VOL. 3 No. 7

SEPTEMBER 2013



**FREE** 

**Inside this issue:** Lancaster P.A. - A Great Place for a Short Vacation, Back to School Tips for Families, Blue Waters Boutique - A Gem of a Gift Shop, Special K Competitive Dance Team, Your Home Where the Buffalo Roam, Rebuilding NJ, Getting the Scoop, Preserving Open Space, Playing Chicken in NJ, Minimizing Portfolio Risk, Horse Chatter, Millstone Networking Event







# **Horse Around With Horses**

September 21st

By: Susan Heckler

ark your calendars for the second annual Open Space Pace Event for September 21st. This State Agricultural Fair is a family fun day, jam packed with a long list of events beginning at 10am for a daylong celebration of New Jersey's horse industry. The Inaugural Open Space Pace and Festival of Horses was held at Freehold Raceway on September 29, 2012. They generated a crowd of over 3,000 people!

The day begins at 10am with a Parade of 100 Horses starting on Main Street in Freehold Borough and ending at the Freehold Raceway. Throughout the day, there will be special performances by Medieval Times, a petting zoo, live music, celebrity amateur racing, demonstrations and exhibits, celebrity sports guests, a car show and much more, culminating with a terrific fireworks show. The standard race card will begin at 12:30pm. At 5pm there will be a concert with Southside Johnny and the Asbury Jukes. Tickets are available online.

They chose Freehold Raceway as the venue to

highlight one of the area's crown jewels. Freehold Raceway was established in 1853 and features live standard bred harness racing for trotters and pacers. The racetrack is open seven days a week and seven nights for year round thoroughbred and harness racing simulcasts from tracks throughout North

America. If you have been there, you know what a special place it is and a fun outing for families and adult times. If you have never been there, you are missing a great time.

New Jersey's horse racing industry has suffered due to lack of funding and the loss of the competitive advantage it once held to surrounding states. These states have introduced rules that allow casino gambling at racetracks. The purses at all of the New Jersey tracks have been cut substantially due to the loss of funding.

According to their website, "Without competitive purse funds training farms, breeding farms, hay, and grain farms have been forced to move to surrounding states that have more to offer. As these taxable businesses relocate

continues on page 27

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# LANCASTER COUNTY-PENNSYLVANIA A Great Place for a Short Vacation

# **Exploring the Amish**

By: Pam Teel

With summer passing by quickly and vacation time being used up, sometimes you feel like getting away for a week just wasn't enough. There are still things that you can do that won't cost an arm and a leg and still give you the satisfaction of getting away from it all. Weekend jaunts, that's what I call them; going to a destination that takes two to three hours at the most to get to and being able to spend at least 2 ½ days exploring before coming back home on a Sunday night. Lancaster is one of those places that will keep you busy and entertain you with shopping malls, museums, old historic buildings, small business factories, seeing the Amish, and so much more.

Let's start with the Amish. Many people have been both hooked and fascinated with the new shows on television depicting

Amish life. I know I have. Though some of the material on the TV shows is fabricated and the truths stretched, you could still learn a lot about the Amish, their life and turmoil by watching them. You could also learn about them by visiting the Amish and Mennonite museums in the Lancaster. There is a Mennonite information Center located in Lancaster

where you can view a three-screen feature giving you a glimpse into the Amish life. You can also book a reservation to view an Amish farm, take a private country tour, take a buggy ride, or even spend a few days living amongst the Amish.

If you want to take your own tour, chances are you can see the Amish way of life by just turning down a country road like Route 340. You'll see farmers cutting their fields the old fashioned way with horses pulling blades encased in wood blocks, young children tending to their chickens; buggy's bustling right by your car and young children on their scooters waving to you as you drive by.

Amish children start out at a very young age with chores. It's not uncommon to see a very young child feeding the chickens or helping with the chores, or fathers and sons tending to the fields and young

girls and their mothers hanging clothes up to dry on the clothes lines. As you get closer to the small towns, you'll see the Amish intermingled with the rest of civilization. Just check to see if there are any electrical wires going to the house. The old order Amish, also known as Plain people, doesn't use electricity. Amish do use some limited forms of electricity such as battery power for lights on their buggy's, but most electricity generated by power lines, TV, computers and modern tractors are considered to be tempting elements from the outside world that could lead the Amish away from their structured life. Many Amish get creative using air and hydraulic powered motors to operate large equipment like washers and sewing machines or to power tools for the cottage industry. They also use wood, propane, and natural gas as means of heating and operating household appliances such as refrigerators, stoves, and gas pressured lamps and lanterns. Because of the many Amish people who own businesses in and around Lancaster, the rules have been modified



An average family

usually has 6 to 8

children, each having

their own function to do

within the household.

to allow phones at businesses.

The story of the Pennsylvania Amish community dates back to the 16th century Reformation in Europe when the Anabaptist movement spurred the creation of three plain communities: the Amish, Mennonites, and the Brethren. While these three groups have many similarities, the Amish are the more conservative in their reluctance to adopt modern conveniences. Members of this conservative Christian faith came to Pennsylvania in the early 18th century to escape persecution in Europe for their beliefs. The groups differ in the way they dress, their language, their forms of worship and the extent to which they allow modern technology. Most Brethrens and Mennonites dress like their English neighbors. Others wear clothing much like the Amish. Mennonites can drive

cars, and they also have electricity in their houses. To find out more about the Mennonites go to: (www.mennoniteinfoctr.com)

The Amish in Lancaster maintain their own church funded schoolhouse where children learn basic skills and practice both English and a form of German language

known as Pennsylvania Deutsch (Pennsylvania Dutch). They go to school up until the eighth grade. The Amish believe that further education would pull the students away from their communities and church traditions. Farming and homemaking skills are very important and are practice throughout their lives. You can see for yourself the workmanship that is put into their furniture, and their quilting. Girls are taught to can food for winter meals, and cherished recipes are handed down through generations of families. Amish are well known for their baking. Each person in an Amish family has a function and responsibilities. An average family usually has 6 to 8 children, each having their own function to do within the household. Their paycheck is in the form of food, clothing, shelter and love for each other and God.

Men are the head of the household tending mostly to the farming, financial matters, or their skill trade. Their boys follow and learn in their footsteps, not to say that a woman can't tend to the fields too. I did see a young female teen mowing the lawn with a gas powered mower while touring the countryside, but Amish tradition teaches the woman to be subordinate to the men and to spend more time doing women's work such as cooking, sewing, etc. Gloria Steinem would sure have a field day in Lancaster! Farming is not only a job for the Amish, it's a way of life as told in the scriptures; blessed by God and handed down from one generation to the next.

Over time additional farm equipment with independent power sources like plows, sprayers, wagons, and corn planters were allowed as long as they could be pulled by horses. As equipment got more technical, Amish had to learn to weld and forge their own parts to repair their out of date machinery since the parts were no longer made.

Continued on next page

It was hard keeping up with non-Amish farmers and their supplies. This led the Amish to make compromises. The Amish started to venture outside of their community to non-Amish neighbors and tourists where they would sell their wares. They started cottage industries located on farms or beside homes. They opened large shops where they made furniture or did construction in both Amish and non-Amish homes, anything from kitchen remodeling to home construction, roofing, and building silos. They formed bonds with retail stores throughout the area to sell their wares, anything from hardware, clothing, furniture, quilts, crafts, and home baked goods. This partnership with the non-Amish brought more stability to the Amish families and helped them deal with the rising price of materials. They still have control of their Sundays and can live in the same area that they work in. They can still follow their Amish laws and traditions and make money needed to sustain their lives. There are many malls and shops that carry Amish items both big and small.



Family is the most important thing to an Amish person. Children are not baptized until they are older. When they are sixteen, they are allowed to venture out for a year to make a choice as to whether they want to commit to the Amish church or go English. They enter what is known as Rumspringa, which means running around, in translation. Though it's been depicted on TV as a time to sow your wild oats with drinking and partying, most Amish children still live at home, but they venture out more and socialize more with their friends. Rumspringa serves other purposes other than deciding to stay with the Amish traditions. One other purpose is to enter into a more formalized social world and peer interaction, which occurs when they join a youth group. There are many youth groups to choose from. Some are tame, some supervised and others are less conservative. The youths usually meet on the weekends where you can see them playing volleyball or other lawn games together. Not to say that some of these groups engage in other activities like partying and pre-marital sex, but for the most part the Amish youths have pretty much already made up their minds about whether to stay with their traditions or not. Some Amish boys might get drivers license and cars; others might put stereos in their buggy's, etc. Young people also use Rumspringa and the youth groups as a way to meet a marriage partner. Dating among the Amish is simple. A young man might offer to drive the young woman home in his buggy on a Sunday. They may exchange letters and see each other mainly on weekends. They may date for a year or more before the young man ask for permission from the girl's parents. If the parents consent, the couple will inform the deacon and their plans will be announced to the church. Baptism and church membership is required of prospective Amish couples, which usually happen in between the ages of 18-22 years.

Amish dress simple. Their dress symbolizes group alliance and identity. PA Amish men wear dark colored suits, straight cut coats with no lapels, broadfall trousers, suspenders, solid colored shirts, black socks and shoes and black or straw brimmed hats. Men do not grow mustaches and generally wait until after they are married to grow beards. Beards indicate adulthood. Moustaches are not grown because they are associated with men at war. The Amish are not warring people.

Amish women wear solid colored dresses, with long sleeves and a full skirt, cape and apron. The clothing is fastened with straight pins or snaps. Their hair is never cut and is worn as a bun on the back of their heads, concealed by a prayer covering. Single women in their teens and twenties wear black prayer coverings for church services; a white covering is worn most of the time by all women. They are not permitted to wear printed fabrics or

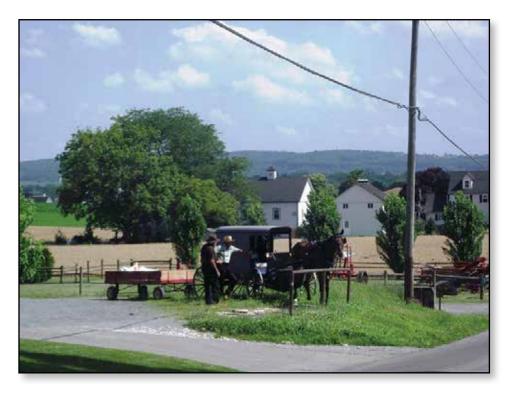
jewelry. A women's wedding dress is draped with a white apron. Usually the same dress is also used for her funeral.

In the Amish faith, there is no divorce, so you have to be sure whom you marry. Although you can choose your own partner, you do have to get your parents' blessing. A deacon is usually involved as a mediator. Weddings are usually kept a secret and the family starts growing rows and rows of celery. Celery is not only used in the meal, but also used to decorate the wedding feast table. Most Amish couples get married after the autumn harvest from October through February. The marriage is like any other Sunday service except the focus of the meeting will be on marriage. The couple is then called forward to say their vows and then they are considered married. After the service, the benches used for the service are put together to form tables. During the wedding meal, the couple sits at the corner of two tables called the "eck," with their attendants on either side and the unmarried boys sitting opposite the girls.

The meal itself is a feast indeed, including "roast," a mixture of bread filling and chicken, mashed potatoes, coleslaw, applesauce, and creamed celery. Some leafy celery stalks are also put in jars to decorate the table. Among the desserts are pies, doughnuts, fruit and pudding. There are usually several wedding cakes, some made by the women, but often one from a bakery as well. They are usually eaten later in the day. It will take several settings to feed 200, 300, or more guests. In the afternoon, the young people have a singing, and soon it is time for the evening meal, for those who have stayed through the day. For the seating of the young people, the bride makes a list of couples that are dating







or interested in each other. As their names are called, they take their place at the table. On the bride's side are the married or soon-to-be married couples, while the groom's side has the other couples. Hymn singing again follows the meal, with the "faster hymns" predominating this time. After spending the night at the bride's home, the newlyweds awake the next day to begin helping with the clean up from the day before. The couple will spend upcoming weekends visiting relatives. Sometimes five or six houses are visited between a Friday and Sunday night. Wedding gifts are usually given to them at this time. Most couples sustain from intimate contact for at least six days to show that they aren't just getting married for the sex. By the spring, the couple is usually ready to set up housekeeping in a home of their own. The groom would be growing his beard, a sign of marriage in the community. As in every culture, a wedding is a joyous celebration reflecting commitments, a new position in the community, and a new relationship as man and wife

The Amish personal transportation is by horse and buggy with the idea in mind of limiting the Amish to the outside world and to the lure of other churches. Owning a car is not permitted, but being a passenger is ok. Accepting rides from neighbors or hiring a car to get to social functions is allowed. Trains and buses can be used for work, shopping or to visit other Amish settlements further out. Travel by air is prohibited. The Pennsylvania Amish do not allow the use of a bicycle, though Amish in other states do. You will see a lot of non-motorized scooters used by both young and old along the country roads. Currently, there are 28 states in the United States that have an Amish population. Three percent of Amish belong to the new order, which allows the use of electricity, and most modern conveniences. It's good to note that the Amish population has tripled over the past half century.

Amish rely heavily on modern culture for their raw materials and supplies. They also use banks. They pay taxes, with the exception of social security. They have their own Amish Aid Society by which members are assessed and money is collected to help rebuild from a disaster, such as a house fire, or for a child in need of medical care.

It must be hard for the Amish youth to resist the temptation of today's youth, especially living side by side with them. Rumspringa is a tough time for some Amish youths to handle when suddenly they are being allowed to experiment with all things that were once taboo and forbidden. To be able to drive a car, dress differently, cut their hair, and experience the outside world is like getting the devil out of you before committing to the church. There are those that don't want to go back into the Amish community after having a taste of the freedom but they find it a hard transition fitting in with "English Society," as they call it. They are shunned by the Amish for their choice and most likely lose contact with their family. Their family must abide by church rules and not have any contact with their child for fear of being shunned themselves.

The ex-Amish become lost between two different worlds. They end up on the streets looking for work. Their education has stopped in the eighth grade and they might lack skills needed for certain employment. There are programs out there that are set up by ex-Amish to help these kids find themselves and give them a safe place to gather and look for work

As mentioned before, there are a small percentage of Amish who are known as the New Order who drive cars, might even have electricity in their homes and use some modern conveniences such as cell phones. They are accepted and are not shunned for their ways because their church allows this. Amish communities vary in what is accepted and what isn't. Some Amish are allowed to travel by plane, but some are not. Ninety-seven percent of the Pennsylvania Amish follow the old order.

Amish do like to visit and call on their neighbors. They like to go to local restaurants, museums and visit other out of state Amish communities. They do not vaccinate their children, although some, of the newer generation, are taking advantage of bi-weekly vaccination clinics that are set up to help them vaccinate their younger children.

Just as hard as it is for an Amish youth to suddenly fit into English society, just think how interesting it would be to see if you and your family could settle into a week living among the Pennsylvania Amish. You would have to forego your cell phones, computers, and books you might want to bring along. They might be taken from you. Depending on the church ruling, you might not be allowed to read certain kinds of books. You would be waking up with the roosters and working until the early evening. Some women who work in the markets are up at 3:30 every morning to do their chores first before traveling to their jobs. Children do their chores first, go to school all day, and come back and do more chores along with their homework. It might be a humbling lesson to the youth of today, who have everything they need and more, to see how the Amish live. It would definitely be an experience one would not likely forget.

# Here are a few Amish farms to visit in Lancaster to get a better first hand Amish experience:

**AMISH FARM AND HOUSE**, 2395 Lincoln Highway (rte 30) Lancaster, PA 717-394-6185 (http://lancasterpa.com/amish-farm-and-house/)

**OLD ORDER AMISH TOURS**, 63 Eastbrook Rd., Ronks, PA 717-299-6535 www.oldorderamishtours.com

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\*Look for the next issue with more to come about things to do and places to visit in Lancaster, PA. Think about Lancaster for your next weekend jaunt.

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# **Back to School Tips for Families**

#### MAKING THE FIRST DAY EASIER

- Remind your child that she is not the only student who is a bit uneasy about the first day of school. Teachers know that students are anxious and will make an extra effort to make sure everyone feels as comfortable as possible.
- Point out the positive aspects of starting school: It will be fun. She'll see old friends and meet new ones. Refresh her positive memories about previous years, when she may have returned home after the first day with high spirits because she had a good time.
- Find another child in the neighborhood with whom your youngster can walk to school
  or ride with on the bus.

#### **BACKPACK SAFETY**

- Choose a backpack with wide, padded shoulder straps and a padded back.
- Pack light. Organize the backpack to use all of its compartments. Pack heavier items closest to the center of the back. The backpack should never weigh more than 10 to 20 percent of the your child's body weight.
- Always use both shoulder straps. Slinging a backpack over one shoulder can strain muscles.
- Consider a rolling backpack. This type of backpack may be a good choice for students
  who must tote a heavy load. Remember that rolling backpacks still must be carried up
  stairs, and they may be difficult to roll in snow.

#### TRAVELING TO AND FROM SCHOOL

• Review the basic rules regarding bus safety with your child. Schools usually send home important information regarding the bus rules & regulations.

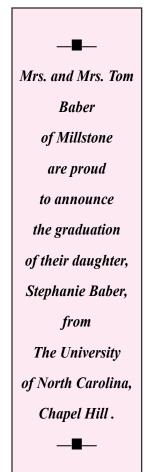
#### EATING DURING THE SCHOOL DAY

- Most schools regularly send schedules of cafeteria menus home. With this advance information, you can plan on packing lunch on the days when the main course is one your child prefers not to eat.
- Try to get your child's school to stock healthy choices such as fresh fruit, low-fat dairy products, water and 100 percent fruit juice in the vending machines.



#### DEVELOPING GOOD HOMEWORK AND STUDY HABITS

- Start talking to your child NOW about what is expected of them.
- Create an environment that is conducive to doing homework. Youngsters need a permanent work space in their bedroom or another part of the home that offers privacy.
- Set aside ample time for homework.
- Establish a household rule that the TV set stays off during homework time.
- Be available to answer questions and offer assistance, but never do a child's homework for her.
- If your child is struggling with a particular subject, and you aren't able to help her yourself, a tutor can be a good solution. Talk it over with your child's teacher first.











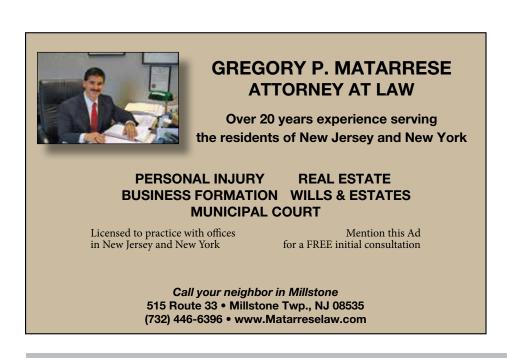


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## Hanugiving? Thanksanukkah?

By: Susan Heckler

Summer is winding down, the Back to School shopping is done, and the routine of parents with school age kids resumes. Check, check and check. What is next on our list of hurdles?

Ah yes, it's time to start thinking about the upcoming holiday season. Thanksgiving is coming up quickly and only 115 shopping days until Christmas. Should we make Thanksgiving at home or hope for an invitation? Who will be hosting Christmas Eve dinner and who will be hosting Christmas day? Do we want to host a Hanukkah party?

But wait, when is Hanukkah? November 27th??!! That is the night before Thanksgiving!

For the American Jewish people, this year poses a bit of a snag. The Jewish calendar runs on a 19 year cycle and the solar calendar runs on a 7 year cycle. The Jewish calendar is slowly getting out of sync with the solar calendar we use by 4 days every 1,000 years. To figure out how often they will coincide, you multiply 19 x 7 to see every 133 years. President Lincoln established the official Thanksgiving Day in 1863 so this has never happened before.

There are some very positive aspects to this anomaly. A combined Hanukkah and Thanksgiving celebration means virtually everyone will be off from work to celebrate Hanukkah together during the week. You get both holidays over in one day so one less day of cooking and cleanup for you. Latkes and Jelly donuts will fit right in to the heavy Thanksgiving meal.

It will feel odd celebrating what we always viewed as a winter holiday in autumn. There will be no extended Hanukkah family vacations as it will not coincide with winter breaks in the school systems.

Parents of Hanukkah celebrants may find themselves with bored and grumpy children as Christmas approaches. Typically Hanukkah and Christmas come around the same time of the year so the holidays get celebrated together. The anticipation of dreidels, candles and gifts is over and done almost one month before Christmas. Their holiday is over while they get to watch all the commercials and Christmas television shows with nothing left at the end of their rainbow.

This year will present some interesting twists for retailers. Hanukkah shopping is over and done before Black Friday. So much for taking advantage of the door buster sales.

Not to worry, this is a one shot deal in our lifetimes. 2013 is the only time Hanukkah will ever overlap with Thanksgiving until the year 79,811.

No harm, no fowl (punny), just another subject of interest at the holiday table. Does that mean it will be discussed twice since you celebrate two holidays at the same table? In either case, light, love and family is great wherever it falls on the calendar.

#### NEWS RELEASE FOR MONROE MEN

A SOCIAL ACTIVITY NETWORKING WEBSITE FOR THE MEN OF MONROE'S SENIOR COMMUNITIES

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This site was created because four gin players could not find another player when a regular was unavailable. We bemoaned the fact that, although we had over 1800 families in our community, we could not find someone else to play. This site will enable the men of all the Monroe communities to connect and find others with like interests. Just put down what you are looking for to find others with similar interests and follow up for responses.

So please log on to our website and "like it" and use it. Ladies, if you want to get your husbands out of the house, tell them about it and set them up with a basic facebook page to make it easier to reach us. Hope to see you all on MonroeMen.

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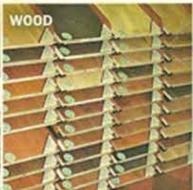


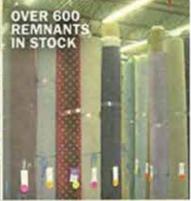
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 Monica, Details Design Group PRINCETON, NJ \*My wife and I needed some carpet for our rentals down the shore. We went to over 6 other flooring stores in 2 days and all we got was a big headache.

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# BLUE WATERS BOUTIQUE A Gem of a Gift Shop

By: Pam Teel

ou can say Millstone Township is more rural compared to neighboring towns like Allentown, Freehold, and Hightstown that each boasts a town with sidewalks and businesses. A tiny mall or two dot the interior of Millstone and there are more strip malls on the outskirts of town toward the Jackson area. We have our essentials businesses like the cleaners, a pharmacy, post office, a few Italian restaurants, a Dairy Queen, a deli or two and some businesses on Route 33, but when we go anywhere, we have to drive to it.

Most people living in Millstone are used to it and don't mind it. They like the peace and quiet and solitude of being able to sit on their front porch not hearing trucks and cars continuously going by, but



Kathi and Daughter Cassandra in front of Vera Bradley Items

when you find a truly one of a kind store in the middle of all the quiet, you relish it. I walked into such a place for the first time last week and was sorry that I never took the time to stop in before. It could have saved me countless trips to the mall looking for a special gift for someone. This unique gift shop stands alone in what it has to offer not just to our townspeople but to neighboring communities as well with its bright interior and trendy inventory. So come and browse; it essentially has something for everyone.



The Boutique was formerly owned by Kathy Waters of Millstone Township, who opened up the shop seven years ago and it is now owned by Kathi Greene, also a Millstone Township resident. "I used to shop here." Kathi Greene told me. "When Kathy Waters sent out an email to her patrons saving that she was thinking about selling her store and retiring, I was interested." Kathi rearranged the added many store,

new items and reopened on March 20th, 2013. She kept two longtime employees, Christina Gaeta and Phyllis Delbagno on with her, and she also has her oldest daughter Cassandra helping her out. Kathy is no stranger to Retail. She worked as an Assistant Buyer and a Department Manager in the past as well as taking care of the books for her husband's business. She also has a fashion merchandising degree from Brookdale Community College.

Top Photo:

View of store from front door

a back to school section

Bottom Photo: Back room featuring

At the Boutique, located on 221 Millstone Road in Perrineville, (in the same strip mall as Vesuvio's Restaurant), you can find gifts for many different occasions.

Kathi carries brands including, Brighton, Dogeared jewelry, Mudpie baby, Heaven and Earth, Vera Bradley, and Joy accessories. They have a great assortment of costume jewelry, earrings, animal pins, handbags, bath products including handmade soaps, and baby gifts. They carry Marque bangles, charms, beads, spacers and hanging charms that make great presents for the girls and so much more.

You can find a gift for any occasion, including great teacher gifts and holiday presents. There are Father's Day gifts, which include money clips, wallets, cigar holders, key- chains, coffee tumblers, and leather bracelets. For Mother's Day you can find unique handcrafted items such as infinity scarves, pins, earrings, jewelry, handbags, charms; homemade soaps, necklaces, rings, sunglasses, and umbrella's. For little girls the boutique carries lace socks, little girl dresses, leg warmers, headbands, hair bows, knee socks, flip flops, and much more.

For babies there are handmade christening gowns and an assortment of

baby items including bibs, baby picture frames, items from the Vera Bradley baby line, baby blankets and more.

In the backroom you will find bright and colorful Vera Bradley items from handbags to larger carrying bags. There is also a back to school section featuring Vera Bradley lunch bags and backpacks. You will also find Vera Bradley's 2013 fall patterns featuring Moss, Heather and Lola.

As in the past, Blue Waters Boutique will continue to host special events and fundraisers to help out local organizations. Just call the number below for further information.

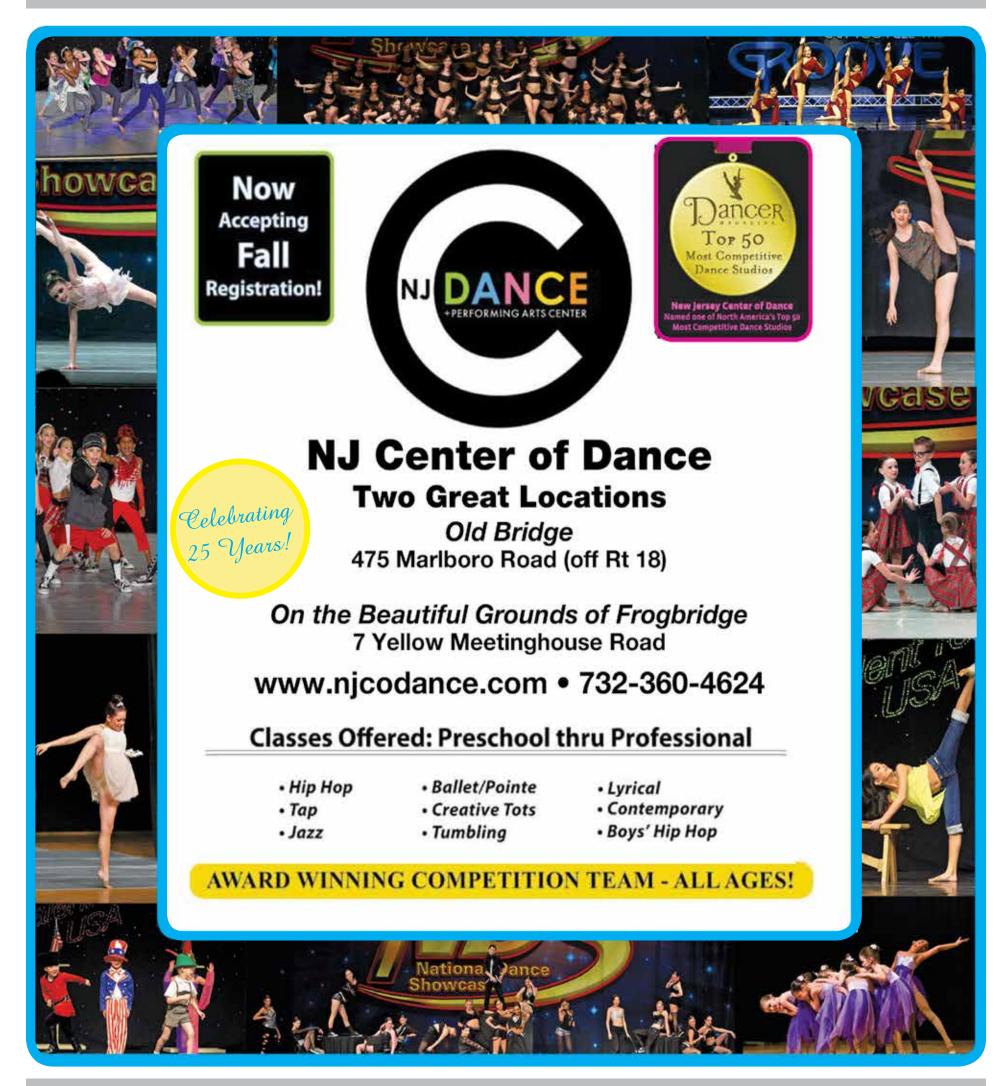
You really have to come in and see



Kathi Greene in Christening section featuring handmade gowns

for yourself what this cute little shop has to offer. If you need a gift, check out the Boutique before heading to the Mall and help support small businesses in your area. There is so much to choose from, you won't be disappointed.

The hours of operation are (10:30-7) Monday- Friday. (10:30 to 4) Saturday, Closed Sunday. The Phone number is 732-851-6813. You can find Blue Waters Boutique on facebook and at Etsy Finds.



# SPECIAL KAYS COMPETITIVE DANCE TEAM Wins Top Awards at Groove National Dance Competition

ILLSTONE TOWNSHIP AND OLD BRIDGE, NJ, July 22, 2013 – Special Kays—a non-profit, nationally recognized competitive dance team of the New Jersey Center of Dance (NJCOD) & Performing Arts recently received numerous top awards at Groove National Dance Competition (Atlantic City) on July 8-11. The team received 16 platinum (highest level) awards, as well as a convention scholarship, special judges awards and first place for many of its solo, duo/trio and group dance numbers.



Kailey Kocur (Millstone Twp.) solo



categories. In addition, the team received 9 platinum awards for those numbers including one for "Baby" (7-9 year old), which also received first place in the petite hip hop category, first overall, as well as in the petite JAM—a dance-off of the top 28 most entertaining numbers that were selected from the more than 450 dance numbers that competed at Groove National Dance Competition.

"Special Kays is excited to be ending its competition season with so many accolades," said Linda Kay Griggs, director, Special Kays resident dance team for the New Jersey Center of Dance & Performing Arts. "We look



From left to right: Kendall Deal (Monroe Twp.) and Chase Jansen (Millstone Twp.)

#### About Award Winnings

In the petite solo category (7-9 year old), Chandni O'Keefe (Princeton) received first place in the mini lyrical category and first place overall in the mini solo category. Kendall Deal (Monroe Twp.) received first place in the petite contemporary category. Nicole Rubino (Millstone Twp.) received first place in the petite tap category.

In the junior solo category (10-12 year old), Sophia Abene (Monroe Twp.) received a platinum and special judges award for "Sophisticated and Classy." Abene also received a first place award in the junior open category, as well as a "Groove Convention Scholarship." Kailey Kocur (Millstone Twp.) received a platinum and special judges award for "Potential Plus" in the junior lyrical category. Allison Hoeni (East Brunswick) received a platinum award in the junior contemporary category.

In the teen solo category (13-15 year old), Jasmine Jerman (East Brunswick) received first place in the teen open category. Mr. Phil Solomon of (East Brunswick) received the "Best Choreography" award for this solo number.

In the petite duos/trios category (7-9 year old), Chase Jansen (Millstone Twp.) and Kendall Deal (Monroe Twp.) received a platinum award, as well as a special judges award for "Superb Partnering" and first place in the petite duo/trio lyrical category. The number also won first place

In the junior duos/trios category (10-12 year old), Veronica Faustino (Old Bridge), Allison Hoeni (East Brunswick) and Kailey Kocur (Millstone Twp.) received a platinum award and first place in the junior contemporary category. Brendan Griggs (Millstone Twp.) and Briana Shifrin (Cream Ridge) received a platinum award in the junior tap category.

In the senior duos/trios category (16-18 year old), Amanda Capasso (Jackson), Charmayne Jerman (East Brunswick) and Jasmine Jerman (East Brunswick) received a platinum award, as well as a special judges award for "Groovy Concept" and first place in the senior hip hop category.

The team also won multiple first place awards for small and large group numbers in hip hop, jazz and tap



From left to right: Kailey Kocur (Millstone Twp.), Veronica Faustino (Old Bridge), Allison Hoeni (East



From left to right: Briana Shifrin (Cream Ridge) and Brendan Griggs (Millstone Twp.)

forward to another successful season ahead."

For more information about New Jersey Center of Dance & Performing Arts or Special Kays, visit www. njcodance.com.

#### ABOUT SPECIAL KAYS

Special Kays—a non-profit, nationally recognized competitive dance team of the New Jersey Center of Dance (NJCOD) & Performing Arts—a has gone from a few talented dancers to the number three top competitive dance studio in the state of New Jersey. In fact, Dancer Magazine rated NJCOD one of the top 50 most competitive dance studios in North America. Special Kays consists of more than 65 children aged 4-18 that are actively competing against some of the best schools in the country.

#### Additional Information/ **Photos/Interview Opportunities**

If you are interested in obtaining information on specific awards, dances and its dancers who reside in local towns including Allentown, Cream Ridge, East Brunswick, Jackson, Jamesburg, Millstone Twp., Monroe Twp., Old Bridge, Princeton, Sayreville and South Amboy, as well as photos or an interview, please contact Nicole Pyhel.

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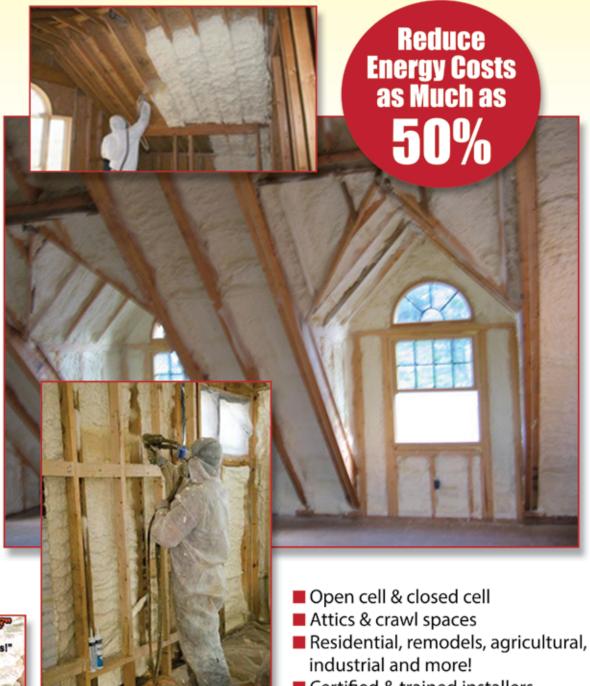
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# Your Home Where the Buffalo Roam?

By: Susan Heckler

ave you ever eaten a buffalo burger? Bison prime rib? The cuts of meat are identical to beef and you can even find recipes on the internet.

The term buffalo was the term given to bison during the settlement of North America and is often used interchangeably with bison. Bison is also commonly referred to as the American Plains Buffalo. Breeders, however, strongly prefer the use of the name bison. Bison and buffalo are two separate species. Bison are characterized by a large hump on the back, 14 pairs of ribs, and are found in North America. Buffalo are found in Asia and Africa, possess no hump, and have 13 pairs of ribs. The term buffalo usually refers to the African Cape buffalo and the Asian water buffalo.

The Native Americans had many uses for raw, dried, and cooked bison meat. The hides were used for shoes, clothing, and shelter. Muscle tendon, also called sinew, was used for sewing and binding, and bones were used for tools. Dried dung was used for fuel. Very little of the animal went to waste.

In the mid-1800's there were an estimated 60 million bison in North America, but by 1883, bison were close to extinction. By 1900, it was reported that there were less than 100 of these animals in the wild. The average life span of wild bison is 12 to15 years, but they have been known to live up to 40 years. Present day natural predators include wolves, and severe winter weather can also limit bison activity. Only in the last 10 to 15 years can it be said that North American Bison have returned from the near extinction they faced in the 1890s. It is estimated that the total herd size is in the 500,000 range, about half of which are centered in Canada. Current day herd size is still significant enough to withstand bison meat consumption.

According to the Eastern Bison Association in Harrisburg, Pennsylvania, "Bison meat is low in cholesterol, fat and calories, but high in protein, making it the heart healthy red meat. It tastes good too. The taste is very similar to the best beef you ever tasted, hearty, sweet and rich with no gamey taste at all. Health conscious consumers are also attracted to the fact that Bison are raised with no growth stimulants, hormones or antibiotics."

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They also give the following comparison chart to other animal proteins:

NUTRITIONAL COMPARISONS Per 100 Gram (3.5 oz.) Serving – Cooked Meat – Updated January 2013						
SPECIES	FAT g	PROTEIN g	CALORIES kcal	CHOLESTEROL mg	IRON mg	VITAMIN B-12 mcg
BISON	2.42	28.44	143	82	3.42	2.86
Beef (Choice)	18.54	27.21	283	87	2.72	2.50
Beef (Select)	8.09	29.89	201	86	2.99	2.64
Pork	9.21	27.51	201	84	1.0	0.68
Chicken (Skinless)	7.41	28.93	190	89	1.21	0.33
Sockeye Salmon	6.69	25.40	169	84	0.50	5.67

Bison, separable lean only, cooked, roasted. USDA NDB No. 17157

Beef, composite of trimmed retail cuts, separable lean only trimmed to 0" fat, choice, cooked USDA NDB No. 13362
Beef, composite of trimmed retail cuts, separable lean only trimmed to 0" fat, select, cooked USDA NDB No. 13366
Pork, fresh, composite of trimmed retail cuts (leg. loin and shoulder), separable lean only, cooked USDA NDB No. 10093
Chicken, broilers or fryers, meat only, roasted USDA NDB No. 05013

Salmon, sockeye, cooked, dry heat USDA NDB No. 15086

Bison can be seen on more and more restaurant menus across the county. Given the new demand, raising bison as cattle has had a resurgence. The beef consumption in the United States stands at nearly 60 pounds per capita whereas bison meat stands 1 pound per capita.

There are four New Jersey members in the Eastern Bison Association; Double N Pheasant Farm LLC in Blairstown, NJ, Readington River Farm in Flemington, Roosevelt Winery in Princeton, and Masonville Bison Farm in Denville. The National Buffalo Ranch directory also mentions Na-Sue Acres in Monmouth County and RWV Land and Livestock in Jackson.

Shape Magazine reports, "Since the animals live in wide and unrestricted farms, they graze on non-hazardous grass (grass-fed beef has twice the amount of omega-3 fatty acids as grain-fed) and aren't fed anything processed. Additionally, bison aren't given antibiotics and hormones, which have been tied to some cancers."

In a report issued in 1999 by Rutgers Cooperative Research & Extension, NJAES, Rutgers, The State University of New Jersey, bison are hardier than beef cattle and can often consume plants that would otherwise not be eaten by cattle. Bison profits are increased because they sell on the hoof for 20 to 50% more than cattle. In 1996, bison meat prices were 25 to 50% higher than beef due to a short supply, and some predict that as the prices drop, consumption of bison will increase. It is anticipated that the bison market will have a bright future and may have fewer fluctuations in prices than beef.

According to Consumer Reports July 2013 edition, sales of bison meat topped \$240 million last year as more people discovered this tasty alternative. "Our tasters found the bison very similar to lean beef. In fact, they thought it was lean beef – until they tasted them side-by-side, and then they found some slight differences in flavor," Maxine Siegel from Consumer Reports said.

Call it Bison or Buffalo, but apparently a burger by either name will taste as good. Bon Appetite! ■

Prudential New Jersey Properties in Millstone will be holding a car wash on Saturday, September 7th from 9:00am until 3:00pm. The event will raise money for the Sunshine Kids Foundation, a charitable organization that helps children with cancer. There will be a D.J. on the premises and classic cars will be on display. The car wash is being held in the office parking lot at 222 Millstone Road, Millstone Township, and the cost will be \$5 per car and \$7 for trucksand suv's. Please come join us for this special fundraising event.

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## Rebuilding New Jersey from the Ground Up..and Up and Up

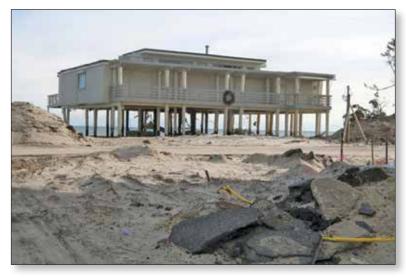
By: Susan Heckler

rior to Hurricane Sandy, FEMA had begun revisiting the flood maps, which were drawn for coastal areas back in the 1970's. The revised maps estimate the nature of flooding that is likely to occur when a "100-year storm" strikes a specific area. It establishes a level at which the water is expected to rise to in a storm, called the base flood elevation. There are two zones of issue, for water rise risk and high wave risk.

The "V"-Zone is also known as the "Coastal High Hazard Area." These are regions that are subject to high-velocity wave action from storms or seismic sources. According to FEMA, the hazards in "V"-zones include not only accumulation by floodwaters, but also the impact of waves and

floating debris. Additionally the effects of severe scour and erosion are factored. By contrast, "A"-Zones are flood hazard areas not within a high hazard area. Though both "A" and "V"-Zones risk flooding, the severity of the flood hazard is less in "A"-Zones primarily because high-velocity wave action is either not pres—ent or is less significant than in "V"-Zones.

There are several important factors determined by these maps. The first, which has become extremely important to homeowners, is that flood insurance subsidies were available based on the maps. FEMA, charged with administering the National Flood Insurance Program (NFIP) was updating their data for coastal New Jersey's Flood



Insurance Rate Maps (FIRMs). Another factor is that New Jersey determines the building code of coastal properties based on the maps.

Many people with homes built prior to the drawing of the first flood maps have received flood insurance at subsidized rates that did not reflect the property's true risk. According to FEMA, only about 20 percent of flood policy holders nationwide receive these subsidies. Other homeowners were paying lower rates because the maps did not detail their properties to be at the correct risk. The insurance premiums are partially determined by the location your home stands relative to the base flood elevation. The higher the elevation, the less you pay. The changes in the maps will mean higher

premiums for many people, depending on how your building's floor elevation compares to FEMA's final flood elevation.

According to a report adopted on March 25, 2013 "Environmental Protection Land Use Management Flood Hazard Area Control Act Rules" states "Using a uniform modeling approach and the most accurate and recent data, FEMA confirmed that its existing flood mapping along New Jersey's coastline generally underestimates today's actual 100-year flood elevation by approximately one to four feet and, in some circumstances, by as much as eight feet. This was illustrated during Superstorm Sandy, when many people who

Continued on page 26



## **GETTING THE SCOOP**

# About New Jersey from a **Fourth Grade Perspective**

By: Pam Teel

lyssa Pugliese is heading into the fifth grade, but when she was in the fourth grade her teacher informed her about a writing contest that taught the students about taking pride in their home state of New Jersey. The contest is open to all fourth grade students in New Jersey and the lucky winners who were chosen had their articles published in a Yearbook called, "The New Jersey Scoop." The contest was part of a program called Celebrate America, a program that was started in 2005 by Karen Hatcher, a New Jersey Resident. Her mission was to build pride in all things that stand for New Jersey and to pass that pride along from one generation to the other. Karen thought that it was a good idea, since fourth graders had to learn about New Jersey as part of their curriculum anyway, to create a book filled with Jersey facts that would be made available for all students and families to learn from. Page after page the book showcases people, places and things, both past and present, that pertain to New Jersey from a 4th graders perspective. In the eight years since the contest has been offered, there have been over 80,000 students who have participated in the coming together of this yearly spirally bound book.

Here's how it works. Alyssa learned about the writing contest from her teacher, Michelle Falanga. Teachers need to first register with the Celebrate New Jersey Program. She then got to pick out what she wanted to write about among a number of topics which included, Arts & Entertainment, Business, People in the News, Sports and Games, Science and the Environment, Travel and Tourism, and Health and Wellness. Whole classes can even participate. After Alyssa finished her article, she submitted it to her teacher. Seven articles are accepted from each class that participates. Judges pick

Continued on page 34



Alyssa is very proud of her accomplishment!



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#### Continued from page 24

had constructed a building with its lowest floor at the 100year flood elevation shown on FEMA's effective Flood Insurance Rate Maps discovered that the portions of their building that lay below the advisory base flood elevation were subjected to severe flood damage." The report continues, "After Sandy hit, the best available elevation standard that applied to most people was the Advisory Base Flood Elevation (ABFEs) released by FEMA in December 2012 as it developed new National Flood Insurance Program maps for coastal New Jersey." The ABFE was replaced in June after the findings were concluded.

The second issue is this revision, in conjunction with the damage sustained by Sandy, has caused New Jersey to enforce prior building codes and strengthen them to avoid the extent of damage New Jersey witnessed.

New Jersey issued a fact sheet in June 2013 titled "Rebuilding after Sandy." The report states, "Under a recently adopted DEP rule, you are required to elevate and/or meet new construction standards if your house is located in a flood zone and was declared substantially damaged by your local floodplain administrator or is new construction. You have no legal obligation to elevate if your

home was not declared substantially damaged or is not in a flood zone. Substantial damage means damage of any origin sustained by a structure in which the cost of restoration of the structure to its condition before damage would equal or exceed 50 percent of the market value of the structure before the damage occurred. Your local floodplain administrator makes this determination."

New Jersey Flood Hazard Area Control Act rules, in effect since 2007, require the lowest floor of each building in flood hazard areas to be constructed at least one foot above this elevation. The best available elevation standard that applied to most people was the Advisory Base Flood Elevation (ABFEs) released by FEMA in

New Jersey Flood Hazard Area Control Act rules. in effect since 2007, require the lowest floor of each building in flood hazard areas to be constructed at least one foot above this elevation.

December 2012 as it developed new National Flood Insurance Program maps for coastal New Jersey. This means any person planning to construct, reconstruct, or elevate a building in a flood hazard area, as well as any person with a building that is substantially damaged, must set or elevate the lowest floor of the building at least one foot above the flood elevation

shown on the work maps. If you are not in a flood zone, you may opt to update your home's elevation since many property owners will find that they will recoup the cost of elevating through lower insurance premiums over a matter of years.

You can get started by talking to your municipal floodplain administrator. You should also contact your municipality to see what local approvals you may need and what construction standards you have to build to. In most cases, you will not need to go through the DEP for a Flood Hazard Area permit but may proceed through a process known as permit by rule.

Increased Cost of Compliance coverage is federally funded and a standard coverage in most NFIP policies. The coverage provides up to \$30,000 to help property owners reduce the risk of

damage from future floods by elevating, flood proofing (for nonresidential structures), demolishing, or relocating their building or home to meet the requirements of a local community's building ordinances. This coverage is open to all income levels and is in addition to the building coverage for the repair of the actual physical damages from flooding. However, the total claims payments cannot exceed statutory limits. Therefore, the maximum amount collectible for both ICC and physical damage from flood for a single-family dwelling is \$250,000.

New Jersey coastal communities will never look quite the same again, but hopefully they will never suffer the extent of damages again either.



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## **Call for Photos: Generations of Photographers**

akefront Gallery seeks photo submissions L from different generations within a family for a juried exhibition in 2014

Hamilton, NJ - Are you a photographer following in a family member's footsteps? Lakefront Gallery at Robert Wood Johnson University Hospital Hamilton (RWJ Hamilton), in collaboration with the Princeton Photography Club, seeks submissions for a juried exhibition of photographs created by the generations within a family.



Grandfather and granddaughter, mother and son, grandmother and grandson, or similar pairs of photographers, are invited to participate in the upcoming exhibition, Generations.

"There are families where creativity runs deep – be it music, literature or visual arts," says Ilya Genin, MD, a Hamilton cardiologist and curator of Lakefront Gallery. "We are looking for those families where the photography has been the focus. The view of the world around us as seen by the members of the same family belonging to different generations will be the subject of our exposition."

Lakefront Gallery brings original photographic art to the walls of the hospital, enriching the patient, visitor, and staff experience and provides show space at no charge to the artist.

To be considered for the Generations Exhibit, examples of photographic images should be sent as small jpegs to sgeisler@rci.rutgers.edu by December 10, 2013. Please include the relationship of the two photographers in your email. Also include the estimated size of your framed prints.

Artists will be notified of final selections by February 3, 2014. Lakefront Gallery will exhibit the photographs from March 7 to June 13, 2014. For additional information, contact Sheila Geisler, curator, at 732.422.3676. ■

# Horse Around With Horses September 21st

#### Continued from page 1

outside of New Jersey these farms are being turned into housing developments and shopping centers. The New Jersey Department of Agriculture states that New Jersey lost 40,000 acres of open space between 1983 and 1996 because of the demise of the racing industry! A strong racing industry allows New Jersey to not only keep the land open, but also provides NJ with taxable open space."

Garden State.

It would be a shame to lose the lush fields and scenic views these horse farms offer to our community. Governor Brendan T. Byrne signed the law August 14, 1977 making the horse our State Animal. The horse is such an integral part of New Jersey that is appears on The Great Seal of The State of New Jersey.

The Open Space Pace is dedicated to the preservation and protection of open space in New Jersey. They seek to highlight the relationship between the horse and open space in New Jersey. A corporation pending non-profit 501(c)(3) status, the Open Space Pace was formed

to create an annual event at Freehold Raceway to celebrate the New Jersey state animal — the horse — and all of the people who enjoy this great animal. The annual event will raise funds to support non-profit organizations involved in the equine industry and the preservation of open space. The Open Space Pace will strive to increase awareness, educate the public, and stress the importance of open space in the

They are currently looking for sponsors, support, volunteers, and any contribution that you are willing to make. For more information on the event and what you can do to make it a great day, check out their website www.openspacepace.org.

# Millstone Township: Preserving Open Space and Keeping it Clean

We have been very successful over recent years in acquiring and preserving open space in our community. Just drive by one of the "Welcome to Millstone" signs upon which you will notice that we proudly promote that we have preserved 6008 acres. But just as important as acquiring the open space is preserving the cleanliness of all of the Township's properties. Litter throughout the Township is a detriment to our efforts to maintain our rural splendor.



The Millstone Township Environmental Commission, in conjunction with the Stony Brook- Millstone Watershed Association, sponsors an annual stream cleanup where litter is collected from the roads adjacent to the waterways in our township. Every year, approximately 1500 pounds of litter are retrieved from the streams and roadways within the Township. In addition, the Millstone Township Scout Troops perform a street cleanup on some our most heavily traveled roads. But these isolated events are not enough to stem the tide.

The Millstone Township Environmental Commission asks all of you in our community to do what you can to help. Always put your trash in a garbage receptacle. Pick up any litter as you come across it when you can and if you witness any dumping in our community; report it to our Township Code Enforcement Officer at 732-917-2955.

In the coming months, we anticipate kicking off an "Adopt A Road" program where we will be seeking volunteer organizations or individuals to adopt sections of road, upon which litter cleanups will be performed periodically throughout the year. We welcome your feedback, ideas, and any help you can provide, to assist us in implementing this program. Please contact us via e-mail at Mariannehy@gmail.com.



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## Do non-porous stain free grouts exist?

By: David Schleifer

There are some grouts that are not as absorbent as typical sanded grout. Un sanded grout typically used in showers is less absorbent but nevertheless still will stain. Urethane grout marketed under certain brand names is claimed to be stain free. I personally have poured liquid on it and saw it soak it right up. You are welcome to try it yourself. Epoxy grout is truly non-porous. However, it is more expensive and much harder to install. However, even if you were to invest your money in epoxy grout you will likely not be satisfied with the results. Dirt will tend to grab on to the edges of the grout and get embedded in the surface. The bottom line is you will not have easy to maintain stain free grout. Grout Works LLC has done grout restoration for hotels that had epoxy grout. We have cleaned it and "Color Sealed" it to restore its original look. Next article we will discuss more about grout restoration. How and if it is possible to remove stains in grout and what is "color sealing."

#### Top Five Tips To Maintain Your Shower or Tub

- 1. Let your shower air out and dry properly after showering.
- 2. If you notice water pools up and sits in a certain area wipe it down after showering.
- 3. Clean your shower weekly with a good soap scum remover.
- 4. If you see missing caulk or grout or it seems cracked Don't Ignore It. Call a professional to fix it. It will save you a lot of money in the long run.
- 5. Make sure your shower/tub installer does a very high quality Job. It is worth paying more for some things and this is one of them! If it was already installed have us look at it for you or hope for the best.



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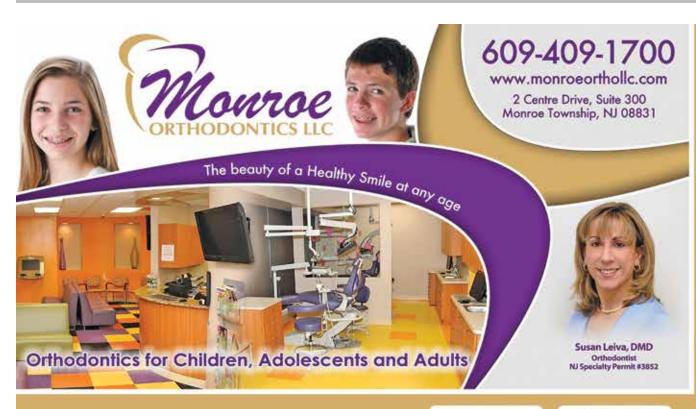


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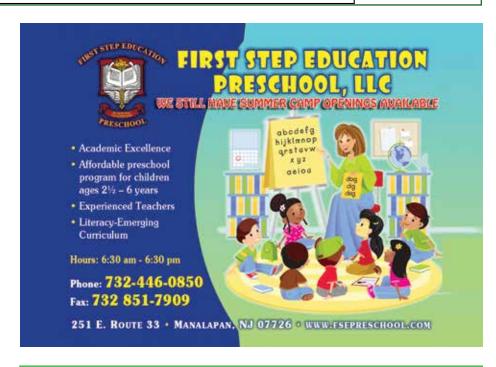


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# Elder Care: "Are you trying to take care of your parents, while raising your children?" "Are you part of the sandwich generation?"

In memory of our mother, Lorraine Giordano, we would like to discuss important information on elder care and important steps to take during a health crisis. With the assistance of an attorney and personal insight from our own experiences, we want to fulfill our mission of raising awareness and educating familiesy. After three years of taking care of our mother, we understand the financial and mental burden of trying to research the various options of elder care and health issues. In addition, Lorraine's I Believe Foundation will spread awareness about options regarding brain radiation. Recognizing the overwhelming and devastating feeling of this process, we wish to

help families save money and time in researching this information on their own. This way, families could reduce the expenses of hiring expensive elder care advocates. As a result, families will have more time to not only take care of their loved ones but also enjoy their time together.

The Giordano's suggestion of the month See if it is possible to convince your parents with your help to put together an emergency folder which will include information about all of their assets. This file would consist of any important information you may need in the event of an emergency. Having all these important documents in one place could save you months,

perhaps a year of endless searching, relieving you from worrying about trying to find all of your parents' documents. First and foremost, this file should include primary and secondary sources of identification including passports, birth certificates, social security cards and any other ID cards. It should also include information relating to retirement such as IRA's, 401K's, and annuities. Do not forget to add records of past employment, corresponding pensions, insurance policies, and any beneficiary information. You also should include information concerning ownership of real estate or any other property. Keep track of all keys, deeds for cemetery plots/



monuments, prepaid funeral arrangements, estate plans, and wills/living wills including last wishes. It is especially crucial to include information about any bank accounts in their name with their bank ID cards and current passwords. You should also collect information regarding stocks, vehicle titles, car leases, mortgages, loans and bonds. Note: If they own stock, is it cashed? Finally, it is so helpful to create this file with your parents assistance. Also, keep it updated and inform other family members about the file's location.

#### YOUR PARENT'S SAFE DEPOSIT BOX

Many of your parent's important papers and valuable belongings may be in a safe deposit box. Your complete access to your parent's safe deposit box hinges on several issues. If you are a joint owner of the box, you will have complete access to its contents, even if your parent has passed away. However, it is important to recognize that joint ownership of a box neither entitles the survivor to ownership nor passes title of assets in the box to the survivor, that is only done through the decedent's will.

Should your parent be the sole owner of the box, while your parent is alive, you will have full access, so long as you have a bank approved power of attorney form naming you as agent. According to representatives at several local banks, once the bank becomes aware that your parent has passed away, a child's access becomes very limited. Initially, you will only be able to

access the box with a bank representative present and the only documents you will be able to remove are a will and papers relating to any funeral arrangements or cemetery plots. This was the custom prior to large scale acquisitions of local banks by larger out of state banks. Recent mergers and acquisitions have made it increasingly difficult for family members to gain access. If your parent's local bank is taken over, I recommend that you inquire about the policy of the new bank in regard to accessing safe deposit boxes. If the new policy makes it unreasonably difficult to access the box, you may want to change banks.

Once the Surrogate Court issues you documents appointing you as the executor/executrix or the administrator, you will have access to the box. If you have an attorney with you to inventory the contents of the box, you may do so in private and then give the inventory to the bank. If you come alone, a bank representative will accompany you, so they can inventory the contents for their report (L-8 form), which they are required to provide the State Inheritance Tax Bureau. The law no longer requires the presence of a state representative to be present at the opening of a safe deposit box.

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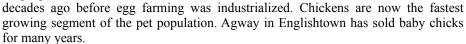
## Playing Chicken in New Jersey

By: Susan Heckler

Welcome to your beautiful new home in scenic New Jersey. It's early morning, the kids are still sleeping and you decide to have a peaceful cup of coffee in your lush backyard. The breeze is blowing, the birds are chirping and the roosters are crowing. Yup... roosters.

Monmouth County has long been known for the egg farms, which cropped up post World War II.

Over the years, there has been a revival in the practice of chickenkeeping, which were more common



Decades ago, many towns banned chicken raising. There has been a reversal with many towns and a resurgence with residents raising their own chickens as opposed to a commercial 'chicken farm". The prudent thing that you can do to make sure is to contact your town's zoning office and simply ask them if there are any ordinances on raising chickens in your backyard, and what they are. How many are you able to have on your property may depend on the size of your property. What sex they can be (roosters vs. hens), and in some cases, although not extremely common, you might even have to get written permission from your neighbors.

Chickens are much quieter than roosters and less offensive to neighbors. You don't need a rooster to have eggs. They are amusing to watch and relatively inexpensive to keep. Many families are more conscious of what goes in to the food they consume. If you raise your own chickens and harvest their eggs, you know what they ate and what went in to that egg. You know the freshness of the egg too rather than trusting supermarket expiration dates. The back-to-basics mentality plays a large part in feeling less dependent on food sources and supply and demand pricing.

How many chickens do you need? A flock of six hens will yield a dozen eggs every two days. Eggs can keep, unwashed, in the refrigerator for up to six months because of a natural sealant on them.

Newsflash...eggs come in colors other than brown and white even when they are not Easter eggs. Chicken eggs from various chicken breeds appear in different shades because of pigments, which are deposited as the eggs move through the hen's oviduct. The pigment deposits are determined by the chicken's genetics. The insides are essentially identical; there are no major flavor differences between chicken eggs from different birds. The flavor is determined by the chicken's diet. There are even blue to green chicken eggs, which come from the Aracuana, a variety of chicken found in Chile. Araucanas have also been crossed with other breeds to produce the Americauna, sometimes called the "Easter egg chicken" in a reference to its multicolored eggs.

Housing accommodations for your chicken guests vary widely. Since they are part of a residential community, many opt to go for a designer coop. Rather than a standard type of chicken coop, some look like playhouses, log cabins

or other pretty structures. Many families choose a plan and build their own to make chicken raising a family affair.

Chicken coops require routine housekeeping. Chicken droppings do not make for fresh air and happy neighbors.

Chickens need protection from natural predators. You may need to contain them in a fenced in area and make sure they are tucked into their coop at night when many nocturnal threats are wandering.

Is raising chickens and farming eggs a good fit for you and your family? Only you will know eggsactly. ■



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# **Getting the Scoop**

Continued from page 25

the "Best of the Best" articles and those contestants that are chosen are presented an award and a special prize at special Celebrate New Jersey Award Ceremonies. Alyssa's award was given to her in May. It read, "For Outstanding Writing Skills and Creativity in the Study of NJ in the NJ Scoop 4th Grade Writing Contest."

Alyssa wrote her article about the Nabisco Company located in Hanover Township, New Jersey. She gathered information about the company and even called and spoke to someone on the phone. She found out that Oreo cookies were Nabisco's number one top seller not only in America but in Canada, Mexico, and the UK as well. Alyssa always liked reading and writing. Seeing her work published has given her much inspiration to continue to write.

After flipping through the book, I found myself saying, "I didn't know that," a few times over. Some of the articles in the book include facts on the NJ Pinelands. Thomas Edison Inventions, The Great Falls in Patterson, The Old Trenton Barracks, NJ Sunken Treasure, the NJ Naval museum, the Sandy Hook Lighthouse and many more interesting tidbits. Some class projects included making a New Jersey map out of cake, and recreating what a Colonial day would have been like.

The book is a great read for parents as well as students. The idea is to spread the word about what this state has to offer. People need to recognize and appreciate what's around them. Every New Jersey school library should carry a few copies. The articles as insightful, fascinating and most of all a learning experience for all. Students are learning from students. This year alone over 9,000 children participated. There were three hundred articles



Alyssa found out that Oreo cookies were Nabisco's number one top seller not only in America but in Canada, Mexico, and the UK as well.

chosen for the 2013 book. The 2013 NJ Scoop Yearbook written by fourth graders in New Jersey is made available to the public for \$20.00. It is also made available at no cost to all schools throughout New Jersey.

The money they make selling the books goes back into the program to make it bigger and better. The book is called, "Celebrate New Jersey NJ Scoop- the Voice of the Fourth Grade". You can find it and more information about the program at www.celebratenj.org. Celebrate NJ writing programs are building academic skills in language arts, social studies, and science and technology, but more importantly the program is connecting kids to each other, and to the State that they live in. It is teaching children to take pride in their home state. With the money they raised from book sales, the program was able to expand in different directions. New in 2013, Celebrate NJ was able to put together a writing and creative computing program for the 6-8th graders. Students in these grades research people, inventions and current issues and then write an essay between 300-500 words about what they learned. Then they use, "Scratch," a program developed by M.I.T., to teach others what they learned. The best articles were chosen and were published on Celebrate NJ's website. If you are in the middle school and are interested in learning more about this new program, you can get started by downloading the step program overview 2012 -13 information on the main site.

Congratulations to Alyssa and to all the other contestants for promoting the best of New Jersey and for all of your hard work and dedication in passing the message along that New Jersey is a great place to live in!

ATTENTION fourth Graders; get inspired! Ask your teachers about the program. You can even go online and read up about it for yourself.

Here are some interesting facts you might not know about New Jersey. The first town wired for electric Light was in Roselle, NJ. Thomas Edison and Albert Einstein did most of their important work in this state. The first canned and frozen foods, telephone, movie projector, bubble wrap, band -aids, Teflon, antibiotics, submarine, and so much more were all invented here in New Jersey.

Want to find out more- buy the book! It's a very interesting read, even for adults!





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## Minimizing Portfolio Risk in a Rising-Rate Environment

Courtesy of: Ronnie J. Guidone, CFP

he US Federal Reserve and central banks around the world responded to the 2008 financial crisis by keeping key interest rates at or near zero. But as the economic recovery gains steam, there are signs that rates are on the verge of rising. Given this environment, investors may want to position their portfolios by using a defensive, yet tactical, approach that could help limit the downside while seeking to provide a decent stream of income and return potential.

#### BOND PORTFOLIO CONSIDERATIONS

For those who depend on bonds to generate income, there are several strategies that can help minimize the downside risk of rising rates. Consider the following:

Reduce portfolio duration. Duration is a measure of interest rate sensitivity, representing the percentage change in a bond's price given a 1% increase or decrease in interest rates. Generally speaking, the longer a bond's or bond portfolio's maturity, the greater the vulnerability to a rise in rates. To shorten the duration of your portfolio, you can sell longer maturity holdings or replace maturing bonds with those carrying shorter maturities

Investors might also consider laddering a portfolio; investing equal dollar amounts of bonds that mature in sequential years. As the bonds come due, the proceeds are reinvested at prevailing interest rate, which may help maintain the portfolio's purchasing power.

Diversify fixed-income sectors.1 Just as different fixed income sectors fill various roles in a portfolio—such as income, liquidity or total return—they also respond differently to interest rate changes. For example, high yield bonds tend to be less rate sensitive and more credit sensitive than their investment grade counterparts, and may perform more like equities when rates increase.2 However, they also involve higher default risk than most other fixed income instruments.

International fixed income investments may also provide diversification benefits to your portfolio because a rise in US interest rates won't necessarily occur in other economies. In addition, some floating rate bonds, which have variable yields that reset periodically, based on interest rate changes, generally perform better in rising rate

environments.

Assess your municipal bond exposure. Municipal securities are generally longer duration instruments than taxable bonds, and are more sensitive to rate increases. Consider reducing the duration of your municipal bond portfolio as previously described. Given recent tax hikes and the potential for more amid continued fiscal pressures, investors should weigh the rate risk municipals carry against their potential tax benefits.

#### WHAT ABOUT EQUITIES?

As with bonds, the impact of rising rates on equities depends on the full set of economic conditions. For example, if interest rates rise because of stronger economic growth (i.e., the Fed raises rates to offset the risk of high inflation from an overheating economy), then equities may benefit from rising earnings, strong cash flow and increasing profits. In such an environment, cyclical equity sectors that are most closely tied to an improving economy—basic materials, industrials and consumer discretionary—may be poised for outperformance.

While a sharp spike in rates is unlikely, it is important to consider how rising rates will affect your investment strategy and portfolio construction. A thoughtful review of your holdings and their exposure to interest rate risk may suggest opportunities for further diversification among fixed income investments. Please contact me if you would like to discuss your particular situation in greater detail.

If you'd like to learn more, please contact [Ronnie J. Guidone, 732-389-5162].

Footnotes/Disclaimers

- 1 Asset allocation and diversification do not guarantee a profit or protect against a loss in a declining financial market.
- 2 Source: PIMCO, "Takeaway on Rising Rates," 2012. [http://investments.pimco.com/ MarketingPrograms/External%20Documents/PTA006\_pimco\_takeaway\_on\_rising\_ rates.pdf]





Ronnie J. Guidone CERTIFIED FINANCIAL PLANNER ™ Financial Advisor

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# Upcoming Events

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#### September 22, 2013 The NJHSA Annual Horse Show

Briarwood Farm. For more info, email:Points@NJHSA.org.

#### September 27-29, 2013 Woodedge at the Park

Horse Park of NJ 626 Route 524 Allentown, New Jersey Contact: (856) 235-5623



### The Millstone Times's Equine Tip For September:

New Apps For Horse Owners: Hay Price Calculator

With the "Hay Price Calculator" app, horse owners enter bale weight and price to calculate price per ton. Calculations for small square-bales, large square-bales and round-bales can be made, allowing the buyer to purchase the most economical hay. Farmers have said the app will also be useful to determine the price per ton of corn stalks, straw and other feed stuffs.



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# Millstone Summer Networking Event Bringing Business Owners Together

By: Pam Teel

unther Publishing Enterprises held their third networking party for local Business Owners at Luchento's Restaurant on Route 33 in Millstone Township on August 20th. It was organized by owner, Cami Gunther, of Gunther Publishing and Account Executive Jolene Conoscenti. It was cosponsored by Ronnie J. Guidone, CFP (Financial Advisor, Financial Planning Specialist with Morgan Stanley) and Matthew Merritt, (Broker Associate for Prudential NJ Properties.)

The Networking Party is open to all area Business Owners; not just limited to Millstone Township Businesses. It's a fun way to meet and greet your business neighbors and welcome new businesses into the area. A wine bar and a buffet were served to all networking guests, which included baked ziti, eggplant parmigiana and chicken cutlets, all prepared by chef Tom Luchento. A very special Thank You goes to Luchento's owner, Javier Gomez, to co-owner Patricio Mondragon, and to Jose Martin-Serrano, the Manager, for making the night so special. The newly renovated restaurant has a great family atmosphere with beautiful and inviting décor in the dining area, outdoor seating, a bakery, and the best Italian food around. Luchento's also caters to special events such as bridal showers, birthday, anniversary parties, bar/bat mitzvah's and more. For more information about Luchento's or to see a menu, go to: www.luchentos.com or call 732-446-4800.

The Charity event for the evening was for the Star and Barry Tobias Women's Health Center at CentraState Medical Center. All proceeds collected from the generous donations of the business owners in attendance will go to the center so that they can continue to provide women with necessary services vital to their well being. This is a special place for women, combining technical expertise with customized health education and counseling services. The comfortable, private environment helps ease anxiety women may have when dealing with their health, and uncertainties regarding mammograms and diagnostic procedures for detecting signs of breast cancer. Proceeds will support the center's expansion and new equipment. The women's health center is located at 901 West Main Street, Freehold, N.J. (732)

In attendance and representing

Centrastate Medical Hospital and the Women's Health Center was Lisa Ferro, Alyssa Morelli and daughter, Dayna Morelli, a junior from Manalapan High School, who is a contestant in the Queen of the Ball contest. The crowning of the Queen has become a very integral part of the yearly charity Hospital Ball. The Queen Contestants are responsible for raising money for the hospital fund. For every dollar they raise, a vote is cast. Each contestant is responsible for raising her own funds. Prizes and scholarships are awarded to the top three contestants. The contestant that receives the most votes at the end of the contest, is crowned Charity Ball Queen. To read more about this year's contestants and to help them reach their goals go to: http://www. centrastatefoundation.org/Ball-Queen-Contest/.



Left to Right: Regina & Mark Caravaglio-Caravaglio Fitness Center, Jolene Conoscenti-The Millstone Times, Host

A special thank you goes out to all the business owners who attended our Networking Event and for all of your generosity, especially those who contributed gift donations for the raffle prizes. We look forward to seeing you at the next event which will be at the Sunsets at Creamridge on October 23rd. 7-10. Mark your calendar!

Gunther Publishing Enterprises, Inc. follow us on facebook and twitter. We will be posting our next networking event soon! To reach Jolene Conoscenti for all your business needs, please call 917-697-3377



From left to right:Adele Reinstien-Adpression Marketing, Dayna Morelli-Centre State Hospital's Queen of the Ball Contestant, Cami Gunther-Gunther Publications and host

The Charity event
for the evening was for the
Star and Barry Tobias
Women's Health Center at
CentraState Medical Center.

# Some of the Business Owners in attendance for the 3rd networking event included:

Adele Reinstein Jackie Berman Mark Caravaglio Ann Fratticcioli Michael Cohen Janet Byrne David Jacobs Joshuwa Armstrong Ramon Recalde Eddie Colon Lisa Minshull Regina Caravaglio Robert Bucci Marcy A. Gitterman Steve Metz Gloria Cirulli Marion Zukas Shauna-Lee Ventola



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# **PALS - Patient Airlift Services Changing Lives One Flight at a Time**

By: Pam Teel

ust recently, the Horse Park of New Jersey, located in Allentown, NJ, hosted the 118th Monmouth County Horse Show presenting the Pals \$2000 Invitational Fly and Ride class. The Horse show featured Jumper and Hunter Divisions as well as the Pilot/rider class as a special event to help raise money for PALS. A horse rider was teamed up with a pilot who used an ATV to maneuver around obstacles in the field. The rider took his turn around the course first and then the pilot on the ATV. There were eight teams participating. Each team was auctioned off to the audience. People pledged money for the team they wanted to win. Prizes were given for the team with the fastest ATV driver and for the fastest horse rider around the track. A 50/50 raffle also helped to raise money for the organization. To make it even more laughable, some of the horse riders dressed up in accordance with their team name.

The Patient Airlift Service (PALS) is made up of volunteer pilots from around the country who volunteer their time and planes to help take people in need to and from their appointments. When an individual is diagnosed with a medical condition and they need transportation to and from the medical facility, Pals is there to take them. This also includes taking them out of state. The only compensation the pilots get from this is the rewarding experience of being able to help someone in need.

People who would benefit from the Pals program are people with

a large number and duration of chemotherapy or other treatments, people who must avoid public places due to immune deficiencies, people that are too weak or fragile to endure the long waits and delays at commercial airports, relatives and friends that are part of the support structure for someone who is far away and ill, wounded military personnel



From the team Fast and Furious- meet Furious!

and their families, and other special services. PAL arranges free air transportation based on the need of the individual requiring medical care and for other humanitarian purposes. These pilots are the first to respond to national disasters and were there right after Hurricane Sandy helping to retrieve workers from other states. They also flew workers to Haiti after the Haiti Earthquake, among other places, and they are on call 24/7 for any future disasters. Pals provide morale boosting events for military veterans. With the support of MLB sponsored games, the pilots are able to escort groups of our military to baseball games. Right now PALS services covers flights in the northeast as far west as Ohio and as far south as Virginia.

Generally those using these services have limited financial resources and/or are receiving diagnosis, treatment or follow ups for various types of illnesses or conditions that make it impossible for them to use public transportation. Pals pilots help to support families that are going through these rough times as they accompany their loved one to and from treatments. They give the patient the option to seek out the best facilities that can best suit their needs as opposed to settling for something second best because it is close to home.

The PALs Organization has an office in Long Island and runs on grants and donations. It is here that they coordinate pilots and oversee their missions. The Organization is broken down into a bevy of volunteers that each

help to serve a purpose from within. Starting with the volunteer pilots, who not only help transfer patients to other states for treatment but are the first to respond to national disasters

Continued on page 47



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# Daniela's Wish Fundraiser Meet & Greet featuring Jacqueline Laurita

By: Gloria Cirulli

aniela Olt is an amazing 11 year old girl with a mission! From the minute you meet her, you can see the big heart she has. It exudes through her smile and her eyes light up when she speaks about the various causes she has been involved with since she was 7 years old. Her first good deed was for the children of Haiti when the earthquake hit there. She collected stuffed animals and cookies and sent them there to make a horrible situation even a little brighter for those children. That was only the beginning for Daniela as she explains, "It feels good to help people." She has since been involved in fundraising events for Ronald McDonald House, United Way, and the American Cancer Society, to name a few, according to her mom, Sheila Olt. Now she turns her efforts to help a local family with 3 children, 2 of which have special needs, whose home was devastated by Super Storm Sandy. Sadly they are all living separately. Daniela wants to help rebuild their home so they can all be together again.

At a previous event in Toms River to benefit this family, Daniela was introduced by Embellish Event Planning to Jacqueline Laurita of the Real Housewives of New Jersey. In speaking with Jacqueline, her warmth and caring are Daniella Olt with Jacqueline and Chris Laurita at the Microsoft store in quickly evident. When Super Storm Sandy hit, Jacqueline the Freehold Raceway Mall.



and her husband Chris wanted to help those who had been affected. She shared, "I became aware of this family's situation through friends and wanted to get the community involved to help them." She didn't have to look very far. Since meeting Daniela they partnered for the very special Meet & Greet featuring Jacqueline that took place this past Saturday at the Microsoft Store in Freehold Raceway Mall. This event raised awareness to help this family, by giving fans an opportunity to have their photo taken with Jacqueline in exchange for a gift card donation of \$25 or more to a home improvement store. There was a line of fans waiting to meet Jacqueline including Katie Scanlon and Melissa Kowaleski who expressed they enjoyed learning more by viewing an inspiring YouTube Video about Daniela's Wish: http://youtu.be/hFnFqx0bLlM

Zuzanna Bickel, the Community Development Specialist for the Microsoft Store shared, "we are an official partner of Daniela's Wish, serving as a place to host events to build community awareness for Non-Profit Organizations and a drop-off location for various items being collected for charities." To be inspired and learn more about Daniela's Wish and how you can help those in need, visit her Facebook Page: https://www.facebook. com/pages/Danielas-Wish/327505007398







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# MILLSTONE FIRE COMPANY WILL CELEBRATE 75 YEARS OF SERVICE

For 75 years, the members of the Millstone Township Fire Company have put forth their best effort to protect the lives and property of the community's businesses and residents.

To celebrate, the fire company is inviting residents from Millstone Township and neighboring area communities to partake in a day of food and fun on Sept. 28.

From noon to 5 p.m. at Black Bear Lake Day Camp, 457 Stagecoach Road, attendees will enjoy live music, a rock climbing wall, boat rides and more, all at no charge. Taylor said the fire company will cover the cost of the celebration through donations.

# **Invasion of the Garden Snatchers**

By: Susan Heckler



Planning some landscaping in the near future? Before you start your plant selections, there is important information you should know.

There is a long list of beautiful trees and plants that are available locally but do not naturally grow in this area. They are non-indigenous and have been introduced to an area. In many cases, plants from other parts of the world are welcomed, manageable additions to our gardens. Although they may look wonderful and you would welcome them on to your own property, invasive non-native plants are not a good idea for a variety of reasons.

Invasive plants have the ability to thrive and spread aggressively when introduced to new habitat outside their natural range. An invasive species that colonizes a new area may gain an ecological advantage since the insects, diseases, and foraging animals that naturally keep its growth in check in its native range are not present in its new surroundings.

Invasive plants disrupt habitat of other species. They are most threatening in niche ecosystems such as wetlands, sand dunes, fire prone areas, where rare native plants are found. In the worst cases, invasive plants ruthlessly choke out other plant life. This puts extreme pressure on native plants and animals, and threatened species may succumb to this pressure. Ultimately, invasive plants alter habitats and reduce biodiversity.

Some invasive plants arrive by accident. Stray seeds come in on shipments from abroad or in agricultural products. Some are brought over because of their horticultural attributes. Many may be resilient, being drought tolerant or fast growing. Unfortunately, this resilience is because they are adaptable by nature and will thrive. Once planted, they may be very difficult to remove from your property.

Typically, invasive plants produce large numbers of new plants each season. Mark Savage, owner of Prestige Trees Landscape Nursery LLC of Manalapan, with three nursery locations, states he has seen remarkable changes in native woodlands over the last forty years. "Back in the sixties, imported invaders like Tree of Heaven (Ailanthus) and cultivated Chinese Pear (Bradford and numerous other varieties) were not perceived as having issues. Now almost every fallow field in central New Jersey has either or both of these pest trees pushing out important native species of trees."

Invasive species tend to tolerate more extreme soil and weather conditions. They seed prolifically and spread easily via vectors like wind, water and animals. Their rapid growth and rampant spread allows them to displace slower growing plants. Many have no natural enemies because they have not evolved alongside native plants. Invasive plants are not all equally invasive, and some are worse than others. Many of these plants continue to be admired by gardeners who may not be aware of their weedy nature. These introduced plants may be recognized as weeds but property owners fail to do their part in preventing their spread. Some do not even become invasive until they are neglected for a long time. Some only colonize small areas and do not do so aggressively while others may spread and come to dominate large areas in just a few years. One

# According to the UGA Center for Invasive Species and Ecosystem Health using EDDMapS Technology and Data:

#### **Invasive Plants by Category**

- Aquatic 11 species
- Conifer Trees 3 species
- Forbs/Herbs 282 species
- Grass or Grasslike 64 species
- Shrub or Subshrub 56 species
- Hardwood Trees 54 species
- Vines 39 species

#### **Top Ten Abundant Invasive Plants**

- 1. Linden viburnum (honeysuckle family)
- 2. Callery pear (Bradford pear)
- 3. Oriental photinia
- 4. Japanese angelica tree
- 5. Amur peppervine
- 6. Siebold's arrowwood
- 7. English ivy
- 8. Mile-a-minute weed
- 9. Chinese silvergrass
- 10. Japanese wisteria

example of an invasive and nuisance species is Bamboo. Bamboo grows rapidly and strangles the surrounding root systems of other trees, thus killing the trees. Their roots shoot out a great distance, causing new plants to grow in neighboring properties. The problem is so wide spread; there are websites devoted to bamboo control.

According to Mark Savage, "The challenge in any landscape situation is to strike a balance between natives and imported species."

Another example is the Norway Maple, used widely. The roots of Norway maples grow very close to the ground surface, starving other plants of moisture and nutrients. For example, lawn grass (and even weeds) will usually not grow well beneath a Norway maple. In addition, the dense canopy of Norway maples can inhibit undergrowth.

There are 238 species of invasive plants in Monmouth County. Not all are problems but all are considered exotic (not indigenous) to our county. The list is widely available on the Internet and you will be surprised at how many names you will recognize as common plants seen in local gardens.

Your best bet is to work with a knowledgeable landscaper, but even they may use imported species in their design due to their beauty and resilience. Make sure you let your landscaper know you do not want to use non-native plants. You can double check your proposed plant list with the lists available on the web.

#### Continued from page 42

and for humanitarian purposes. Pals is always looking for new pilots with PIC qualifications to join them. If you are a pilot and think you would be interested in helping others, go to www.palservices. org for more information.



Pilot in black shirt and rider from the first team are getting ready to be auctioned off to the highest bidder.

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If you want to become a part of this organization, want to donate to their cause, or feel that you as a patient can benefit from their services, you can reach Pals at (631)-694-7257. You can help by becoming a volunteer, making a donation,



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Pals was founded in 2010 and is a 501© (3) nonprofit organization. Any money made during the events goes directly back into the program. Its mission is to connect the pilots with the patients.

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