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Clarksburg Methodist Church Circa 1844

STORY ON PAGE 6



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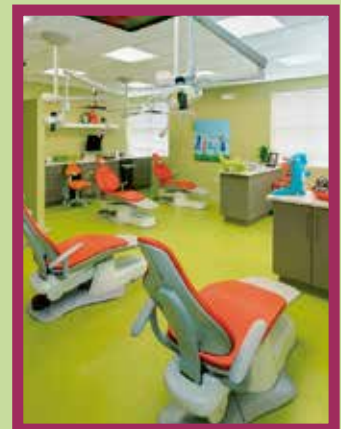
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The Millstone Times

STUDENT OF THE MONTH

Emma Morris

By Pam Teel



Emma Morris portraying Sarah Baird at the Baird Homestead Harvest Fest.

Eleven-year-old Emma Morris is in the sixth grade at the Millstone Middle School. Emma loves school and especially loves having to change classes. She loves her time in the library doing her work and being able to spend some time in school with her friends. Emma is the homeroom representative and loves working with her fellow students to make their school a better place for all.

Emma's favorite subjects are Social Studies and Art. Her favorite books she likes to read are fantasy fiction. The last book she read was, Famous Last Words, by Katie Alender. Her favorite TV show is Victorious and her favorite singer is Taylor Swift.

Emma loves to bake, read, do crafts, sing and play the piano. She spends time volunteering at the Baird Homestead with the Friends of Historic Registered Properties. She just recently portrayed Sarah Baird at the Harvest fest this past fall.

Her favorite places to visit are Turks and Caicos, Florida, and the Jersey Shore. Emma lives with her parents and her brother Ryan, who is in the ninth grade. She lives next door to her grandmother and enjoys visiting her farm with her friends. She has two cousins in New Jersey and three in North Carolina where her other grandmother lives. Emma has two dogs, George, who is a Puggle, and Maxie, who is an Australian Shepherd.

Her favorite holiday is Christmas because she enjoys getting together with family and friends. She also loves to bake Christmas cookies.

Emma is on the travel softball team, competitive swim team, loves horseback riding, and loves being in the Community Ed. school plays. She has been in many of the plays, but her favorite was when she played Peter in Peter Pan and Belle in Beauty and the Beast.

Her favorite food to eat is pizza, Chick-fil-A, mozzarella sticks, and meatball parm.

Emma is a very conscientious and hardworking student. She gets excellent grades and has a great sense of humor.

If she had but one wish, she would wish to end all animal abuse in the world.

Emma is not quite sure what she would like to be in the future. She loves baking, acting, and has many other interests. She would like to find a career in the future where she will thoroughly enjoy what she does. We wish you the very best of luck Emma. Keep up the good grades in school and enjoy all of your activities! With your positive energy, the sky's the limit!

Attention Millstone, Creamridge and Allentown Parents

If you know of a student, son, daughter, neighbor, who works hard in school and you feel is deserving of being student of the month, please email me at crescent671@gmail.com

The Millstone Times PHOTO OF THE MONTH

By Pam Teel



We were lucky to have such a beautiful Fall this year. The trees were vibrant and made you take notice. This pix is a view of a farm in Millstone. The magnificent orange and red trees seem to be on fire.

Doug Kelty took this pix of the Trees in the Fall around the Perrineville Lake. The sun was just right to cast a shadow of the colorful trees onto the lake.



Are you a photo buff? Do you love taking pictures everywhere you go? Perhaps you have a favorite one that you would like to share? We want your pictures for our photo of the month section. You can send photos to the following email: crescent671@gmail.com Include your name and a description of the photo. If you have a brief story that goes with it, send that too. You may send photos more than one time. (If you prefer to send anonymously, we will leave your name out.) Make sure you put "Millstone Times Photo" in the subject area when emailing or it won't be opened.



KEEP THOSE PHOTOS COMING! WHO KNOWS, YOURS MIGHT MAKE THE NEXT ISSUE!

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This Little Light Of Mine I'm Gonna Let It Shine

Clarksburg Methodist Church Circa 1844

By Pam Teel

The Clarksburg Methodist Church has seen better days, with a roof that needs a total repair and foundation issues, amongst other things, the township is ready to step forward and bring the Church back to its original splendor. With a \$250,000 grant from the Monmouth County Board of Freeholders through the Municipal Open Space Grant Program, the means for repairing the building was awarded in early December. Advocates for restoring the church breathed a sigh of relief knowing that all of their hard work paid off in their efforts to save the church and prevent further decaying of the building.



Committee woman, Nancy Grbelja, fought hard to save this historic church.

In 1998, under the direction of township resident and Historian, Doreen Polhemus, the church was fully restored and turned over to the township to be used for the community. Some might recall past successful events that were held at the church such as 'Open Mike Night' and 'An Evening with Edgar Allan Poe' before the damage to the roof occurred. The roof was severely damaged in 2011 during Hurricane Irene resulting in water leakage finding its way down to the very foundation.

In 2014, a structural engineer was hired to perform an inspection, and in 2015 a historical architect was hired

to assist with documented 'as built drawings' and structural repair plans, all of which was needed to present to the Board of Freeholders in order to apply for the grant. The township will now match the grant money with money already set aside in the open space fund. There will be no monies coming out of regular levied municipal taxes.

Pat Butch, President of the Friends of Millstone Township Historical Registered Properties, (MTHRP) assisted the township in writing the grant. Her knowledge of grant writing and her dedication to the historic preservation of Millstone Township should be applauded. A true leader, Pat has been such an asset to this town sharing her knowledge and her creative visions with many of the township committees' that she's involved with. A former teacher, Pat, together with the MTHRP, and the Historic Committee, has many upcoming cultural and educational events in the works for the community to enjoy.

A special thank you goes out to the Millstone Township governing body and especially to committeewoman Nancy Grbelja who stood strong on the need to address the church's repairs. Grbelja said she is looking forward to the resumption of community programs in the historic church. She thanked the county for its support of Millstone's grant application.

The historic structure dates back to 1844 and was placed on the National Registry in 1999 as an example of 19th Century architecture of a small rural church. No longer functioning as a church, the building was repurposed as a Community Resource Center. The structure is the second oldest surviving church in Monmouth County and the oldest surviving church in Millstone. Besides the roof, the steeple and foundation also needs to be repaired.

Throughout the process, many township residents, including the churches closest neighbors, were on hand voicing their support in favor of saving the historic church so it could be utilized for future educational events. As a Community Resource Center, it will be used as an extension of the Baird Homestead Cultural Resource Center located on Baird Road, affording many educational and cultural opportunities to the community. The church can hold approximately 125 people and has great acoustics.

The goal of the Friends of Millstone and the Historic Committee is to see that the building is structurally repaired so it may be reopened and they can once again offer educational, cultural, and historical programs to the residents of Millstone.

The State Historic Preservation Office has approved the plans for all construction to move forward after an extensive detailed report was presented from both the architect and the structural engineer. The next step would be an ad, to be placed in the paper, by the Township Engineer to open up the bidding process for anyone wanting to put in a quote for the work needed to be done. Interested parties would also have to pick up a bidding package at the municipal building.

It will be a joyous sight to see the improvements to this historic building over the coming months as the church's light grows brighter and brighter and the Church Shines once more.



Township Resident, Pat Butch, assisted Millstone Township in writing grant for funding for church repairs.

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National Margarita Day

By Joely Phenes

In honor of one of America's favorite mixed-drinks, National Margarita Day takes place on Monday, February 22, 2016. This staple cocktail is made with three simple ingredients: tequila, lime or lemon juice, and triple sec, and is topped off with a salted rim. In honor of this special holiday, we've included a brief history of the margarita as well as a recipe, so you can celebrate!

History of the margarita

The origin of the margarita is a bit fuzzy, as many different people have claimed to be the creator. The most widely accepted story is that of Carlos "Danny" Herrera. The drink is said to have been created in 1938 in Herrera's restaurant Rancho La Gloria. He made it in order to accommodate the beautiful actress Marjorie King, who was allergic to all hard alcohol except for tequila. There are many other possible creators, including Dallas socialite Margartia Sames. In 1948, she allegedly served the concoction to her guests at a party. Tommy Hilton was at that party, and he brought the drink to Hilton hotels. Eventually, Esquire magazine crowned the margarita "Drink of the Month" in 1950, and margaritas have since been an American favorite.

Recipe: Classic Margarita

INGREDIENTS:

- 1 1/2-2 oz. Tequila
- 1 oz. Cointreau
- 1 oz. Fresh Lime or Lemon Juice
- Salt

DIRECTIONS:

1. Combine tequila, Cointreau, and lime juice in an ice-filled cocktail shaker
2. Slightly wet the glass' rim using lime juice or water
3. Dip the rim into the salt and coat it
4. Shake the drink until it's cold and strain it into your glass
5. Enjoy!



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And setting a goal is the easy part. Sticking to that goal is where the challenge begins.

Unforeseen expenses, untimely bills and material temptations are part of daily life. Only those who are serious about overcoming these roadblocks are truly ready to achieve their financial objectives.

How to Set a Goal

Don't wait until your New Year's resolution to set your new financial goals. Grab your past few bank statements, a piece of paper and a pencil, and get busy.

Write down where every one of your pennies have went over the past couple of months and organize them into sections like "necessary bills," "entertainment" and "eating out."

Determine which one of these segments have some wiggle room and set a goal to decrease similar spending next month.

Define Your Goals

When it comes to finances, you should have short-term and long-term goals. A short-term goal may be a plan to pay off a credit card or save enough to put a down payment on a new house.

What types of purchases or payoffs are you looking to accomplish in the next six to 12 months? Put them down on paper and keep track of monthly progress toward your goal.

And stay dedicated. Even an extra \$20 saved from eating in on a Friday night can go a long way toward achieving your goal and building your confidence in your ability to save.

Be Realistic

If you earn \$3,000 month, it probably isn't a realistic goal to shove \$2,000 of your income into savings every 30 days. Be honest with yourself and choose a number that you

can achieve within your short- or long-term target.

If you have more than one financial goal, it is probably best to choose a primary one that receives most of your attention. This will help keep you focused on where to most effectively distribute your income.

And remember to think about the long term. Growing your savings can seem like a sacrifice in the short term, but the more you sacrifice now, the more wealth you'll be able to achieve. You'll be living a much more secure, financially rewarding life in the future if you take the right steps today.





Summer Day Camp Expenses May Qualify for a Tax Credit

Along with the lazy, hazy days of summer come some extra expenses, including summer day camp. But, the IRS has some good news for parents: those added expenses may help you qualify for a tax credit.

Many parents who work or are looking for work must arrange for care of their children under 13 years of age during the school vacation.

Here are five facts the IRS wants you to know about a tax credit available for child care expenses. The Child and Dependent Care Credit is available for expenses incurred during the summer and throughout the rest of the year.

The cost of day camp may count as an expense towards the child and dependent care credit.

Expenses for overnight camps do not qualify.

Whether your childcare provider is a sitter at your home or a daycare facility outside the home, you'll get some tax benefit if you qualify for the credit.

The credit can be up to 35 percent of your qualifying expenses, depending on your income.

You may use up to \$3,000 of the unreimbursed expenses paid in a year for one qualifying individual or \$6,000 for two or more qualifying individuals to figure the credit.

For more information check out IRS Publication 503, Child and Dependent Care Expenses. This publication is available at www.irs.gov or by calling 800-TAX-FORM (800-829-3676).

Why the World Should Be Thankful for Summer Camp

By Mia Ingui

We all remember it. Whether we ourselves waited in anxious anticipation for school to come to an end and for summer camp to begin, or if we have seen our children gather their crafts and snacks the morning before camp is to start, everyone knows the excitement of going to summer camp. A veteran summer camp counselor of three years, I have witnessed the many wonders of summer day camp, and especially the effect that camp has on its campers and staff. The effect is ridiculously positive, nothing short of a delightful experience for all involved. The summer air and the endless feelings of joy coming from all the campers is enough to give the staff a reason to wake up every morning and prepare for the adventure they'll have that day. The campground I worked at was truly its own little world, with forests and lakes and cabins galore, with splendors to satisfy every young kids mind. If you wanted to make pancakes, there was a cooking elective. If you wanted to ride horses, there was a horseback riding class. If you want to paddle a boat on the lake and then when you're finished, jump on the water trampoline, then Outdoor Adventure is the elective for you. Ice cream was served at 1:30

every single day, (This I remember: my body definitely regretted the orange creamsicle I ate every day for two months), and for free swim, the kids had a choice of three pools with giant slides and clear blue water. It is a dream come true! The best part? The campers get to come to this paradise for the entire two months of summer, every single day, spent under the hot sun. Summer camp is a wonderful ideal for so many reasons, but above all, it allows kids to finally let loose, relax, and enjoy their summer to the fullest rather than wasting the precious summer days away locked up in the house, sleeping until noon or playing Call of Duty. When I got a chance to speak to the parents of my campers in the middle of the season, I was honored to be thanked for taking such good care of their child. This is incredibly rewarding, to be praised for doing a job that I love, and knowing that the parents can rest easy with their kids under good care all day. I would not trade my camp experience for the world, and I hope that all kids will get the opportunity to know how truly totally awesome it is to go to summer camp.

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Contact Email Address: newlogic.edu@gmail.com
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FEBRUARY

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2016

1 A special showing of Star Trek at the Count Basie theater in Red Bank, NJ tonight at 7pm.

2 Today is Groundhog Day - will we have a longer winter? Watch the groundhog to find out!

3 Today is National Carrot Cake Day!

4 The hit Broadway musical Once opens tonight at the State Theater in New Brunswick, NJ.

5 MOVIES: Pride and Prejudice and Zombies comes out today!



6 Valentine's for Nature: Enjoy a day of fun crafts, refreshments and fireside stories for you and your family, at Tulpehaking Nature Center, 157 Westcott Ave, Hamilton, NJ.

7 Super Bowl Sunday today!!



8 The Chinese New Year: Ring in the year of the sheep!

9 Mardi Gra is celebrated today!

10 National Umbrella Day! Give them some love.

11 The official Cry Over Spilled Milk Day and Make a New Friend Day!

12 MOVIES: How to be Single and Zoolander 2 come out in theaters today!



13 Valentine's Plunge in Manasquan, NJ: Take the plunge for ALS! \$100 donation fee to plunge, 12 pm.

14 Valentines Day! Enjoy spreading love to those around you.



15 The Very Hungry Caterpillar and other Eric Carle Favorites all day today at the State Theater, \$15-30.

16 National Do a Grouch a Favor Day- if you know one of those, help them out!

17 Today is Random Act of Kindness Day!

18 National Eat Ice Cream for Breakfast Day!!



19 Owl Prowl Moon Hike tonight at the Plainsboro Preserve in Cranbury, NJ, starting at 5:30 pm. \$7 for non-members.

20 Animal Tracking Class at the Plainsboro Preserve, today at 2pm!

21 The Mega Bubble Show today at 3pm, at the Count Basie Theater!

22 Today is George Washington's Birthday, as well as National Be Humble Day.

23 This week is Official Bisquick National Pancake Week.



24 Teen band R5 performs tonight at the Count Basie Theater at 7pm!

25 Today is the middle day of Texas Cowboy Poetry Week.

26 Chicago opens tonight at the Count Basie Theater.

27 Annual Winter Adventure Hike for Middlesex County.

28 The beloved musical Annie, on stage tonight at the State Theater!



29 Leap Day! This day only occurs once every four years, so make it a special one!

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

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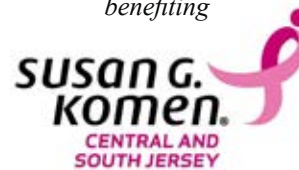
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Keeping the Stress Away

With the big game or test coming up, now is the perfect time to speak with your child about dealing with stress. All children can experience stress at times.

How you address and recognize the things they may be dealing with can make the difference in helping them cope.

What is Stress?

Stress is a condition that can present symptoms of physical or emotional tension. It can be positive or negative and can impact different people in different ways. Children may be dealing with stress without really knowing what is causing it. That's where parents, siblings, family members and teachers come into the picture.

Be on the lookout for these common reactions to stress, compiled by the Centers for Disease Control and Prevention (CDC):

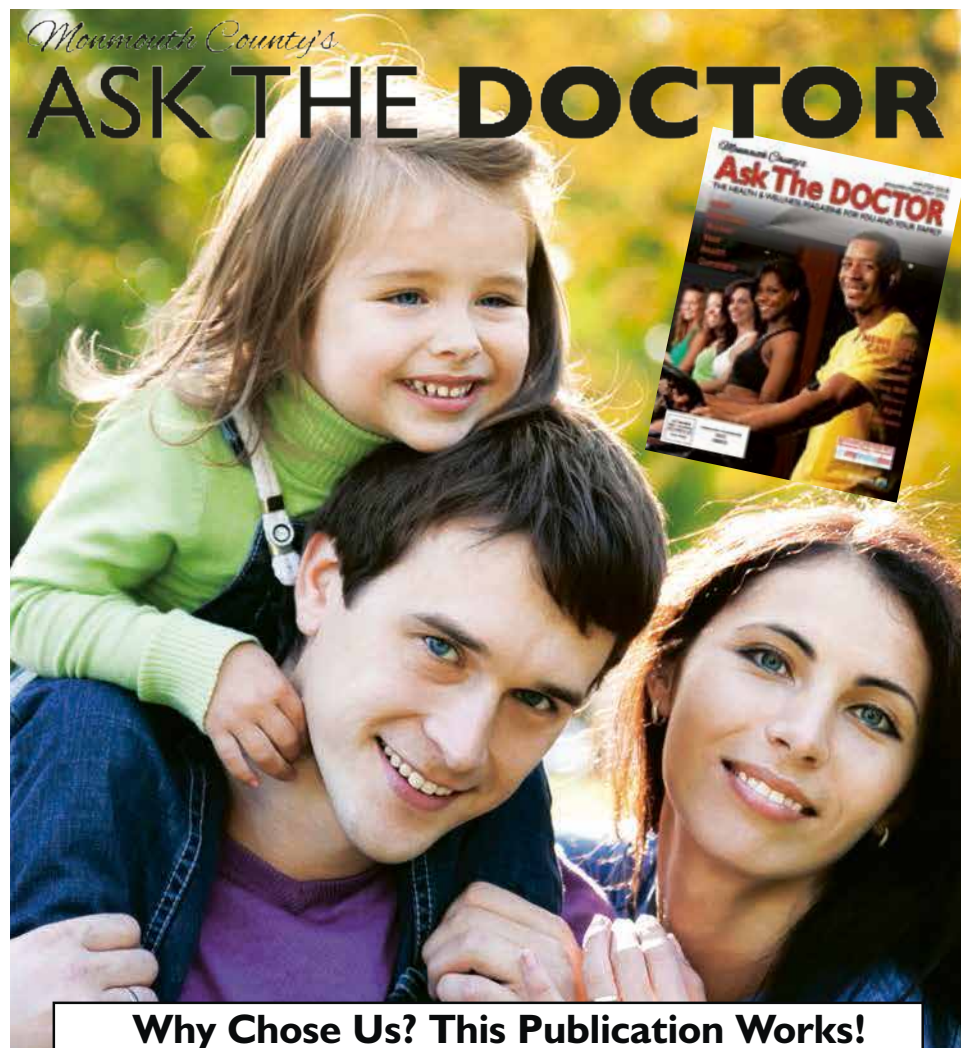
- Disbelief, shock, and numbness;
- Feeling sad, frustrated, and helpless;
- Fear and anxiety about the future;
- Feeling guilty;
- Anger, tension, and irritability;
- Difficulty concentrating and making decisions;
- Crying;
- Reduced interest in usual activities;
- Wanting to be alone;
- Loss of appetite;
- Sleeping too much or too little;
- Nightmares or bad memories;
- Recurring thoughts of an event;
- Headaches, back pains, and stomach problems;
- Increased heart rate, difficulty breathing; and
- Smoking or use of alcohol or drugs.

Ways to Cope

Communication can be the key to children dealing with stress. Encourage them to share their feelings with you, friends, teachers, doctors or a pastor. Open communication lines can make children feel supported in their feelings and help them realize that there are ways to deal with stress.

The CDC offers these tips — and recommends adults following the same guidelines:

- Eat healthy, well-balanced meals and find time for regular exercise. If you can find friends or family members to exercise with, you can get social benefits out of it, as well.
- Avoid drugs and alcohol because of their long-term impact on stress and the additional problems they can create.
- Take a break if your stress is caused by a national or local event. Don't become obsessed with the news coverage. Talk about the issues with friends and family members instead and find ways you can help.
- Seek professional help from a psychiatrist or physician. The CDC offers these numbers as resources: Disaster Distress Helpline: (800) 985-5990; National Suicide Prevention Lifeline: (800) 273-TALK; Youth Mental Health Line: (888) 568-1112; Child Help USA: (800)422-4453.



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The History of the Clarksburg United Methodist Church

By Pam Teel

Built in 1844, with local timber by neighboring farmers, the Methodist church took root. David Bowman, credited as the founder of the church, was a faithful Methodist who owned a tannery in the Clarksburg section of town. He quickly became an inspirational local preacher at the church. Even before the church was built, he would lead an organization in prayer at various places throughout the area.



Gravestone of church founder, David Bowman

A plot of land, roughly an acre, was donated by Mr. Bowman for the church and burial grounds. Thomas Gravatt was the church foreman who oversaw the building of the structure. The frame of the church was made with heavy oak logged from nearby woods. According to records kept by Mr. Gravatt, a journeyman/carpenter at that time earned 62 and a half cents a day.

The dedication service was held on November 1, 1845. Standing in for the circuit minister was "Uncle Vince" Messler. The church became part of the Methodist circuit, which included the congregations at Hightstown, Allentown, New Egypt, Emleys Hill, and Goshen. (Goshen is now called Cassville.) Mr. Bowman filled the need for a weekly preacher because the stationed preacher could only make it to town once a month. At this time, Clarksburg was known as Elytown. During the

1840's Clarksburg had its own village. There were two thriving tanneries, two wheelwright shops, two blacksmith shops, three carpenter shops, one trunk manufacturer, one chair maker shop, one tailor shop, two general stores, one dressmaking and millinery establishment, 3 shoe maker shops, two apple distilleries, and a half a mile away by the stream there was a lumber yard, a marl yard, and a post office. (All located in proximity to the Clarksburg Inn.)

The town was populated and thriving and people came from all over to attend the Methodist church. Mr. Bowman continued at the church until his death in 1874. Fortunately for the church, just a few years later, his grandson, Edward G. Fountain was appointed as the local preacher. Aside from being a preacher, Mr. Fountain was a local historian, schoolteacher, and supervisor of all seven of the Millstone Township schools that were spread throughout the area.

The church bell in the steeple was donated by Mrs. Charles Allen in 1892. The church continued throughout the eighteen hundreds into the nineteen hundreds under several different pastors through its history. A list of pastors who served the church can be found in the History of Millstone Township by Jean E Mount. It was her research that this article is based on. In 1968 the churches name was changed to The Clarksburg United Methodist Church.

Around 1850, as need grew, one room schoolhouse was erected next to the church. The schoolhouse is now a residence. David Bowman deeded the lot to the trustees of the school, which included Charles Allen, Lafayette Martin and Edward G. Fountain, who not only acted as supervisor of the seven schools in Millstone but taught school himself for 42 years.

The church was also known for its social events. One of which, the harvest home festival drew many people from all over, sometimes up to a thousand people came to socialize and picnic together. The gathering was held at the old oak grove. There was plenty of music on hand, but dancing wasn't allowed. An ice cream stand was erected during the evening hours. The ladies of the church sold handmade items to help make money to benefit the church. A large house now sits on the Old Oak Grove property across from Scooters Corner on the opposite left hand side of the road.

Historian, Doreen Polhemus recently was given a diary written by the daughter of churches founder, David Bowman.

The diary is a day-to-day account of her life and the people she interacted with from 1846-1853. Sometime in the near future, the Friends of Millstone Historical Registered Properties hopes to have it published. Ann Bowman wrote in her diary that in 1854, two small rooms were added onto the church to serve as a classroom and a library. The church once served the village as its community center and resource information center, utilizing it for educational purposes and for social life. The building still has many original features such as beautiful period stained glass windows, the original field stone foundation, the original exterior clapboard siding stained white, a bell, which was added in 1892, and a square granite stone bearing the inscription Clarksburg 1845 M.E. Church. The interior is also as it was.

The burial ground is archived on the official Millstone Township site offering a chronicle of Millstone's heritage. To view the gravestone listings of those buried on the church grounds: go to www.Millstonenj.gov. On the left hand side, under quick links, go under boy scout/girl scout projects.

Once again, a great big thank you to the Monmouth County Board of Freeholders for their generous \$250,000 grant to restore the church and to all of the township residents who helped this become a reality. Once the work is complete on the building, a new chapter of history will be written.



Gravestone of his grandson, Edward G. Fountain, who served as teacher for 42 years and as supervisor of seven Millstone schools throughout the area.

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Millstone Township Foundation For Educational Excellence To Host Fourth Annual "Casino Night" On February 20

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MILLSTONE TOWNSHIP, NJ, January 10, 2016 – Millstone Township Foundation for Educational Excellence (MTFEE) will be hosting its Fourth Annual "Casino Night" fundraiser on February 20 at 6:00 p.m. at Foresgate Country Club (Monroe). The cost of the event is \$75 per person and includes some "fun money" for gambling entertainment, as well as a buffet dinner, dessert and cash bar. There will be a variety of casino games including a money wheel, Texas Hold-Em, Roulette, Blackjack and Craps. In addition, there will be Tricky Tray and Silent Auctions with prizes.

MTFEE is a non-profit organization devoted to funding grants for items that nurture extraordinary educational experiences for every student in Millstone Township Public Schools. Proceeds from the event will help MTFEE continue to provide grant funding for innovative and exciting classroom programs, educational opportunities, staff development, and state-of-the-art teaching materials that are beyond the scope of the general school budget.

The foundation operates independently from the school district and replenishes its grant fund exclusively through private donations and its fundraising efforts. The foundation has awarded more than \$527,200 in grants to Millstone Township schools since 2002. MTFEE grants, which have been awarded at every grade level and in every discipline, have included book rooms, fitness equipment, STEAM (Science, Technology, Engineering, Arts & Mathematics) enrichment programs, SMARTBoards®, mobile computer and iPad™ labs, and a rock climbing wall.

There are currently more than 60 MTFEE-funded grant programs running. Every child that matriculates through the school district will in some way benefit from an MTFEE-funded grant. MTFEE is a member of New Jersey Education Foundation Partnership and The National Consortium of State and Local Education Foundations (NCEFS).

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Get To Know Our American Presidents

Presidents Day
Is February 15th!

Factual information from biographies on WhiteHouse.gov and published by the White House Historical Association.

George Washington

President No. 1

Born in 1732, died in 1799

Served from 1789 to 1797



After a long military and political career, George Washington was looking to retire at the same time the nation was looking for leadership.

His direction during the Constitutional Convention in 1787, however, catapulted him into position as a frontrunner for the presidency. And on the heels of the constitution being ratified, the electoral college unanimously elected Washington as the nation's first president.

Washington's presidency is still lauded today as revolutionary and nation-changing, as each December, thousands gather on the banks of the Delaware River in Washington Crossing, Pa., to watch the reenactment of his 1776 Christmas trek across the waterway.

Several hundred reenactors in Continental military dress listen to General Washington's speech and then row across the river in replica boats. The event is proof that Washington's spirit is alive and well more than 200 years after his presidency ended.

Before He Was President

Arguably as monumental as his presidential legacy, Washington built a reputation as being an elite military leader as well. He was commissioned a lieutenant colonel in 1754 and fought many of the initial battles of what grew into the French and Indian War.

From 1759 to the outbreak of the American Revolution, Washington managed and maintained his personal land. He also married Martha Dandridge Custis and led a simple life.

But as time went on, he began to feel exploited by British regulations on land management. When the Second Continental Congress assembled in Philadelphia in May 1775, Washington was elected Commander in Chief of the Continental Army.

He led a grueling six-year barrage of battles until finally, in 1781 with the aid of French allies, he forced the surrender of Cornwallis at Yorktown.

Major Policy

Dealing with war and battles became an expertise of Washington's, even during his

presidency. When the French Revolution led to a major war between France and England, Washington insisted on the U.S. remaining neutral.

Neutrality was important to Washington in many aspects of political leadership, and he urged his countrymen to avoid excessive party spirit or geographical restrictions. Despite his efforts, two parties were developing by the end of his first term.

Washington grew weary of the back-and-forth by the end of his second term and decided to retire. His rest was short-lived. He enjoyed less than three years of retirement, dying of a throat infection Dec. 14, 1799.

Franklin D. Roosevelt

President No. 32

Born in 1882, died in 1945

Served from 1933 to 1945



2015 marked the 75th anniversary of Franklin D. Roosevelt's election to a third term as the nation's president. He was the first and

likely the last chief executive to earn this distinction. His longevity as a leader and spirit as a problem-solver helped define his presidency, which is regarded as one of the most important in United States history.

The nation's 32nd president assumed power in the deepest valley of the Great Depression and his message of hope and perseverance permeated the spirit of the American people.

Ten simple words uttered at his inaugural address in a way defined Franklin D. Roosevelt's entire presidency: "The only thing we have to fear is fear itself."

Before He Was President

Born in 1882 at Hyde Park, N.Y., Roosevelt attended Harvard University and Columbia Law School, and married Eleanor Roosevelt in 1905.

Roosevelt won election to the New York Senate in 1910 and was appointed Assistant Secretary of the Navy by President Woodrow Wilson. By 1920, he was the Democratic nominee for Vice President.

His rapid ascension up the political ladder came to a screeching halt when in the summer of 1921, he was stricken with poliomyelitis. The condition required a long, hard fight to regain the use of his legs. Seven years later, Roosevelt became

Governor of New York.

Major Policy

Roosevelt was elected President in November 1932 to the first of four terms. By March there were 13 million unemployed Americans and banks were closing at an alarming rate. His New Deal proposition was enacted by Congress as a sweeping program to bring recovery to business and agriculture.

As the nation slowly emerged from the Depression, Roosevelt was re-elected by a heavy margin. His collection of terms was punctuated when the Japanese attacked Pearl Harbor on Dec. 7, 1941, and he spearheaded the organization of the nation's resources for a global war.

With the foresight of the need for stronger relations between international powers, Roosevelt also laid the groundwork for the planning of a United Nations. He coined the organization's name, which was first used in the Declaration by United Nations on Jan. 1, 1942, during the Second World War.

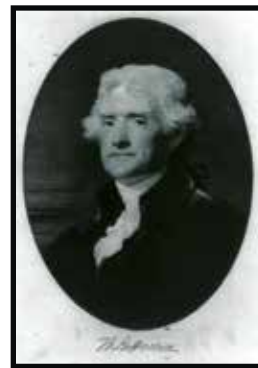
As the war drew to a close, Roosevelt's health deteriorated. On April 12, 1945, he died of a cerebral hemorrhage, leaving behind a long history of service to his country and a reputation for swift, resolute action.

Thomas Jefferson

President No. 3

Born in 1743, died in 1826

Served from 1801 to 1809



Thomas Jefferson served as our nation's third president. Fittingly, he died on July 4, 1826. Known as the silent member of the Congress, Jefferson drafted the Declaration of Independence at the age of 33.

In years following he worked hard to make sure it was instituted across the nation, and also wrote a bill establishing religious freedom, enacted in 1786.

Before He Was President

This powerful pioneer of liberty was born in 1743 in Virginia, where he inherited about 5,000 acres of land. He studied at the College of William and Mary and then became an expert in the legal field before reluctantly becoming a presidential candidate in 1796.

That year, he came within three votes of election and became vice president to his opponent John Adams through a flaw in

the Constitution. 1800 brought about even more controversy, as Republican electors cast a tie vote between Jefferson and Aaron Burr. The House of Representatives settled the tie in the favor of Jefferson and the rest was history.

Major Policy

When Jefferson assumed the presidency, it was a time of early rest in terms of the world's warfare. He quickly slashed Army and Navy expenditures, cut the budget and reduced the national debt by a third.

The greatest feat of his presidency occurred in 1803 – the Louisiana Purchase. Although the Constitution made no provision for the acquisition of new land, Jefferson worked out the \$15 million deal from Napoleon for one of the largest land deals in history (800,000 square miles of land).

Jefferson spent the majority of his second term devising ways to keep his nation out of the Napoleonic wars, which were spreading rapidly throughout Europe. In trying to remain neutral, Jefferson used economic threats and an embargo upon American shipping that ended up working against his nation's prosperity.

The embargo was lifted as Jefferson left office. He died on the 50th anniversary of the Declaration of Independence, just a few hours before the passing of the nation's second president John Adams.

Theodore Roosevelt

President No. 26

Born in 1858, died in 1919

Served from 1901 to 1909



Much like his distant relative, Franklin, who would later serve in the same position, Theodore Roosevelt was a passionate president with aspirations to better the lives of the American

people.

Due to his affluent upbringing in New York City, Roosevelt's youth differed greatly from those of the log cabin presidents who served before him. He was born in 1858 into a wealthy family but – like FDR – would battle much tragedy and major illness throughout his life.

Before He Was President

In 1884, Roosevelt's first wife, Alice Lee Roosevelt, and his mother died on the same day. Overcome with great sadness, he spent the next chapter of his life driving

cattle and hunting big game on his ranch in the Badlands of the Dakota territory. He remarried in 1886 and became a lieutenant colonel of the Rough Rider Regiment during the Spanish-American War.

Roosevelt won as the Republican candidate for Governor in 1898, eventually becoming the vice president behind McKinley. When the president was assassinated, Roosevelt became the youngest leader in the nation's history (42).

Major Policy

Roosevelt leveraged his age advantage to challenge Congress and the American public to take on progressive, strengthened reforms.

One of his major impacts was ensuring the construction of the Panama Canal, driving the creation of a strategic shortcut between the Atlantic and Pacific.

His policy was not only celebrated by the American population and business leaders, but also by the international community. He won the Nobel Peace Prize for mediating the Russo-Japanese War and reached a Gentleman's Agreement on immigration with Japan.

If looking for a specific point of Roosevelt's focus, one could point to conservation. He added to the national forests in the West, reserved lands for public use and spearheaded expansive irrigation projects.

Leaving the presidency in 1909, Roosevelt would eventually jump back into politics when he ran for president in 1912 on the Progressive ticket. While campaigning in Milwaukee, he was shot in the chest by a fanatic. Roosevelt soon recovered. He died in 1919.

Ronald Reagan

President No. 40
Born in 1911, died in 2004
Served from 1981 to 1989



With the goal of achieving "peace through strength," Ronald Reagan is regarded as one of the most highly respected presidents in American history.

His background was unique to the presidency post, earning success in Hollywood before translating his talents into Washington success. The legacy he built during his eight-year term ending in 1989 lives on today.

Before He Was President

Upon graduating from Eureka College, Reagan became a radio sports announcer and impressed during a screen test in 1937 that won him a contract in Hollywood. He

appeared in 53 films during the next two decades.

Reagan eventually served as president of the Screen Actors Guild, taking hard lines against the issue of Communism in the film industry. He toured the country as a television host, gaining national notoriety for both his Hollywood career and his political views.

In 1966 he was elected Governor of California by a margin of a million votes and was re-elected in 1970. His unique background and image as a popular celebrity helped pave the way into the White House.

Major Policy

The Reagan Revolution aimed to reinvigorate the American people and reduce their reliance upon Government, working in alignment with his 1980 campaign pledge to restore "the great, confident roar of American progress and growth and optimism."

Reagan was known for his skillful negotiations with Congress to get bills passed. His focus was on stimulating economic growth, curbing inflation, increasing employment and strengthening national defense. In 1986, he led an overhaul of the income tax code, which eliminated many deductions and exempted millions of people with low incomes.

In foreign policy, Reagan increased defense spending 35 percent, and also spearheaded dramatic meetings with Soviet Union leader Mikhail Gorbachev. The men negotiated a treaty that would eliminate intermediate-range nuclear missiles.

And when peace couldn't be achieved, Reagan was not shy to act against terrorism. He sent American bombers against Libya after evidence came out that Libya was involved in an attack on American soldiers in a nightclub. He also ordered naval escorts in the Persian Gulf to maintain the free flow of oil during the Iran-Iraq war.

These efforts were in line with the Reagan Doctrine, containing what some hail the most influential policies in American history.

John F. Kennedy

President No. 35
Born in 1917, died in 1963
Served from 1961 to 1963



Time stood still on Nov. 22, 1963 – the date that still rings loudly in the ears of many Americans who were alive to experience it. It was the day that

John Fitzgerald Kennedy was killed by an assassin's bullets as his motorcade wound

through Dallas, hardly 1,000 days into his presidency. Kennedy was the youngest man elected President. He was also the youngest to die.

For revelers of Kennedy history, a trip to Boston's John F. Kennedy Presidential Library and Museum would be worth the trip. The newly updated museum features items from Kennedy's early years that have never before been displayed, including a set of his crutches and his old wooden school desk that still bears his initials.

The exhibition focuses on Kennedy's military service and his years at boarding school. Taken from a time when Kennedy was known for his lack of discipline and troublemaking tendencies, the museum's pieces shed new light on the President's childhood.

Before He Was President

Kennedy was born in Brookline, Mass., on May 29, 1917. He graduated from Harvard in 1940 and served in the Navy before becoming a charismatic Democratic Congressman and Senator.

He married Jacqueline Bouvier in 1953 and wrote Profiles in Courage two years later while recuperating from a back operation. The publication won the Pulitzer Prize in history.

In 1956, Kennedy almost gained the Democratic nomination for vice president and four years later was a first-ballot nominee for president. He beat out Republican candidate Richard Nixon to win the popular vote by a narrow margin, becoming the first Roman Catholic President.

Major Policy

"Ask not what your country can do for you – ask what you can do for your country." This ethos became one of the most memorable phrases uttered by Kennedy when he spoke it at his inaugural address.

He would excite many Americans multiple more times through his policies, specifically ones focused on battling privation, poverty and the Communist challenge.

Shortly after his inauguration, Kennedy ordered a band of Cuban exiles to invade their homeland in an attempt to overthrow the regime of Fidel Castro. The plan failed and even worsened the already fractured relations between the U.S. and Cuba.

Kennedy also set his sights on another communist power, the Soviet Union. When the country renewed its campaign against West Berlin, Kennedy replied by increasing the nation's military strength.

The Russians later sought to install nuclear missiles in Cuba, an effort that influenced Kennedy to impose a quarantine on all offensive weapons in Cuba. While nuclear war seemed very possible, the Russians eventually agreed to take the missiles away.

Kennedy was successful in contending that both sides had a vital interest in stopping the spread of nuclear weapons

and slowing the arms race. These efforts led to the test ban treaty of 1963.

Lyndon B. Johnson

President No. 36
Born in 1908, died in 1973
Served from 1963 to 1969



Lyndon B. Johnson stepped into quite a presidential situation when he took over in 1963 after President John F. Kennedy was assassinated. The 36th

president managed many of Kennedy's ongoing initiatives while also starting a few of his own. Overall, Johnson was respected by the American people for his leadership, so much so that he was elected to continue his work for a second term.

Before He Was President

Johnson was the oldest of five children growing up in Stonewall, Texas, right down the road from the town of Johnson City, named after the Johnson family. After graduating from what is now Texas State University in 1930, he briefly taught school before winning an appointment as legislative secretary to a Texas Democratic Congressman.

Johnson was relocated to Washington, D.C., and quickly built strong relationships with aides to President Franklin D. Roosevelt. After the Japanese bombing of Pearl Harbor in December 1941, Roosevelt helped Johnson win a commission in the U.S. Naval Reserve as a lieutenant commander.

Johnson was later elected as a senator for Texas in 1948 and became the youngest minority leader in Senate history in 1953. The next year, Johnson was elected majority leader.

Major Policy

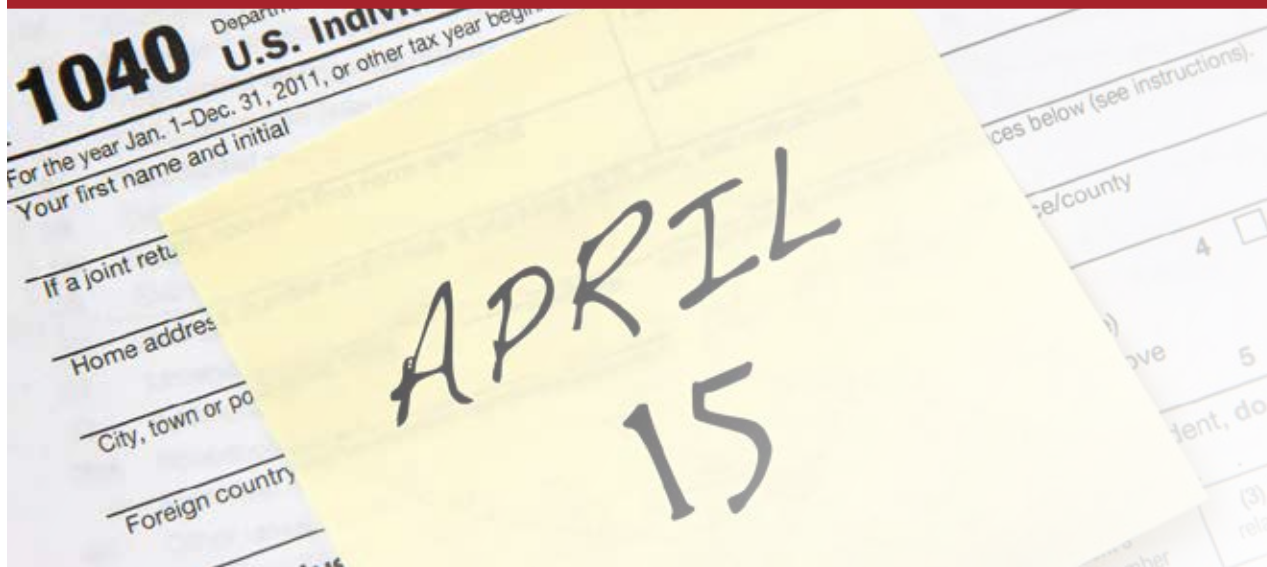
Johnson was known for his persuasive communication skills and political knowledge. Many stories have emerged from his presidency that paint a picture of an imposing presence able to convince others to see his side of the issue.

In his role as Vice President to Kennedy, Johnson headed the space program, oversaw negotiations on the nuclear test ban treaty, and pushed through equal opportunity legislation for minorities.

During his administration, Johnson initiated the "Great Society" social service programs and signed the Civil Rights Act into law. These were major wins for a nation in period of great transition, and Johnson was lauded for his efforts.

On the other hand, Johnson took much criticism for his role in vastly expanding America's involvement in the Vietnam War.

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Small Business Tax Tips

Running a small business has many perks, one of them being the amount of deductions you can pile up at tax time. Everything from mileage to independent contractor payments can help defray taxes.

Even if you're not the most financially savvy entrepreneur, you can lean on a CPA or other tax professional to walk you through your tax returns, as well as to give you tips on making the most of your deductions and business expenses.

Small Business Computing offers a number of tips for small businesses at tax time, including keeping track of all business expenses throughout the year and always opting to deduct mileage instead of actual auto expenses. Here are a couple of others:

- Keep business and personal expenses separate, which means maintaining different checking accounts and credit cards for the business.
- Review the Small Business Jobs Act Tax, signed into law in 2010, which has nearly 20 initiatives aimed at decreasing the tax burden of small businesses.

Donations Are Deductible

Company donations of money, supplies and property are all deductible expenses, according to the Internal Revenue Services. As are bonuses awarded to your employees, partners and officers.

You also should consider devoting a portion of your time for professional development endeavors. By taking a class or seminar, you are not only broadening your expertise; you're also creating a helpful tax deduction.

Tracking Your Personal Deductions

If you use your home for your business, you should be able to deduct mortgage interest, insurance, utilities, repairs and depreciation.

If your business is a corporation or partnership, you can deduct actual expenses for non-personal use of your personal vehicle, according to the IRS. Actual expenses may include costs for fuel, maintenance and parking fees. Keep detailed mileage records comprised of date, total miles, tolls, parking and the purpose of the trip. This will help give your accountant plenty of information for filing your tax return.



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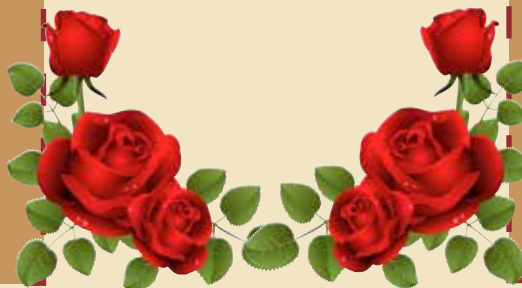
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(Toppings Additional)



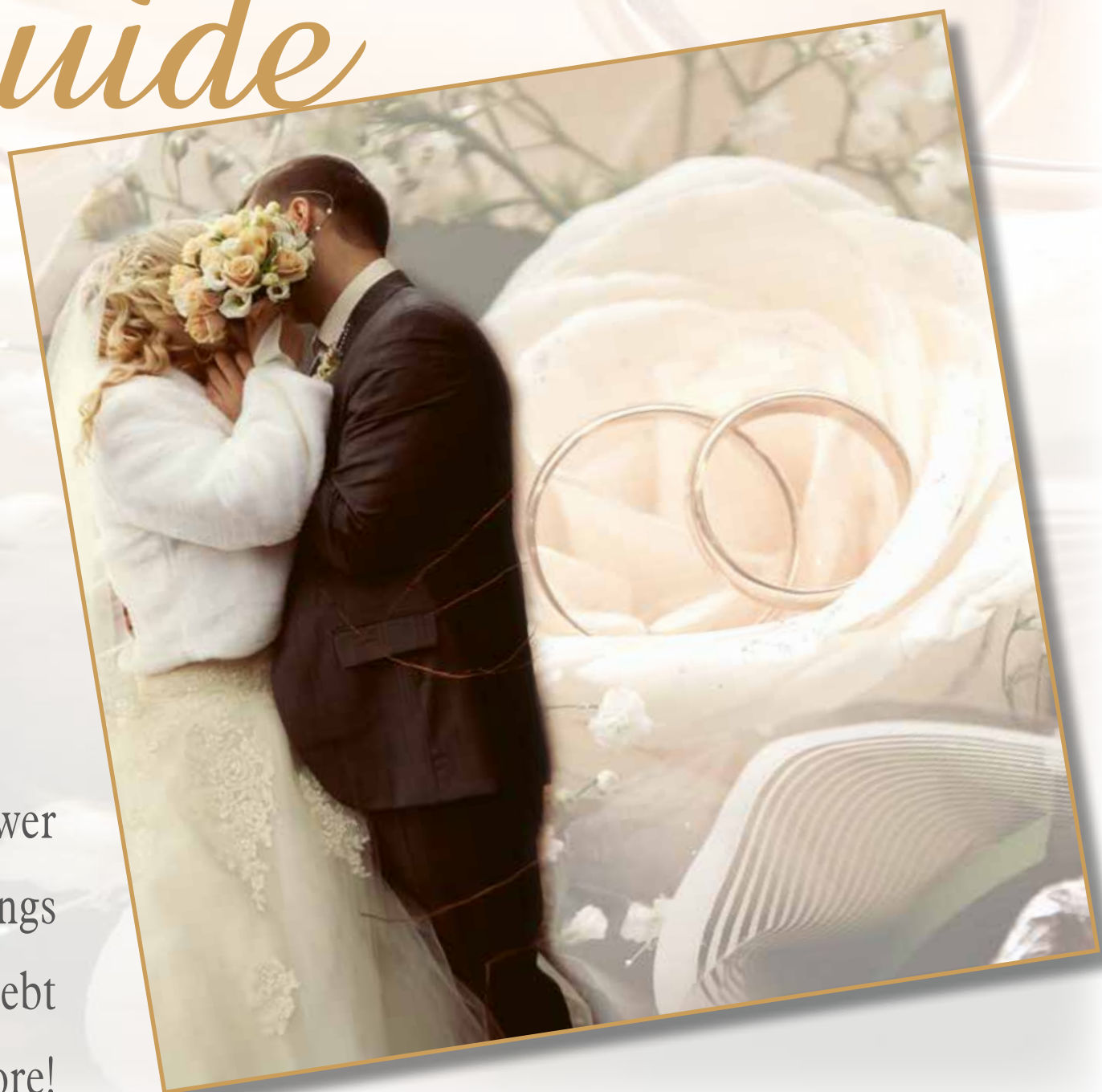
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Go Green for Your Big Day

A new wave of brides and grooms are redefining the way weddings are planned and executed — and the environment is at the forefront of their efforts.

According to a poll by the Clinton Global Initiative and Microsoft, 66 percent of millennials believe there is solid evidence of global warming, and about 75 percent say it is because of human activity.

In turn, these environmental advocates are taking action by planning weddings that rely less on disposable products and fossil fuels and more on sustainable practices that can lead to a healthier environment.

Follow our suggestions below to integrate a little of this approach into your spring wedding.

Choose Earth-Friendly Vendors

One of the most meaningful steps you can take is to enlist the services of Earth-friendly vendors. These businesses are committed to following environmentally sound processes when producing and delivering their products, which can range from paper flower bouquets to sustainable invitations.

There are card companies that print their materials

on 100 percent post-consumer recycled paper or alternative non-tree fibers. Some businesses pledge to plant a tree for every order you make with them. Knowing you had a positive impact on the environment in your wedding planning will give you that extra feeling of satisfaction.

Choose Local Venues

The less distance you put between your church and reception hall, the less pollution you are inviting into the atmosphere through the burning of gasoline in the vehicles of your wedding party.

This seems like a small step, but consider how many cars will be traveling around town on the day of your wedding. Inviting 200 guests means you're probably also inviting 50 to 100 vehicles onto your community's roadways. That's a large carbon footprint you could lessen by keeping things confined to the same building or ones that are close in proximity.

Recycle Your Flowers

Many companies across the country collect flowers

after weddings and re-purpose them for delivery to nursing homes and shelter facilities. By choosing to participate in such an arrangement, you are passing along some of the beauty of your wedding to even more people around you.

These companies also keep your flowers out of landfills by composting them into usable materials for gardens and other uses.

Look around in your area for these types of services or offer to do it yourself in collaboration with your local nursing homes or shelters.





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Wedding Party Bonding

Coming up with the final roster of wedding party participants can seem like one of the biggest chores of planning your wedding.

You don't want to leave out anyone, and you also want to pair the right groomsman with the right bridesmaid to match your vision for photos.

Once you select your party, it's up to you to help them form a bond ahead of your wedding. That way everything from the rehearsal to the reception can go that much smoother. You want your wedding party feeling relaxed and able to have a good time, so do your best to bring them together.

Ways to do so can range from throwing a party at your home or inviting everyone out for a fun evening on the town. Whatever you decide, be sure to include everyone to make sure you create the strongest bond possible.

Hit the Water

The springtime provides beautiful weather for outdoor activities. Take advantage by inviting your wedding party out for a day of fishing, boating, swimming or lounging. If you have a local marina, consider renting jet skis or large rafts for the afternoon and spend the day getting to know each other in the water.

You also could choose to simply spend the day at the pool. What's more relaxing than laying poolside with a cool drink in your hand? The laid-back atmosphere is perfect for fostering communication between those in your wedding party.

Play Sports

One of the best ways to build a bond is through a little friendly competition. Set up a half-day of fun on your local golf course, your local bowling alley or even your local paint gun range.

Make sure everyone can attend well ahead of time and consider splitting teams strategically, so people outside of your normal social circle can easily get to know those who aren't. Your wedding party will appreciate your efforts in trying to bring everyone together before the big day.

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Tips for Perfect Nails

One of the finer details of the perfect wedding day look is in your nails.

You will be showing off your new wedding ring to all of your guests at the reception, so you want your nails to look their best.

As you know, the options for how to prepare and design your nails are endless. Choosing the right color of polish is just the beginning.

Prepare Your Nails

Since you know your nails will be near the center of attention when the focus is on your ring, start taking care of them months ahead of time. This means stop biting your nails and cuticles. It also means moisturize your hands often to get them ready to shine on your special day.

You can't expect a nail technician to be able to fix damage caused by improper care. This comes down your effort in maintaining healthy hands and nails today and beyond.

Know Your Preferences

You probably already have a favorite nail look from past formal events you have attended, such as other weddings or your prom. If it's not broken, don't fix it.

This day is all about you, so the more familiar you keep these kinds of details, the more relaxed you will feel throughout the day. There's nothing worse than experimenting with a new nail application only to find it makes your hands feel clunky and awkward when you want them to feel comfortable and natural.

Have a Backup Plan

Nails break and paint chips. Will you be prepared if something like this happens on your wedding day? It's a good idea to keep extra bottles of polish in multiple locations.

If you will be sporting artificial nails, be sure to pack a repair kit comprised of extra nails, glue and other items that will enable you to make a quick fix in the case of a nail breaking.

Consider having one in the room where you will be preparing, as well as one in your purse or the purse of your bridesmaid — that way you'll be prepared to handle an emergency situation without stress.



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Foreclosure Scams: What You Need To Know

Dishonest companies or individuals sometimes target homeowners who are struggling to meet their mortgage commitment or are anxious to sell their homes.

Scam operators like this promise to help you keep your home or sell your home without having to go into foreclosure, for a fee. However, they rarely deliver on what they promised.

These scam operators find potential victims in several ways:

- Advertise online and in local publications
- Distribute flyers
- Contact people whose homes appear in the foreclosure notices (they can easily find these notices online or in a local newspaper)
- Target specific religious or ethnic groups

Common Foreclosure Scams

There are several types of foreclosure scams but some scam activities or offers are common. Be cautious if the company:

- Offers to negotiate with your lender
- Advises that they can stop foreclosure by "helping" you file for bankruptcy
- Asks you to sign over the title to your house to them and make smaller rental payments to them until you can afford to buy the house back later Promises to act as an intermediary between you and your mortgage lender to refinance your loan
- Instructs you to make payments directly to them instead of the lender
- Claims that they are affiliated with government mortgage modification programs (keep in mind that legitimate, government approved programs do not charge fees to participate in them)
- Encourages you to sign fake foreclosure rescue documents
- Claims that they can perform a forensic mortgage loan audit to help you hold onto your home

File a Complaint

If you need to report a foreclosure scam, you may file a complaint by contacting the Federal Trade Commission (FTC). If the scam involves bankruptcy, contact a local U.S. Trustee office.



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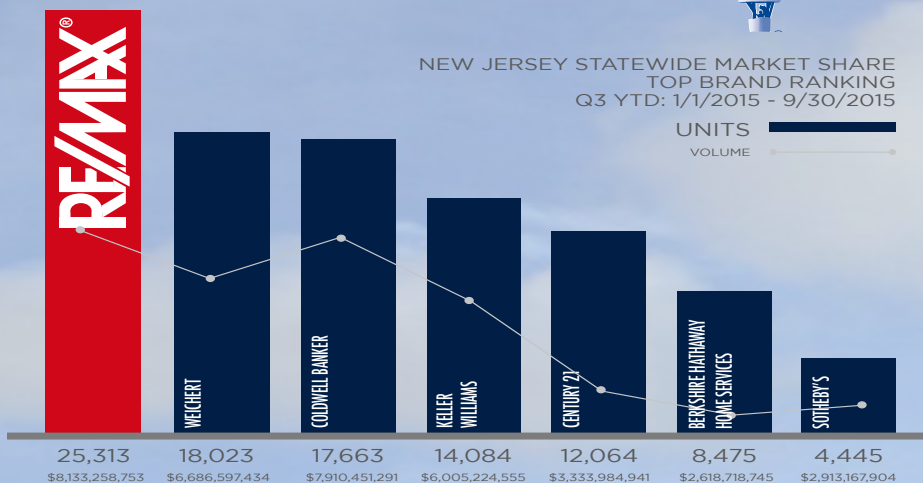
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UNITS
VOLUME



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This chart combines "total units sold" and "total volume sold" for residential listings for all office locations of each organization identified from 1/1/15 - 9/30/15. It includes which listings were sold by such organization itself, or with the aid of a cooperating broker for the state of NJ and time period indicated, according to the data by the following Multiple Listings Services in NJ: Trend MLS, Garden State MLS, Monmouth County MLS, Middlesex MLS, South Jersey Shore MLS, New Jersey MLS, Hudson MLS, Ocean MLS, and Cape May County MLS. This representation is based in whole or in part on data supplied by each MLS listed. Each MLS does not guarantee or is in any way responsible for its accuracy. Data Maintained by each MLS may not reflect all real estate activity in the market. This chart lists up to the top 7 competitors in the market indicated. Each RE/MAX office is independently owned and operated. Equal opportunity employer.



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\$529,900 Plumsted Township
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MLS#6677126

92 Holmes Mill Rd., Cream Ridge, NJ 08514
\$1,049,900 Agent: JoAnn Stewart

5br, 3ba historic homes nestled on 11.03 acres Your chance to own a piece of history! Located within min. to, NJTP, I95. + award winning UF schl sys.



MLS#6659294

52 Church St., East Windsor, NJ 08561
\$275,000 Agent: Kim Olzewski

Step back in time with this 4br, 3ba colonial. Many recent updates. Deep lot. This is a must see home that will not disappoint.



MLS#65900402

2 Michael Dr., Cream Ridge, NJ 08514
\$789,900 Agent: JoAnn Stewart

6 br, 5.5ba ,impeccably clean and organized Stately Sierra Model, w/total Living sp aprox. 6,980sf, and 300,000 in builders upgrades during constr.



MLS#6687505

20 North St., Robbinsville, NJ 08691
\$625,000 Agent: Anthony Rosica

Carriage home offers 4-5br (5th bed currently sitting room), 3 full 2 half ba Lakeside living in resort-style community. With almost 3000sqft of living space. Unique Studio w/almost 500sqft over Two car garage & over 150K of exceptional upgrades.



MLS#6529142

773 N Twin Rivers, East Windsor, NJ 08520
\$215,000 Agent: Donna Moskowitz

Spacious 4br 2.5ba Townhouse ready for your buyer. Great location. Clean move in house has a semi-fin bsmt & deck for entertaining. Come visit today & make this home your!



MLS#6559554

2330 Rt 33, Unit #315, Robbinsville, NJ 08691
\$403,650 Agent: Cynthia Duvin & Suzanne Garfield

New Construction - 3br, 3.5ba w/den, 2 story, townhouse condo at the Lofts at Washington Town Center. In-unit laundry room, a reserved car port parking space & storage unit in bsmt of building.



MLS#6682695

47 Walters Rd., Robbinsville, NJ 08691
\$599,900 Agent: Jan Rutkowski

Absolutely gorgeous custom built colonial featuring 4 bedrooms, 2.5 baths, beautiful great room with fireplace, and the setting is stunning.



MLS#6638223

9 Drexel Dr., Jackson, NJ 08527
\$294,000 Agent: Donna Moskowitz

Spacious home awaits you here! 4br, 2ba has upgraded kit cab & is neutral throughout. Great location. Full bsmt complete with walk out. In-ground pool, yard complete with gazebo. Come visit today!



MLS#6649879

82 Arneytown Hornerstown Rd.,
Cream Ridge, NJ 08514
\$509,900 Agent: JoAnn Stewart

Come Home to a 3br 2.5ba custom built ranch strategically situated on 2 acres unbelievable sanctuary of soothing views, a complete privacy!



MLS#6680391

52 Tree Swallow Dr., Princeton, NJ 08540
\$649,900 Agent: Kathleen Goodwine

3br, 2.5ba, 2 car gar, full basement, Cherry kit w/granite & SS appliances, upgraded baths, hardwood floors, deco stone FP in FR, scenic pond view.



MLS#6663223

11 Galileo Dr., East Windsor, NJ 08512
\$339,000 Agent: Donna Moskowitz

Move in Stamford model in desirable Riviera Development. Two bedroom, two full bathroom home has a third room that can be a den/office or a bedroom.



MLS#6670822

4 Princess Ct., Perrineville, NJ 08535
\$698,000 Agent: Debra Gribbin

4br, 4.5ba Modern infused home w/abundance of natural light & expansive open flr plan on 2.32 acres. Lrg wrap around deck w/built in Lynx grill.

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MLS#6689707

1 N Commerce Sq., Unit #111,
Robbinsville, NJ 08691

\$385,000 Agent: Suzanne Garfield & Cynthia Duvin
Unique & pristine 2br, 4ba townhouse-style condo in the desirable Lots at Town Center. Over 2400 sq ft of living space w/full finished bsmt. Don't miss out on this amazing lifestyle!



MLS#6637780

301 Fieldcrest Dr., New Egypt, NJ 08533
\$375,000 Agent: Matthew Green

One of a kind 4br, 3.5ba Tomasville single fam home in Rolling Acres w/tons of upgrades. Extremely large trex deck, upgraded landscaping. Upgraded 2.5 gar, full bsmt & beauty covered porch.



MLS#21526244

2a Standish Dr., Howell, NJ 07731
\$474,900 Agent: Phyllis Ignozzi

Rare opportunity to purchase this 4br, 3ba "custom" built home & appreciate the workmanship of builder. Insulated garage, close to schools, malls & NYC bus.



MLS#21506020

16 Kings North Rd., Jackson, NJ 08527
\$429,000 Agent: Alicia Hynes

Owners spared no expense in building this 3br, 2ba "TRUE RANCH" home in the gated adult community of Westlake Golf & Country Club. Oversized lot.



MLS#21531548

9 Sunningdale Ct., Jackson, NJ 085271
\$404,900 Agent: Phyllis Ignozzi

Extremely private cul-de-sac 3br, 3ba Stratton model w/loft on premium lot. Gas frplw/marble mantle Sunroom entry w/columns. Gas line for outside BBQ Range hood vented to outside Electric awning.



MLS#21600004

4 Rapids Dr., Jackson, NJ 08527
\$549,000 Agent: Donna Weldon

Stunning 5br, 4ba two story central hall colonial w/energy saving Solar Panels has all the bells & whistles. Trex deck which leads to a gorgeous backyard w/pavers leading in in-ground pool.



MLS#21532969

16 Alexandra Way, Little Egg Harbor, NJ 08087
\$360,000 Agent: Gina Ursino

4br, 2.2ba "Builders Model" loaded w/extras! One of a kind possible Mother/daughter. Desirable Holly Lake Community. Great location! Over \$140,000 worth of Builders extra's. Come see, you won't be disappointed.



MLS#21529026

74 Kentucky Ave., Middletown, NJ 07748
\$435,000 Agent: Donna Weldon

Amazing opportunity to own this lovely colonial style home located in quiet neighborhood; 4br, 2.5ba attached garage. "L" shape floor plan flows easily. Conveniently located. This move in condition home is ready for its next family.



MLS#21531312

2607 Lantern Light Way, Manasquan, NJ 08736
\$725,000 Agent: Terrence Loftus

PRICE REDUCED!! 2br, 2ba Cypress w/full basement. Four Seasons/Wall. \$150,000 in Designer upgrades is a MUST SEE for the most discerning buyer. Trex deck with motorized awning.



MLS#21536009

4 Adam Ct., Monroe, NJ 08831
\$759,900 Agent: Michele Neidle

Our elegant upgraded 4br, 3.5ba Camelot "C" Model home is ready for quick delivery. Over \$48,000 in upgrades. Double door entry w/glass inserts, landscaping.



MLS#21540302

12 Amber Dr., Old Bridge, NJ 08857
\$379,900 Agent: Alicia Hynes

Sought after Bucknell end unit on premium wooded lot 3 br, 2.5ba garage, gas frpl, loaded with upgrades. Close to NYC bus park & ride. RTS 9, 18 & GSP



MLS#21534221

107 Watson Ct., Howell, NJ 07731
\$242,000 Agent: James Helms

This three story 2br, 2.5ba home is waiting for you. Tile flooring for easy cleaning. Third floor boast of a large loft. NY bus stop very near. Come see for yourself!

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Beware Of Predatory Loans

Most mortgage professionals are trustworthy and provide a valuable service, expanding access to capital for previously underserved borrowers to buy or refinance their homes.

But dishonest or "predatory" lenders do exist and engage in practices that increase the chances of borrowers losing their homes to foreclosure. For information about loan fraud and advice to prevent it, refer to the information below.

What Is Predatory Lending?

Predatory lenders, appraisers, mortgage brokers and home improvement contractors could use any of these tactics to take away your home or investments:

- Sell properties for much more than they are worth using false appraisals.
- Encourage borrowers to lie about their income, expenses, or cash available for down payments in order to get a loan.
- Knowingly lend more money than a borrower can afford to repay.
- Charge high interest rates to borrowers based on their race or national origin and not on their credit history.
- Charge fees for unnecessary or nonexistent products and services.
- Avoid Predatory Loans by Being a Smart Consumer

To avoid becoming a victim of predatory lending or loan fraud, you need to understand the home buying process and be a smart consumer.

Before you buy a home, attend a homeownership education course offered by a U.S. Department of Housing and Urban Development (HUD)-approved, non-profit counseling agency.

Interview several real estate professionals (agents), and ask for and check references before you select one to help you buy or sell a home.

Get information about the prices of other homes in the neighborhood. Don't be fooled into paying too much.

Hire a qualified and licensed home inspector to carefully inspect the property before you are obligated to buy. Determine whether you or the seller will be responsible for paying for the repairs.

Shop for a lender and compare costs. Be suspicious if anyone tries to steer you to just one lender.

If you believe you have been a victim of predatory lending practices, you can find a list of federal, state, and local resources at the HUD Office of Housing Counseling.

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~ Satish Medakkar

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43 Roberts Road, Millstone

Organize Your Garage

The garage: the catchall section of our homes that never seems to get as much TLC as it deserves. It's where the overflow of holiday decorations, outgrown clothes and sports equipment converge, often in disarray.

It's time to take back control of this versatile space in your home. The garage has so much to offer if you're willing to regularly maintain it. This may mean hanging new shelving for extra storage space or repainting the floor for a protective, great-looking shine.

Here are three steps you can take this weekend to achieve a more organized garage:

1. Give Yourself Enough Time

Many homeowners think they can power through a garage reorganization in a matter of a couple of hours. Sure, if your garage is already in relatively good shape, that may be possible. But for people looking to complete an organizational overhaul, it is best to devote the bulk of a weekend to the chore.

Not doing so can leave you feeling frustrated by a job half done. Give yourself enough time to not only assess your current garage storage situation, but then also to put together a plan that highlights what goes where and how much you're willing to spend on new storage materials.

2. Be Ready to Donate

Overflow can be a real problem in the garage. Fishing poles, soccer balls and kids' bikes may as well call the garage their own. Without ample space for these materials, the garage's walls may feel like they are caving in on you.

The solution: Give things away. Plenty of organizations offer some sort of item drop-off. Start a donate pile outside of your garage to collect all the extra items for which you have no use. Take your extra toys and baseball gloves to a deserving charity, but only if you're sure you won't need them again down the road.

3. Never Organize Alone

One of the best tips for organizing your garage is to invite friends and family members over to help. A major garage overhaul can be time consuming, requiring numerous hands on deck if you're hoping to finish anytime soon.

Call over some friends and family members. Have a list of specific responsibilities for volunteers to maximize their time when they are helping you. And remember to always treat your helpers to hot coffee or lunch, a gesture that will let them know they are appreciated.



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Weather conditions and overall wear make cracks inevitable. Water can seep into or below the surface, expand and eventually damage the material. This is the most common cause of driveway cracks.

Fortunately, there are plenty of products on the market that enable homeowners to fix these types of cracks themselves, without having to go through the trouble of replacing entire sections of driveway.

Every spring, you should take a look around your driveway for signs of winter damage. This is the perfect time of year to find new cracks, and then take the appropriate action to fix them.

Here are three steps to repairing a driveway crack:

1. Choose Your Material

For driveway repairs, the most effective solution is a patch product that comes in both pourable and tubed forms. The pourable option is easier to use only because the tubed form requires a caulk gun for application. Choosing between the two is really a matter of preference, as both have been proven effective in repairing driveway cracks.

2. Follow the Application Directions

The first step to a correct application usually involves clearing the area of dirt, debris and other foreign objects that would compromise the strength of the material. You could even spray out the crack with a garden hose, letting it fully dry before application. It's recommended that you shake the product vigorously prior to applying. Be sure to use protective eyewear and gloves when handling the products.

3. Smooth the Crack

After applying filler to the height of the surrounding pavement, use a putty knife to level out the surface. Sometimes one application isn't enough. Generally, you'll want to wait 24 hours before applying a second coat. Other instructions can include avoiding walking or driving on the surface for up to two days.

Once you have followed the product instructions and waited the recommended amount of time, you should be able to use your driveway as normal for years to come.



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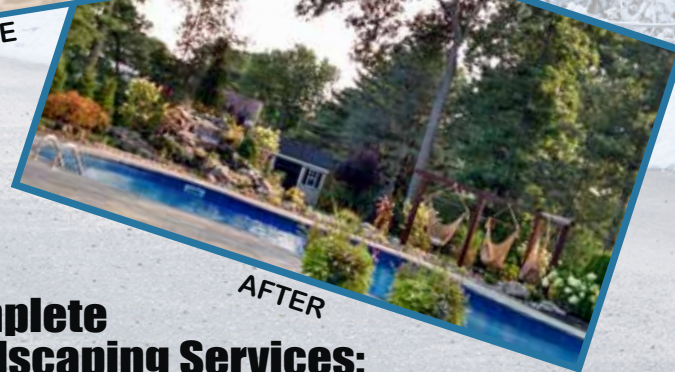
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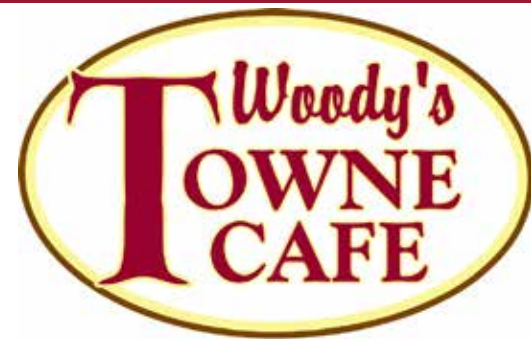
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SHOP LOCAL: You'll be Helping Your Neighbors

Supporting your community and local businesses can be as simple as choosing where you do your shopping.

We all like the low prices that major retailers sometimes entice customers with, particularly in tough economic times. One should remember that as enticing as they may be, supporting your local businesses can help the overall economic health of the area. Choosing to shop with a smaller, locally owned business helps to keep your dollars working in your community.

Closer Relationships

The individuals that run and own these businesses could be your friends, neighbors, or even a relative. This relationship allows the consumer to forge an actual friendship and respect with the proprietor of the business. Small business owners generally go the extra mile to ensure you find what you need and that your needs are taken care of while you shop with them.

That professional relationship can open other doors to you that you will not get at other retailers — a personalized experience catered to finding your best solutions. Many small business owners take great pride in serving their neighbors which lends them to being far more flexible than a corporate entity.

Most big-box retailers started off as small, local stores that offered exceptional service and quality to their customers. As they grew into the large corporations that speckle the economic landscape, many of them lost that small-business charm as their focus had to change with growth.

Those major retailers now worry about minimizing work hours to stay under the personnel budget, attracting customers in with low prices, and keeping those customers returning by offering just enough service to get by. The development of any sort of professional relationship with a big-box store's staff is extremely difficult due to the sheer

number of people you and their employees end up dealing with.

We all want to get a good value on the products we want. But if the money you spend isn't going to help your friends and neighbors locally, how much of a value is it really?

Before you buy that television, MP3 player, bookcase — or any other product of the sort — call up your local small business. Ask them if they have any price matching programs. Many businesses do, but the information is often posted on signs in the store that are overlooked by shoppers. That means there is a good chance you can get your product at a competitive price and still support your local business community.

Recycling Dollars

Your dollars do much more than simply buy the items you need, want, or want to gift. They help to support and grow a community as they are circulated in the area.

Shopping with a local business means your dollars are going into local banks. Those banks are in turn, turning those dollars into a variety of things to help other members of your community. Loans are paid out and allow individuals the ability to pursue their dream of being a homeowner, purchase a new car, or even pursuing higher education.

In turn, their money goes back into the bank and continues to circulate out into the community as well. Though it may be difficult to see the impact this economic circle has on your local community at the moment, one's children may be able to see it clearly a decade down the road.

When you are going out shopping for gifts or even just going grocery shopping, your local businesses need your help. Help your friends, family and neighbors continue to pursue their dream and reap the benefits a small-business owner provides their customers.

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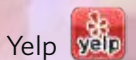
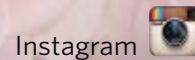
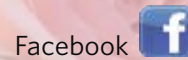
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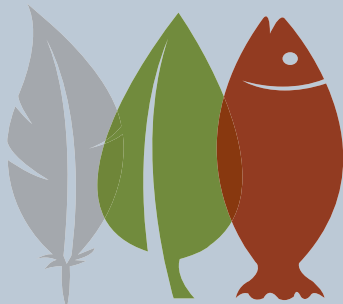
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Swal Ice Cream Lives at Heavenly Havens Creamery!

By Susan Heckler

Even though the most frigid months are ahead of us, ice cream never goes into hibernation and neither does Swal Dairy Ice Cream. While the owners of Swal Dairy have sold their stores, the new owners opened Heavenly Havens Creamery, showcasing the Swal Dairy Ice Cream, the taste that has grown nearest and dearest to our hearts for both young and old.

Heavenly Havens Creamery will give you that ice cream the old-fashioned way, bringing you back in time to when ice cream was rich, creamy, and tasted all natural. The heartier food of winter all but demands more intense desserts, with rich and creamy texture, like a big bowl of ice cream made with anything and everything you could possibly ever want in an ice cream. 56 flavors are rotated daily and are hand-dipped premium ice cream, with varieties marked as super premium gold products, and returning soon will be vegan ice cream. This vegan ice cream is organic, free of refined sugars, lower in fat than traditional ice cream, and comes in different flavors.



MMMMMM!!!! For those blustery days, come on out to Heavenly Havens Creamery where you can enjoy our hearty bowls of soup.

There's very little that doesn't work at Heavenly Havens Creamery, since ice cream is a blank canvas. It can accommodate virtually any flavor, which makes it a magnificent tool for anyone who wants to express their artistic palettes.

New for Summer of 2016, we will be presenting our two favorite Jersey shore flavors of custard, orange

creamsicle and strawberry/banana swirl. We also will be featuring an ice cream bar for children to make sundaes on special dates.

For pre-packaged items Heavenly Havens Creamery provides our customers with quarts and pints of your favorite ice cream.

For your next party, order one of our ice cream cakes and/or pies. Better yet hold an ice cream party at Heavenly Havens Creamery. We will also be creating gift baskets for the person who loves ice cream. What a way to sweeten a birthday gift!!!

The Swal's sold to a lovely family who really appreciated the flavor and feel of the store and intend to keep it that way.

Stop in to meet the new owners, The Havens Family, Eddie, Joy, Steven, Casey and the rest of the gang and enjoy your favorite flavors, old and new.

Just mention this article in store and you will receive one free size upgrade on your ice cream.
(Only valid for 1 per order.)



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SHOP LOCAL: It's a Charming Experience

*When people think of an enjoyable shopping experience,
they usually don't imagine cookie-cutter stores out of town.
Shopping at locally owned businesses can be a lot more fun.*

The ambiance of small, local shops is charming and quaint. The town storefronts and display windows each have a unique take on the holidays and special shopping events throughout the year, and it typically incorporates the distinct merchandise that the store sells. A trip inside the store is like being transported into another place.

Normally, locally owned shops are anything but ordinary. Unlike large chain stores out of town, the local shops are sometimes set inside historic buildings that have creaky wooden floors, ceilings with unique angles and enticing staircases leading to undiscovered treasures.

DEALING WITH THE 'BOSS'

Instead of being ambushed by a pushy salesperson, the shopper is instead greeted by the jovial owner and sometimes by their friendly dog or cat, as well.

The shopping experience itself can be a lot of fun. You get to interact more with the "boss" at

small mom-and-pop shops, so you're treated like a real person, rather than cattle herded through a chute. They encourage the shopper to take their time and meander through the store. While they are in business to earn money, they generally will not pressure the shopper to buy a lot of extra stuff or try to force them to sign up for a store credit card.

Local shops also frequently go that extra mile for their customers by doing things like gift wrapping and providing coffee or donuts at no additional charge.

PASSION FOR BUSINESS

The owners of local shops are in business because they love it. It's a passion for them. It's not just a step on the career ladder, so you often find people who are experts at their particular type of store.

They buy the products that they feel will best represent their vision of the store, instead of having to answer to a corporation.

Because they work directly with the artisans

and suppliers, the owners are usually very knowledgeable about the wares that they sell. They know how long it took the artisan to make an object, as well as all of the hard work they put forth. Items purchased in local shops can sometimes be a much higher quality than the mass produced items found at other stores. High-quality merchandise is not only distinct, but it will also last much longer.

Shopping in the local stores often provides an opportunity for people to run into old friends or neighbors that they have not seen in a while. They can mingle on the streets and catch up on the local gossip. The store owners get to know their customers, as well. It is a family atmosphere.

To encourage shoppers to patronize the local stores, many towns will make street parking free and put on events that are sure to draw a crowd. It's part of this unique feeling that makes shopping so enjoyable when you spend your time and money close to home.

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A LOVING FAMILY **WANTED**

CAN YOU HELP SAVE 11 HOMELESS CATS FROM FREEZING TO DEATH?

By Pam Teel

This issue is dedicated to helping 11 homeless cats located in Millstone Township. They are all living together outdoors in their own little colony with little to shield them from the cold. All are friendly and are spayed /neutered. The cats' ages range from two years old to five. They were tested for the FIV virus when young but probably should be retested. (If you are interested in adopting one of the cats, we will take him/her to get retested.) These cats are passive and friendly. Some are a little shy when strangers approach them, but they warm up quickly. They come up to you and rub against you and most let you pet them. They have been around people and easily warm up to you. They are taken care of by a few dedicated volunteers and they are fed every day.

With the donations of some generous township people, we have been able to acquire three insulated kitty tube homes for them to help them make it through the colder winter months. As soon as they come in, we will set them up. Right now there is some type of makeshift shelter for them but not much to keep them warm in the extreme winter weather. We could use one more insulated kitty tube home. Each home can fit up to three cats. These insulated homes costs about \$150.00 each but seems to do the job keeping them warmer than a doghouse and hay in extreme weather.

We are also looking for any cat food donations dry/wet food or donations to help pay for future needed vet bills to keep these guys healthy. We can pick up any donations. We would like to have them all retested and have their shots updated. That, of course cost money. If anyone knows of a traveling vet who could work with us, please let us know. It just might be easier that way. Any cat you might be interested in, we will personally take to the vet before turning over to you.

Any amount that you could donate would be helpful. Right now our goal is to give these cats adequate shelter, update their vaccinations and find them loving homes. If you have any interest in any of these beautiful cats or can help with a donation for future vet costs, please don't hesitate to contact us. Please contact me (Pam) at: crescent671@gmail.com 609-286-8192 or Lisa at: salonli@aol.com. 732-742-7114.

Please help us keep these cats from freezing!





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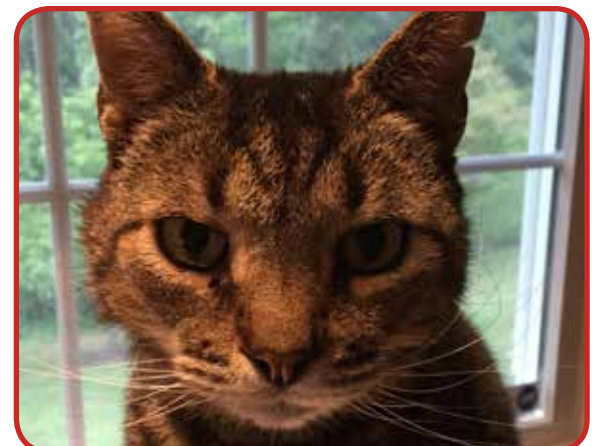
Wolfie



Lola

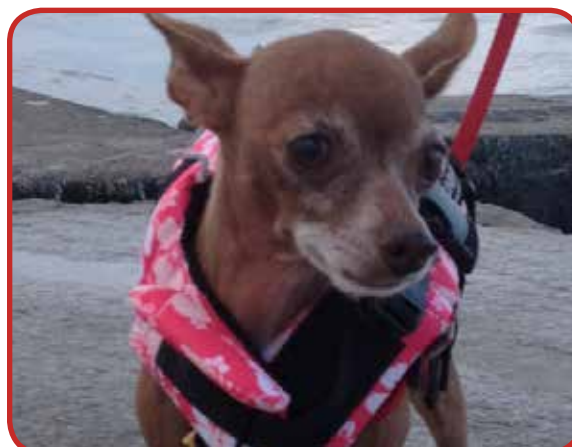


Harley



Lance

CONGRATULATIONS!



Pai Pai



Valentino



Teddy

New Jersey Division of Consumer Affairs Cites Pet Shops Statewide for Violating the Pet Purchase Protection Act

The New Jersey Division of Consumer Affairs has cited pet shops throughout the State for failing to comply with laws designed to protect consumers from purchasing unhealthy pets. Violations cited include a failure to label dogs' and cats' cages with each animal's breeding history, medical background, and other information required under amendments made to the Pet Purchase Protection Act, effective earlier this year.

"Providing consumers with information about the breeder and the animal's veterinary history allows consumers to make educated choices in purchasing a pet for their family," said Acting Attorney General John J. Hoffman. "Pet shops that don't provide this vital information are breaking the law and denying consumers the ability to fully research this important decision."

All of the pet shops that received Notices of Violations from the Division were cited for failing to include the required information on cage labels for each animal, including where and when it was bred; the name and address of anyone who brokered the sale between breeder and pet store; the date and name of vet who performed the animal's initial medical exam; and the age, sex, and identifying marks or tags on the animal.

Several pet shops were also cited for failing to properly display reports of any federal inspections conducted on breeders and brokers in the past two years. Additional violations involved the failure to properly display the required "Know Your Rights" signs informing customers of their rights when purchasing an animal from a pet shop.

"Information required by the Pet Purchase Protection Act is crucial to consumers who want to know that the pets they bring into their homes were bred under healthy conditions that comply with the required standards of care," said Steve Lee, Acting Director of the Division of Consumer Affairs. "The Division is committed to ensuring that these facts are readily available to consumers, as the law requires."

The Notices of Violation direct the pet shops to comply with the Pet Purchase Protection Act, and pay a reduced civil penalty. Pet shops that fail to address the Notice they received, or contest the violations, face higher civil penalties.

"Our goal is to bring pet shops into compliance with our consumer protection laws. We believe these actions will achieve that objective," said Acting Director Lee. "However, if pet shops do not agree to accept the negotiated penalties and fully comply with the Pet Purchase Protection Act, we stand ready to bring them to court and seek the maximum penalties as set by law."

In addition to issuing NOV's, the Division took alternative action against certain other pet shops. Stores that have more than one retail location with multiple violations, had three or fewer animals for sale at the time of the inspection, or whose inspection requires a more detailed review, have been sent letters directing their appearance at executive conferences to discuss inspection violations, implement a compliance plan, and impose a civil penalty.

Know Your Rights Before Purchasing a Pet:

New Jersey Consumer Protection Laws, including the Pet Purchase Protection Act:

Require that cage labels contain the name, street address, web address, and license numbers for each animal's breeder and broker. Labels must also include the date and place of each animal's birth; its age, sex, and identifying markings including any tag, tattoo, collar number, or microchip information; the date of its initial medical exam and the name and address of the vet who examined it.

Mandate on-cage display of the "Know Your Rights" sign informing consumers that stores are required to prominently display the two (2) most recent inspections of the facility in which an animal was bred and housed prior to sale. The sign must direct consumers to request any undisplayed reports and inform consumers concerning how to obtain more information about inspections.

Require that an animal be examined by a veterinarian within five (5) days of being offered for sale and that those results be included in the animal's history and health certificate.

Mandate that if an animal was examined more than 14 days before it is purchased, the pet must be re-examined within three (3) days of delivery to the consumer (unless the consumer declines the re-examination in writing)

Forbid the sale of any animal purchased from a breeder or broker who doesn't hold required state and federal licenses; has violated certain animal welfare laws in the past two years; or has refused to grant inspectors access to its facilities within the past two years.

Additional tips can be found in the Division's Consumer Brief on "Purchasing a Pet," available in English and in Spanish at www.njconsumeraffairs.gov

The initiative was coordinated by Office of Consumer Protection Investigator Donna Leslie with legal assistance from the Division of Law, coordinated by DAG Patricia Schiripo. The Consumer Affairs Local Assistance offices in Bergen, Essex, Gloucester, Mercer, Middlesex, Monmouth, Ocean, Passaic, and Union counties assisted in the investigation.

Consumers who believe they have been cheated or scammed by a business, or suspect any other form of consumer abuse, can file an online complaint with the State Division of Consumer Affairs by visiting its website or by calling 1-800-242-5846 (toll free within New Jersey) or 973-504- 6200.

Follow the Division of Consumer Affairs on Facebook , and check our online calendar of upcoming Consumer Outreach events.

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Setting Up a Fish Tank

Owning fish is an enjoyable experience for people of all ages. And while fish ownership requires plenty of maintenance, it can be a great transition for younger children into owning larger, more dependent animals.

One of the most expensive and time-consuming investments you need to make before bringing home fish is choosing their tank. These can be costly depending on the size and extra pieces required for a properly functioning home for your new pets.

Once installed, tanks take up a lot of time in regular cleaning and maintenance.

Be prepared for both and do your best to plan ahead of time where the tank will be placed and who will be taking care of the majority of the upkeep. Once you decide those things, it's time to set up and maintain the tank.

Setting Up the Tank

The first step to setting up your new tank is adding rinsed gravel to the bottom of it. Most tank manufacturers recommend one pound of gravel per gallon of water. There are various

colors of gravel on the market, so decide which works with your in-tank design scheme.

Next comes the filtration system, which can either be simple or complex, depending on the size of your tank and the species of your new fish. Without proper filtration, fish waste can poison the water. Read up on proper filtration processes to make sure you're giving your fish the healthiest environment possible.

Filling the Tank

After you fill your tank with clean tap water, it's time to add chemical neutralizers to stabilize your pH levels. Consult with your pet store to find out the recommended levels for your specific type.

Don't forget fun decorations and a light source for your fish. These details put the finishing touches on your tank and help you put a little personality into the home of your newest fish.

Introducing Your Fish

Start your tank with a handful of fish to help ease their transition into their new home. Don't forget to let the plastic bag you bought the fish in float in the water for about 20 minutes to let them acclimatize to the temperature of the water.

Add a couple of fish every week until you have your optimal number. Doing so slowly helps your fish feel more comfortable with new additions and less competitive over food.

Vesuvio's Wishes Everyone a Happy Valentine's Day!

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1 Full Tray - Buffalo Wings

5 Lg Pies

1 Full Tray - Meatballs

4 (2) Liter Sodas

PACKAGE 3

\$230 +tax

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1 Full Tray - Meatballs

1 Full Tray- Any Pasta

1 Full Tray - Garden or Caesar Salad

4 (2) Liter Sodas

Add Dessert for \$25 +tax

1/2 Tray Mini Cannolis, Mixed Cookies and Brownies



DAILY SPECIALS FOR THE MONTH OF FEBRUARY



MONDAY

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Let's Talk Drawers; do you stack or file?

By Susan Heckler

Let's assume your new year's resolution has been realized, you have lost your weight and have to now go through your entire wardrobe and sort it all out. While you are doing that, think of the newest way to organize your drawers...filing.

We all learned the traditional way of putting clothing away in drawers, the same thing for generations throughout history. It is called stacking and it works. The clothing is neatly folded and away. The problem is, other than the shirts on top, who knows what is in the layers below? Then, there is the search and destroy, digging through the layers to find what you want and leaving disaster behind.

Rather than stacking your shirts in a neat pile, try filing them. You fold them nice and neat albeit in a smaller shape to fit the depth of the drawer. You can even roll them up to avoid fold lines. You place them side by side rather than top to bottom. What you get is a side view of each garment in a nice neat row.

If you have a lot of different shapes and sizes with limited drawer space, you may opt to make compartments or use bins to separate.

Healthy Friendships Are Ageless

By Susan Heckler

Are you a good friend? Are you happy with the people you have surrounded yourself with? Have you ever questioned what drew you to bring certain people into your life or why people incorporate you into theirs?

Others do judge us by who we hang with, but it should also cause some introspection on our behalf. Why do we choose them as friends and is the relationship a healthy one for you?

Feathered birds and like minds might be the company you keep, but how do you feel after spending the day with them. What qualities do they bring out in you? Do you feel guilty from the association?

A friendship, like any relationship, requires work, compatibility as well as trust, support and respect. Other than physical attraction, it is very much like an intimate relationship.

Let's see how you rate as a friend:

A good friend:

- ✓ Is very supportive of things that you do and encourages you to try new things
- ✓ Likes to listen when you have something on your mind
- ✓ Respects your boundaries
- ✓ May sometimes need your shoulder to cry on but are ready to return the favor
- ✓ Great friends will nurture your relationship yet still encourage you to meet people and try new things without them
- ✓ Is liked very well by my other friends
- ✓ Offers constructive help when you have a problem
- ✓ Doesn't insist on getting their own way in everything
- ✓ Feels free to ask you for small favors, lets you know your efforts are appreciated, and will return the favor
- ✓ Does not get jealous or possessive with my other friends
- ✓ Tries to be tactful and spare your feelings, even when they're telling you they disapprove of your choices
- ✓ Almost always answer your calls, show up, and makes time for you
- ✓ They argue with the intent of coming to a compromise in their friendship, which may mean that they agree to disagree sometimes
- ✓ Is trustworthy, which means that you feel comfortable sharing your feelings or the details of your life because you know your friend won't gossip behind your back or throw it back in your face

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PROTECT YOUR FAMILY AGAINST UNINSURED DRIVERS

By John Bazzurro

A lawsuit that I recently handled reminded me of the importance of informing my clients of how they can protect themselves against drivers who do not have any insurance or have very low policy limits. In New Jersey, as well as many other states, automobile insurance companies are obligated by statute to sell coverage called “underinsured motorist coverage” (typically known as “UIM”) and “uninsured motorist coverage” (typically known as “UM”). Typically, this UM/UIM coverage is sold together and each of these coverages will have the same policy limits. Appropriate policy limits for these types of coverages on your automobile insurance policy should adequately protect you and your family for instances when you are injured by the driver of another vehicle that does not have automobile insurance or does not have adequate automobile insurance coverage. This article will explain how this coverage works.

When you purchase automobile insurance in the State of New Jersey, the “policy limits” that people generally are concerned with related to bodily injury coverage. That is the coverage that you are purchasing to protect your assets in the event you negligently injure someone in a motor vehicle accident. Unfortunately, for people injured in motor vehicle accident, the minimal bodily injury policy limits allowed by law in the State of New Jersey is \$15,000.00 per person, per accident. Unbelievably, there is also coverage available in the State of New Jersey that does not provide for any bodily injury coverage. If you or one of your family members are injured as result of the negligence of an individual that has one of these low limit policies or no insurance coverage at all, the chances are that you will not be properly compensated for your pain and suffering, disability and impairment and loss of enjoyment of life or for out-of-pocket lost wages. Accordingly, UM/UIM coverage is designed to protect you or your family in this instance and you will be monetarily protected up to the policy limit that you choose as opposed to the policy limit chosen by the negligent driver.

For instance, if your automobile insurance policy contains \$100,000.00 in UM/UIM coverage and you are involved in a motor vehicle accident with an individual who only has \$15,000.00 in bodily injury coverage, you will be able to collect up to \$100,000.00 to compensate you for your injuries. In the event your injuries are sufficient enough, you would receive \$15,000.00 from the insurance policy for the individual that caused your injuries and the remaining \$85,000.00 from your own insurance company under the UM/UIM coverage. Thus, even though you were injured by an individual with minimal insurance, you are able to obtain full compensation for your injuries up to the policy limits that you chose. Clearly, appropriate UM/UIM coverage is important for the protection of you and your family members against uninsured drivers and drivers who are financially irresponsible.

By having lower UM/UIM coverage, you are jeopardizing your family’s ability to obtain appropriate compensation for personal injuries obtained in a motor vehicle accident where the other driver has minimal limits. In my practice, I often see insurance policies that have sufficient and significant bodily injury insurance coverage (for the benefit of people that you may injure in a motor vehicle accident) but have minimal UM/UIM coverage (which would be for the benefit of you and your family). Some insurance agents and brokers will, unknown to you, lower the UM/UIM coverage in order to lower the automobile insurance policy premium. Typically, my clients are not aware of this decrease in coverage until they or a family member suffers injuries at the hands of an uninsured or underinsured driver.

Accordingly, in light of the above, I suggest that you check your automobile insurance policy declaration page for the purpose of making sure that you have appropriate UM/UIM coverage. My suggestion is that you should have the same policy limits for your UM/UIM coverage as you have for bodily injury coverage. If you are not sure of your UM/UIM coverage after looking at your declaration page, my law firm would be happy to review your policy of insurance to determine your policy limits to ensure that your family is protected.

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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).

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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.

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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.

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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.

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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.

10 Gifts to Give Your Children Today that Will Help Them Tomorrow

By Michael Ginsberg

Just because it's wrapped in pretty paper doesn't mean it's valuable. Sometimes the best gifts aren't appreciated until the child is older because they're not "hands-on" toys, clothes, or accessories.

Here are 10 gifts that are worthy of your financial or time investment today because they "pay off" (sometimes literally, sometimes figuratively) in the long run.

Responsibility. Have you ever met a teen that has no chores? Whose parents do everything for him with little or no appreciation? Or who gets everything she wants AND a brand new sports car for her birthday? Teaching your children responsibility is a gift! By coddling a child, you do them a disservice to be prepared for life outside the home. Encourage them to volunteer, help around the house, get a summer job, and take responsibility for their actions and their future. Teach them to balance a checkbook, pay their bills on time, keep commitments, and be punctual. Responsibility is as much about valuing yourself as it is about valuing others. It builds independence, which is crucial for relationships, college, work life, and mental health.

A savings account or savings bonds. Consider opening a savings account or purchasing savings bonds for your child. Although savings accounts don't typically earn a ton of interest, you've got time on your side because, depending on the state, your child can't touch the money until they're 18 or 21. A savings bond (www.treasurydirect.gov) earns interest over a period of time (from a year to 30 years) and start at just \$25.

Brain training. Unlike tutoring, which focuses on re-teaching subject matter, one-on-one brain training strengthens the underlying skills that help us think, learn, process, memorize, and recall information. Personal brain training differs from online and computer-based brain training in that its programs use intense, customized, game-like exercises to strengthen the student's cognitive skills. These include auditory and visual processing, logic & reasoning, processing speed, attention, and memory. "Brain training can help struggling students become better learners in ANY subject," says Tanya Mitchell, Vice President of Research & Development for LearningRx (www.LearningRx.com), a brain training company with 90+ centers across the United States. "On the flip side, it can strengthen the brain skills of gifted children, who want to better prepare for college-level classes, but might not otherwise be challenged enough at school."

Memberships. Teaching your children outside of school is a gift itself, and what better way to do that than with memberships to the local zoo, history museum, children's museum, or performing arts center?

A love of reading. Does your child have a library card? What about a subscription to "Highlights," "Ranger Rick's Nature Magazine," or "National Geographic"? Do they have access to e-books? Head to a used

or new bookstore, create a local book exchange with other parents, or find out when the library is having its next paperback sale. Few loves will take them further in life than a love of reading!

Failure. Watching your kid fail is hard, even heartbreaking. But it's a necessary part of life. How else do they learn from their mistakes? Part of the beauty of failure is that it encourages us to take risks (just think how many times successful entrepreneurs and inventors have failed!) and learn that we can survive the results, no matter what they may be. As Wayne Gretzky said, "You miss 100% of the shots you don't take."

Health. Put your kids on a track toward good physical, emotional, and mental health by staying active as a family, eating nutritious meals and snacks, and providing a supportive environment in which you're an active listener. Enroll her in sports, sign the family up for a healthy cooking class, buy him a gym membership, or let them attend a fun, active summer camp! What you do now can set the tone for a lifetime of health and wellness.

A college fund. Don't count on scholarships or financial aid to pay for college. Investing just a small amount of money each month can really add up when they're ready for college. Almost every state now offers 529 plans, which can offer special tax benefits.

Purpose. Whether through religion, faith, teaching, healing, or serving others, finding your purpose can be exciting and liberating. You can't tell your child what their purpose is, but you can help them understand how life-changing it is to discover it! Understanding what you're here to do can help you make difficult decisions. Dr. Ken Gibson, author of "The Purpose-Directed Business," (www.purposedirectedbusiness.com) explains purpose this way. "A guiding purpose will unify your thoughts and make sense of all the competing voices calling you. A strong purpose will help you know which opportunities to avail yourself of and which ones it's OK to say no to." And since life is all about decisions, what better gift to give your child than to encourage them to find and live their purpose?

Your time. This is probably the most valuable gift of all. Eat dinner as a family. Read to them at bedtime (or have them read to you). Go camping together or just stargaze from your backyard. Teach them to bake, ride a bike, and write a thank-you note. Let them know through your words AND your actions that they are *your* greatest gifts!

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. 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.



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By Pam Teel

Millstone Twp. Middle School's Eagle Productions proudly presents Barnum, a musical suggested by the life of P.T. Barnum. The performances will take place on March 4 & 5, 2016 at 7:00 pm at the Millstone Twp. Performing Arts Center. Tickets will go on sale online at www.millstoneperformingarts.com beginning February 28 (\$8 students; \$9 adults) or can be purchased at the door for \$10.

Barnum is an American musical with a book by Mark Bramble, lyrics by Michael Stewart, and music by Cy Coleman. It is based on the life of showman P. T. Barnum, covering the period from 1835 through 1880 in America and major cities of the world where Barnum took his performing companies. The production combines elements of traditional musical theater with the spectacle of the circus. The characters include jugglers, trapeze artists and clowns, as well as such real-life personalities as Jenny Lind and General Tom Thumb. See why "The Greatest Show On Earth" is welcomed with open arms all over the world. With songs like There's a Sucker Born Every Minute, The Colors of My Life, I Like Your Style and it's most famous song "Join the Circus". BARNUM is a show that the whole family can enjoy.

Director Lisamarie Cappuzzo has wanted to direct this production ever since she performed in it in her sophomore year

of high school. She was in the ensemble, and she vividly remembers the cast of 80 all juggling tennis balls at the same time on stage!"

The Millstone cast is made up of 60 amazingly talented students from grades 6, 7, and 8. Some have been performing in productions since 1st grade. Others are onstage for the very first time! The characters are as follows:

P.T. Barnum – Mike Ragosa (Grade 8)

Chairy Barnum – Natalie Ligotino (Grade 8)

Jenny Lind – Sara Zerilli (Grade 8)

Ringmasters – Ben Hahn (Grade 8) and Manny Papaterpou (Grade 8)

James A. Bailey – Joseph Pallante (Grade 8)

Joyce Heth, the Oldest Woman in the World – Michelle Sonbati (Grade 8)

Tom Thumb - Jacob Normand (Grade 6)

Blues Singer – Jacquelyn Conforti (Grade 8)

Understudies include Joseph Pallante (Grade 8), Aidan Elwell (Grade 8), Kathy Heller (Grade 8), Alyssa Ricca (Grade 8), Zak Kheder (Grade 6), Alexis Crespo (Grade 8), Giuseppe Scibilia (Grade 6)

The ensemble includes tumblers, jugglers, clowns, acrobats, etc. 25 of the students will be working closely with Doug Young of New Jersey Circus Center in Morganville to develop a wide array of skills, stunts and tricks to be used in the production. His expertise in circus performance is going to help the cast add an authentic circus feeling to the production. The Production Team consists of Director – Lisamarie Cappuzzo - (Currently teaching theatre classes part time at the middle school as part of the new elective program being offered to 7th and 8th graders in Millstone.)

Assistant Director – Vincent D'Aniello (Spanish teacher) Musical Director – Heather Philhower (Music teacher) Scenery – Frank Iglesias (Art teacher) and the Middle School Art Club. Stage Managers: Andrew Raccuglia (Grade 8) Sarah Rainford (Grade 7), and Kira Ventrella (Grade 7) are at every rehearsal, helping make sure everything runs smoothly!

Choreographers – Rachel Masci



Doug Young of New Jersey Circus Center in Morganville who helped the students develop a wide array of skills, stunts, and tricks that will be used in the production

(Freshman at Salisbury University majoring in Elementary Education Jo-Ann Figurelli, who has been assistant directing and choreographing for the Community Education productions for 7 years), Laura Raccuglia (Sophomore at Allentown High School) Dance Captains- Rachel Lew(7th Grade) and Ethan Lipper (8th Grade)

Natalie Ligotino (Chairy Barnum) (8th grade) was very happy when she found out she had the lead. "It's a lot more work because there are a lot of lines to memorize, more singing and more dancing, but it's a lot of fun. Sometimes it's difficult to understand the lines because the script uses a lot of colloquialisms that were used during the 1800s."

Andrew Raccuglia (8th grade) (Stage

Manager) loves being a part of the production, and watching everything unfold. It's a really cool process," he states. "On the night of the show, you have to make sure that everything is in place. You have to put everything you learned together to make sure it all runs smoothly. You have to get a lot of things done in a little amount of time. Everything goes by so quickly."

Mike Ragosa (P. T. Barnum) (8th grade) thinks it's really great that he got the lead part even though he has to do a lot of memorizing. He is looking forward to doing some of the circus stunts.

Manny Papaterpou (8th grade) (Ringmaster) decided to audition this year because it seemed really interesting and colorful, and felt more like him than the shows in the past." He really enjoyed learning the circus activities like the plate spinning"

Ethan Lipper (8th grade) (Circus performer/Clown). A new student to the Millstone Middle School; Ethan always wanted to be part of a play and he finally had time this year."

Sara Zerilli -(Jenny Lind) auditioned for Barnum because she loves to perform. She's been involved in theatre before.

Ms. Cappuzzo would like to thank all of the parents who are helping add so many professional touches to the production – including costumes, props, playbill, and so much more! She couldn't do it without you! This performance is being produced with permission from Tams-Witmark Music Library, Inc., 560 Lexington Ave, New York

So mark your calendars and enjoy this extra special performance. Good Luck to the entire ensemble. !!!!!!!!!!!!!



Kayleigh Mulroy learns how to spin a plate



L-R Elle Mashkevich, Majika Amani, Emma Morris, and Brielle Peerboom learning how to walk on stilts

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