Box 172
Marlboro, NJ 07746
732-308-0405
www.rollinghillsdaycamp.com

Camp Oakhurst (Special Needs Camp)

111 Monmouth Road
Oakhurst, NJ 07755
732-531-0215
www.nysh.org

Taubenslag Productions Theater Camp

Mailing Address:
496 Taylor Place
North Brunswick, New Jersey 08902
Camp Address (Middlesex County College):
2600 Woodbridge Avenue
Edison, NJ 08818
(732) 422-7071
www.taubenslagproductions.com

Princeton's School of Rock

3570 Quakerbridge Road
Hamilton, NJ 08619
609-890-7090
www.princeton.schoolofrock.com

Ranney School Summer Camps & Programs (There are various programs and camps)

253 Hope Road
Tinton Falls, NJ 07724
732-542-4777
<http://pantherpress.ranneyschool.org/summerprograms/> AND http://www.ranneyschool.org/summer_camps

Camp Riverbend

116 Hillcrest Road
Warren Township NJ, 07059
908-647-0664 or 908-580-2267
www.campriverbend.com

Ocean County YMCA Summer Camp

1088 W Whitty Road
Toms River, NJ 08755
732-341-9622
www.ocymca.org/programs/child-care/camp

Freehold Borough YMCA Camps

41 Center Street
Freehold, NJ 07728
732-845-5273
http://www.ymcanj.org/content/locations/freehold_borough_camps.asp

Lakeview Day Camp

505 Riva Avenue
East Brunswick, NJ 08816
732-821-8933
www.lakeviewdaycamp.com

Hoop Group Basketball Camp

(Various Different Camps/Programs to sign up for)
1930 Heck Avenue, Building 3
Neptune, NJ 07753
732-502-2255
www.hoopgroup.com

Princeton University Sports Camps

(all kinds of sports for variety of ages and both genders!)
Frist Campus Center, Room 304A
Princeton, NJ 08544
609-258-3369
www.princetonportscamps.com

Ivy League Day Camp

140 Gordon's Corner Rd
Manalapan, NJ 07726
732-446-7035
www.ivyleaguedaycamp.com

Camp Excel (Specialized Programs for Children with ADHD, Asperger's, & Social Skills Challenges)

Business office:
2517 Highway 35, Building H- Suite 205
Manasquan, NJ 08736
Monmouth County Location:
(Located in Holy Innocents School)
3455 West Bangs Ave
Neptune Twp, NJ 07753
732-282-0150
www.campexcel.com

Black Bear Lake Day Camp

457 Stage Coach Road
Millstone NJ, 08510
609-259-1777
www.blackbearlake.com

Camp Gan Israel (A Jewish Day Camp)

Administrative Address:
170 College Ave. , New Brunswick, NJ 08901

Summer Camp Address:

1690 Stelton Road, Piscataway, NJ 08854
Administrative Office Number: 732-296-1800
Summer Office Number: 732-777-9848 ext. 6255
www.ganisraelnj.com

Eagles Landing Day Camp

74 Davidson Mill Road
North Brunswick, NJ 08902
732-821-9155
www.eagleslandingdaycamp.com

Princeton Summer Camps at Stuart

1200 Stuart Road
Princeton, NJ 08540
609-921-2330
http://www.stuartschool.org/academics/summer_camps

Seashore Day Camp

345 Second Avenue
Long Branch, NJ 07740
732-222-6464
<http://www.seashorecampandschool.com/camp.html>

Country Roads Day Camp

139 Pinebrook Road
Manalapan NJ, 07726
732-446-4100
<http://www.countryroadsdaycamp.com>

Center Stage Dance & Theatre School Camp Programs (There are more than one option)

10 Alvin Court, Suite 104
East Brunswick, NJ 08816
732-238-7890
<http://centerstagenj.com/east-brunswick/summer-camp/>

Marine Academy of Technology & Environmental Science:

Summer Research Experience 2015
Ocean County Vocational Technical School
195 Cedar Bridge Road
Manahawkin, NJ 08050
609-978-8439 ext. 4002
<http://www.ocvts.org/htm/mates/mates-summercamp.html> or <http://www.ocvts.org/webdocs/academies/mates/mates-summercamp-flyer-application.pdf> (brochure)

Marine Science Camp

Multiple Locations including Toms River, Manahawkin, Manasquan, etc
Contact Name: Sherri Paris
Contact Email Address: newlogic.edu@gmail.com
Contact Phone Number: 732-250-8124
<http://www.marinesciencencamp.com/>
Summer Camps in Monmouth, Ocean, Middlesex

Sharing Information With Camp Staff

Some parents are reluctant to share too much information with camp staff for fear it will have negative repercussions for their child (for example, they may wonder if the camp will still take their child or if they're setting their child up for failure). But good camps will want and need to know as much as possible — the more information they have, the better.

Consult with your child's doctor and other specialists, such as a physical therapist, to make sure you give the camp director and staff all necessary information, and ask the camp staff if they have everything they need from you.

You can help educate the staff by spending time with them and answering and asking questions before you drop off your child. This can be critical. For example, if your child will be attending a mainstream camp, you'll want to make sure that everything is accessible for your child and that the staff understands your child's needs.

Many camps have paperwork you can fill out to share information about things like dietary and medical needs. And regardless of whether your child is going to a day or residential camp, you should give the staff a list of emergency phone numbers and email addresses, and make sure they know how to reach you at all times during your child's camp stay.

If your child takes any medication, include the phone number of your doctor in case the prescription is lost and needs to be refilled by camp staff. Check whether the camp infirmary stocks your child's medication, too. If it doesn't, send extra medicine in case of an emergency.

Camps For Kids With Special Needs

Ah, summer camp. The mosquitoes, the swim races, the friendships, the bug juice, the postcards home. What child wouldn't benefit from the fun and structured freedom camps provide?

Kids with special needs are no exception. But the idea can seem challenging to parents and kids alike — how can you be sure that your child will get the attention he or she needs? Will your child be able to participate fully? What about the other kids? Will your child make friends? Will they understand your child's special needs?

The good news is that there are many camp choices for kids with special needs. From highly specialized camps to regular camps that accommodate kids with special needs, options abound.

Look Into Different Types of Camps

When it comes to camps, kids with special needs have as many choices as other kids. The Americans with Disabilities Act (ADA) requires all camps to make reasonable accommodations (such as the installation of wheelchair-accessible ramps) so that kids with special needs can attend. So, camps that previously couldn't host kids with special needs might now be on your list of possibilities.

Inclusionary (or mainstream) camps do just what their name implies: They include kids with special needs in their groups of children with regular needs. These camps may have started out serving only a general population of kids, but they've gradually changed as the needs of the families they serve have changed.

Some camps are designed just for kids with special needs, including kids who have learning or behavioral problems, those with specific chronic illnesses, and kids with mental or physical impairments. Many accept kids with a variety of needs, but some only accept kids with specific problems (such as camps for kids with diabetes, cancer, speech or hearing impairment, cystic fibrosis, cerebral palsy, epilepsy, etc.).

Within all of these categories, you'll have even more choices to consider regarding length of stay, philosophy, and cost. There are nonprofit and for-profit camps, religious camps, camps run by national organizations, private camps, day camps, camps that run weekend sessions, and sleepover camps that accept kids for the entire summer.

Away at Camp

Taking part in an annual camp can be one of the most exciting parts of a child's summer.

There are nature walks, cookouts and up-all-night summer fun. Camp has long provided many staples of American childhood and should be experienced by any child seeking some adventure and camaraderie.

But before you pack a bag and send your child off to summer camp, you should take some precautions to ensure that the trip is both fun and safe.

Research the Camp

As a responsible parent, you should get to know what medical and safety services are available at the camp. According to recommendations from the American Academy of Pediatrics, a safe camp will make public its written health policies and protocols.

All children attending a quality camp should be required to have had a complete exam by a doctor in the past year and be up to date on all childhood shots. Before camp starts, parents should make sure camp officials understand any health issues the child has, as well as past significant

illnesses, operations, injuries and allergies.

It also is important to find out if the camp has nurses or other medical personnel on site. Is there a place your child will be able to go if she doesn't feel well? What are the caregiver's credentials and background in treating children? These are critical questions to ask camp officials before sending your child there.

Homesickness

The stress of being away from home should be a serious consideration before enrolling your child in summer camp. Eight out of 10 campers report being homesick at least one day at camp, according to American Camping Association statistics. Less than 10 percent of those cases result in the child becoming so anxious or depressed that he stops eating or sleeping, the ACA says.

You know your child best, so if she has struggled with leaving your company in the past, maybe a short day camp is good way of testing readiness for the overnight variety.





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Preparing Your Child For Day Camp

By Brianna Siciliano

The weather is warm, the sun is shining, and your child is preparing for a new adventure. Day camp is a great opportunity for children to stay active and social while having a blast. Campers at day camp have the option to participate in tons of creative, exciting, and safe activities and memories will be created that will last a lifetime. Summer of 2016 can be an amazing, fun-filled season for your child, and you can ensure this by signing your child up for day camp.

There is a good chance that going to camp for the first time may be a frightening thought to your child no matter what his or her age is. Your child does not know what to expect, and your child may be asking: Will it be easy to make friends? Are there activities offered that I enjoy? Will I miss home too much while I'm away? These are all great questions that every child thinks about, and as a parent, it is your job to be positive, encouraging, and reassuring. If you attended camp, share your own experiences and memories with your child. Let your child know about the excitement you felt day after day when you were among camp friends, and about the activities that you participated in at camp. Reassure your child that he or she will make friends—possibly even best friends—that will last much longer than just this summer.

A great way to get your child excited for camp is to attend an open house. A summer camp open house is very similar to a real estate open house: you and your child will have the chance to tour camp grounds and get a preview as to what life will be like once camp begins. At your child's camp open house, your child will have the chance to ask unlimited questions to the camp staff, and encouraging your child to ask these questions is a fabulous way to allow your son or daughter to open up his/her mind and become more comfortable with the camp grounds, camp staff, and the camp overall.

During the days leading up to camp, review the camp schedule with your child so your son or daughter will know what to expect. Imagine how awful it would be if you were forced into a situation with no

background on what you were walking into...you wouldn't like that very much, would you? Neither would your child! Going to summer camp is an exciting experience that will bring all sorts of emotions to the table. With that said, it is important to discuss "what if" scenarios with your child. 'What if I lose something? What if I get sick? What if I am afraid to do something? What if I get involved in an argument with someone else?' are all natural questions. Talk about these situations and let your child know what they should do, such as talk with a counselor.

The first few days leading up to camp, and the first few days of attending camp, may be a bit rocky. Sometimes it takes a few days for children to adjust to new environments. Do your best to be encouraging throughout your child's entire camp experience, and keep in mind that camp is not just about the facilities or the activities. Attending day camp will help your child gain independence and learn more about social interaction, and at the same time, it is about making friends and spending everyday in a positive environment. Day camp is where campers learn the true meaning of friendship.



Starting Your Camp Search For Your Special Needs Child

To find a camp, make lists of the basics you're looking for: a list of goals, a list of care-taking priorities, and a list of other considerations (such as cost). Then consider which type of camp might best suit your child:

- inclusionary (or mainstream) camps
- camps for kids with a specific special need
- camps for kids with many different kinds of special needs

Consider whether your child has ever been away from home, for the day, weekend or even longer, and what experiences might have helped prepare him or her for camp. This will help you to decide not only the type of camp, but whether your child is ready for a day camp or a sleepover (residential) camp. Involving kids in the camp search will help to ensure that they get the most out of the camp selected. So, ask your child:

- What do you want to get out of summer camp?
- What are your preferences?
- Do you want to go to a coed camp, or just be around kids of the same gender?
- Are there any activities you really want to try?
- Would you be more comfortable going to a camp with kids who do or don't have special needs?
- Are you comfortable being away from home? If so, for how long?
- Do you have classmates or friends who have gone to a summer camp? If so, which ones? And did they like it?
- Do you have a friend who you would like to go to camp with? What camp will they be attending?

If it turns out that the idea of camp is a bit overwhelming for both you and your child, you might want to try starting small, like weekend sessions at a special-needs camp.

The benefits of camp for kids with special needs are often the same as for any child:

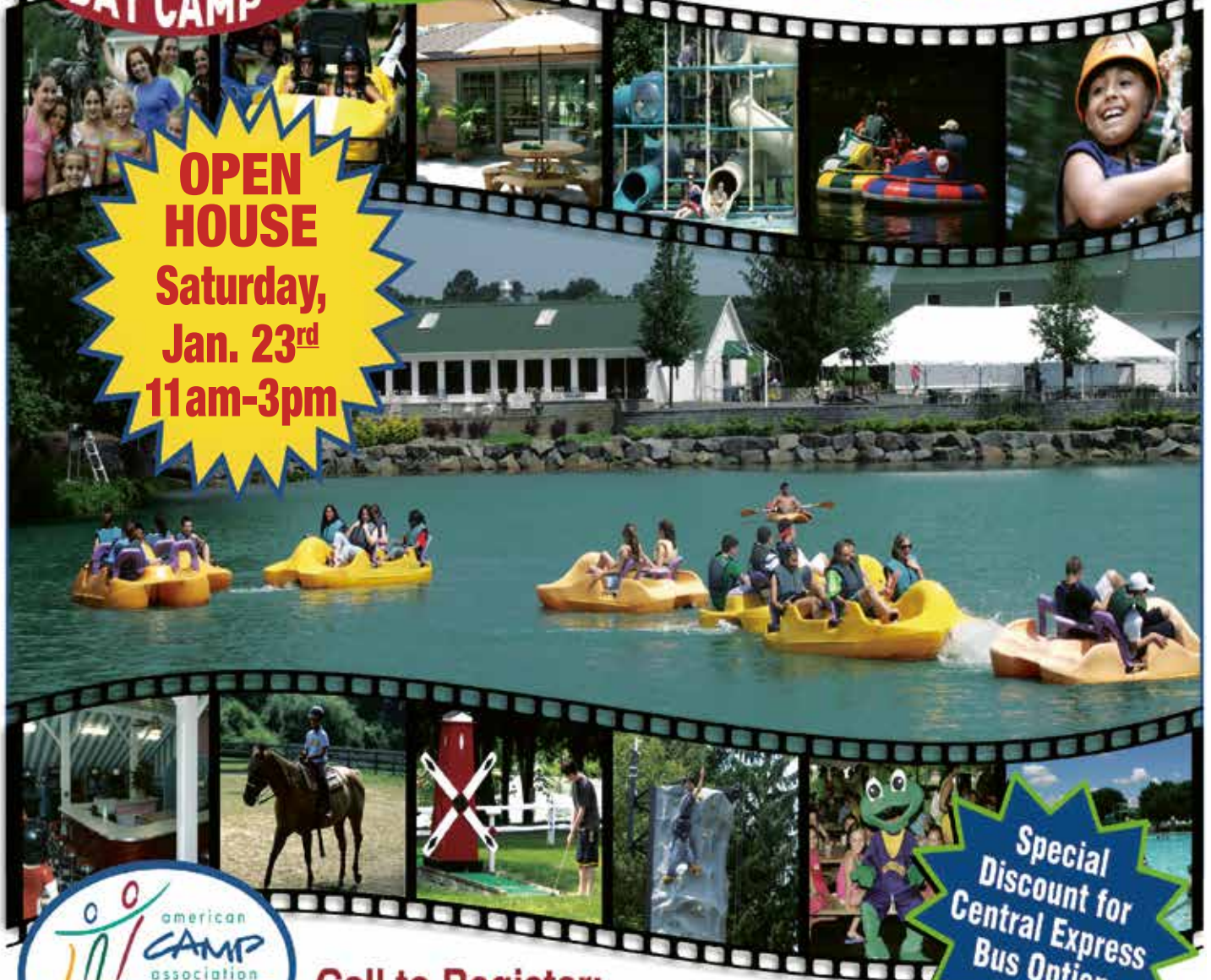
- increased confidence and independence
- activity and exercise
- the opportunity to interact with other kids, develop friendships, and build relationships
- positive role modeling by adults
- a chance for parents to have a much-needed break

Camp provides a variety of activities such as swimming, wheelchair racing, dancing, tennis, or golf. These give immediate health benefits (such as improved cardiovascular fitness) and recreational options that can carry over into adult life.



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Picking a Summer Camp

Summer camps are opportunities for kids of all ages to create fabulous lifelong memories.

Everybody loves summer camp. Children can make new friends and take part in fun activities, such as hiking, swimming or telling stories. Parents can also enjoy time for themselves.

When looking for a summer camp, here are a few things to keep in mind.

Coed or Same-Sex

The first aspect to consider is whether you want your child to attend a coed or same-sex camp. There are advantages to both choices.

Coed camps allow boys and girls to socialize together, which may concern some parents. But coed camps usually have strict rules and supervision. They separate the boys and the girls for certain activities and housing.

Single sex camps can allow kids to develop confidence and self-esteem. They also eliminate the possibility of distractions and the rigidity of gender stereotypes.

Education

Many camps focus on educational activities, such as music, drama or science. Think about your child's interests. You may want him to focus on certain activities, especially if he needs additional tutoring.

Consider your choices and research your options. It is important to ask your child for his opinion. While it is ultimately your choice, the child will have a better experience if he feels as if he had some power in making the ultimate decision about how he will spend his summer.

Special Needs Camps

If you are searching for a special needs camp, be cautious about choosing the right camp. Experts and trained personnel should be on hand to help children with health or wellness needs.

Talk with the camp director before making a decision. Read reviews on the Internet and speak with parents who have sent their children to the camp. Also, be sure the facilities are properly equipped and safe before allowing your child to attend the camp.

Track Record

It is essential that the summer camp has long record of keeping children safe and happy. Also ask your friends, family and neighbors for information about summer camps for kids. Don't base your judgment solely on their opinion, but positivity is a good first step.

Once you have collected enough referrals, start looking deeper into what each camp has to offer.

Even if you had a fantastic childhood experience at a particular camp, times are different now. The staff and camp counselors have changed. The facilities may have aged substantially.

Visit all of the prospective camps before making a final decision.

Supervision

Supervision varies substantially from camp to camp. Some facilities have plenty of camp counselors on hand to look after the children. At the very least, camps should have enough staff to ensure the safety of all kids.

Each state typically has a minimum staff-to-student ratio. Be sure that the camp complies with these regulations.

Also, consider the following questions: Are the supervisors adults, older teens or a mixture of both? What kind of training and experience do they have? Do they have appropriate licenses and basic medical training?

Background checks should be performed on everyone who is around children. It is important that you verify that the camp has performed the proper background checks.

Long-Term Investment

There is a wide range of costs associated with summer camps.

If you are on a budget, consider sending your child to a basic day camp. People who can afford more might consider specialized private residential camps.

Cost alone should not be a deciding factor. Remember, you are paying for memories and experiences that will last a lifetime.

Never, ever risk your child's safety in order to save money. You will have to find a camp that meets your needs as well as those of your child. Your budget should also be a factor.

It isn't easy, but finding the best camp for your child is well worth the time and expense you put into it.



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SPECIALTY CAMPS

Kids can also attend a host of specialty summer camps designed to help them hone their skills and explore their interests.

From fitness camps and sports training camps to computer camps and even astronaut camps, there are plenty of ways to keep your kids entertained and engaged as the long, hot days of summer roll around.

Choosing a camp should be a family activity, with both parents and kids taking an active role in the discussion.

As the parent, you may have your heart set on the type of camps you loved as a kid, but it is important that your child be interested in that type of camp as well. After all, your goal is to help your son or daughter forge his or her own.

SHOP AROUND

Cost is unfortunately a factor as well. As much as you might like to send your kid to Houston for astronaut camp, if it is not in the budget you might have to aim a little lower.

The key is finding a camp that is affordable, nearby enough to be convenient but still lots of fun. Fortunately, there are plenty of camps that fit that category, some run by church groups, others run by non-profit and civic organizations.

You can find information about these camps in your local newspaper and by talking to other parents.

LEAVING HOME

As the parent, you also need to decide whether a day camp or a sleepaway camp works best for you and your child.

Many young children are reluctant to spend the night at camp, but after they get over those initial jitters they may find that they love it.

Even so, you might want to choose a day camp for the first year, then discuss a sleepaway camp for the next year.

PARENTAL INVOLVEMENT

Of course, these days camps are not just for kids.

Parents can relive the fun and excitement of their own childhood days by attending theme camps ranging from football and baseball fantasy camps to music camps and computer camps.

No matter what your interest, you can find a camp that can accommodate it. Whether it is spending a week on the trail camping under the stars on a cattle roundup or spending a week with your favorite musicians learning to play guitar, you can find an adult fantasy camp that can accommodate your interests.

So as you pack little Johnny or Jane off for that first sleep-away camp adventure, why not consider booking an adventure of your own?





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FAMILY RECIPE

Eating Together Matters

Low-fat Mac And Cheese

Tip: This recipe tastes just as good using all low-fat ingredients, so you can feel good about cutting calories and still indulging!

Ingredients:

- 1/2 box pasta of choice (farfalle, shells, pipette, etc.)
- 1 cup low fat mozzarella cheese, shredded
- 1 cup low fat cheddar cheese, shredded
- 1 tbsp. flour
- 1 tbsp. butter
- 1 cup skim milk
- 1/2 cup panko breadcrumbs
- Salt and pepper, to taste.



Directions:

Preheat the oven to 400 degrees.

Add the pasta to a pot of boiling salted water. Let cook until al dente, about 7-12 minutes.

Meanwhile, shred a cup of mozzarella and cheddar cheese (Tip: if you desire, buy pre-shredded cheese to save time) set aside. In a saucepan, melt the butter and mix in the flour to make a roux. Pour in the milk and the cheeses. Add salt and pepper as this melts.

When the pasta is finished, pour into a baking dish, and pour the cheese sauce on top. Top with the panko breadcrumb, and bake at 400 for 15-20 minutes. Serve and enjoy.

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Heart-Healthy Diet

Eat nutritious foods. It's a simple statement, indeed, but not always easy to live by.

As the obesity rate in America continues to bulge, doctors and researchers plug along at educating the masses about the link between bad diet and heart disease – the No. 1 killer in the United States.

Quantity Matters

A study published in the American Journal of Clinical Nutrition found that the quantity of fruit and vegetables in diets was more important than the variety.

Researchers followed 120,000 people for more than 20 years, during which about 6,000 developed heart disease. The people who ate the most fruits and vegetables had a 17 percent lower risk, particularly the people who added more citrus fruit and green leafy vegetables.

The chart below with recommendations from the American Heart Association offers a global glance into what you should – and shouldn't – be eating to help your chances of avoiding heart disease.

Fruits and Vegetables: At least four-and-a-half cups per day

Fish (preferably oily fish): At least two three-and-a-half-ounce servings a week

Fiber-rich Whole Grains: At least three one-ounce-equivalent servings a day

Sodium: Less than 1,500 mg a day

Sugar-sweetened Beverages: No more than 450 calories (36 ounces) a week

Nuts, Legumes and Seeds: At least four servings a week

Processed Meats: No more than two servings a week

Saturated Fat: Less than seven percent of total energy intake



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When should I take my child for their first eye exam?



Dr. Steven Linker, OD

Most parents are diligent when it comes to routine well visits to the pediatrician. They understand about preventive medical treatment. What most parents don't realize is that the same applies to the health of the eye and vision.

During infancy, a baby's vision changes constantly. At first they can only focus on objects near-by and high contrast colors like black, white and red. By six months, their visual ability should be sharper. Most would be shocked to know that a six-month old should have an eye exam. At this age, your eye doctor can monitor the development of the eyes. In some cases, they are not working together, which will affect vision.

Another optical milestone is for the pre-kindergarten child. By ages 3 to 4, the eyes have done their developing and an eye exam is expected prior to school admission. Other exams should be in the 3 to 4-year-old range because the eyes have basically done their growing and developing by then. It is from this point that an annual eye exam is essential.

Early detection of vision issues can curtail bigger problems later. An eye exam can detect and identify nearsightedness, farsightedness, and astigmatism. These can be remedied with prescription glasses very easily. Conditions such as 'lazy eye' can be corrected with something as simple as an eye-patch.

To make a trip to the eye doctor less intimidating for your child, find one who has a great manner with children, one who will put them at ease.

Schedule your appointment with us. I invite you to visit my office for an exam to discuss your eye care health and the same for your family. We take most medical insurances and have a wonderful selection of frames should you need glasses. A visit to us may be your first line of ocular defense!

Check out our website for more information <http://monmouthvision.com/>. Dr. Steven Linker, OD Monmouth Vision Associates, 50 Route 9 North, Suite 206, Morganville, NJ, 07751 • Tel: 732-617-1717. ■



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Organic Moms

The benefits of being an "organic mom" are too numerous to list. This lifestyle choice may be made for a baby at first, but it ultimately impacts the entire family.

When it comes to baby and mom, however, perhaps breastfeeding is the most obvious place to start. Older new moms still remember stories about the taboos surrounding the practice even 40 years ago. Today not only are women breastfeeding in overwhelming numbers because it is acceptable socially, if not regarded as being healthier for babies, but it also appears to be better for moms, too.

A study conducted by researchers at the University of North Carolina at Chapel Hill, published in 2009, found that women who breastfed their children were 59 percent less likely to develop breast cancer, even if genetically predisposed to the disease.

Today, with a wider acceptance of environmental practices, using cloth diapers is lauded as an earth friendly and economical option rather than being dismissed as a nuisance. The high cost of healthcare has highlighted the importance of creating a healthy environment for families from the start.

Even sticking to a completely organic diet is no longer dismissed as impractical, particularly as more adults are adopting an organic diet themselves.

As "green" choices become more mainstream, America's food chains are also responding. Not only are many starting to carry a wider selection of organic food — and not just on the baby aisle — but they also provide a discount from the sky-high premiums that the organic label has historically carried.

And where retailers fall short, some Web sites devoted to green family living offer tips on going organic and a wide selection of coupons for green products for the entire family.

At a time when Americans are adopting sustainable and healthy lifestyles, it has never been easier to be an "organic mom." And not only is the entire family benefitting, but it appears that going green with the baby is proving to be a strong catalyst in making green lifestyles as American as apple pie.

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Controlling Your Blood Pressure

Maintaining a healthy blood pressure is a constant battle for some people, but it is a fight that they shouldn't have to face on their own.

There are a network of professionals, family members and friends all ready to help you reach and sustain your health goals.

Team Up

Two minds are often better than one when trying to tackle any major issue. The same is true for anyone seeking expert medical advice related to keeping their blood pressure at a safe level.

The U.S. Preventive Services Task Force recommends a team-based care approach for blood pressure control, meaning a physician supported by a pharmacist, dietician, nurse and/or a community health worker.

This multi-faceted approach, the task force suggests, improves the management of major cardiovascular risk factors in outpatients, as opposed to a single physician alone.

Talk to Your Physician

Your physician is a wealth of information when it comes to finding ways to beat high blood pressure. He or she can provide diet and exercise tips that are customized to your body and medical history.

If you have issues keeping your numbers down through healthy diet and physical activity, your physician can prescribe specific medicines targeted at mitigating high rates.

It is important to be transparent with your doctor about your eating, smoking and drinking habits if you want effective results. The more they know, the more they can help you stay healthy.

Keep a Journal

We all need help remembering things sometimes. Medication schedules, blood pressure measurements and doctor's appointments, for example, can be hard to keep track of when you're busy with daily life.

A journal can help you keep notes on all of these important items and more.

It can also be a valuable tool in sharing your medical history and concerns with your doctor, providing a solid source of crucial, up-to-date information.



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cochlear implants 101

By Joely Phenex



cochlear implants are being used by people with severe and profound hearing loss who no longer benefit from hearing aids.

For people with severe-to-profound sensorineural hearing loss (nerve deafness) in both ears, even the most advanced and powerful hearing aids may not help. In such cases, may be the answer.

According to the National Institute on Deafness and Other Communication Disorders, about two to three out of every 1,000 children in the United States are born deaf or hard-of-hearing. Nine out of every 10 children who are born deaf are born to parents who can hear.

In a study completed in 2000, 12,816 children between the ages of 12 months and 6 years old

were identified with severe to profound hearing loss. Only about 55 percent actually received a cochlear implant.

Cochlear implants consist of both an internal and an external component. The internal component is surgically inserted under the skin behind the ear to be implanted, and a narrow wire (the electrode array) is threaded into the cochlea. The external component, which looks somewhat like a behind-the-ear hearing aid, connects to the internal component via a magnetic disk also known as a coil or headpiece.

According to the Food and Drug Administration, the guidelines for candidacy for a cochlear implant include children ages 12 to 24 months old with profound SNHL, children 2 to 17 years old with severe-to-profound SNHL and adults 18 years and up with moderate-to-profound SNHL. All ages must demonstrate limited-to-no-benefit from traditional hearing aid use in both ears.

Although the range for candidacy for a cochlear implant is vast, there is not a “most common age,” though the earlier a child is implanted the better outcomes they will have. The FDA guidelines allow hospitals to implant as young as 12 months.

In order to become a candidate for a cochlear implant, patients must undergo a series of medical and audiological evaluations. Once the child has gone through the team assessments, a team decision will be made whether to implant the child or not.

One of the most common questions doctors are asked is how long the implant is supposed to last. Although the surgically implanted device is meant to last a lifetime, there have been some cases in which the device needed to be surgically replaced. Because the technology of the external processing system continues to evolve, at some point in time, the internal technology may not be compatible with the external technology. If this occurs, further medical intervention may be needed.

The surgery lasts approximately 2 to 3 hours, and the recovery period can be between 1 to 4 days depending on the child. Following surgery, the child will be seen two weeks later to follow-up with the surgeon to evaluate the surgery site.

Approximately 188,000 people worldwide have received cochlear implants. In the United States, roughly 41,500 adults and 25,500 children have received them.



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Adding a Family Dog

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We all remember our family dogs from childhood — and not just their names. We can recall specific memories, stories and their personality traits. Every family dog is different and holds a special place in our hearts.

If you're thinking about introducing a dog to the family dynamic, there are some steps you should take to making sure the experience is a positive one.

Dog and Kid Safety

Children are victims of half of the estimated 4.7 million annual dog bites in the United States, according to the Centers for Disease Control and Prevention. Many of these bites can actually be delivered by the family dog.

You must remember that a dog is an animal with natural instincts to protect what

it thinks belongs to it. Teach your children to avoid certain behaviors to make sure they are safe from dogs that might consider them a threat.

They include:

- Startling or scaring the dog: Teach your children to never jump on a dog from behind or pull its tail. These actions can startle or scare your dog and trigger aggression.
- Taking food or toys: Dogs are protective of their food and toys, and seeing a child come too close may make them feel threatened. It's a good idea to teach children to leave dogs alone when they are eating food, chewing on a bone or gnawing on their favorite toy.
- Playing too rough: Even though your family dog may be able to take some rough treatment from your child, it may have a snapping point, if provoked. Repeated hitting or roughhousing can make a dog growl or

snap. Teach your child to know when to back off.

The most effective way to prevent potentially dangerous situations is through supervision. Monitor the behavior of your child and dog as they interact, and be sure to jump in if things start to escalate.

Through continuous learning and supervision, your child will come to respect your family dog and form a special relationship that lasts for years to come.



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Winter Safety

Humans aren't the only ones affected by the bone-chilling temperatures and heavy snowfall that often accompanies winter. Our pets are equally impacted and require some special preventive care in the wintertime.

Frostbite, falls and hypothermia should all be real concerns for pet owners, especially for those living in colder parts of the country. Fortunately, with a little common sense and attention to detail, you will be able to protect your pets from the dangers of winter.

Give Them Shelter

It's obviously best to keep pets inside during the winter months. Just because pets have fur doesn't mean they're not cold when the temperatures drop. No pets should be left outside for long periods of time in below-freezing weather.

If you are unable to keep your dog inside during cold weather, provide warm, solid shelter that protects against biting winds. Also provide plenty of fresh, non-frozen water to keep your pet hydrated. Use thick, dry bedding for a comfortable area for your pet to sleep.

Check the Paws

Your pet's paws can become cracked or bloody if exposed to frigid winter conditions. Check your dog's paws frequently for signs of injury. Watch how he or she walks and look for any sudden lameness or painful strides.

If you take your dog on a walk in conditions that have recently been snowy or icy, you may be exposing your pet's paws to deicers, antifreeze or other chemicals that could be toxic at high levels. After your walk, always wash or wipe down your pet's feet, belly and legs to remove these types of fluids.

Collar and Chip

Many pets get lost in the wintertime because snow and ice can make it harder for them to find their way home. That's because these conditions can mask recognizable scents that a pet uses to navigate around your land or neighborhood.

This underscores the importance of always using a well-fitting collar that contains updated identification and contact information. Your veterinarian likely offers microchip services that provides a permanent form of identification if you keep the registration up to date. Check with your veterinarian to discuss your options.





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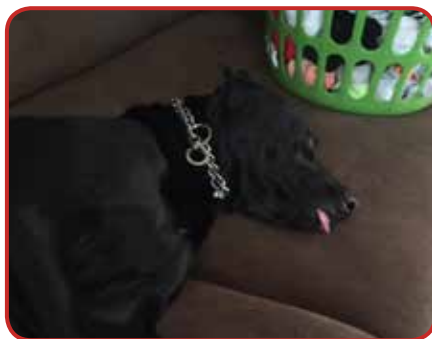
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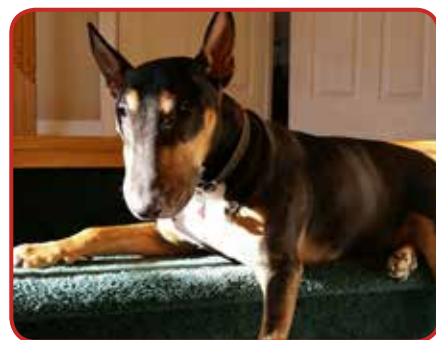
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five tips to make yourself healthy, wealthy and wise

By Mia Ingui



it's time for a first-quarter review of your finances, and your health. not where you want to be? try these tips to get back on track.

Now that the New Year is into full swing, and tax time is around the corner, you may be taking stock in those resolutions you made. Common resolutions to exercise and lose weight might come to mind first. But your health and wealth go hand in hand—now and when you retire. To make sure you are doing everything you can today to plan for a better tomorrow, consider these tips for making yourself healthy, wealthy, and wise.

Tip 1: Save as much as you can, as soon as you can

No matter what your age, you should be saving for your future. Start young and you can put the power of compounding on your side. Your money will grow faster over time as your

earnings produce their own earnings. With the price of gas dropping, put the money you save into a retirement account or away for your child's college education.

Tip 2: Prepare and prevent

When planning for a healthy future, preparation and prevention play a key role.

Preparation means saving for retirement and making sure you have appropriate insurance.

Prevention means having routine tests, screenings, and health exams to catch any problems before they become serious and expensive health conditions.

Tip 3: Understand your retirement benefits

Learn as much as you can about your retirement savings plan. Don't miss out on the company match your employer offers, and AVOID taking loans and withdrawals that can reduce the money you'll have available in retirement.

If you have a pension plan, find out about projected benefit levels at various retirement ages and under various distribution options.

Also be sure to review your personal Social Security statement that is available online at socialsecurity.gov/myaccount. The statement is an easy-to-read record of your earnings and a summary of the estimated Social Security benefits you may receive as a result of those earnings.

Another helpful tool is the Social Security Claiming Guide from the Center for Retirement Research at Boston College. The guide can help you understand your options and when the best time might be to start collecting your Social Security benefit.

Tip 4: Insure you have a better future

Make sure you have the insurance you need to protect your health and financial future before and after you retire. As you approach retirement, learn everything you can about Medicare, supplemental health policies, and long-term care insurance. While you don't want to waste money by having too much insurance, you also need to be careful you aren't leaving yourself exposed to financial catastrophes.

Tip 5: All things in moderation

Moderation (and diversification) is good advice for many aspects of your life. Your investments should be appropriately diversified (not too risky, not too conservative, and typically not all in one basket). To determine an asset allocation strategy that's right for you, take the interactive risk tolerance quiz.

Your diet should be diversified, too. Try to include all the food groups in your daily menu. Even with exercise, try to include weight training, aerobic workouts, and simply incorporating more activity into your daily routine.

Are you asking enough questions about the way your wealth is managed?

In life, you question everything. The same should be true when it comes to managing your wealth. Do you know what your broker is basing their recommendations on? Do they stand by their word? Do you know how much you're paying in fees? And how those fees affect your returns? Ask your broker, and if you don't like their answers, ask again at Schwab. We think you'll like what our Financial Consultants have to say. Talk to us today about a more modern approach to investing.



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Health, Wellness & Regeneration

Non-Invasive Pain Treatment, No Surgery — No Cortisone

Dorota M. Gribbin, M.D.



Dorota M. Gribbin, MD

Countless Americans endure debilitating pain every day. We live longer and therefore have much higher chance to experience painful conditions than our ancestors.

"Pain is a symptom," says Dorota M. Gribbin, M.D., Assistant Clinical Professor at Columbia University - College of Physicians and Surgeons, Chairman of Physical Medicine and Rehabilitation section at Robert Wood Johnson University Hospital at Hamilton and Medical Director of Comprehensive Pain and Regenerative Center. "In order to manage pain effectively, it is essential to pinpoint its cause." Named one of the best doctors in the New York Metro Area by Castle Connolly Medical Ltd. for 14 consecutive years between 1999 and 2013, the pain management specialist uses a minimally invasive approach to outsmart tough pain. Her first step is to obtain a global understanding of the patient, including

specific complaints and past medical and social history. Next come diagnostic studies such as blood tests, xrays, MRI and electro diagnostic studies (EMG/NCV).

REGENERATE RATHER THAN REPLACE! STEM CELLS, PLATELETS RICH PLASMA (PRP) AND PLATELETS POOR PLASMA (PPP)

Regenerate rather than replace your joints, tendons, muscles, skin, and wounds with Regenerative Injection Therapy with Growth Factors in Platelets Rich Plasma (PRP) and Kinines in Platelets Poor Plasma (PPP). PRP therapy strengthens and heals arthritic and strained joints, tendons, ligaments, muscles, and skin — including nonhealing wounds and aging skin of your face. PRP injections can be performed all over the body. It is a natural regenerative method of treatment of sports injuries, arthritic joints, lower back pain, disc disease, tennis elbow, carpal tunnel syndrome, ACL and meniscal tears, shin splints, rotator cuff tears, plantar fasciitis, iliotibial band syndrome, piriformis syndrome, tennis/golfer's elbow, sprained or torn muscles and neck/back pain including disc disease (herniated nucleus pulposus).

PRP/PPP is also used in aesthetic medicine to erase scarring, reduce fine lines, and heal sunspots, alopecia, balding, and even premature aging. This regenerative healing process lasts longer than traditional fillers and is the patient's own blood platelets, which stimulates the body to heal more effectively and naturally.

When PRP is injected into the damaged area it stimulates the tendon or ligament causing mild inflammation that triggers the healing cascade. As a result new collagen begins to develop. As this collagen matures it begins to shrink causing the tightening and strengthening of the tendons or ligaments of the damaged area.

Alex Rodriguez, of the NY Yankees received PRP injections after a recommendation from fellow professional athlete Kobe Bryant of the LA Lakers. The procedure is in complete compliance with major league baseball regulations and the pro athlete went on to finish out the season strong.

PROLOTHERAPY

Prolotherapy is a method of injection treatment designed to stimulate healing. Various irritant solutions are injected into the ligaments, tendons, and joints to encourage

COMPREHENSIVE PAIN AND REGENERATIVE CENTER

NATURAL PAIN RELIEF AND BODY REGENERATION

- TPIs nonsteroids trigger points injections
- RFA Radiofrequency Ablation: alleviate the pain with elevated temperature
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repair of damaged tissue. Hackett describes prolotherapy as strengthening "the weld of disabled ligaments and tendons to bone by stimulating the production of new bone and fibrous tissue cells..."

25% Dextrose (Solution of sugar with a local anesthetic). Is injected to tendon/ligament area this method heals the ligaments and tendons by making them stronger and thicker. No corticosteroids are used. This is an effective treatment for all joints and ligaments and all age patients. Depending on the body part ultrasound and or fluoroscopy guidance may be used. Three to six sessions every 1-2 weeks are required.

RADIOFREQUENCY:

A Revolutionary Modality in the Treatment of Painful Conditions and in Body Regeneration & Rejuvenation.

Surgery should be the last resort. Most painful conditions are treated conservatively with a nonsurgical approach. In addition to medications, physical modalities (ultrasound, TENS, massage, exercise) and injection techniques RADIOFREQUENCY is a revolutionary technology which incapacitates the conduction of pain and also treats cellulite, tightens the subcutaneous tissue and erases scars and wrinkles.

Radiofrequency ablation of the median branch sensory nerve "turns off" a small nerve, which conducts pain. It is used for effective treatment of pain with long lasting results. The outcomes are amazing: years of pain relief, lowering or eliminating the need for pain medications. Skin tightening, nonsurgical face-lift and smoothing of the skin surface have proven to be effective in the treatment of acne scars and sun damaged skin as well as cellulite and excessive fatty tissue.

Remember, you do not need to live with your pain. Pain treatment does not need to involve dangerous medications or surgery. You do not need plastic surgery or painful derma-abrasions to erase years from your face and body.

If you have been suffering from pain and want to improve your quality of life, please consider treatment by Dr. Gribbin who specializes in the comprehensive diagnosis and treatment of painful conditions, regenerative medicine, medical weight loss and the newest aesthetic medicine techniques of rejuvenation and anti-aging medicine.

FALL PREVENTION AND BALANCE DISORDERS TREATMENT:

More than 90 million Americans have experienced a balance disorder. 30% of people over age of 65 will fall each year. That number increases to 50% for people over age of 85 ! Falls account for more than half of accidental deaths among the elderly. 30% of falls in population over 65 year result in hip fracture. 30% of surgery for hip fracture result in heart attack, stroke or pulmonary embolism. 50% of patients after hip fracture and hip surgery don't survive first year. According to the American Academy of Orthopedic Surgeons 30-40% of all falls can be prevented. Diagnosis and treatment of dizziness and disequilibrium are now available. State of the art diagnostic studies: posturography and VNG testing are followed with customized balance and gait retraining with safety and vestibular adaptation training.

Lightbridge Academy of Freehold is a new educational childcare facility that opened late September

What started as a family owned business in 1997 turned into a franchise in 2011 as Lightbridge Academy "Innovators in Educational Childcare." Freehold owners Vito and Vita Maria Rizzo, and Anthony and Nicole Hulak chose to become a part of Lightbridge Academy because of their belief in strong family values, educational values and love of children. Lightbridge Academy is "The Solution For Working Parents." We offer year round programs for Infants through Pre-Kindergarten. We understand how stressful parents feel when leaving their child in someone else's care. To help reduce their stress, we aim to go above and beyond to meet the needs of the parents and children by offering services to help support them as they become part of our family and we become part of theirs.

Our Circle of Care, Core Values and our technology are what sets us apart from other childcare centers. We provide a balance of a high educational programs and nurturing care. Within our Circle of Care, the community, parents, owners and staff each play an important role in the child's development. Our Core Values (C-H-I-L-D-R-E-N) are the guiding principles for how each center is led. These values help to create our high level of care within our center.



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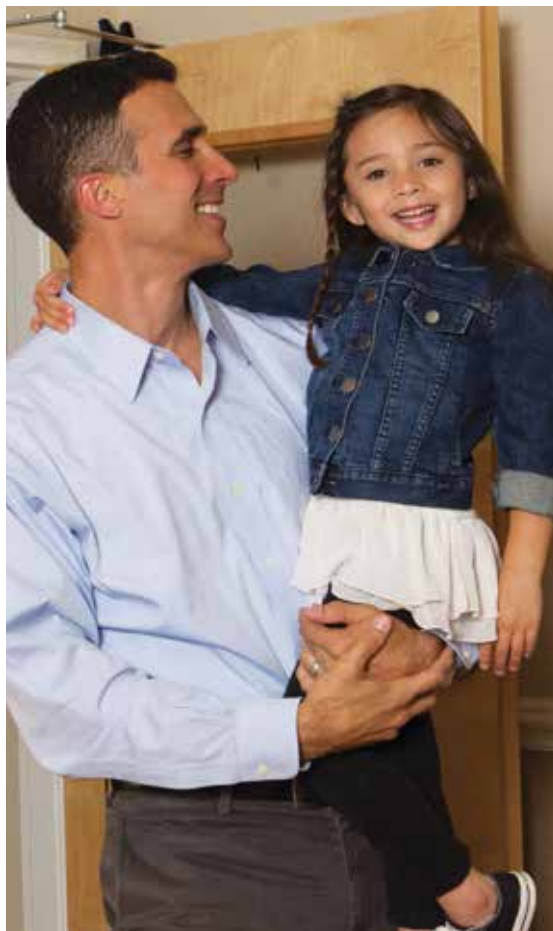
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Michael J. Chung, D.D.S., M.S.
Specialist in Orthodontics
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Dr. Michael Chung attended New York University, Columbia University School of Dental Medicine, and Saint Louis University Center for Advanced Dental Education. He has served as an assistant dental instructor at Columbia University, and Southern Illinois University dental schools. Dr. Chung is an Invisalign Preferred Provider and a PROPEL system provider.

