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## THANKSGIVING WEEKEND EVENTS IN NEW JERSEY

### *Top Things to Do on Thanksgiving Weekend*

Full Story On Page 5



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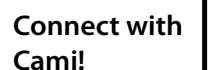
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<b>AUTOMOTIVE</b> .....	<b>11</b>
<b>HOME IMPROVEMENT</b> .....	<b>16</b>
<b>FOOD AND DINING</b> .....	<b>25</b>
<b>FAMILY MATTERS</b> .....	<b>32</b>
<b>HEALTH AND WELLNESS</b> .....	<b>37</b>
<b>KIDS</b> .....	<b>46</b>
<b>AS WE AGE</b> .....	<b>57</b>
<b>PET PAGES</b> .....	<b>67</b>
<b>REAL ESTATE</b> .....	<b>71</b>
<b>EAST WINDSOR TOWNSHIP</b> .....	<b>81</b>
<b>HOLIDAY GUIDE</b> .....	<b>83</b>



November 2018



# THANKSGIVING WEEKEND EVENTS IN NEW JERSEY

## *Top Things to Do on Thanksgiving Weekend*

By Pam Teel

Thanksgiving occurs on the last weekend in November in the fall season when the weather is mild enough to enjoy an outdoor activity or to get a head start on the holiday season. Here are a few fun things to do during the holiday season.

**ENJOY A THANKSGIVING DINNER IN A NEW JERSEY RESTAURANT**- Don't want to cook this holiday? There are whole hosts of restaurants ready to cook for you. Some more notables ones open on Thanksgiving are: The Nassau Inn in historic Princeton, Villa Amalfi in Toms River, The Bernard's Inn in Bernardsville, The Frog and the Peach Restaurant, New Brunswick, The Old Mill Inn, Basking Ridge, The Clinton House, Clinton, The Historic Smithville Inn in Gallaway Township and The Frenchtown Inn. All are open for Thanksgiving dinner. Check their website for full menu!

**TAKE THE KIDS TO A CHARLIE BROWN CHRISTMAS SHOW** - November 23 & 24th at the Bergen Performing Arts Center, Englewood, NJ.

### **CELEBRATE THE START OF THE HOLIDAY SEASON AT A HOLIDAY LIGHTING FESTIVAL**

**SKYLANDS CHRISTMAS LIGHT SHOW & VILLAGE**- November 16th- December 30th, 2018. The Christmas Light Show will be open rain or shine on select times and dates. Skylands Stadium- 94 Championship Place, Augusta, NJ (973) 383-7644 tickets: light show \$20.00 per carload. Tickets can be purchased at the gate and box office only. The light show features more than 2 million dazzling lights on a mile-long drive-thru setting. Tune into your radio and listen to festive music as you drive along. Afterwards, stop by the free Christmas Village at the Event Center. Santa will be on hand to take a photo.

**HOLIDAY EXPRESS CONCERT, TREE LIGHTING AND ACCESSORIES**- Friday November 23rd at 7:00 PM Redbank, NJ

Santa rides the NJ transit into Redbank for the annual Town Lighting and Holiday Concert. Join Santa on the train in Little Silver or meet him at the Redbank train station when he arrives. Festivities abound before and after Santa visits; featuring the Kathryn Dancers and the Pipes and Drums of the Atlantic Watch. Follow Santa on a firetruck as he leads the parade to Broad Street and the Holiday Express Concert and Town Lighting.

**HOLIDAY LIGHT SHOW THANKSGIVING**- November 22nd until January 6, 2019 - 5:30 to 8:30 at the historic Smithville Village- 615 E. Moss Mill Rd. #96 Smithville, NJ, 609 748- 8999. Watch as over 100 Christmas trees magically floating on Lake Meone light up to the music around you. Free admission.

**PLAN A DAY AT A NJ MUSEUM** - Garden State Discovery Museum- Cherry Hill, Jersey Explorer Children's Museum- East Orange, Liberty Science Center- Jersey City, Newark Museum- Newark, Imagine That - Florham Park, Diggerland Construction Theme Park- West Berlin, Monmouth Museum- Middletown, Insectropolis- Toms River, Ripley's believe it or not-Atlantic City. See websites for more info. Liberty Science Center, 222 Jersey City Blvd. 201 253-1310 -Kids can enjoy hundreds of exhibits, rock climbing, a suspended maze, a mini zoo, film shows, the biggest Planetarium and more.

**VISIT ATLANTIC CITY** and take in great shows, casinos, great restaurants, and concerts. Appearing Thanksgiving weekend:

- John Legend -Friday Nov. 23- 8:00 Pm- Borgata Events Center
- Jason Bonham's Led Zeppelin Experience- Friday Nov. 23rd 8:00 pm. Borgata Music Box
- Atlantic City Ballet- It's a Shore Holiday- Nov. 24th -7:00 PM Caesars
- Whiskey Revival- Sat. Nov. 24, 7:00 PM -Golden Nugget
- Il Divo -Sat. Nov. 24th, 8:30 PM -Borgata Events Center
- Home Free Vocal Band -Sat Nov. 24th 9:00PM - at Harrah's
- Motor City Live- a Motown Tribute sound waves Sun. Nov. 25- 2:00 PM and & 7:00 PM -Hard Rock Hotel & Casino
- A Magical Holiday Spectacular-Sun. Nov. 25th 7:00 PM- Tropicana showroom at Tropicana Hotel Casino

**VISIT PRINCETON:** It's close by and it's a great place to enjoy during the holiday season. The trees are all decorated as you stroll through town with its upscale boutique shops, restaurants, museums, theatre and an Ivy League university. All decked out in Holiday charm!!!! The Princeton Tree Lighting is Friday, November 23rd 4:45 pm- 6:00 pm on the Green in Downtown Princeton. This family event will feature live music and a reading of "Twas the Night before Christmas." The Town Christmas Tree will be decorated with over 32,000 lights.

### **TAKE THE FAMILY TO CRYSTAL SPRINGS RESORT**

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# MEET YOUR NEIGHBORS

## *Coaches Natalia and Nastia Kerpenkova*

By Pam Teel

Nastia and her mother Natalia Kerpenkova coach and manage the Garden State Trampoline Academy located at the Black Bear Lake Day Camp in Millstone Township, NJ.

Natalia was born and raised in a small town in Gomel, Belarus. (The Gomel region of Belarus borders Russia in the east and the Ukraine in the south.) Natalia started training as a gymnast at the age seven but soon realized that she loved being on the trampoline more, so when she turned nine she joined the trampoline team. Natalia loved this sport and excelled in it quickly. She started competing at all the State, Regional and National competitions and placed first in many events. Shortly after, she started traveling the world in competitions, placing first for her home team! She went to many World Cups, European Cups, and World Championships collecting gold medals in her sport. As she got older, she got better and better.

In 2000, she qualified to the Olympics in Sydney, Australia where she came home with a proud 5th place! Shortly after, she was invited to the United States where she started doing what she loves most; coaching other children and making their dreams come true.

Natalia's entire life was all about trampolines, but a big part of it was teaching her daughter Nastia. Nastia took her first steps on the trampoline and was raised in the sport of gymnastics. As her mother traveled the world, Nastia was taking everything that was offered to her at the gymnastics gym. She did acro, rhythmic gymnastics, regular gymnastics, and of course trampoline and tumbling.

Nastia went to many trampoline competitions for Belarus, and like her mother before her, she claimed many gold medals at States, Regionals, and National competitions.

In 2001, the Karpenkova family called the USA their home and Nastia continued her career in the sport of trampoline and tumbling. She reached the Elite level at the age of 15. It was then that she realized that she loved to teach other children what she learned. After coaching many recreational children, and one on one lessons, Nastia realized it was time to start her own team. In 2012, Nastia and Natalia joined together and started coaching their current athletes.

After six strong years, they now have 30 members, 8 elite gymnasts, Elite Developmental Program members, 10+ National Championships, 50+ regional Championships, and 100+ State Championships. Nastia and Natalia are looking forward to many years of continued success helping young athletes achieve their goals in the sport of gymnastics.

The gym offers 4 in-ground Olympic size trampolines, a double mini trampoline, and floor space. Children of all ages and levels are welcome. The two coaches focus on each individual child and take it at their own pace. They coach year round. The children learn to flip, tumble, and exercise. Nastia and her mom also run many recreational classes, birthday parties, adult and child yoga, adult boot camp and they also offer teen nights and open jump nights. You can check them out on their website under Garden State Trampoline Academy.

With their background, love and devotion to their sport, you can be sure that you are learning from the best!!!!!!



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COACHES NATALIA AND NASTIA  
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## Singles Day

By Lauren Kolacki

Singles' Day also known as 'bare sticks holiday' was once a celebration for China's lonesome individuals. It was founded by Nanjing University students in 1993, to repudiate the pressure to be in a relationship. Throughout the years it has turned into an event that replicates Black Friday and Cyber Monday, however, it exceeds their sales combined.

Each year Singles' Day is celebrated on November 11th, 11:11, which was chosen as it resembles four solitary bare sticks. It has evolved from a day to celebrate singles to a day full of shopping with the ultimate sales. The annual event kicks off at midnight and runs for 24 hours. Single's Day is considered the world's biggest online shopping day of the year. Last year Chinese shoppers spent \$25.3 billion in 24 hours.

- **ALIBABA:** The retail giant owns online marketplace Taobao, which has seen off competition from Amazon and Google to compete.
- **TENCENT:** Owns the QQ web portal and WeChat, the country's most popular messaging app.
- **BAIDU:** China's answer to Google, it is the country's biggest search engine.
- **DIDI CHUXING:** The dominant taxi-hailing app has been backed by Apple, Alibaba and Tencent.
- **WEIBO:** Chinese for "microblog", it is the country's dominant social network, a cross between Facebook and Twitter.

There are several ways to celebrate Singles' Day. Many Chinese cities now hold matchmaking events, such as, speed-dating or "marriage markets", where name-cards listing eligible bachelors' names, ages, and often salaries, are publicly displayed on a literal wall of profiles.



**SINGLES' DAY**  
11.11



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**Q:** What is an Endoscopic Discectomy?

**A:** The word endoscopy refers to a physician's use of an endoscope, a small, flexible tube with a light to look inside of your body. It is the least invasive way to treat disc problems and takes about an hour. Ultimately, the patient is left with a ¼ inch scar but a lifetime of pain relief.

Recent studies have proven that endoscopic spine procedures are a safe and effective way to treat various spinal conditions such as disc herniations, spinal stenosis, failed back surgery syndrome, as well as other neck and back conditions.

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# 8 TIPS FOR PREVENTING FALL SPORTS INJURIES

By Dhimant Balar, DO

For many middle school and high school students, summer is the time to relax: no alarms, lazy days by the pool or at the beach, later bedtimes. But these months of relaxation can result in injury when student-athletes return to the field in September if they aren't careful.

When the school year starts and athletes begin practice for their chosen sports, those who didn't keep up with strength and conditioning activities during the summer are more susceptible to injury than those who keep working out year-round.

In 2013, according to the Consumer Product Safety Commission:

- Approximately 881,700 football-related injuries occurred in youths aged 5 to 18 years old
- Nearly 434,000 youths were treated for soccer injuries
- 99,884 youths were treated for cheerleading-related injuries
- More than 94,000 youths were treated for volleyball-related injuries

## COMMON FALL SPORTS INJURIES

The most common injuries student-athletes sustain while participating in fall sports include:

- Football: Concussions, hamstring injuries, knee injuries, anterior cruciate ligament (ACL) tears, meniscus tears
- Soccer: Ankle injuries, hamstring strains, joint damage, stress fractures
- Cheerleading: Concussions, facial contusions, wrist fractures
- Volleyball: Wrist injuries
- Track: Overuse injuries, such as hamstring strains, hip tendonitis, knee tendonitis, shin splints, joint damage, stress fractures

## DEFENDING AGAINST INJURY

To prevent injury, I recommend the following tips:

1. "Pre-hab" in the off-season. This can include core exercises, stretching, and strength training.
2. Get a sports physical. Physicals provide an opportunity to discuss any issues that you're experiencing with your doctor before starting an activity that may make them worse.
3. Start slowly. If you've taken time off from working out, begin slowly and gradually increase workout intensity to get back to your top form.
4. Cross-train in sports that don't require the repetitive use of the same body part. For example, mix baseball with soccer to use your upper and lower body.
5. Be attuned to the mechanics of your sport. Many injuries occur when an athlete breaks proper form, leading to a strained muscle, joint damage, or stress fracture. Ask for additional training in proper mechanics if needed.
6. Avoid muscle overuse. Your body needs rest between workouts to recover properly. When you work out too much, you increase your risk of developing a repetitive motion injury, joint damage, and muscle fatigue. In extreme cases, athletes can develop overexertion syndrome, which is when muscle fibers break down due to lack of rest and recovery.
7. Keep your body hydrated. Dehydration can result in headaches, muscle fatigue, and cramping, and it can affect your performance. A good rule of thumb is to drink before you get thirsty to replenish your body's electrolytes.
8. Choose the best means of hydration. You can't go wrong with water. However, if you're sweating a lot, you're losing sodium. Sports drinks can replenish this sodium, but they're also high in sugar and carbohydrates, so you'll need to watch your intake.

## WORDS OF CAUTION FOR PARENTS

Concussions have gotten a lot of attention in recent years. While a head injury can have serious medical, emotional, and psychological consequences, it's important to understand that not every head injury results in a concussion.

Lastly, avoid pushing your child to play a sport he or she no longer enjoys. The goal in sports isn't to excel; it's to perform an activity that the athlete enjoys. If your child is no longer having fun, the risk of injury increases. Encourage "the love of the game" in your child—and be supportive if they no longer have it.

Dr. Dhimant Balar is fellowship trained and board-certified in internal medicine and sports medicine. He can be reached by calling 866-CENTRA7.







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## FLAME RETARDANT CHEMICALS IN THE HOME

By Susan Heckler



The average American home contains multiple sources of toxic flame-retardant chemicals. They're widely used in carpets and textiles, foam insulation, polyurethane foam furnishings, electronics and plastics and motor vehicles.

These outgas into your home regularly. The chemical industry maintains that these chemicals are necessary to keep flames from engulfing your home as quickly, allowing you valuable time to escape. The other opinion is that they have questionable effectiveness, while exposing you and your children to indisputably toxic substances.

Polybrominated diphenyl ethers (PBDE) bear a resemblance to the molecular structure of PCBs, which have been linked to cancer, reproductive problems and diminished fetal brain development. Like PCBs, they persist in the environment and accumulate in your body.

Globally, flame-retardant chemicals gross more than \$4 billion a year. The industry has a potential loss financially so they are fighting a ban despite the growing proof of health risks.

Brominated vegetable oil (BVO) was first patented by chemical companies as a flame retardant. The chemical is currently forbidden in food throughout Europe and Japan, but BVO has been added to about 10 percent of sodas in North America for decades. It's added as an emulsifier, to prevent the flavoring from separating and floating to the surface.

It's quite difficult to avoid these toxic chemicals because of their abundant use in household goods and even in the foam insulation used in your walls.

Frighteningly, a study also detected flame-retardant chemicals in **80 percent** of the following children's products tested:

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- **BASSINETS**
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- **WALKERS**
- **SLEEPING WEDGES**

Since these toxins are not chemically bound to the plastics, foam, fabrics and other materials to which they're added, they easily seep out into your home where they accumulate in household dust. They are also contaminating air, soil and waterways during their manufacture, use and degradation in landfills.

Until these chemicals are removed from use entirely, tips you can use to reduce your exposure to PBDEs around your home include:

- Be particularly cautious with polyurethane foam products factory-made prior to 2005, such as upholstered furniture, mattresses and pillows, as these are most likely to contain PBDEs.
- Older carpet padding is another major source of PBDEs. Take safety measures when removing old carpet. You'll want to use a HEPA filter vacuum to clean up.
- You probably also have older sources of the PBDEs known as Deca which can be found in electronics like TVs, cell phones, kitchen appliances, fans, toner cartridges and more. It's a good idea to wash your hands after handling such items.
- As you substitute PBDE-containing items around your home, handpick those that contain naturally less flammable materials, such as leather, wool and cotton.
- Look for organic and "green" building materials, carpeting, baby items, mattresses and upholstery, which will be free from these toxic chemicals and help reduce your overall exposure. Furniture products filled with cotton, wool or polyester tend to be safer than chemical-treated foam; some products also state that they are "flame-retardant free."
- PBDEs are often found in household dust, so clean up with a HEPA-filter vacuum and/or a wet mop often.





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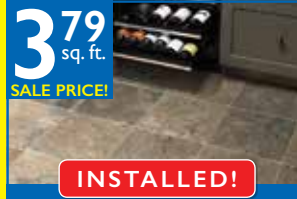


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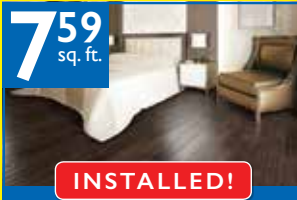


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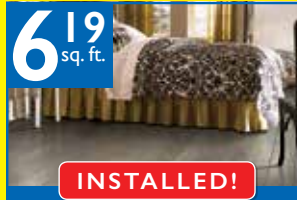


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Handscraped, 5 colors, 5" width  
Floor prep may be additional. Cannot be combined with other offers.

**6.19**  
sq. ft.



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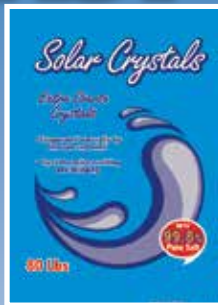


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## Home Renovations That Should Take Priority This Winter for The Best Value

By Abigail Urban

Winter brings not only lower temperatures, but also lower prices for home renovations. Business is slower for contractors during the winter, so it becomes easier to get in contact with a contractor who can guide you with your indoor projects, plan them early and have them completed quickly and efficiently when the warmer months begin, according to thethespruce.com. Professional contractors can also help you figure out the costs of your projects, determine how long they will take and choose projects that will give you higher return on investment. It is also cheaper to hire contractors for the winter because they may bump up their prices when they are in higher demand during the warmer seasons, according to franklinbuildingsupply.com.

Not to mention that nothing says, "deck the halls" like a newly renovated kitchen. The winter may be a perfect time to take advantage of lower prices on appliances because manufacturers might offer discounts to try to reduce their inventory, according to Brian Ciota at mclurgteam.com. If you need products such as windows or kitchen cabinets, it might be best to buy them in the winter months before their prices increase in the spring.

Porches, decks, as well as other outdoor additions are also best built in the winter as long as you are willing to bundle up in scarves and brave the frigid temperatures. Winters allow for frozen grounds and dry air that make it easier to dig foundations and pour concrete footers, according to Rick Thomas on angleslist.com. These tasks are more difficult when the ground is muddier and the air is more humid, such as during the spring and the summer. However, it is not suitable to paint in colder temperatures, so a paint job on the exterior of your home may need to be postponed to the spring.

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### INGREDIENTS

- 1 cup almond flour
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- 1/4 cup Lakato classic sweetener
- 1/2 teaspoon baking powder
- 1/4 teaspoon salt
- 1/4 cup nut milk
- 2 tablespoons coconut oil
- 1 whole large egg
- 1 teaspoon vanilla extract
- 1 cup blueberries

### INSTRUCTIONS

1. Preheat the oven to 350° F. Lightly grease a baking sheet or small pizza pan with coconut oil.
2. Combine the dry ingredients in a small bowl.
3. In a second bowl, whisk the remaining wet ingredients except blueberries. Fold this wet bowl into the dry bowl; continue gently mixing until dough forms. Fold in blueberries.
4. Shape the scones on a baking sheet in 8 discs or form a circle on a pizza pan and divide into 8 even sections. Separate the pieces a bit so they do not stick together while baking. Sprinkle additional Lakanto on the tops, if desired.
5. Bake for 20 to 30 minutes, until golden brown on the edges. Let cool completely before serving.





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**INGREDIENTS:**

- 2 cups small cauliflower florets
- 2 cloves garlic
- 8 ounces whole-wheat fettuccine
- 1/2 cup "no-chicken" broth (see Tip) or vegetable broth
- 1/4 cup plain unsweetened almond milk
- 2 tablespoons extra-virgin olive oil
- 1 teaspoon Dijon mustard
- 1/2 teaspoon salt
- 1/4 teaspoon ground white or black pepper
- 1/4 cup chopped fresh herbs, such as chives, basil and/or parsley

**PREPARATION:**

1. Bring 1-inch water to a boil in a large saucepan fitted with a steamer basket. Add cauliflower and garlic; cover and steam until very tender, about 10 minutes.
2. Meanwhile, bring a large saucepan of water to a boil. Cook fettuccine according to package directions. Drain well. Return the pasta to the pot.
3. Transfer the cauliflower and garlic to a blender. Add broth, almond milk, oil, mustard, salt and pepper. Blend until very smooth and creamy. Pour the sauce over the pasta and toss to coat. Serve topped with herbs.

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### PARTY PACKAGE 3

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1/2 Tray- Garden or Caesar Salad  
1/2 Tray- Baked Ziti or Penne with  
Choice of Sauce  
1/2 Tray- Any Entree of Choice

### PACKAGE 3

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## STAY OFF YOUR CELL PHONES!

By John T. Bazzurro

A recent change in New Jersey Motor Vehicle Law has prompted me to write this article and advise the public of the potential pitfalls of talking on a cell phone or operating an electronic device while operating a motor vehicle within our state.

The relevant statute, N.J.S.A. 39:4-97.3 has been amended by our Legislature to increase the fines associated with such an offense and, further, provide the Municipal Court with discretion to suspend driving privileges for a period of up to 90 days for a third or subsequent offense. Further, the revised statute now provides that a third or subsequent offense will also include the imposition of three motor vehicle points. While the suspension of driving privileges and three motor vehicle points are significant for a three or more time violator, the increase in fines are also rather significant even for a first offender. The statute provides that the fine shall be between \$200.00 and \$400.00 for a first offender; between \$400.00 and \$600.00 for a second offender; and between \$600.00 and \$800.00 for a third or subsequent offense. These penalties have been significantly increased as a result of the change of this statute.

It should be noted that talking on a wireless telephone or using an "electronic communication device" by the operator of a moving vehicle on a public road or highway is a violation of the statute. This would include utilizing a smart phone for texting, emails, Internet browsing, etc. Using a "hands-free" device does not violate the statute as long as the placement of the device does not interfere with the operation of the motor vehicle or any equipment within the motor vehicle. Interestingly, an "amateur radio" is not an "electronic communication device" under the statute.

Finally, you should be aware that you may use a handheld wireless device while operating a motor vehicle as long as one hand is on the steering wheel if you are contacting emergency personnel where you feel that a criminal act is being perpetrated or you are reporting a hazardous road situation. In this instance, however, you will be required to provide cell phone records to establish that the phone call you were on was, in fact being made to emergency personnel.

In conclusion, it would not only be wise to stay off of your cell phone while operating a motor vehicle because of the penalties described above, but also due to fact that utilizing a cell phone, including texting or looking at emails, etc. while operating a motor vehicle could put your life and the lives of others in jeopardy.

Should you have any questions concerning any of the above, please feel free to contact our offices.

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One of the most popular benefits that employers offer is a 401(k) plan. This is a retirement plan that allows you to direct a portion of your paycheck into an investment account. The idea is that you save some money on taxes by making these pre-tax contributions while also choosing investments that will grow over time, so you can retire with a nice sum of money. There are a few benefits and drawbacks of the 401(k), so learn how you can best utilize yours if you have one available.







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## The Millstone Times' PHOTO OF THE MONTH

*Are you a photo buff? Do you love taking pictures everywhere you go? Perhaps you have a favorite one that you would like to share? We want your pictures for our photo of the month section. You can send photos to the following email: crescent671@gmail.com. Include your name and a description of the photo. If you have a brief story that goes with it, send that too. You may send photos more than one time. (If you prefer to send anonymously, we will leave your name out.)*

These photos were taken by Alex Ostrow of Monroe. The first one is looking west from the Brooklyn waterfront towards the iconic Brooklyn Bridge and Manhattan.

The other photo is also looking west at the Manhattan Bridge, which runs between Brooklyn and Manhattan.

The Manhattan Bridge is almost 100 years old. The Brooklyn Bridge is the original bridge connecting Manhattan and Brooklyn and is 115 years old.





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## THE TOP 5 THREATS TO YOUR FINANCIAL LIFE

By Bryan M. Kuderna

*"An ounce of prevention is worth a pound of cure." - Ben Franklin*

Turn on the news tonight; you'll surely be entertained by a host of extremely ordinary catastrophes... robbery, murder, celebrity scandal, 5-alarm fire, and a natural disaster. While the media enjoys plaguing us with negativity and fear, it's human nature for us to see the positive in the world, especially our own world. When it comes to personal finance, most people have it figured out, or so they think. So, why spend an extra second of our valuable time thinking about what could go wrong?

It is possible one could sail through life without considering protection, and perhaps succeed in the land of make believe. However, it doesn't matter, until it matters, and then it's all that matters. This line perfectly summarizes preparation or a lack thereof. As a Certified Financial Planner™, I challenge you to spend just a brief, but regular, moment reviewing your state of readiness. Based on thousands of man-hours interviewing clients, here are the top 5 threats to your financial life and corresponding solutions...

1. Sick or Hurt- While "it will never happen to me", it will happen to someone. Over 25% of today's 20-year-olds will become disabled before they retire. Despite common belief, injuries account for a small fraction of disabilities, whereas musculoskeletal disorders are the most common type of claim (i.e. back pain, arthritis, etc.) followed by cancer. The average disability then lasts for over 3 years. Combine these stats with the fact that less than half of Americans have enough liquidity to cover 3 months expenses and you have a real threat. The most efficient solution is a combination of Group and Individual Disability Insurance, favorably with a True-Own Occupation definition and portability.

2. Lawsuit- With over 80% of the world's attorneys residing in the U.S., we live in a sue happy society. Most Americans would have trouble affording the legal fees on either side of a case, but without proper protection, the losing party will certainly realize financial despair. Liability protection on Auto and Homeowner's insurance are a critical line of defense. An umbrella policy can go above and beyond these lines of coverage to add more security. Qualified retirement accounts, assets held in certain trusts, and real estate titled by "tenancy by the entirety" are a few other ways to further shield assets. Small business owners must pay special attention to how their business is structured to limit liability. Lastly, always document disputes/complaints and rely on contracts, NOT handshakes.

3. Taxes- Uncle Sam will always be there to collect his share... federal income taxes, state income taxes, city taxes, property taxes, capital gains taxes, payroll taxes, sales taxes, gas taxes, etc. Working with qualified advisors and CPAs can help limit this burden. A commonly overlooked issue is the funding of pre-tax retirement accounts to chase current year tax deductions. This is not a tax-savings, but rather a compounding tax-postponement. Retirees often forget or downplay the effect income taxes will have on their retirement distributions. Roth options, post-tax investment accounts, and Cash Value Life Insurance all provide a future tax hedge.

4. Market Volatility- The 54% crash in the Dow Jones Industrial Average was only a decade ago, but since then our memory has been blurred by the greatest bull market in history. Much of investing is based on timing. A big loss can become devastating if it occurs during a distribution period. Active management of portfolios and diversification, particularly after the accumulation phase, is vital. Certain annuities can also provide security and de-risking strategies in retirement years.

5. Healthcare- Health insurance premiums continue to skyrocket, and deductibles keep going up. This added exposure can be planned for by utilizing a Health Savings Account (HSA), which allows tax-deductible contributions and tax-free withdrawals for qualifying expenses. In the same vein, Long-Term Care provides a huge what-if for retirement planning. This issue is so variable and potentially expensive it escapes the scope of this article, but nevertheless requires attention.

In closing, before you give your financial plan the bulletproof stamp of approval, be sure to address each one of these threats on an ongoing basis.





**Dr. Helen Simigiannis,  
MD, FACOG**

## QUESTION:

### How does The MonaLisa Touch counteract vaginal dryness?

**V**aginal dryness is extremely common during menopause. It's just one of a collection of symptoms known as the *genitourinary syndrome of menopause* (GSM) that involves changes to the vulvovaginal area, as well as to the urethra and bladder. These changes can lead to vaginal dryness, pain with intercourse, urinary urgency, and sometimes more frequent bladder infections.

These body changes and symptoms are commonly associated with decreased estrogen. However, decreased estrogen is not the only cause of vaginal dryness. It is important to stop using soap and powder on the vulva, stop using fabric softeners and antilining products on your underwear, and avoid wearing panty liners and pads. Vaginal moisturizers and lubricants may help. Persistent vaginal dryness and painful intercourse should be evaluated by your healthcare provider. If it is determined to be a symptom of menopause, vaginal dryness can be treated with low-dose vaginal estrogen, or the oral selective estrogen-receptor modulator ospemifene can be used. The MonaLisa Touch is a new therapy for the treatment of vaginal dryness that is non hormonal, non medication and non surgical using a gentle laser. Regular sexual activity can help preserve vaginal function by

increasing blood flow to the genital region and helping maintain the size of the vagina. Dr. Simigiannis is one of the leading gynecologists in the nation using this new procedure.

**For more information feel free to contact:**

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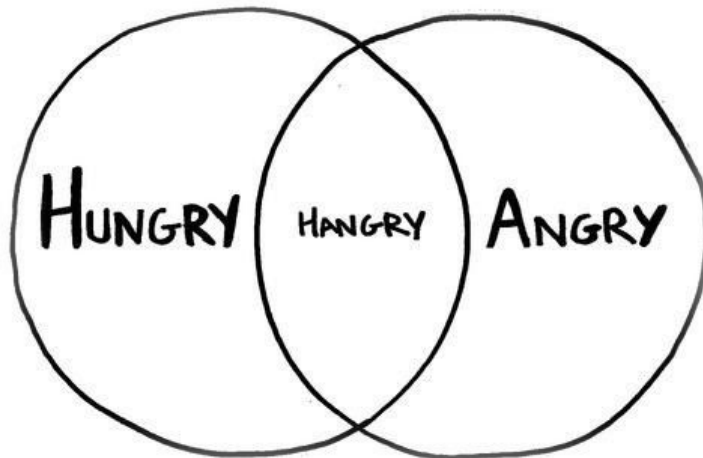
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# HANGRINESS

By Lauren Kolacki



## HAVE YOU EVER EXPERIENCED BEING “HANGRY”?

It is the irritation and anger that is a result of extreme hunger. It is not just an amusing, made up word to perfectly describe our short temper that accompanies our starvation; there is actually science behind it. The carbohydrates, proteins and fats that we consume work as energy. When we don't have enough to fuel our bodies, our blood sugar levels drop as the metabolic system attempts to conserve.

**WHEN YOUR BLOOD SUGAR DROPS, YOU MAY BECOME WEAK AND UNCOMFORTABLE, TRIGGERING AN EMOTIONAL RESPONSE.**

Some of the same appetite hormones that signal to your brain that you are hungry, also fire up those brain regions linked with stress and anxiety, causing your hunger to be interpreted as strong emotions about other people or situations.



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And colder weather brings sluggish joints and less blood flow to the body and the brain. This leads to slower reaction times and more unsteadiness. 1 out of 4 people aged over 65 falls every year. Over 3 million injuries are treated annually in the ER. Over 55 billion dollars are spent on treating the elderly due to falls, of which Medicare and Medicaid shoulder 75% of the cost. Not only is the fall a disastrous event, the after effects of depression, physical decline, feeling of helplessness, and isolation all are very common. This also leads to increased stress for the family or immediate caretaker.

Your podiatrist, **Dr. Sanjay Gandhi**, is an active participant in the National Fall Prevention Program. This includes a podiatric and gait examination to check for risk factors of falling. If you qualify, you are entitled to balance braces that keep your legs from "wobbling" or "teetering". You also may be able to get free shoes that provide the proper support and grip to maintain ground reactivity. Preventing falls is essential to keeping those minor bumps and bruises away, but also to preventing major head injuries that can cause bleeding and sometimes permanent damage. If you are over 65, and feeling even the slightest bit unsteady, get screened properly today! You have nothing to lose and everything to gain.



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## A FEW TIPS FOR MEN WHO WANT TO SLIM DOWN



*Slimming down can be hard if you don't know where to start. Here, are three tips that will guide you through your weight loss journey and make sure it's successful.*

### 1. EAT MORE!

Adding food to your meals is crucial. Make sure to add more veggies, water and fish to your diet so you get full faster.

### 2. WATCH WHAT TIME YOU EAT!

Eat your meals in a smaller window of time. The goal is to eat in 12 hours or fewer. This is going to give you some digestive rest and help your burn more calories.

### 3. MAKE LUNCH BIGGER AND DINNER SMALLER!

Making lunch your power meal and biggest meal. Always include a lean protein for lunch and vegetables. Chose a non-white carb for lunch and no carbs for dinner.

It is important to start adopting healthy lifestyle changes and choices. Spending more time in the gym, and going to sleep a few hours earlier are important to help you lose weight too.





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#### ★★★★★ Jonathan V

I have seen more improvement with my muscular backache since I started with Innovative Wellness Center than I have with any other doctors I have seen over the last 30 years! I'm very satisfied with my progress and with the overall friendliness and professionalism of all staff members.

#### ★★★★★ Angela V

This was the first time that I was ever in a wellness center to be worked on, it was a great experience it really helped me on the first time, I would recommend it to all my friends and family, I am going to go more often now. The staff there really know what they are doing!!!

#### ★★★★★ Jackie K

I was very pleased with my experience at Innovative Wellness Center. I suffer with migraines and am now trying acupuncture as an alternative to daily medication.

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## DR. JERRY FALK, DMD CELEBRATES OVER 30 YEARS OF FAMILY AND COSMETIC DENTISTRY IN MILLSTONE TOWNSHIP

By Pam Teel

Dr. Falk and his wife Bonnie came to live in Millstone 38 years ago. The Doctor graduated from dental school in 1976 from the New Jersey College of Medicine and Dentistry. It took him just three years. When he started his profession, he was twenty-four years old.

In 1980, he saw patients in his ranch home on Carrs Tavern Road. He continued his practice there in the three-room office, but as the population grew in the town, the Doctor soon outgrew the space. He then went on to buy the property on the corner of Carrs Tavern and Rte. 571 from then township resident, Nelson Maddi. Back then there was an old house on the property where Mr. Maddi ran a barbershop out of his home. The Doctor designed a new larger building that could support the influx of new people coming into town at that time.

In 1973, Dr. Falk's wife Bonnie taught art classes to all the students in town from the first grade to the eighth grade. At that time, there were no art classrooms and Bonnie basically worked out of her car, going from one school to the other to teach classes. She taught in Millstone for twenty-seven years.

Dr. Falk loves the small town atmosphere. With his family practice he got to meet many people over the years and has developed long lasting friendships throughout. He watched children grow up in this town and get married and have children of their own. He raised his son and daughter in Millstone and couldn't be prouder when his daughter Allyson (Ally) joined him in his practice in 201, after graduating from Rutgers and then NYU Dental School. Dr. Allyson Falk DDS also is certified in invisalign aligners; clear plastic devices in the shape of your teeth. (A plastic form of dental braces to adjust teeth) Dr. Falk has also included in his practice fabricating sleep apnea and mask free snoring appliances.

His son Chet graduated with a Biology Degree from the University of Scranton, received a Masters Degree in Material Science Engineering from the University of Boulder, Colorado, and is continuing in a PHD program there doing Breast Cancer Research.

The family practice is not only limited to Millstone residents. Both doctors sees patients from Jackson, Robbinsville, Toms River, Cream Ridge, New Egypt, Avon, and other surrounding communities and they are still taking in new patients. Having been a patient of Dr. Falks for at least 27 years, my family and I can personally vouch for the wonderful and friendly service from both the doctors and the staff, some of whom have been with him from the beginning.

"Jerry has been in Millstone for close to 40 years," stated long time employee Veronica Korner. "In 1984, I moved from North Jersey to Freehold, saw the ad in the paper, and the rest is history. It's been almost 35 years working with Dr. Jerry. He is a caring, compassionate, and considerate person with a wonderful wife who is just as caring. We are very fortunate to have a team that truly loves and cares about each other; that is probably why our days go by fast and we like coming to work. Dr. Ally is our newest addition. She has the same work ethic as her dad and is also a real pleasure to work with. Our days are filled with a lot of laughter as Jerry cracks us up on a daily basis. Our patients are like family to us."

The office is located at 15 Carrs Tavern Road in Millstone Township. To call for an appointment or for more information on services offered, please call the office at 609 -259- 3250.



# SHARING HEALTH DATA

*Are you concerned with where your healthcare data is ending up?*

If you're like most Americans, the answer to that question is no. An NPR-Truven Health Analytics Health Poll found that data privacy didn't appear to bother most respondents. The study found that privacy concerns were highest regarding information held by health insurers, but even then only 16 percent of people expressed any real worry about how that information may be used.

The study interviewed thousands of people by cellphone, landline and online. A majority of the people asked (53 percent) said they would be willing to share information anonymously with health care researchers.

## WHO'S USING YOUR DATA?

Researchers in government, universities, drug companies or consulting firms are a few examples of potential landing spots for your medical data. Here's what the NPR-Truven Health Analytics poll found regarding who could be using your data:

- Comfort with researchers possessing critical data ran between 87 and 92 percent
- Ninety-five percent of sharing-inclined people under 35 were OK with giving anonymized data to professors, while only 74 percent of people 65 and older were

## WHAT TO DO ABOUT IT

If you are concerned about where your data is being distributed, you, as a consumer, have the right to raise questions. Most information about the use of your data can be found within the privacy policy provided your insurance, physician's office or hospital.

If you're still confused about the process after reading through the privacy policies, here are some questions you can ask your provider.

- Will I be notified every time you share information about me?
- Is my medical information available to anyone other than my medical providers and insurance companies?
- What will health insurers do with my records? Can companies other than my policy provider access my records?
- Is my data used for any purpose other than to provide my medical information to my providers?



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## **Cold, flu, or allergy?** **Know the Difference for Best Treatment**

Each year, millions of Americans suffer from one or more episodes of the common cold, flu, or allergies. If you have a runny nose, a stuffy head, and generally feel under the weather, how do you know whether it's allergies making you feel miserable, a cold, or the more serious flu virus?

Although you may opt to try to fight the sickness with hot tea and bed rest, it's best to know which ailment is plaguing you so it can be treated accordingly—especially if it's contagious.

See the difference between flu, cold and allergy symptoms with this easy comparison chart from the National Institute of Health.

Symptoms	Cold	Flu	Airborne Allergy
<b>Fever</b>	Rare	Usual, high (100-102 °F), sometimes higher, especially in young children; lasts 3-4 days	Never
<b>Headache</b>	Uncommon	Common	Uncommon
<b>General Aches, Pains</b>	Slight	Usual; often severe	Never
<b>Fatigue, Weakness</b>	Sometimes	Usual, can last up to 3 weeks	Sometimes
<b>Extreme Exhaustion</b>	Never	Usual, at the beginning of the illness	Never
<b>Stuffy, Runny Nose</b>	Common	Sometimes	Common
<b>Sneezing</b>	Usual	Sometimes	Usual
<b>Sore Throat</b>	Common	Sometimes	Sometimes
<b>Cough</b>	Common	Common, can become severe	Sometimes
<b>Treatment</b>	Get plenty of rest. Stay hydrated. (Drink plenty of fluids.) Decongestants. Aspirin (ages 18 and up), acetaminophen, or ibuprofen for aches and pains	Get plenty of rest. Stay hydrated. Aspirin (ages 18 and up), acetaminophen, or ibuprofen for aches, pains, and fever. Antiviral medicines (see your doctor)	Avoid allergens (things that you're allergic to) Antihistamines Nasal steroids Decongestants
<b>Prevention</b>	Wash your hands often. Avoid close contact with anyone who has a cold.	Get the flu vaccine each year. Wash your hands often. Avoid close contact with anyone who has the flu.	Avoid allergens, such as pollen, house dust mites, mold, pet dander, cockroaches.
<b>Complications</b>	Sinus infection, middle ear infection, asthma	Bronchitis, pneumonia; can be life-threatening	Sinus infection, middle ear infection, asthma

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## NATIONAL DIABETES AWARENESS MONTH

By YMCA of Western Monmouth County

November is National Diabetes Awareness Month and the YMCA of Western Monmouth County is encouraging everyone to learn their risks for prediabetes and type 2 diabetes and to take preventive steps to potentially reduce their chances of developing the disease.

Diabetes is a class of diseases that affect how your body uses blood sugar (glucose). The underlying cause of diabetes varies by type. But, no matter what type of diabetes you have, it can lead to excess sugar in your blood. Too much sugar in your blood can lead to serious health problems. Diabetes is a leading cause of blindness, kidney failure, amputations, heart failure and stroke. Numbers that are dramatically increasing in the last decade, it can affect anyone from children, adults, ethnicity and age.

Statistics from the Centers for Disease Control and Prevention (CDC) show that more than one in three Americans (84 million people) has prediabetes. Only 10 percent of those with prediabetes know they have it but with awareness and simple actions, people with prediabetes may prevent the onset of diabetes. Individuals can assess their risk for prediabetes and type 2 diabetes by taking a simple test at [YMCA.net/diabetes](http://YMCA.net/diabetes). Through this assessment, visitors can also learn how lifestyle choices and family history help determine the ultimate risk for developing the disease. Several factors that could put a person at risk for type 2 diabetes include race, age, weight and activity level.

Making some basic lifestyle changes that contribute to weight loss and healthy living can decrease the risk for type 2 diabetes. Among these are:

- Eat fruits and vegetables every day.
- Choose fish, lean meats and poultry without skin.
- Aim for whole grains with every meal.
- Be moderately active, getting at least 150 minutes of physical activity each week.
- Choose water to drink instead of beverages with added sugar.

For more information about the YMCA of Western Monmouth County and the wide variety of programs and activities available for all ages, visit [www.ymcanj.org](http://www.ymcanj.org).





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## Being Thankful

*During this season of giving thanks, Dimensions Reiki wants to share the Attitude of Gratitude.*

In October, our Halloween events were a great way to introduce people to Spirit, and the live ghost tours let our guests experience direct interaction with the spirits who still haunt the land at the Murray Grove Retreat in Lanoka Harbor! This month, we are working on reflection and raising our vibrations. Balancing our energy and releasing negativity are important for our health and well-being. One of the most direct ways of achieving this calm, empowering energy is to practice having an attitude of gratitude. An attitude of gratitude means making a habit of showing appreciation and thankfulness on a regular basis in all parts of our lives. This allows us to bring in positive energy to fuel us and to focus on rejuvenating ourselves. Adopting these new habits also helps us sympathize with the people who need our help without having to take their energy upon ourselves.

At Dimensions, our personalized Reiki and psychic sessions work with our clients to balance their physical and emotional dis-tress and provide more clarity and peace. To truly encourage the Attitude of Gratitude, we offer classes and workshops designed to improve the ways in which people manage and enhance their own personal energies. Spirit is waiting; are you ready to discover ways to be of service to others?

Check out all of our events online at <http://dimensionsreiki.com/calendar>. Jeff Carpenter is a Reiki Master Teacher, psychic, spiritual cleanser, and psychic medium who owns Dimensions Reiki, 169 Main Street, Suite 105, Matawan, NJ. Registration is required for all events; please email [dimensionsreiki@gmail.com](mailto:dimensionsreiki@gmail.com) or call 732-832-1036 to register.



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**A**s Palatal expanders are often placed while a child is still growing. They are used to widen the upper jaw so that the upper teeth fit properly together out and over the lower teeth. Underdeveloped growth or narrowing of the upper jaw is one of the major causes of

crowding. If the upper jaw is too narrow, there is not enough room for all the permanent teeth to erupt, which results in crowding, crossbites, underbites, or an edge-to-edge bite. Palatal expanders will not prevent the need for braces when all the permanent teeth erupt, but often times will eliminate the need for extraction of permanent teeth to create space or invasive jaw surgery to correct the growth discrepancy after the jaws fully develop. As the palate begins to expand, it creates more room in the mouth for all of the teeth and the remaining teeth can begin to shift into position and will be far closer to their final position. A palate expander will reduce treatment time too. Different factors can lead to narrow upper jaw growth such as thumb-sucking, tongue thrusting or mouth breathing due to enlarged tonsils. Although these problems may look harmless, they may have serious long-term consequences on aesthetics and both dental and physical health. Palatal expanders often

times will eliminate the need for extraction of permanent teeth to create space or invasive jaw surgery to correct the growth discrepancy after the jaws fully develop and often makes the difference between a good orthodontic result and a great orthodontist result. Please contact our office with any questions or to schedule a complimentary first examination to determine if your child would benefit from this type of treatment.

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## NJ YOUTH SOCCER AND TOPPS® TEAM UP TO CELEBRATE STATE CUPS CHAMPIONS

By Pam Teel

New Jersey Youth Soccer is teaming up with Topps once again this fall to celebrate its State Cups champions. Each member of the NJYS National Championship Series, Presidents Cup and Commissioners Cup Championship teams will receive a custom trading card featuring a team selected image.

This initiative continues a successful program that began in early 2017 where NJYS State Cups championship teams earned a commemorative Topps® card to recognize their achievement. The front of the card will have the team name and picture, and the back of each card will be the club logo with a team note of their personal choice. The cards will possess the same quality, look and feel of the Topps® MLS cards that feature the stars of Major League Soccer.

NJYS State Cups will conclude for the fall during the first weekend of November. Semifinal matches will be played on Saturday, November 3, and finals will then be held on Sunday, November 4.

At the top of NJYS State Cups competitions is the National Championship Series, the most prestigious national youth soccer tournament in the country. The National Championship Series winners from each state have the opportunity to showcase their soccer skills against the best competition in the nation while emphasizing teamwork, discipline and fair play.

The Presidents Cup is a national tournament that is designed to create a high-level competition for teams that are looking to play against teams of similar abilities, where those teams that advance will play for a regional or possibly a national title.

The Commissioners Cup is a tournament that was successfully introduced in 2017 and hosts travel teams in the U11 to U14 age groups in the fall,

with the U15 and U16 age groups participating in the spring/summer. This state-only tournament is designed to create a challenging and enjoyable event for teams that do not play in the National Championship Series or Presidents Cup.

**IF YOU HAVE ANY QUESTIONS ABOUT NJYS STATE CUPS, PLEASE EMAIL [STATECUPS@NJYOUTHSOCCER.COM](mailto:STATECUPS@NJYOUTHSOCCER.COM). ALSO MAKE SURE TO FOLLOW NJ YOUTH SOCCER ON SOCIAL MEDIA: @NJYOUTHSOCCER**



### About NJ Youth Soccer Association

New Jersey Youth Soccer, a 501(c)(3) organization affiliated with U.S. Youth Soccer and the U.S. Soccer comprised of more than 100,000 players from 5 to 19-years-old; 20,000+ coaches; and thousands of volunteers. Members collectively support the sport of soccer through training, practice, competition and the spirit of good sportsmanship. The association features recreational, travel soccer programs at multiple skill levels; Olympic Development Programs (ODP); tournaments including the National Championship series; coach and referee training and certification programs; and TOPSoccer, a program for children with special needs.



## PROFESSIONAL MINECRAFT BUILDER

CJ Timmoneri is a current senior school at Allentown High School in Allentown, New Jersey. He makes money from playing the popular video game Minecraft. What started out at the age of nine as a fun pastime and a game to play with friends has turned into a paying job. He creates various game design, educational and media projects by building inside of Minecraft, using the various blocks the game is known for.

Using Minecraft as a digital art and 3D modeling platform, he has worked with museums, corporations and film studios to produce a variety of unique Minecraft worlds. He has used Minecraft to connect with people of all ages, from making interactive museum exhibits and even recreating his Grandfather's town in Italy within Minecraft. Now at the age of 16, he has earned almost 20 thousand dollars by being a professional Minecraft builder. Below are some of his projects, including both personal and commercial works. You can find more information about his work within Minecraft on his personal website and Twitter found below.

**WEBSITE:** [HTTPS://CJTIMMERI.COM](https://cjtimmeri.com)

**TWITTER PROFILE:** [HTTPS://TWITTER.COM/CAPTAINCREEPR](https://twitter.com/captaincreepR)



*CJ Timmoneri showing his grandfather a printed version of one of his projects he made inside of Minecraft.*



## WHEN YOUR CHILD STEALS

By Lauren Kolacki

Every decision we make as a parent contributes to the person our children will subsequently become. When I was two years old, I pocketed a paint brush while my mom was picking out paint for our new house. When she realized, she immediately brought me back to the store as she urged me to apologize to the owner. I was nervous, I was mad, and I was in hysterics, but I learned a valuable lesson that day.

When your child makes the decision to steal you must remember this is not a reflection of your parenting. However, how you choose to handle the situation not only becomes a reflection of you as a parent, but also your character as a person.

Dealing with this situation when your children are young is a little different. They aren't fully aware of the difference between right and wrong yet, so this is a good opportunity to teach them. Explain how they should ask for what they would like and the importance of sharing. In addition, teach them how to apologize for what they have done, "I'm sorry, I shouldn't have taken that without asking."

As your child ages, the problem should be addressed more seriously. They should be told that they cannot just take something because they want it and they shall not be allowed to keep what they have stolen. In this instance go over alternatives of what they can do if they want something and don't have the money for it.

Like my mother required two-year-old me to do, it is important your child brings back what they stole and apologizes for what they done. This will teach them that their actions have consequences. With technology today, it is very easy for children to buy a game with credit card information that is already locked into a site. If this situation occurs, be sure to have them do something extra to pay it off, such as, chores around the house or in the yard.

If stealing continues as your child enters his/her teenage years it is important to look for other indicators. How is their mood, their personality? Is there a possibility they are stealing to pay for something illegal? When deciding your course of action in this instance, remember that a child who is never held accountable, never learns from their mistake.

One thing to keep in mind while punishing your child, is that if they are not admitting to doing anything wrong, then they should not reap consequences. You wouldn't want them to think that you do not trust them or believe they are capable of showcasing such behavior.







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# HOW TO TALK TO YOUR TEEN ABOUT DEPRESSION AND SUICIDE

By Ankur Desai, MD

The Internet shows like “13 Reasons Why” and celebrity deaths like Anthony Bourdain and Kate Spade have pushed the topic of suicide to the forefront for many Americans, but especially for teens.

Death by suicide is on the rise and this appears to be closely correlated to the increase in depression in youths and young adults, based on the latest research from the Centers for Disease Control and Prevention (CDC). In fact, suicide was the second leading cause of death in young people aged 15 to 34, and the third leading cause of death in youths aged 10 to 14. This makes it one of the most prevalent health issues facing young people today.

Untreated depression is a significant risk factor for suicidal behavior and suicide attempts. Do you know the warning signs?

## THE IMPACT OF THE MEDIA AND TECHNOLOGY

When high-profile suicides occur close together, like in the case of Bourdain and Spade, teens become more aware of the trend. Coupled with the Netflix series “13 Reasons Why,” which follows the story of high school student Hannah Baker’s suicide, teens may develop the impression that suicide is an acceptable solution.

Twenty to 25 percent of youth will experience a mental health disorder in their lifetime, with most mental health disorders beginning in childhood or adolescence, according to the National Co-Morbidity Survey: Adolescent Supplement.

The “virtual world” can give us a false sense of connectedness through apps like texting, Facebook, Snapchat, and Instagram. Excessive amounts of screen time and use of social media doesn’t provide children with the opportunity to form and develop live, in-person relationships. Social media provides a false lens through which to filter reality from our lives.

As an extreme example, a seemingly innocuous social gaff can be shared and amplified on social media instantly, resulting initially in embarrassment and potentially to social isolation and feelings of loneliness and hopelessness. These feelings could develop into a larger depressive episode with more serious implications.

Despite having some of the stiffest anti-bullying laws in the country, New Jersey teens still can feel bullied. As recently as the summer 2017, a 12-year-old Rockaway Township middle school student took her life after being harassed at school and online through texting, Snapchat, and Instagram.

## RECOGNIZING THE SIGNS OF DEPRESSION

One in four adolescents will experience mental disorders that are severe enough to cause significant functional impairment. Recognizing the signs of depression is critically important to ensure that your child gets the services and support that he or she needs.

### THE POTENTIAL SIGNS OF DEPRESSION AND ANXIETY, INCLUDE:

- Changes in energy level
- Changes in appetite
- Changes in concentration, which could result in a decline in academic performance
- Avoiding school and social events that is distinctively out of character to previous behavior
- Negative thoughts about themselves, the world around them, and the future
- Loss of interest in activities which he or she previously enjoyed
- Suicidal thinking and non-suicidal self-injurious behaviors, such as cutting
- Substance use and experimentation
- Increased irritability
- Change in sleep patterns
- Physical complaints with no clear medical cause or etiology

If you notice any of these signs, be careful not to attribute it to “teens being teens.” As a parent, caregiver, or well-wisher, it’s important to identify when there is a change from baseline emotional and behavioral functioning. Ask your child what’s bothering her. Try to be proactive and preventive by opening the lines of communication and keeping them open. Remember, you are the parent, not your child’s friend. It’s important to communicate and be aware of your child’s on-screen and off-screen life. There’s a fine line between being a “helicopter parent,” who intrusively hovers over their children, and being an accessible, interactive parent who provides space but is knowledgeable about what’s going on in your child’s life.

Your child may be hesitant to talk at first and just provide one-word answers. That’s OK. It’s not about the words that are exchanged; some of best interactions will be through shared experiences while working on something together or trying to complete a task together. Once you’ve established a level of comfort and trust, your child will talk when they are ready. They may even choose to talk to another trusted family member. Be open and supportive about whoever she chooses to confide in.

### SHOULD WE GO TO THE ER?

Once you understand more about the issues your child is facing, seek support services, whether it’s through your primary care physician, religious group, friends, family, community services or school resources.

If he or she is threatening self-harm or harm to someone else, a visit to the local emergency department is necessary. Hospitals are staffed with skilled mental health professionals who can help ensure your child stays safe. A recent study in the journal Pediatrics found that the numbers of kids being admitted or seeking help in the emergency department or hospital for suicidal ideation or attempts have almost tripled from 2008 to 2015. The rate of increase was highest among adolescent girls.

Be mindful of the potential risk factors and protective factors associated with suicidal ideation and behavior:

- A past history of suicide attempts
- A history of non-suicidal self-injurious behaviors
- Substance use
- Recent interpersonal conflicts

Protective factors, or qualities that can help a child cope with depression, include having a supportive family and social network and having a strong sense of religious or cultural identity. Once the child gets the support she needs, discuss a “safety plan” and the coping mechanisms that will be implemented if she becomes depressed again.

Suicide is preventable by knowing the signs and being observant. Be mindful and attentive to any emotional changes that you may notice, and take steps to get your child help and support.

*Ankur Desai, MD, is a board-certified adolescent psychiatrist on staff at CentraState Medical Center and can be reached by calling 866-CENTRA7.*



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## AMAZON ECHO FOR PARENTING

By Lauren Kolacki

Technology advancements have changed the way the world operates. Some nostalgic adults fear their take over, while others have decided to take them for all they are worth. If there is an opportunity to decrease the amount of effort that is required every day, even the slightest bit, shouldn't we take advantage?

In 2014, Amazon created a hands-free speaker you control with your voice, the Amazon Echo. Echo connects to the Alexa Voice Service to play music, make calls, send and receive messages, provide information, news, sports scores, weather, etc. As if those features weren't good enough, individuals claim that Alexa is now even helping them parent.

**"ALEXA, SET TIMER."** Alexa's clock feature is able to set timers to remind your children that it's time to start their homework or take their medicine. It can put a cap on screen time or be their morning alarm. Alexa also has an, "Out the Door" skill, which keeps kids on track in their morning routine and even makes it fun.

**"ALEXA, SETTLE A DISPUTE."** Alexa has a "Kids Court" skill, which allows children to work out their disagreements. The people involved each tell Alexa the problem. She succeeds with questions and encouragement to talk the children through the situation.

**"ALEXA, TELL A STORY."** Alexa reads aloud audio books from audible. If you ask, she'll tell your children a captivating fairy tale or spooky horror story. Alexa even tells interactive tales that you influence by answering questions, playing a character, or even directing the action.

**"ALEXA, PLAY A GAME."** There are several child-friendly games to entertain your children for hours. Your classics, such as, bingo, tic tac toe and rock, paper, scissors to more specific such as, an escape room, Mickey Mouse adventures and a detective's case.

**"ALEXA, PLAY A SONG."** Some parents have Alexa play the clean-up song when it's time to put their toys away or play an uplifting dance playlist to prompt a homework break. Music can make waking up or doing chores more desirable.





# MILLSTONE'S TROOP 116

## *Welcomes New Eagle Scouts*

By Pam Teel

Five township youths have completed their requirement for Eagle Scouts. They were all examined by the Eagle Scouts Board of Review and were found worthy of the rank of Eagle Scout. The Eagle Scout Court of Honor will be held on Saturday, November 24, th at 11:00am in the lower level hall located at St. Joseph's Church, 91 Stillhouse Road. The adult leaders of Troop 116 are very proud of the young men and their accomplishments.

The five scouts are: Cole Meier, William Jacob Rears, Joseph Anthony Rogero, Joshua Ian Matthew Siedman and Tommy White. Each Scout had to complete a project before they advanced.

Their projects were:

Cole Meier installed four benches for visitors to use at the Historic Thomas Baird Homestead. The benches were placed around the property for patrons to use when they come to tour the grounds. Each bench had two 4 x 4 posts that were anchored into the ground by cement and a seat platform made with six 2 x 4's. The pressure treated lumber should allow for these benched to stay where they are for many years.

William Jacob Rears custom designed and built five six-foot picnic tables for use at the Historic Thomas Baird Homestead in Millstone. The tables were built using pressure treated lumber and galvanized deck screws and carriage bolts. The table will be used to provide guest seating and table space for the homesteads various events.

Joseph Anthony Rogero worked with a nonprofit organization called Sole Hope. Joseph created fifty shoe kits utilizing recycled plastic water containers and used jeans. Sole Hope improves the lives of communities in Uganda by providing local craftsmen with the shoe kits. The kits along with medical supplies and educational supplies help to serve those suffering from jiggers, a common foot problem for many in that part of the world. The project also benefitted the local craftsmen who are able to make a living wage to help support their families.

Joshua Ian Matthew Siedman constructed an outdoor classroom at the Millstone Township Middle School. This space provided teachers and children an alternative space for learning. The project required that a 60' by 50' area be cleared of weeds, grass and brush. Joshua and his volunteers installed new mulch and compacted crushed stone. In addition to the existing four outdoor tables, Joshua provided a 5' wheelchair accessible table for physically challenged children. He also provided 5 umbrellas to provide shade to make the space more comfortable during sunny days.

Tommy White planned and managed the reconstruction of the back deck of the United Presbyterian Church of Millstone's Ministry center. The deck had fallen into repair and was not usable. With a generous donation of materials from Northeastern Building Supply, Tommy led fellow Scouts in the removal of the old deck, replaced new decking, spindles, railings and stairs. The Ministry Center hosts church and community events and is home to the Millstone Food Pantry and Millstone Community Garden. The rebuilt deck adds just under 200 square feet of outdoor space and was a final project in the Ministry Center renovation.

Congratulations to these fine young men for their outstanding work that aids and benefits buildings in Millstone and also for their dedication to the mission of Troop 116, to deliver adventure, learning, challenge and responsibility.



*One of the benches built by Cole Meier by the Baird House Pond*



*One of the picnic tables built by William Rears being used by the sixth graders on their field trip to the Thomas Baird Homestead*



## MILLSTONE TOWNSHIP FOUNDATION FOR EDUCATIONAL EXCELLENCE RAISED MORE THAN \$3,800 FROM ITS SEVENTH "FAMILY MOVIE DAY"

Millstone Township Foundation for Educational Excellence (MTFEE) raised more than \$3,800 from its Seventh "Family Movie Day" held on September 30 at the Millstone Township Performing Arts Center (MPAC). The event opened with pre-movie activities, including crafts and pumpkin decorating, followed by a screening of "Hotel Transylvania 2."

MTFEE is a non-profit organization devoted to funding grants for items that nurture extraordinary educational experiences for every student in the Millstone Township Public Schools and are beyond the scope of the general school budget. The foundation has awarded more than \$560,000 in grants to Millstone Township schools, since 2002. Proceeds from the event will help provide grant funding for innovative classroom programs, educational opportunities for students, staff development, and state-of-the-art teaching materials that are beyond the scope of the general school budget to enrich education for the district's public school students.

MTFEE thanks its sponsors and the community for their support.

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- Millstone Riding Club
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For more information about MTFEE, becoming a trustee or its fundraising efforts, e-mail [info@mtfee.org](mailto:info@mtfee.org), visit [www.mtfee.org](http://www.mtfee.org) and Like Us on Facebook. Join MTFEE Remind, by texting @mtfee to 81010.

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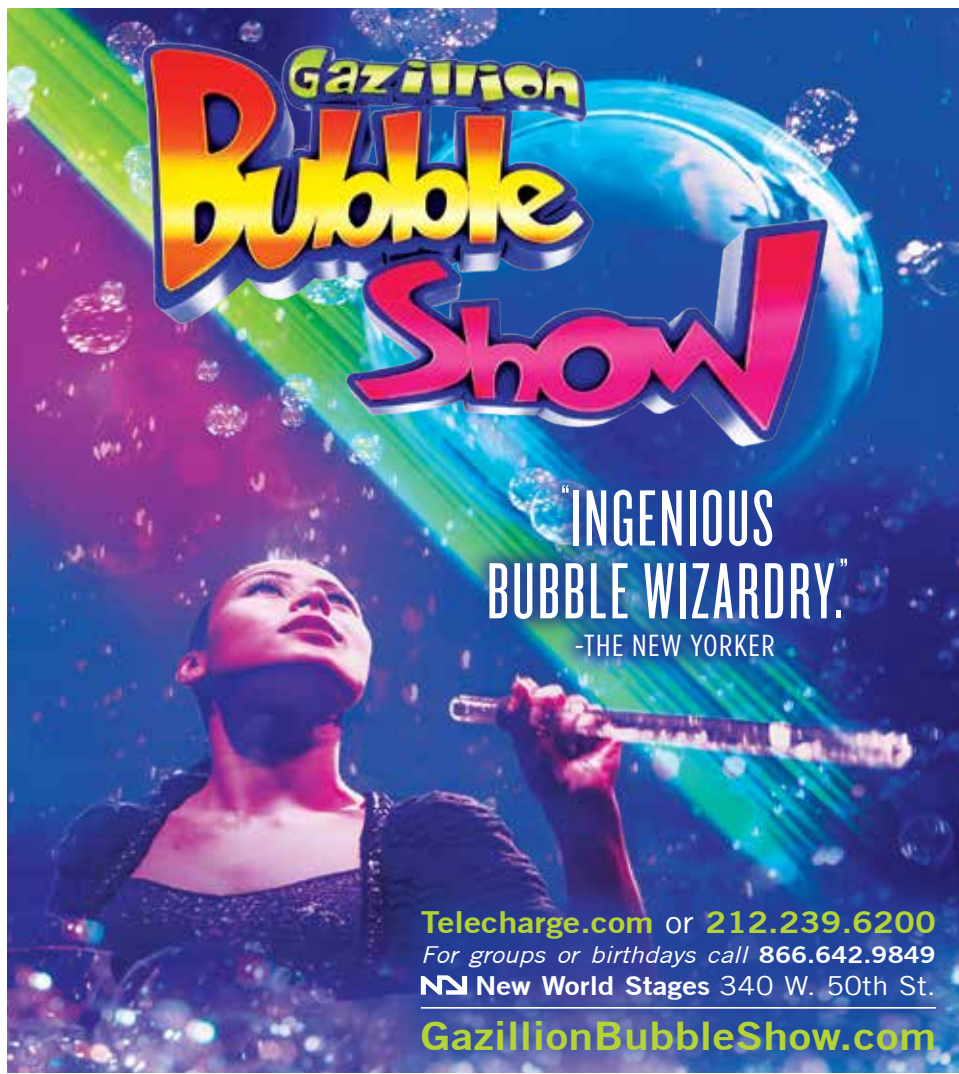
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# The Millstone Times STUDENT OF THE MONTH

By Pam Teel

Seven year-old Ares Ahuja is in the second grade at the Millstone Primary School. Ares' favorite subject in school is math but he loves recess too where he gets to run around and play with his friends. Ares is a great student and works hard to get the best grades.

His favorite book he likes to read is called, Sam the Man.

His favorite TV programs that he likes to watch are baseball games. Ares is a big Yankee fan. He also likes to watch soccer.

His favorite song right now is "Believer" by Imagine Dragons.

His hobbies include playing baseball, wrestling, playing piano and playing the tabla, an Indian instrument. He also likes to play catch with his dad.

His favorite place to visit is Yankee Stadium in New York.

Ares lives with his mom and dad and older sister Kyra. His grandparents come from India every summer and spend

three months with them. Ares is sad to see them go back every year. Ares also has a dog named Mili.

His favorite holidays are Christmas, Diwali, and Halloween.

Ares' favorite foods to eat are chicken nuggets and Allu Parantha.

Ares likes being a Boy Scout and has a lot of fun camping and doing other scouting activities.

In the future he would love to become a baseball player. If he had but one wish, it would be to be the best baseball player that he could be and to one day break his bat while he was hitting a ball!!!

Who knows Ares, maybe one day you will be a future New York Yankee. Keep up the great grades in school and remember it takes a lot of practice to become great at something. I have no doubt with your determination you will be that greatest baseball player ever!!!!



\*\*\*Attention Allentown, Hightstown, East Windsor, Millstone, Etc, if you have a child that you feel deserves a shout out for Student of the Month please email me at: Crescent671@gmail.com and I'll send you a form. Your child doesn't have to get straight A's but does have to show a genuine love for learning.\*\*\*



# ANNUAL KID'S WISH'N TO GO FISH'N VETERANS & KIDS MAKING SMILES

By Pam Teel

Just recently, sixty-four special needs youngsters and their families enjoyed perfect weather fishing the Second Annual “Kids Wish’n to go Fish’n” (KWTGF) Fun Day located at Lake Julianna on the Ponderosa Estate Farm, Millstone Township, New Jersey.

The children arrived at Lake Julianna and when they registered they received fishing instructions, tee shirts, patriotic dog tags, goodie bags, fishing caps, prizes, along with rod and reels. Mike and Debbie Bennett, Bear Education and Rescue, made sure the children had plenty of bait and provided loaner rods and reels from their New Jersey “Hooked on Fishing- not on Drugs” equipment trailer.

The focus during the fishing portion of the event was not on catching the biggest fish because all the fishes caught were released back into the lake. Volunteer anglers from various organizations assisted children and their families with baiting hooks, releasing hooked fish, and setting up tackle.

Bob Hopkins, who volunteered with other club members of the Vietnam Veterans of America Chapter 12 stated; “The smiles from the children, parents and caregivers were amazing. Everyone was having fun.”

Every child was able to catch a fish. The youngsters who had the experience of catching their first fish received a “First Fish Award” certificate.



*Mr. Vito Cardinale (center) with a group of youngsters who came for the event from Staten Island, NY.*

After fishing, everyone gathered around the BBQ picnic area for delicious pizza and food that was prepared by Mr. Cardinale and his team. The children enjoyed hayrides, fly-casting, the firemen who brought along one of the Millstone Fire Trucks and mingling with the therapy animals from Golden Gate Farms.

Quote from: Shafia House Legacy Treatment Services, Hainesport, NJ, “My name is Nzinga Diop. I am a direct care counselor at Legacy Treatment services. The children in my home enjoyed the fishing event that you hosted on Saturday, September 29, 2018. They wanted to thank you for such an awesome event, included is a thank you card from all of the children. Thank you for hosting this amazing event, looking forward to other events.”

The event could not have been possible without the support of Mr. Cardinale and his team of caring volunteers. Project Healing Waters Fly Fishing, Jersey Shore Chapter, Newark Bait Fly Casters, New Jersey Beach Buggy Association, Hudson River Fisherman's Association, Jersey Shore Surfcasters, Trout Unlimited, BEAR Environmental Educators, and the Vietnam Veterans of America Chapter 12 members all provided volunteer assistance for the event.

Thank you to the following sponsors and businesses: Magnakron, Tom Zapcic Photography, Jersey Coast Anglers Association, Vietnam Veterans of America Chapter 12, Boating Education and Rescue. Merchants – Dairy Queen, Dan Black Welding, East Gate Nursery, Bill Jim Construction, Laurita Winery, Teddy Bears By the Seashore, Golden Gate Farm, Manasquan River Marlin and Tuna Club Capt. Butch Cross, Phinas Farms, Dan The Tin Man, Jersey Shore Surfcasters, The Fisherman Magazine, Dunkin Donuts, Reel Seat B&T, Gabrile's Bait Co., Spring Lake Freezer, Bagel Bistro, Jersey Hooker Outfitters, Frogbridge Day Camp, Black Bear Day Camp, Bimbo Bakery, and local contributors.

Thank you to the amazing angling volunteers that assisted with set up and making sure everyone was safe by the water. Since 2016, Veterans, many of them disabled, have been invited guests by Mr. Vito Cardinale, owner of Ponderosa Estates Farm, to enjoy the peace and serenity of Lake Julianna. Mr. Vito Cardinale, President Cardinale Enterprises LLC., and Don Marantz, Jersey Coast Anglers Association's, Youth Education Committee KWTGF Chairman, are planning a Volunteer Appreciation Day for all the volunteers that made the event a success.



## Alzheimer's Awareness

By Lauren Kolacki

Alzheimer's is the most common form of dementia. It is a progressive disease that results in memory loss and other cognitive abilities that interfere with everyday life. In early stages, it is noticed that an individual will have trouble remembering newly acquired information. As the disease worsens, more difficulties present themselves as the individual becomes more confused and experiences additional memory loss. Those suffering from Alzheimer's may not recognize it due to the cognitive changes they are experiencing, however, the symptoms will be present to family members and friends. As early diagnosis and intervention methods improve dramatically, so do treatment options and support resources. That is why spreading awareness regarding this mind-altering disease is so important, to be able to improve the suffering individual's quality of life as much as possible.

Alzheimer's New Jersey is an organization dedicated to performing this exact operation. Additional funding is needed for Alzheimer's research and resources so Alzheimer's New Jersey is determined to get it. Their goal is to advocate for those who are affected by this heart breaking disease. Their mission is to respond to the needs of people in New Jersey who are affected by Alzheimer's disease and other dementias, by providing programs and community partnerships that increase awareness and access to services. There are several programs run through the foundation that can be very beneficial to an individual with Alzheimer's or the people in their life.

In addition to helping to advance research, Alzheimer's New Jersey offers community-based support, assistance and education through their Helpline, Respite Care and Wellness Program, Family Support Groups and Education Programs for family caregivers and healthcare professionals. There are several opportunities to contribute to the fight against Alzheimer's. Visit <https://www.alznj.org> for more information about volunteering, advocating, donating and/or walking.



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### WHAT IS HYALGAN AND HOW DOES IT WORK?

Hyalgan is a natural lubricating fluid that acts as a lubricant and shock absorber inside the knee joint. The substance in Hyalgan is hyaluronic acid which is normally found in high levels in healthy joints. Replacing the hyaluronic acid with Hyalgan lubricates the joint and reduces pain. Hyalgan has been administered over 40 million times and has been proven to provide long-lasting relief of knee pain from osteoarthritis.

### WHAT IF YOU ALREADY TRIED KNEE INJECTIONS?

If you have had injections like this in the past and experienced poor results, there is still hope! Many doctors in this area offer similar injections, but very few use precision fluoroscopy guidance. Fluoroscopy guidance ensures that the pain relieving Hyalgan reaches the knee capsule where it bonds with the joint fluid to create a lubricating and cushioning layer. Without fluoroscopy, it is estimated that doctors "miss" the capsule over 30% of the time resulting in poor results. We want each and every one of our patients to have the greatest chance of success, so every injection is done with precision fluoroscopy guidance to ensure that the Hyalgan gets into the capsule 100% of the time. Because of this, patients who previously felt little to no relief with non-fluoroscopy guided injection are now getting excellent results.

The other "big difference" in our results is the multitude of other supportive care options that we have available to enhance the effectiveness of the Hyalgan procedure. These options include state of the art medical laser treatment, physical therapy, manipulation, corrective osteoarthritis bracing (takes pressure off the damaged section of the knee), and natural anti-inflammatory products. The combination of these treatments offers you what we feel is the most comprehensive non-surgical knee treatment program available.

### DOES IT HURT?

Many of our patients report that they feel little to no pain at all! We do everything possible to minimize any pain from the procedure, from pain relieving spray and a local anesthetic, to precision guidance that ensures we are always in the right spot.

### WILL MY INSURANCE COVER HYALGAN?

This procedure is covered by most major insurance companies including Medicare. Our insurance department pre-verifies every patient.

### WHO WILL BE PERFORMING THE HYALGAN PROCEDURE?

Dr. Scot Paris is the medical physician who performs the Hyalgan injection. Dr. Paris is trained as a general surgeon and has extensive experience with a variety of surgical procedures. With his conservative approach, he has excelled in the non-surgical treatment of knee pain with the use of fluoroscopy guided Hyalgan injections.

### SO HOW DO I KNOW IF YOUR KNEE PAIN TREATMENT PROGRAM WILL HELP ME?

If you are tired of suffering with painful arthritis of the knee, and you want to see if the latest advances in non-surgical treatment can help, all you have to do is call 732-683-1800 to set up a risk free consultation. During the consultation all of your questions will be answered in a warm and friendly environment. Knee replacement surgery is a very extreme measure to take without considering all of your other options first. Once it's done there is no turning back. For that reason we encourage you to schedule an appointment to see if you are a candidate for Hyalgan treatment.

We are proud to offer our patients a comprehensive knee pain treatment program that includes the best non-surgical methods to relieve pain all under one roof. We look forward to having the opportunity to help you feel better. Take the first step in ending your knee pain and call to schedule an appointment today!

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# THE TOP 10 MEDICAL MISTAKES YOU MAY BE MAKING

By Robert Pedowitz, DO

It's tempting to turn to Dr. Google when seeking medical advice, but searchers should be wary: not all information found online is accurate. When it comes to your body, it's best to seek the services of a medical expert. Here are a few mistakes you may be making.

**1. NOT BEING OPEN WITH YOUR DOCTOR** – Years ago, if your doctor said to do something, most people just did it. But we've learned that the best care comes from conversation. If you don't understand your doctor's advice, ask questions. And if he or she doesn't take time to fully explain things or answer your questions, then that's not the doctor for you. You should be able to ask questions, understand the answers and explain them to others.

**2. NOT CHARGING YOUR BODY'S BATTERY** – Most adults know that sleep is important, yet the majority still only gets about six hours of shut-eye each night. Lack of sleep can have a profound impact on your health, including:

- Decreased alertness
- Slower decision-making skills
- Poor performance at work
- Poor diet choices, including sugar and carb cravings
- Caffeine overuse, which can increase blood pressure and heart rate and affect your kidneys
- Weight gain
- Increased risk of developing diabetes



Climb into bed and aim for seven to eight hours of solid sleep. Your body will function much better when its energy reserves are full.

**3. SITTING EXERCISE OUT** – Our reliance on digital devices often means we spend our time surfing the internet instead of surfing the Atlantic. You don't have to train for a marathon or set an Olympic swim pace, but you should make 150 minutes of exercise your weekly goal. You can break it up into 30 minutes a day, five days a week. And, for an added boost, get moving outside to gain the added benefits of fresh air and sunshine, which can lift your mood. Without exercise, you risk developing high cholesterol, high blood pressure, diabetes and heart issues.

**4. FALLING FOR FADS** – Fad diets, like the ketogenic diet or intermittent fasting, can provide quick results, but those results are rarely sustainable. The one exception may be the Mediterranean diet, which seems to promote a sensible plan. For long-lasting results, ditch a diet that's restrictive and choose moderation in the form of lean meats, chicken, fish, healthy oils and nuts, and lots of vegetables. Most people know that too much sugar is bad, but not everyone is aware that overeating carbohydrates such as pasta, bread and cereal can have equally detrimental effects on our bodies. Avoid processed, fatty and fried foods, and if you're not that active, you'll want to curb your calorie intake at about 1,600 to 1,800 calories a day. If active, you may need more than 2,000 calories for energy. Consult a doctor or nutritionist for specific guidance.

**5. DELAYING THE DENTIST** – Few adults look forward to visiting the dentist, but bacterial infections that can affect your heart can start with poor oral hygiene. To keep your mouth smiling, brush and floss twice a day, consider using a mouth rinse and see a dentist at least once a year, ideally twice.

**6. FAVORING FASHION OVER YOUR FEET** – Shoes that are old and beat up don't provide adequate support for your feet. Your feet bear the brunt of hundreds of pounds of pressure with each step. As such, you need arch support and stability to avoid developing plantar fasciitis, an inflammation of the tissue that connects the heel bone to the toes. Replace or repair worn shoes and if unable to buy new shoes, consider using cushioned insoles. Limit your use of high heels, because they can cause injury, such as contributing to plantar fasciitis, knee, hip and/or back pain.

**7. WEARING CLOTHES OUT OF SEASON** – When the temperature drops, be sure to wear climate-appropriate clothing, including gloves, hats and coats. Exposure to the cold can weaken your immune system, which is particularly risky in bad flu seasons like the one we just experienced. Also, you risk damaging your skin, or in extreme situations, developing frost bite. The converse also is true: Wearing heavy, dark clothing in the summer can lead to overheating or heat stroke.

**8. MISMANAGING YOUR MEDICATIONS** – Patients can make several mistakes when taking medications, including:

- Not taking them as directed, which can cause side effects and reduce the medication's ability to treat your condition
- Stopping use of the medication too soon, which can lead to treatment failure, or cause withdrawal symptoms or a "rebound effect," in which the condition being treated develops again, sometimes stronger than before
- Relying too much on over-the-counter medications, as they may not appropriately treat your condition or may cause side effects. For example, if taken too much, acetaminophen can cause liver damage, and ibuprofen can cause damage to the kidneys, liver or intestines.

Talk to your doctor if you have any concerns about the medications that you've been prescribed, including concerns about price. If a patient can't afford a certain medication, I help him or her look for generic options or coupons to offset the cost.

**9. TRYING ALTERNATIVE TREATMENTS IN A VACUUM** – At times, you may want to use alternative treatments to alleviate your pain or illness. Going to a naturopath or an alternative non-physician provider, for example, may help but talk to your doctor about the treatments you'd like to pursue. Without the knowledge of your health history, or proper training and background, he or she may misdiagnose your pain or problem. And while I'm not opposed to alternative treatments like cupping and acupuncture, make sure your primary care physician is informed about it so he or she can add it to your medical record, or provide sound evidence based medical advice about all of your treatment options.

**10. TRADING CIGARETTES FOR VAPING** – There's not enough data to conclude that swapping one inhaled substance for another is a safer idea. The liquid in e-cigarettes is a chemical with unknown additives – and unknown health effects.

Having an ongoing relationship with a primary care physician who you trust is the paramount path to a life of health and wellness. Annual physicals are a great opportunity to discuss your overall health and any issues that you may be experiencing. Your physician has the advantage of knowing your full medical picture and can advise you best about seeing specialists, exploring new or alternative treatments and managing your total health, safely.



## Caring Connections

By Lauren Kolacki

As Sheli Monacchio attended another networking event, she couldn't help but think, "There has to be a more efficient way to bring professionals together for the right reasons." The issue with these events is that by the time the group got through formalities and introductions, there was not enough time to make any further connections with other professionals. As Sheli brainstormed, it occurred to her, a networking organization that would connect health care professions with educating seniors. She acted on that idea and in 2011, she founded Caring Connections.

Caring Connections is a nonprofit organization, soon to be a 501(c)(3), that provides education to seniors, over 65, and their families, as well as, lend support to those professionals that provide them with healthcare and other services. Alongside Sheli, President and founder, is Linda Mundie, Vice President, Cris Brown, Secretary, and Katie Chambers, Treasurer. Since 2011, Caring Connections has created a network of over 600 qualified healthcare professionals and has expanded into seven counties; Monmouth, Mercer, Middlesex, Ocean, Somerset, Burlington and Bucks County, Pennsylvania. In 2019 they plan to spread into Union and Camden county.

The Goal of Caring Connections is to educate seniors in the community and provide reliable resources to them. By doing so, Caring Connections hopes to put a halt to seniors haphazardly googling, looking for guidance. When they end up on the internet, they put themselves at risk for scams and fraudulence.

There is also a Speaker's Bureau that focuses on educating seniors, their family members and the health care professionals who serve them. The speakers are experts in their field and are available to speak at facilities, senior centers, senior community clubs and local libraries and public spaces. Their "education only" approach is welcomed by seniors, professionals, families and caregivers throughout New Jersey and Pennsylvania. "Education only", meaning they will not use this time to solicit seniors but to share community events, and topics on educating seniors and their families on resources that are available to them before a crisis hits.

The members of Caring Connections provide care from the heart while staying up to date with the best practices and building relations with other quality health care professionals. Once a month a meeting is held where your entry fee is a can of food (to be donated). This is an opportunity for the health care professionals to network with one another.

The biggest change to this group is opening the website to seniors. If they need a speaker on anything from 'safety in the home' to 'how to pay for a nursing home', they now have access to find their topic of choice and are able to request a speaker. There is also social media available where they can post in the group or privately message other members. This acts as a great support system for those who may need it.

If seniors have access to resources and prior education, they will be prepared, in the event of a crisis, that is why Caring Connections is so important. Seniors and family members can find these resources or additional information at <https://caringconnections.nj.org> or on their Facebook group called New Jersey Resources for Seniors-CCNJ where they can post questions and have professionals and other members provide a great support system for those who need it.

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2F9NOV11



# DID YOU KNOW....?

By Pam Teel

## ***Did you know that there are more than 3,500 species of mosquitoes and that only the female mosquitoes bite?***

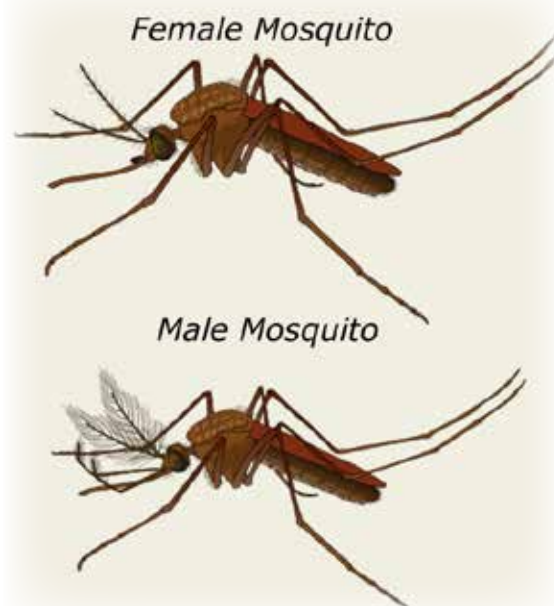
Both male and female feed mainly on fruit and nectar plants, but the female also needs the protein in blood to help her eggs develop. Once she has had her fill of blood, she'll rest a few days before laying her eggs. Mosquito is Spanish for little fly. The word mosquito supposedly originated in the 16th century. In Africa, New Zealand, and Australia mosquitoes are often called Mozzies.

Mosquitoes don't have teeth. The female has highly specialized mouthparts composed of six stylets. The stylets pierce the skin, then four of the stylets serrate capillaries. One stylet injects an anti coagulant and the last stylet acts like a trough for the blood to be drawn into the mosquito by a pump located in the head of a mosquito. Who would have thought that such a tiny insect would have these capabilities? The stretch receptors in the female's abdomen let her know when to stop taking blood. During mating, male mosquitoes are attracted to the female by the whine of the female's wings. Mosquitoes have six legs, a head, a thorax, and an abdomen. On the head are two compound eyes, two ocelli (simple eyes), two antennae and a proboscis. Two large scaled wings sprout from the thorax. Mosquitoes can't fly very far or very fast and generally fly below 25 feet. They can smell human breath, making us targets for them. They also like it when you're sweaty. The smells act like a dinner call to them. They use heat sensors around their mouthparts to detect warmth of your body- actually detecting the blood inside. When they land on you, they locate the best capillaries for tapping. Some species are daytime feeders while others are nighttime feeders.

Mosquitoes lay their eggs in different ways. Some lay their eggs in rafts that float on top of the water. Some lay them in moist soil or on the side of a container in expectation that the rising water cover the eggs so they can hatch. Mosquitoes that lay their eggs in rafts can lay up to 250 eggs at a time but even a raft of 250 eggs is still quite small measuring about 1/4 inch by 1/8 inch. That's why it's not a good idea to have stale water collecting around your house in buckets or other places that can collect water. The Cattail mosquito larva has a specialized abdomen that allows it to attach to cattails or other plants and breathe air through the stalk of the plant.

The good news, the average mosquito lifespan is less than two months. Males live only about eight to ten days and females can live about six to eight weeks. The female is laying eggs about every three days during that time. Some species of mosquitoes can hibernate for up to 6 months if they find a warm place. They prefer temperatures over 80 degrees and shut down for the winter at 50 degrees or less.

Bumps made by the mosquito are caused by their saliva. While one tube in the proboscis draws blood, the other pumps in saliva containing a mild pain-killer and an anticoagulant. Most people have minor allergic reactions to the saliva causing the area to swell and itch. Malaria is caused by the parasite living in the mosquito. They can carry West Nile virus and canine heartworm. They do not transmit HIV. Just so you know, bug zappers are useless against mosquitoes. Dragonflies and fish help best control the mosquito population.





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## A Loving family

By Pam Teel

Sadly, the **Animal Assistance Shelter** in East Brunswick is moving out of New Jersey. They just couldn't afford the higher taxes and costs of insurance to run an animal shelter in New Jersey. I have seen firsthand the good they have done for the abandoned animals, cats, dogs, horses, pigs, rabbits, and so on. Over the years, they placed so many stray animals into new loving homes. They took the time to train, work with the animals and place them in a home that fit them. I know that I will miss the shelter here in New Jersey. Linda who runs the shelter will be relocating to Pennsylvania and Brooklyn, NY where she will continue rescuing and saving animals.

**Below are the pets that she has left. They need a home. Linda only has two months to find homes for them so please take a good look at these pets and call the shelter if you are interested in helping give these pets a loving home.**

If you are interested in adopting any of these homeless, sweet, lovable pets, please call Linda at 732-251-3210.

Phones are answered during open doors hours or email: [linda@animalassistance.org](mailto:linda@animalassistance.org). Phone conversations are preferred to email. Please call between 7-10am Monday through Thursday, 7-3pm Friday, or Sunday 8:30-10:30am



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# DOG SEPARATION ANXIETY 101

By Feldun Woelfen

It is good to have a dog that is close to you and a faithful companion. However, it can become a problem when the dog cannot stand to be apart from its owner. Some dogs experience varying degrees of behavioral changes when their owners are not around. Fortunately, this does not happen to many dogs. This article describes dog separation anxiety causes, its symptoms and methods to cure the problem.

## REASONS FOR DOG SEPARATION ANXIETY

There are many reasons why a dog has separation anxiety issues.

- Dogs are social animals and live in a pack. They consider their owners as part of the pack; if not their pack leader. Hence, they would like to be with their owners all the time.
- The dogs have over bonded with their owners. They are too reliant and dependent on you for love and affection.
- Each time you go away, you tend to be away from home for some time. As a result, the dog gets anxious as they feel you would be gone for a long time.
- The dog could have recently been separated from its mother or previous owner and has lost confidence.



## DOG SEPARATION ANXIETY SYMPTOMS

If your dog has one or more of the symptoms below, it might be experiencing dog separation anxiety syndrome.

- When it knows you are about to leave, it spins in circles.
- While you are leaving, it whines, cries and barks.
- After you leave, it destroys your property. Examples include tearing off things, scratching doors and windows.
- When you are away, it becomes restless and tends to jump or bark at visitors.
- It eats less food while you are away especially if you are gone for days.
- Dogs may even attempt to run from their house in search of you.

## DOG SEPARATION ANXIETY TREATMENT

While there are medications to treat this syndrome, they do not address the root cause. There is no reason why dog separation anxiety syndrome cannot be cured without the need for medication. Try some of the methods below.

- Regularly bond with your dog by playing with it or taking it for a walk. It will tell your dog that they are important to you. Furthermore, after they have spent their energy, they will want to rest alone.
- Give a place exclusively to your dog and let them know it is their spot. It needs to know it has a safe place in which it can relax when you are not around.
- There is no need to make a fuss when you leave or when you return. We could unintentionally be stressing the dog or rewarding the dog when we leave with this behavior.
- When your puppy cries when you put him in the crate, do not reward him by taking him out. Take him out when he is calm and quiet.
- Give the right amount of love and affection to your dog. Do not show too much love to your dog. Ignore it whenever possible but you need to occasionally pay attention to it. You need to be careful not to over ignore it too as this will elevate its anxiety levels.
- Try being away from it for a short while and see how it reacts. If there are no major issues, gradually separate it longer.
- Initiate dog obedience training.

If all the above methods fail and the situation worsens, immediately send your dog for behavioral training.





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310 Valencia Drive, Monroe  
\$420,000 Agent: Kimberly Garbrandt

A Must See! Byron model in Renaissance, adult gated community. Beautiful entry, two car temp controlled garage, H/W floors, double sided gas fireplace, tiled sunroom, upgraded kitchen, granite and ss appliances.



90 Hawkin Road, Tabernacle  
\$295,900 Agent: Mildred McCormick

Low taxes, spacious home, huge backyard. Situated on a quiet street, close to everything, with a park like setting, possible subdivision, H/W floors, updated kitchen, new appliances, beautiful deck, endless possibilities.



259A Monroe Road, Monroe  
\$189,900 Agent: Carmen Amodol

Adult community, detached Timberline model, upgraded kitchen and baths, spacious rooms. Exit the dining room sliding glass doors to your own peaceful oasis with a beautiful pond view. Great location!



54 Fieldcrest Drive, Westampton  
\$269,900 Agent: Vinod Bojedla

Stunning home in the best location in Spring Meadows development, oversized lot, freshly painted with neutral colors, new hardwood floors, new carpeting, crown molding, marble fire place, upgraded large tiled gourmet kitchen with 42 inch cabinets, granite countertops, new stainless steel appliances, large pantry, fenced back yard with patio, much more.



1204 Rhoads Drive, Montgomery  
\$242,500 Agent: Veena Khanna

Opportunity to own one BR condo, pristine condition, bright and updated EIK kitchen, granite countertops, ss appliances, beautifully finished basement, neutral throughout, H/W floors, brand new water heater, plenty of storage. Direct bus service to NYC.



22 Babbitt Way, Allentown, NJ 08501  
\$1,200,000 Agent: Susan Metzger

Secluded at the end of a cul-de-sac sits this stunning brick front colonial on 15.9 acres, features spacious kitchen with skylights, large windows offering a large eat in area "with a view", full basement has a wood burning stove, fenced pool area, newly built trex deck, bordered by woods this private secluded property has a 36' x 60' barn with three 12 x 12 stalls.



55 Rues Rd, Cream Ridge, NJ 08514  
\$899,000 Agent: Susan Metzger

Drive up the hill to this warm and inviting Equestrian estate, 6 wide open acres bordered by trees, custom built colonial, basement with finished gym area, inground Grecian pool with large trex deck, sit and relax as you watch the horses graze and wildlife wander the green pastures. A 30' x 36' center isle barn, 3 generous size stalls, full house generator runs the home and barn.



170 Canterbury Ct. East Windsor, NJ 08520  
\$234,000 Donna Moskowitz

Welcome home to this end unit three bedroom townhouse, updated kitchen, stainless steel appliances, updated windows, neutral newer carpeting, full finished basement that is a great place to entertain. Easy to show and we can accommodate a quick closing.



684 Windsor Perrineville Rd, Hightstown  
\$349,900 Agent: Rhonda Golub

This charming home has so much to offer, hardwood flooring, wood burning stove, kitchen boasts granite counters, stainless steel appliances, stone fireplace, sunroom. The yard is private and provides room for the pool and patio. Freshly painted, central vac, finished basement, salt water above ground pool, attached 2-car garage and so much more.



84 Danbury Ct. East Windsor, N.J. 08520  
\$232,000 Donna Moskowitz

Welcome home! Three bedroom, two bathroom townhouse is priced to sell, neutral throughout, upgraded kitchen cabinets, some newer appliances. Windows have been replaced. Full finished basement. Easy to show, can accommodate a quick closing. Close proximity to school, pool, playground and much more. Easy access to NJ turnpike as well as public transportation to NYC.

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## Thinking of Moving Closer to Your Grandkids?

If you're thinking of relocating to be closer to the grandkids, you're not alone. These days, families are more geographically separate than ever before and it's not unusual for adult children to settle a significant distance away from their parents.

It's natural to want to live closer to your grandchildren, but there are a few things you should consider before deciding to make the move.

Is your adult child really committed to staying where they are now? Have they bought a house and are their kids established in the school system? Do they or their spouse have a job that requires periodic relocations? You don't want to uproot your entire life to be closer to them, only to have them move again in a few years.

This may not be the case for every family. But for many adult children, a parent relocating to the area could be an ideal source of free childcare. Are you willing to make this commitment?

If you've chosen your retirement area carefully only to be tempted to move elsewhere to be close to the grandkids, consider how this will affect your financial picture. What is the tax situation, real estate prices, and cost of living like for retirees?

If you're retired and in good health, having access to good healthcare may not be as important now but as you age, it will become more so.

Consider how good the new location would be as a retirement spot with access to fun activities and amenities, health care, and a good tax situation.

Finally, be ready and willing to be independent and build your own life there, one that includes grandkids and adult children, but doesn't depend on them.



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# GUN TRUCKS ON SMITHSONIAN

When the Smithsonian Channel airs the premiere of the hour long documentary that tells the little-known story of the gun trucks of Vietnam, Bayshore native Tom Veth will be able to sit back and take a bit of pride in its production.

Sharing the feeling is Beth Garrigal, owner of Garrigal Productions of West Long Branch. She functioned as the producer and camera operator of this vivid account of the little-known actions and trucks that saved the lives of untold numbers of American military men during the last years of the Vietnam War.

“The Gun Trucks of Vietnam,” documentary was produced in cooperation with Austin Street Productions, a New York based firm that specializes in post-production development for both cable television and on-line programming. Austin Street has worked extensively with the Smithsonian Channel, as well as the National Geographic, Animal Planet and Discovery channels.

The production will air on the Smithsonian channel this Veterans Day, November 11 at 9pm. In addition, there will be formal ceremonies in Washington DC the following day in which those heroes who told their stories will be honored.

The film is the story of how hundreds of enlisted men assigned to transportation units of the Army, modified whatever manner of two and a half ton and five ton trucks they could manage to secure for their unit. Working with other soldiers, they built fortress strength boxes on the backs of the trucks to house larger weapons and other artillery. This enabled them to secure safer passage through the Vietnam jungles while avoiding enemy fire in order to bring supplies to troops in the field.

Veth, a Certified Professional Accountant with an office in Atlantic Highlands, served in the US Navy from 1968 through 1971. Despite volunteering three times to go to Vietnam, he was never assigned to a ship that saw duty in the Asian theater. Supporting, financing and interviewing veterans who were on the gun trucks have been a labor of love for him. He is happy, he said, to be repaying, at least in a small part, the veterans who did serve in the war arenas. It also has particular meaning to Veth as he had high school classmates and friends who served, and in some cases, made the ultimate sacrifice in Vietnam.

Garrigal, who was a youngster during the Vietnam War, said Veth was responsible for breaking the ice between her and the Vietnam veterans. Some were wary of her youth and in turn were reluctant to open up and talk about their horrific experiences and the reaction of many Americans to their service. Sharing a bond with Veth enabled them to build a trust in Garrigal that ensured detailed and revealing stories about their experiences.

With more than two decades in the film production industry, Garrigal created her own company in 2008. She also finds time to support the community, including serving as a member of the Shore Regional Board of Education for the past ten years. Although she never served in the military, she said she explained why she chose to produce the gun truck story in a documentary.

“It is an inspiring story and I feel proud to be a part of making it known to all Americans,” Garrigal offered. “Because of the bravery and ingenuity of the men who designed these trucks, often times with the winking eye of an officer, they dedicated themselves out of the sheer love and camaraderie they shared with their fellow soldiers.”

Smithsonian purchased the rights to the documentary, which explains why Garrigal cannot present the film for local veterans or fraternal organizations or in local theaters.

Both Veth and Garrigal say they can never forget the five years they have taken crisscrossing the country and interviewing more than 75 veterans in 16 states. Just as rewarding was the opportunity to meet and know first hand the men who made history. For Veth, it has also been an emotional time. He noted, “This was a war everyone wanted to forget and veterans were reluctant to tell their very private stories. Listening to their memories certainly was touching.”

While the documentary includes conversations and recollections of many to whom the pair spoke, it is further highlighted with actual videos of the war and commentary by the veterans themselves. One of the highlights of the film also recounts the story of Larry G. Dahl, a 21-year old machine gunner from Oregon. Dahl was the posthumous recipient of the Congressional Medal of Honor for his heroic actions on a gun truck that saved the lives of fellow soldiers.

**FOR FURTHER INFORMATION ON THE UPCOMING DOCUMENTARY, VISIT [SMITHSONIANCHANNEL.COM](http://SMITHSONIANCHANNEL.COM).  
OR GO TO: [HTTPS://VIMEO.COM/242572250](https://VIMEO.COM/242572250) TO SEE A VIDEO ON WHAT GUN TRUCKS ARE ABOUT.**





# The Logic of Logos and Catchphrases

By Pam Teel

## WHAT'S IN A NAME? DID YOU EVER WONDER WHY CERTAIN NAMES WERE GIVEN TO THINGS THAT JUST DIDN'T MAKE ANY SENSE TO YOU?

Take the word **SANDWICH**. Millions of sandwiches are eaten around the world everyday yet what does the name have to do with what you see before you? Luckily there is no sand involved in a sandwich.

The best answer out there originated in England by a man of Title. It refers to the 4th Earl of Sandwich, John Montagu, referenced in a journal by Edward Gibbon in 1762. The journal told of how Montagu was very fond of cards and gambling and that he didn't want to leave his cards on the table and break for dinner so he asked the servant to give him a piece of meat and slap two slices of bread on them and bring it to him. He played cards so much that stopping to eat dinner was inconvenient for him. He inadvertently invented the portable meal, hence the sandwich!



**WITCH HAZEL** -We all probably have some in our medicine cabinet but did you ever wonder how it got its name? Witch hazel is a very versatile remedy, with generally accepted uses ranging from facial care to soothing aching feet. It is also used for the treatment of hemorrhoids, inflammation of the mouth and throat, and other conditions, such as varicose veins, wounds, and burns. Witch hazel has so many applications its even recommended to ease the pain of sunburn, windburn, insect bites, poison ivy blisters, and sore and sprained muscles. The medicinal element of witch hazel is the hamamelis water that is distilled, decocted, or tinctured from fresh and dried leaves, and fresh and dried bark and twigs. Tannins and volatile oils are the primary active ingredients of witch hazel that contribute to its astringent benefits. The tannin content of witch hazel leaves is 8%, and in witch hazel bark ranges from 1–3%, as the medicine derived from the bark will yield a higher tannin concentration than that from leaves. Recent research done in Asia indicates that it is the tannin content of witch hazel that is chiefly responsible for its strong antioxidant activity.



(*Hamamelis virginiana*) is a deciduous tree or shrub that is native to Atlantic North America, and it is now also cultivated in Europe and Asia. The shrub can reach a height of 15 ft (4.6 m). It flowers in the fall, producing vivid yellow flowers. Witch hazel is also known as hazel nut, snapping hazel, spotted alder, tobacco wood, winterbloom, and hamamelis water. Native Americans used witch hazel leaves and bark as a poultice to reduce swelling and inflammation. Those are among the uses of this herb that has long been among the best known and widely used home remedies. The word "witch" in the name of the herb is actually a derivative from the Anglo-Saxon word *wych* meaning flexible. The word described the flexibility of the branches that Native Americans used to make bows and for divining rods. Native Americans regarded witch hazel as a general tonic. They also brewed witch hazel as a tea for conditions including cuts, colds, heavy menstruation, tumors, and eye inflammation. (Though it is not advisable to be used internally.)

**HAMBURGER**- no, a hamburger does not have any ham in it. In the early 1800s, a German merchant noticed that the nomadic Tartars softened their meat by keeping it under their saddles. The motion of the horse pounded the meat to bits. The Tartars would then scrape it together and season it for eating. The idea of pounded beef found its way back to the merchant's home town of Hamburg where cooks broiled the meat and referred to it as it as Hamburg meat.

German immigrants introduced the recipe to the U.S. The term "hamburger" is believed to have appeared in 1834 on the menu from Delmonico's restaurant in New York but there is no surviving recipe for the meal. The first mention in print of "Hamburg steak" was made in 1884 in the Boston Evening Journal.

The honor of producing the first proper hamburger goes to Charlie Nagreen of Seymour, Wisconsin, USA. In 1885 Nagreen introduced the American hamburger at the Outagamie County Fair in Seymour. (Seymour is recognized as the hamburger capital of the world.) However, there is another claim to that throne. There is an account of Frank and Charles Menches who, also in 1885, went to the Hamburg, New York county fair to prepare their famous pork sausage sandwiches. But since the local meat market was out of pork sausage, they used ground beef instead. Alas, another hamburger.



The first account of serving ground meat patties on buns – taking on the look of the hamburger as we know it today – took place in 1904 at the St. Louis World Fair. But it was many years later, in 1921, that an enterprising cook from Wichita, Kansas, Walt Anderson, introduced the concept of the hamburger restaurant. He convinced financier Billy Ingram to invest \$700 to create The White Castle hamburger chain. It was an instant success. The rest of the history, we might say, belongs to McDonald's.





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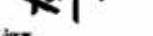
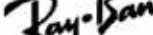
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## EAST WINDSOR HONORS FIREFIGHTERS OF THE YEAR JACK ISRAEL AND JOSH POHL FOR THEIR DEDICATED VOLUNTEER FIRE COMPANY SERVICE

Jack Israel of East Windsor Volunteer Fire Company No. 1 and Josh Pohl of East Windsor Volunteer Fire Company No. 2 were presented with proclamations from Mayor Janice Mironov in conjunction with Fire Prevention Week. Jack Israel joined East Windsor Volunteer Fire Company No. 1 in November 2011 as a Fire Police Officer, and quickly ascended into key leadership roles serving as Assistant Treasurer, Trustee, Fire Police Lieutenant and President since 2015. Jack Israel demonstrated extraordinary commitment in 2017, responding to 443 calls, attending 28 training drills and 18 work details, and serving as an apparatus driver, ensuring the fire truck and members arrive to calls safely. Jack also has served on numerous company committees including the Membership Committee, Fire Prevention Committee, Dinner Dance Committee, Truck Committee and Awards Committee. In addition, he is a Life Member and served as corresponding secretary of the Mercer County Fire Police Association and is a Life Member of the Mercer County Fireman's Association. President Jack Israel's tireless efforts in all aspects of his community service have contributed enormously to the success of the fire company. Josh Pohl joined East Windsor Volunteer Fire Company No. 2 in December 2014, and has assisted in numerous company events such as open houses and fire prevention programs at the local schools. A lifelong East Windsor Township resident, Josh has actively pursued improved firefighting skills and educational advancement through special emergency response training classes, including Incident Response to Terrorism, Confined Space Awareness, Incident Command Series 100 and 200, Pump Operations, Driver's Training, and Hazardous Materials Operations. Since joining the fire company in December 2014, Josh has responded to over 304 fire calls and numerous training drills including 127 calls during 2017. Josh Pohl, even while enrolled as a fulltime student at Arcadia University out of town, has continued to demonstrate a strong and admirable commitment to participate and respond to needs of the fire company. Thank you to all of our great fire company volunteers!



Mayor Janice S. Mironov honors East Windsor Volunteer Fire Company No. 1 Firefighter of the Year, President Jack Israel. Pictured (from left to right) are: Assistant Chief Jay Laughlin, East Windsor Volunteer Fire Company No. 1; Chief Jim McCann, East Windsor Volunteer Fire Company No. 1; Mayor Janice S. Mironov; President Jack Israel, Firefighter of the Year, East Windsor Volunteer Fire Company No. 1, and Deputy Chief Josh Matorin, East Windsor Volunteer Fire Company No. 1.



Mayor Janice S. Mironov honors East Windsor Volunteer Fire Company No. 2 Firefighter of the Year Josh Pohl. Pictured (from left to right) are: President Benjamin Thornton, East Windsor Volunteer Fire Company No. 2; Mayor Janice S. Mironov; Josh Pohl, Firefighter of the Year, East Windsor Volunteer Fire Company No. 2, and Chief Mario Batista, East Windsor Volunteer Fire Company No. 2.







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## Holiday Guide

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## History of Small Business Saturday

Small Business Saturday was an idea created by the credit card giant American Express on November 27, 2010. The campaign launched in order to help small businesses gain additional exposure and to change the way consumers shop within their own community during the holiday season. In 2011, the day became official when Washington State mayors, governors, senators, and President Obama shared their support for Small Business Saturday.



As the day began to pick up more traction, in 2012 American Express encouraged all small business owners to take charge and promote their business. The credit card company offered small business owners free, personalized ads to spread across the web. That year, an estimated \$5.5 billion was spent across the nation at independent businesses. By 2013, neighborhoods began celebrating the day, pledging support to the local businesses and organizations.

Participation in Small Business Saturday continues to grow year after year. As 2015 came around the corner, more than 95 million people shopped at small businesses on Small Business Saturday, an eight percent increase from 2014. In 2015, spending reached \$16.2 billion. This year, the numbers are expected to increase again as more consumers continue to care just as much about the shopping experience as the gifts that they are purchasing.



## Holiday Guide

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Photo: Carol Rosegg

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## WHY SHOPPING LOCAL MATTERS

For small business owners, their business is not just a business. To them, it is an extension of who they are. Giving the local businesses within your community a chance is crucial to not only their survival, but to give them an opportunity to win you over as a customer.

This year, step out of your comfort zone and stop by your local retail stores, restaurants, and support your neighborhood store rather than shopping a national chain. Shopping local matters because it affects the entire community. More money spent at local stores means more money stays within the community. This not only helps schools and other organizations through taxes, but small businesses are usually the organizations that support local sports teams, charities and events. The community wins as a whole, but the individuals that took a chance and made their dream a reality win as well.

### SMALL BUSINESS SATURDAY FACTS

- 54% of U.S. sales occur at a small business
- On average, consumers are planning to do 35 percent of their holiday shopping at small businesses.
- Small businesses currently make up more than 34 percent of businesses in the United States.
- There are 28 million small businesses in the U.S. and counting.
- When spending \$100 at your local business, approximately \$68 stays within your local economy.
- In a 2012 national poll, individuals said that having locally owned businesses is the #1 factor to establishing a strong community.
- Local retailers are more likely to hire locally than retail chains.
- Small businesses donate approximately 250% more to non-profits/community causes than large businesses.
- Franchised small businesses employ approximately 8 million people and make up about 40% of all retail jobs within the U.S.
- A survey by the National Federation of Independent Business found that 83 percent of U.S. consumers say Small Business Saturday inspires them to shop small throughout the entire year.

### SMALL BUSINESS SATURDAY 2018

Don't miss out on the opportunity to celebrate and support the small businesses in your community on November 24, 2018. Learn more about Small Business Saturday 2018 and the participating small businesses in your area today! Not only will you feel good about shopping local, but you will be making a meaningful difference for those entrepreneurs within your community.

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Gathering Saffron 1 oz	Crispy Tea Toast 200 gms	Soanpadi 500 gms	Bikaji Snacks 400 gms	Chedda Snacks 170 gms	Bournvita 1 kg
					
\$ <b>33.99</b>	\$ <b>0.99</b>	\$ <b>1.99</b>	\$ <b>1.49</b>	\$ <b>0.99</b>	\$ <b>4.99</b>

<p>Wesson Canola Oil 1 Gallon</p>  <p><b>\$6.99</b></p>	<p>Wesson Vegetable oil 1 Gallon</p>  <p><b>\$6.99</b></p>	<p>Sunflower Oil 5 ltr</p> <p><b>\$7.99</b></p>
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Amul Ghee 1 kg	Red Label Tea 450 gms	Wagh Bakri Tea 1 kg	Bru Instant Coffee 7 oz	Red Label Tea Bags (100 bags)	Yellow Label Tea Bags (100 bags)	Dominos Sugar 4 lbs
						
<b>\$6.99</b>	<b>\$2.99</b>	<b>\$5.99</b>	<b>\$3.99</b>	<b>\$2.99</b>	<b>\$2.99</b>	<b>\$1.99</b>

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