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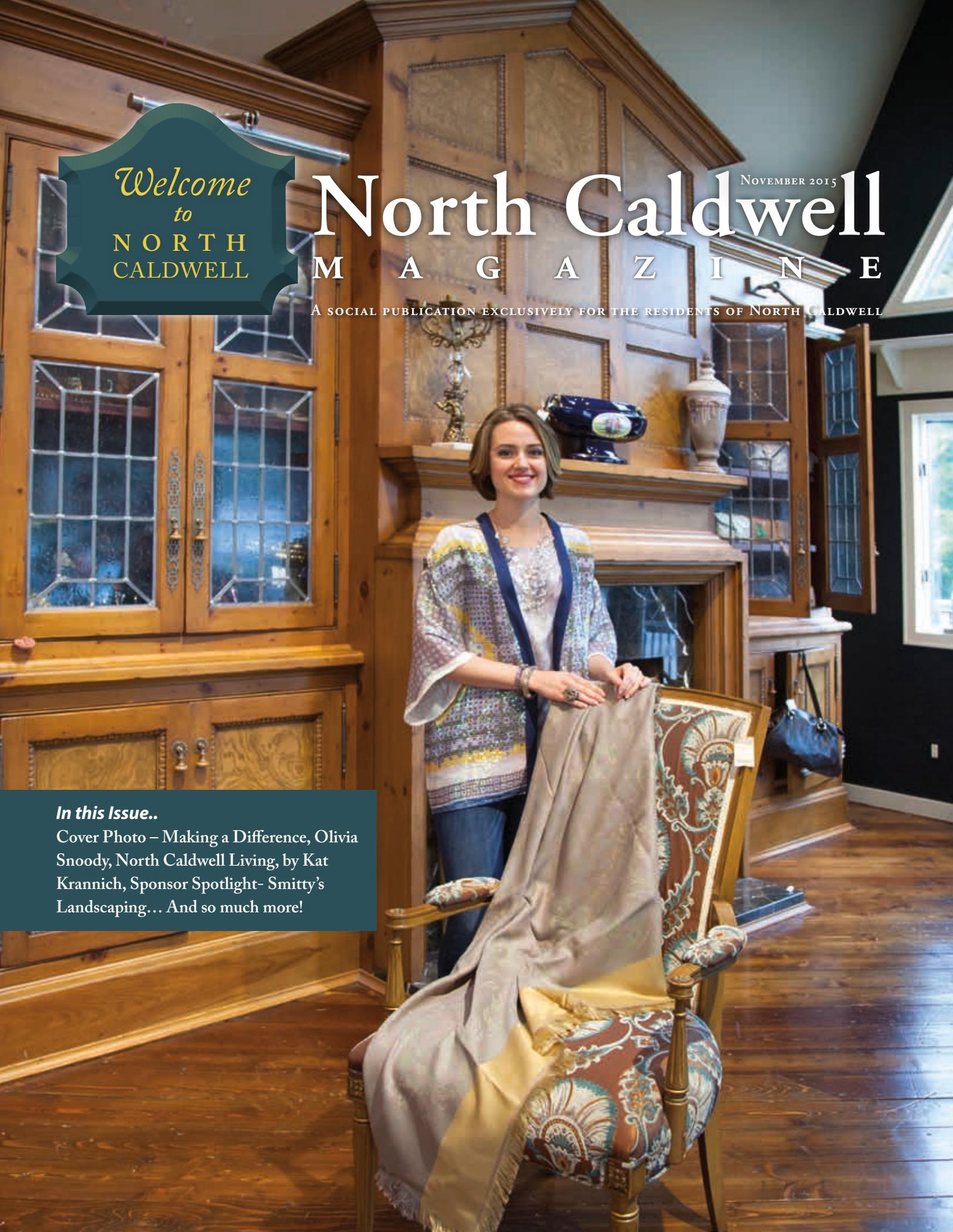
NOVEMBER 2015

## M A G A Z I N E

A SOCIAL PUBLICATION EXCLUSIVELY FOR THE RESIDENTS OF NORTH CALDWELL

### *In this Issue..*

Cover Photo – Making a Difference, Olivia Snooky, North Caldwell Living, by Kat Krannich, Sponsor Spotlight- Smitty's Landscaping... And so much more!





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NORTH CALDWELL DIRECTORY

Table listing various municipal departments and their extension numbers, such as Police Headquarters (973-226-0800) and Fire Headquarters (973-226-0800).

IMPORTANT CONTACTS

Table listing important community contacts and their phone numbers, such as Firemen's Community Center (973-228-4060) and Tennis Courts (973-228-6433).

Cover Photo By: Portraits by Michael Stahl

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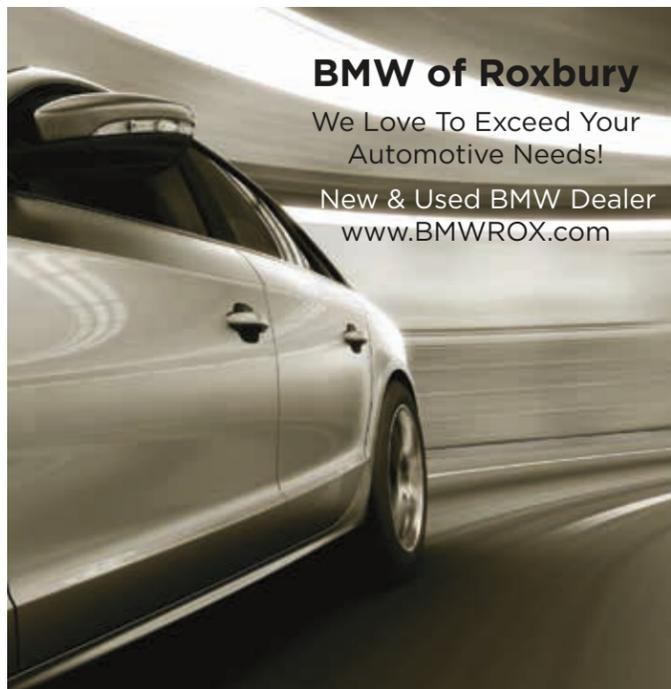
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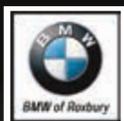


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## Happy Thanksgiving North Caldwell Residents.

Fall is in full swing, the holiday season is upon us and The North Caldwell Magazine has so much to be thankful for. This Issue is packed with lots of great stories about your neighbors and great Advertisers to Solicit.

I would also encourage any of you who have not yet had the opportunity to be a part of the North Caldwell Magazine to do so! Remember we feature families, kids, pets, vacations, resident owned Businesses and anything that is fun and interesting! Participating is fun and easy and requires very little effort on your part.

Please don't wait for us to ask you. Tell us what is on your mind and we will make it happen. Take lots of photos this holiday

season and send them our way!

Let us give thanks for all our good fortune and to live in such a wonderful neighborhood as we remember those less fortunate by contributing what we can.

Have a wonderful Thanksgiving!

Sincerely,



*Brian D. O'Neill*  
Area Director for North Caldwell Magazine  
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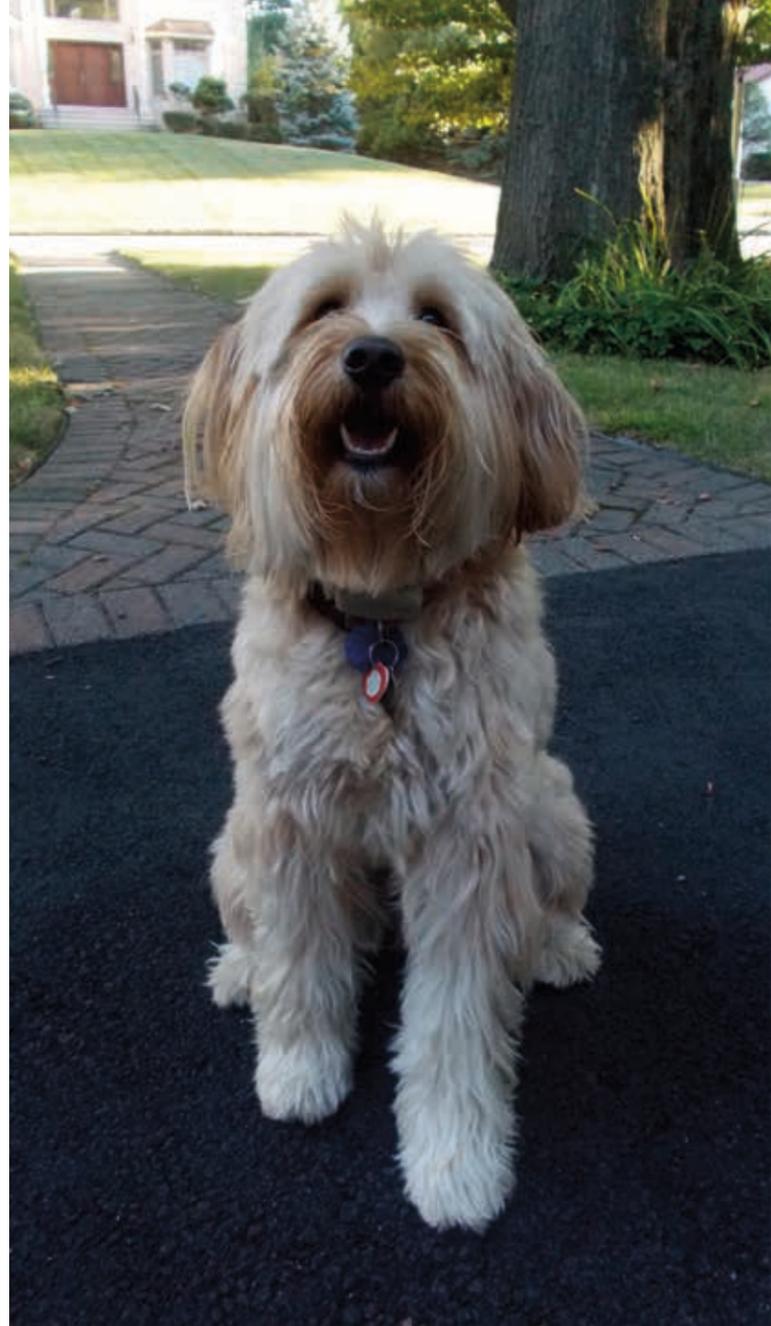
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# precious pets

Photos By: Portraits by Michael Stahl  
By Jessica Wiederhorn

It is every child's dream to grow up with a dog, and for Josie and Chloe Berger it was no different. Everyone in the family wanted a dog, so when the kids were finally old enough they adopted Rosie, or Rosalita Ellie Berger, a mini golden doodle. Rosie is currently three years old, and adopted from a breeder in West Virginia. In fact, it is the same breeder as another dog in town, Bailey, who is her aunt! Rosie has grown into a unique, playful dog that never misses a chance to have fun, with plenty of stories that go along with her playfulness.

When Rosie was being "interviewed" she somehow sensed that people were talking about her. Whenever a question was asked, she would make funny noises as if to answer it. She loves the



attention! In addition, when she was given a mini-birthday party, her doggy friends brought her gifts. For the next few days she would walk around the house with the toys as if she were declaring that they were hers. She loves her toys, and grabs one to sleep with every night before she goes into her bed. A main priority for Rosie is to make sure her family is safe. For example, she will run across their yard to chase away deer and also sits watch by the window!

The addition of Rosie into the Berger family has enriched their lives. She is like a third child to them, and her sweet and energetic personality made them fall in love with her. Rosie has added a new level of love to the house, and became something that the whole family can share. Rosie has changed the lives of the Berger family in a positive way, and they would not give her up for the world.

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# kids2kids by Jessica Wiederhorn

**Name:** Chloe Berger

**Age:** 9

**Grade:** 4th Grade

**Favorite Movie:** Pitch Perfect 2

**Sports I Play:** Dance, Soccer, Basketball, Softball

**Special Interests/Hobbies:** Baking

**My Favorite Vacation:** The Caribbean

**Favorite Color:** Hot Pink and Teal

**Favorite Food:** Ice Cream

**Birthday:** December 29, 2005

**Something Unique about Me:** I'm funny

**Favorite Book:** The My Weird School series by Dan Gutman

**What I want to be when I grow up:** A professional dancer on Broadway

**Favorite TV Show:** Dance Moms

**Favorite Subject:** Math

**Favorite Animal:** Dog



**Name:** Josie Berger

**Age:** 13

**Grade:** 8th Grade

**Favorite Movie:** Pitch Perfect 2

**Sports I Play:** Gymnastics

**Special Interests/Hobbies:** Baking

**My Favorite Vacation:** The Caribbean

**Favorite Color:** Purple

**Favorite Food:** Chocolate

**Birthday:** September 13, 2002

**Something Unique about Me:** My personality (funny)

**Favorite TV Show:** 90210

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# NORTH CALDWELL SPORTS

By Jake Wolf

## One of the Track Triplets

For some people, running is a burden, a punishment or a bore. However, this is not true of Holly Ruvo, an exceptionally talented sophomore runner at Mount St. Dominic High School. Ruvo runs cross country, winter track and spring track as well as trains during the summer. She has been a part of a track team since the beginning of middle school, but began to enjoy running long before that. Ruvo runs because "I like to see how far I can push myself. When I work hard for a long period of time, I like to see the results that come out of it."

Ruvo is a triplet with two brothers, Max and Ben Ruvo. All three of the Ruvo children are athletes, as the brothers both play baseball and run winter track for Seton Hall Prep. Having athletic siblings has helped Holly immensely. "They are really great athletes and give me tips on what I can improve on," said Holly.

Her brothers are especially helpful during track season. Holly likes having Max and Ben do winter track because she is able to "have some friendly sibling competition while supporting each other at the same time." This competition improves Holly's running while also helping her bond even more with her brothers.

One of Holly's favorite parts of track are the people around her. "I like the atmosphere," Holly said. "It is an individual sport but also a team sport." She has met some of her best friends from track, including junior runner Melissa Julian. "Holly is the most fun person to be around. She just always knows how to make you smile and laugh when you're in the worst mood," said Julian.

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Ruvo prides herself on this positivity, and believes that being in a good mood is vital to success. "It is important to have a positive attitude and be willing to deal with failure just as well as you can deal with success."

Another reason for Ruvo's success is her drive to succeed. She trains hard in practice because "it is important to get your body accustomed to race-like feelings so it better knows what it is doing when it comes time to race." Teammates also notice Ruvo's hard work. "The difference between Holly and most other athletes is that she has passion for the sport she plays. She has drive and will do whatever it takes to get to the top and it definitely shows through her running," said Julian. This passion has led Ruvo and her sprint medley relay team to the cusp of nationals and also led to her individually qualifying for state groups as a freshman, an impressive accomplishment.

While Ruvo's positive attitude and drive are huge factors in her notable running career, she attributes a large portion of her success to her coach, Rich O'Connor. "He's gotten me so much further than I ever thought I'd go," said Ruvo. "I've gotten so close with him not only as a coach but as someone I can depend on. He's had a huge impact on my life as an athlete and as a person."

One of Holly's biggest challenges is overcoming her vocal cord dysfunction. Unlike asthma, there is no way to relieve the discomfort of her condition which makes it extremely hard to breathe while running. O'Connor has been a big help in managing this issue. "He always tries to accommodate me to whatever workout we're doing so that I can get the most out of it while still remaining healthy," Ruvo said. Being able to overcome this challenge is yet another thing that makes Holly Ruvo an exceptional runner, teammate and person.



## From the MAYOR'S desk...

Photo by David Kaptein of David Kaptein Photography



### A LOT TO BE THANKFUL FOR

We all have a lot to be thankful for this Thanksgiving. Sometimes we forget this and our children don't realize all of the benefits, privileges and comfortable lifestyles that we enjoy. Granted, as with any community, the levels of these comforts are at different levels. Still, we are all extremely

fortunate and we even have a national holiday to remind us of that. One of the benefits of Thanksgiving may be that there won't be as many pesky turkeys running around town causing some havoc.

One of the things we are extremely thankful for is dodging the nor'easter and Hurricane Joaquin. The Borough was prepared for this non-event. The DPW inspected all of the 400 plus catch basins and cleaned out those that required it. Precautionary measures like this are always important even though, thank God, we never had the heavy rains which would have caused flooding.

As you know, a lot has been going on in the town. We were rated Second Best Place to live in Essex County in NJ Monthly Magazine. I thank all the residents, volunteers and town employees for making North Caldwell the special place it is and continues to be.

Soccerfest was a huge success with hundreds of people in attendance to support all of our younger soccer players. As with so many community activities, this created a memorable experience for North Caldwell families. North Caldwell Cowboys Football is in full swing and they're enjoying their season. The Annual Halloween dance for 5th and 6th graders was held on October 22nd, and as usual, the costumes were amazing and it was a great evening for all our trick-or-treaters.

As to our more seasoned residents, the Recreation Department offers several activities. The North Caldwell 60+ Men's Basketball Team has begun their season. They're still looking for additional players. For more information, please contact the Recreation Department. There are weekly Senior Fitness

Classes as well as monthly Bingo games held the first Tuesday of each month. The Senior Meetings are held on the following day, Wednesday afternoon at 1pm and this year they are planning a series of speakers.

The Mayor's Wellness Campaign is in the process of being initiated. Also, the council and I are reviewing the 5-year long range plans for recreation, personnel, finance, public safety, public works and technology.

At the request of several residents, we are going to have a rabies clinic in town for cats and dogs. I want to give everyone as much notice as possible. The clinic is going to be held Saturday, January 9th from 1pm to 3pm at the Firehouse. Residents will be able to get their animals vaccinated and register them for 2016; there will be no cost for the vaccination.

I wish everybody a happy and safe Thanksgiving weekend. Thanksgiving is no day to be on a diet. It's one of my favorite holidays because it's all about family, food and football. And, best of all we don't have to go out and buy presents.

See you around town.

Mayor Joe

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# around town

On Tuesday, October 6th, Rachel's Challenge came to West Essex. Using audio and video footage of the life of Rachel Scott, the program highlights Rachel's acts of kindness and compassion. Rachel's Challenge is a bullying and violence prevention program that aims to motivate students to promote a positive environment of kindness and compassion by following Rachel's example.



Following the MS morning assemblies, the students signed the banner to accept Rachel's Challenge. Here are some of the Middle School West Essex students signing.

Faith Leu of Roseland, Samantha Goldstein of North Caldwell, Gillian Rodgers of North Caldwell, Ava Franchi of North Caldwell and Barry Carson of North Caldwell.

## Lidia's

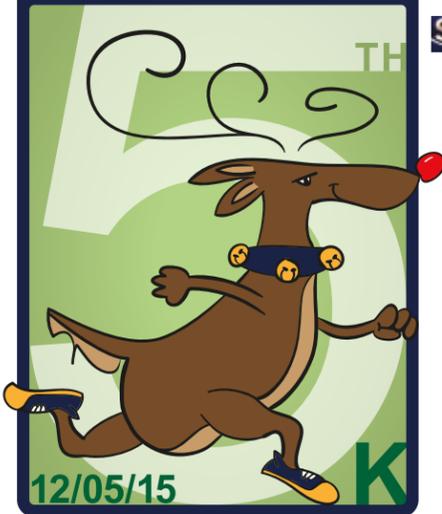
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## DID YOU Know

**Baking Bad: The Walter White of Macarons**  
By Teddy Press

Maureen O'Neill, former West Essex High School chemistry teacher turned pastry chef, has found the secret to success in her bakery, Asalt and Buttery. Located right on Bloomfield Avenue, this sweet shop has hit the spot for many, and found a niche among the competitive market that is small business ownership.

Growing up in Fairfield, Maureen has been baking since she was a kid, measuring out ingredients one at a time in hopes her creations would be successful. When she was only 8-years-old, she even told her mother that she wanted to go to France and study at the Cordon Bleu! She also remembered how she was inspired by her school's peanut butter brownies to go home and experiment with baking, going through series of trials and errors before finally getting the technique just right. At 18, she made her first pie crust. From then forward, Maureen has always had a love for food in general.

Besides baking in high school, Maureen also served as a member of her Class Council for three years, and loved to read.

Additionally, Maureen was drawn to chemistry. She attended Seton Hall University and earned her Bachelor's Degree in Chemistry, going on to teach in both Patterson and West Essex High Schools. Although she enjoyed teaching, she decided that

it wasn't right for her, and turned to her other love as a career.

In June of 2011, Asalt and Buttery opened up on Little Falls Road in Little Falls, selling macarons and other delicious sweets to hopeful customers. The first five months of business, Maureen recalled, were extremely rough, as the location was a bit out of the way and not many knew about the business. But the shop caught on in February of 2012, when the Bergen Record newspaper named the shop's macarons as the best in Northern New Jersey. After that, business boomed.

In many ways, baking is a form of chemistry. Just by mixing ingredients out of order or mixing certain chemicals differently, the outcome can be completely altered. Both require precision and exactness, which appeal to Maureen.

Maureen has one daughter by the name of Alexandra Fredericks, who graduated from West Essex in 2006 and attended Montclair State University for a degree in graphic design. Alexandra even designed the store's logo.

As for the product, Maureen's macarons are addicting. From her velvety chocolate to nutty pistachio, each texture is perfectly suited to its flavor. If you don't believe me, you'll need to try one yourself.

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## Making a DIFFERENCE

Olivia Snoddy

Written by Olivia Snoddy

Having grown up with a passion for both consignment shops and volunteer work, I was never quite sure how I could take part in them simultaneously. It wasn't until I stepped into Design Consign on a rainy fall day of 2014, that I proved myself wrong. It was that very same day I signed up to volunteer once a week and then three months later I found myself leaving my job in the jewelry industry to pursue a full time managerial position at Design Consign. So stop by, take a look and say hello!

With a love and knowledge of fashion and the resale market, I took on the role on Lead Apparel and Accessories Consignor. Beautiful merchandise was flowing into the store, including Hermes, Chanel, Fendi and Christian Louboutin. I was in my element. But better yet, the sales were increasing at the store, which meant more victims of domestic violence would be impacted by our efforts. I enjoy going into work every day knowing I am doing what I love, while giving back to individuals in the surrounding communities.

Design Consign, located in Fairfield, features high-end furniture, elegant home accessories and beautiful designer apparel and accessories. All proceeds are used by The Gloria Foundation, a non-profit initiative helping victims of domestic violence. Found-

ed by Karen Arakelian in loving memory of her mother Gloria, The Gloria Foundation's mission is to help provide resources to local safe houses and domestic violence organizations, in particular Jersey Battered Women Service. Since inception, March 2014, the foundation has given \$30,000 to benefit victims.

Having grown up in North Caldwell where I attended Grandview and Gould schools and later Mount St. Dominic Academy for high school, I always felt called to help those in the surrounding communities. I volunteered at St. Aloysius as a religious education teacher, in addition to working with a non-profit local theater company, Pushcart Players. I would go on to attend Fairfield University, where I was able to volunteer in the communities of Bridgeport. After graduation I participated in a mission trip to Jamaica, where I spent time with people of impoverished communities.

Domestic violence is very much a silent killer. Every 9 seconds a woman is beaten or abused. You may never know someone is stuck or dealing with an abuser. We must keep our eyes and ears open to those around us. At Design Consign, a group of 15 women make up our volunteer staff. These women give the store and the foundation their all. We could not operate the store without their incredible efforts, experience, knowledge and commitment to making a difference in the lives of victims. The store is truly a magical place. You can shop for beautiful furniture and designer apparel while making a difference for women, families and those affected by domestic violence every day.

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Maplewood was rated in Money magazine and NY Times magazine as one of the best towns to live in New Jersey & it is featured in the September 2015 issue of NJ Monthly's article of favorite downtowns.

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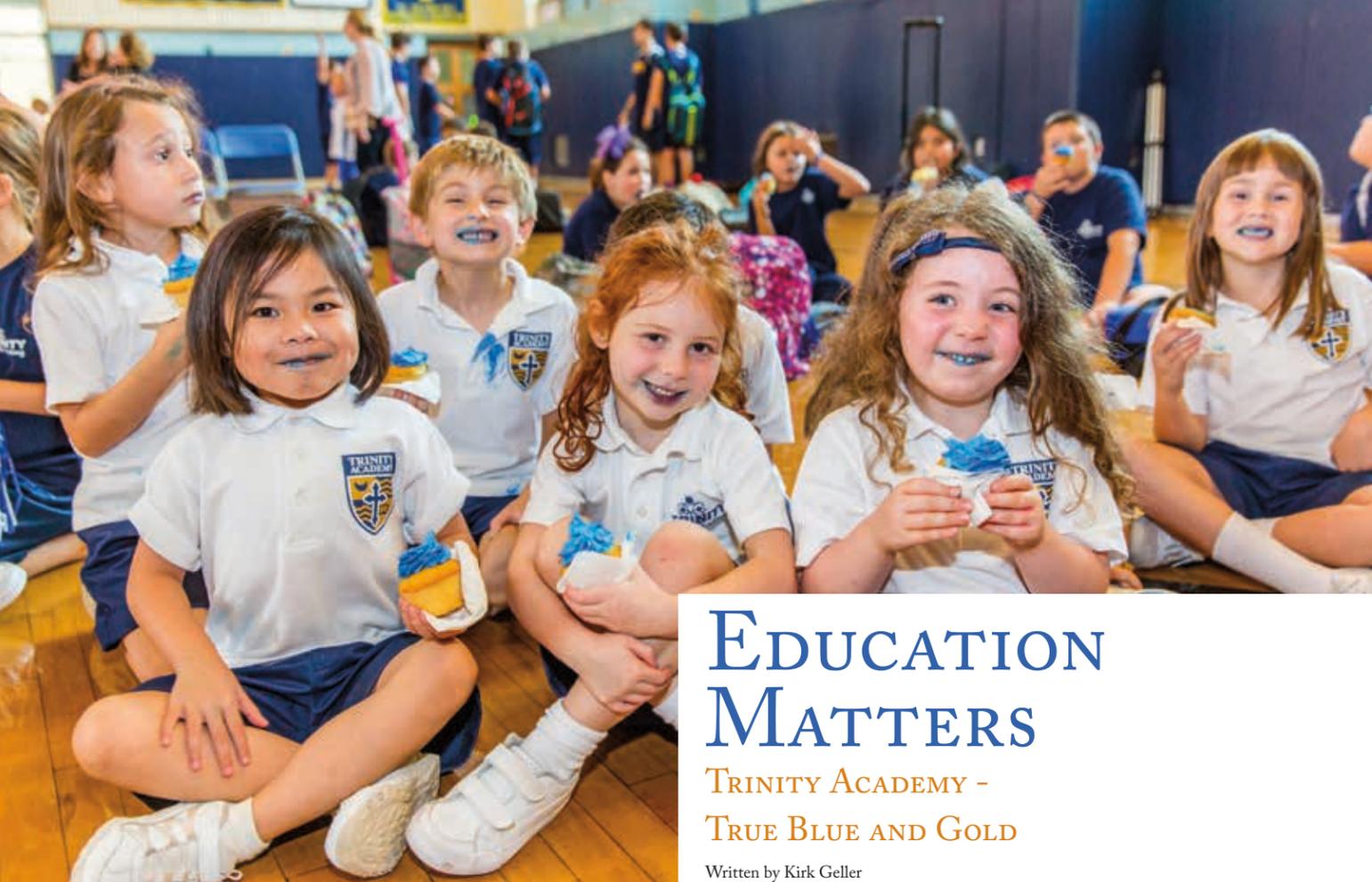
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# EDUCATION MATTERS

## TRINITY ACADEMY - TRUE BLUE AND GOLD

Written by Kirk Geller  
Photos by Pushparaj Aitwal

For over 100 years there has been a Catholic school at 235 Bloomfield Avenue in Caldwell. Twenty five years ago, Trinity Academy opened its doors - the union of three separate parish schools from Roseland, Caldwell and North Caldwell. Today Principal Mrs. Mary N. Cassels presides over this 2015 National Blue Ribbon Award Winning Pre-K through 8th grade, she and her staff expertly caring for the academic, spiritual, social and moral education of over 200 children.

“More than a school, Trinity Academy is a family and a strong community of faculty, students and parents,” explains Mrs. Cassels. “We believe all children need a well-rounded and holistic approach to education – the arts, religion, sciences, language, athletics and more.” Trinity Academy allows students to branch out and attempt different activities at an early age that help them grow as individuals. Students can participate in different extra-curricular activities, clubs and programs like drama, band, instrumental instruction, forensics, computer programming, athletics or Trinity Academy’s award-winning choir. Some activities are available to students as young as Pre-K 4.

Leadership, community and service to others are emphasized throughout coursework during the year. Younger students benefit from building relationships with elder classmen working



school, has been subject to bullying, if your child needs an academic challenge, or as a parent, you are concerned about PARCC – Trinity Academy is an excellent and affordable alternative,” said Cassels.

To celebrate their 2015 National Blue Ribbon Award and their 25th Anniversary, Trinity Academy is hosting several special events throughout the year. Alumni and the community at large is encouraged to attend all these events including: Alumni Night at Cloverleaf Tavern on November 5th, the 5th annual Reindeer Run on Saturday, December 5th, Alumni Basketball Tournament on December 27th and Innovation Day on February 6th to name a few. For a full list of 25th Anniversary community events visit [www.trinityk8.com/25th-anniversary-events](http://www.trinityk8.com/25th-anniversary-events).

on special projects and partnering together as book buddies throughout the school year.

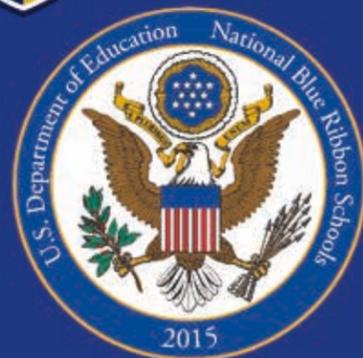
Mrs. Cassels emphasizes that all are welcome, “Everyone should consider a Catholic Education, specifically at Trinity Academy. We welcome everyone here and the benefits of our individualized attention and ability to speak freely about moral and ethical issues makes a Trinity Academy education right for a lot of people. “Particularly if your child is having difficulty adjusting to public

Mrs. Cassels concludes, “We hope to see you at our events throughout the year and we encourage our alumni – young and old - to get back in touch with us via our website. We are planning a big 25th Anniversary Gala on April 29th and we hope to see many of you there. We have so much to celebrate.”

### CONGRATULATIONS



## TRINITY ACADEMY



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# North Caldwell Living

Written by Kat Krannich



This month's featured 'Home of the Month' perfectly coincides with Thanksgiving... A Time to Give Thanks for the bounty of the earth and for friendship...

"It started with a radish – a watermelon radish, to be exact!"

In 1992, Ran and Dale Lazarovitch found the perfect neighborhood to raise their future family. It reminded Dale of where she grew up in South Orange. They loved the fact that the Grandview School was within walking distance. They enjoyed entertaining and soon outgrew their home, so they renovated the house in 2006 to include a larger dining room and kitchen.

Dale has always been an advocate for "community", whether volunteering for school events, small business mentoring, or creating a place for friends and neighbors to enjoy a farmer's market delivery!

Just as the settlers came together to celebrate the harvest, Dale wanted to share that experience with everyone in her community. According to the Farmigo.com website; "It's exactly this kind of mindful connection that's at the heart of Farmigo – we connect farmers to neighbors, neighbors to each other, and everyone to their food. We want to make it possible for the best fruits, vegetables, meats and artisanal products from local growers and producers to be brought directly to your table."

One afternoon in September, Dale Lazarovitch invited some friends and neighbors to sample some of Farmigo's offerings and meet with representatives of the company. Although, the house was open to us, everyone was gathered in the hearth of the home...the beautifully appointed kitchen that was the focal point of their renovation years ago. Amid the noshing and chatter, old friendships were rekindled over the wonderful selection of tasty morsels beautifully presented.

Several neighbors had already placed orders with Dale, as the organizing force, and were excited to invite others to join this growing community. One neighbor commented, "Everything is offered online. After the orders are placed, the food is shipped individually packaged directly from the farm source to Dale's home! Similar to



a CSA (Community Supported Agriculture), but without "the mess", since it is already packed up for each person."

Dale stumbled upon the company while looking for a watermelon radish that she needed for a recipe. When she contacted Farmigo, they asked if she would like to be an organizer in her community. She agreed to open her home every Monday, and share her recipes too. The only caveat was that she did not want to handle money, or ask friends and family to pay a membership fee to join. After the company explained their philosophy and business model, she was in!

"The nice part of having a "virtual" farmers market is to have the freedom of fresh food all year round; as well as supporting local farmers and small businesses", says Dale. She continues, "I wanted to bring a sense of community to our area, and this was a great way to do that!"

And it all started with a radish!

(For more information, contact Farmigo.com)



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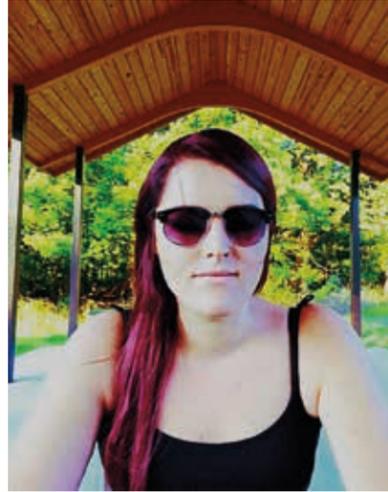
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## NORTH CALDWELL “Kids with a Passion”

Rachel LaPenta By Catherine Kessler



*“Artists rarely receive the attention they seek when they want it. They spend hours behind a canvas, pouring their hearts into a piece that isn’t recognized or appreciated until they have passed away. As an artist, I want to make an impact now. I want to be alive to see my artwork being admired and respected,”* said Rachel Lapenta.

In 4th grade, I remember our science teacher assigned her students to draw a picture of the solar system. While most students struggled to depict something that resembled the moon, it was apparent which drawing was Rachel’s; the one with a clear illustration of a robust, courageous astronaut holding a flag above his head on the moon. She included intricate details such as footprints in the moon and comets shooting in the sky. It was no surprise that Rachel’s illustration was the one that our science teacher used to place in the middle of her bulletin board.

A senior at West Essex High School, Rachel Lapenta has begun an internship at a tattoo parlor called Afflicted Ink in Lyndhurst, New Jersey. Progressively, she is learning about the different tattooing instruments and the creativity that goes behind each tattoo. Often, she is encouraged to create an image based off words she is given. For example, when given the words umbrella, island, penguin, horseshoe and light bulb, Lapenta conjured the idea of incorporating these objects into one piece by placing them into a snow globe.

Although she has a ways to go until she receives her first customer, Rachel has learned important skills that are essential for a tattoo artist to master, including knowing the pace and depth to hold the needle. Recently Rachel practiced on an archetype hand and quickly realized it wasn’t as easy as it looked.

In 2013, this young, acclaimed artist was awarded the Essex

County student artist award for one of her drawings. This piece was part of an exhibition in the Hall of Records for the Art Educators of New Jersey in Newark. She also received first place for her piece “Defining Moments in Diversity,” by the American Conference on Diversity Organization.

Rachel has gone through more sketchbooks than she can count. Her inspirations are derived from strong emotions she experiences. She often draws realistic pieces of artwork including people and still life; focusing on small details. Lapenta’s creativity is also inspired from her love of New York City, a reason why she loves living in North Caldwell due to its close proximity to the city.

Rachel experiments with a myriad of writing implements including ink, pencils, and pastels to name a few. Throughout High School, Rachel has completed many art courses including Studio Art, Drawing and Composition, and AP Art History.

Rachel’s family has been extremely supportive of her endeavors and encourages her to pursue her talent.

Lapenta’s future includes aspirations to open her own art studio once she completes her course work at an art college.

**If you are an extraordinary North Caldwell Teen and want to share your passion, please contact [Cathryn.kessler97@yahoo.com](mailto:Cathryn.kessler97@yahoo.com). You might be featured in an upcoming article!**

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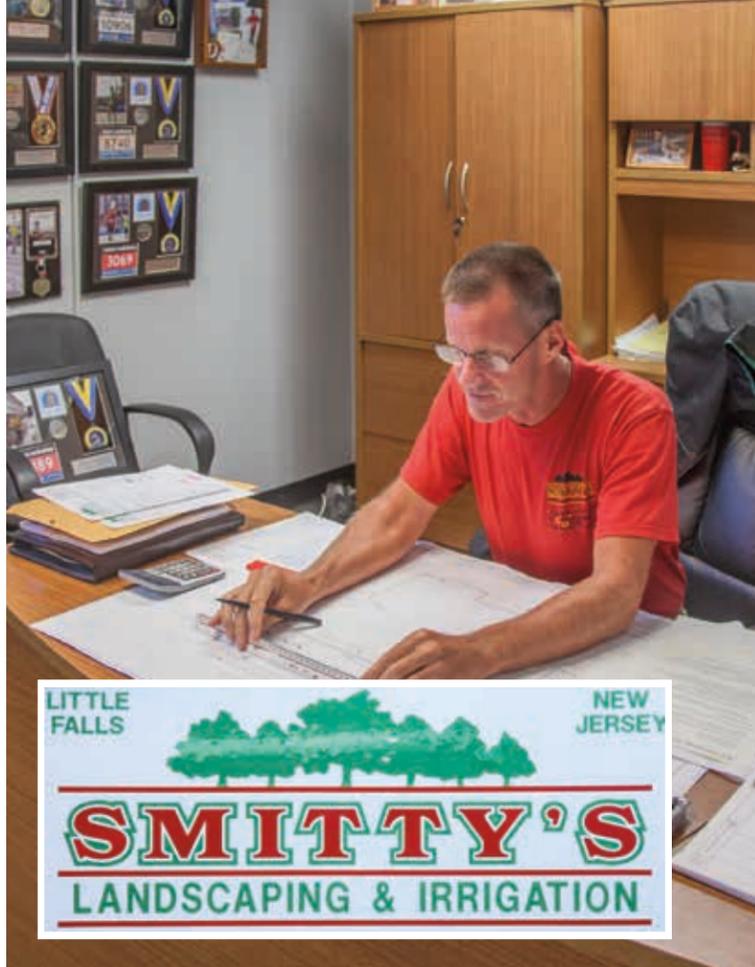
Written by Celia White  
Photos by John Paul Endress

Often, we can be so caught up in keeping the inside of our houses looking fabulous that we forget the importance of maintaining the outside of our homes. Winter looming in the distance is no reason to put off a little sprucing up until next season. Smitty's Landscaping and Design, a local business, is the perfect place to go to for any of your landscaping needs.



Smitty's has been operating in and around the Cedar Grove/Little Falls area for the past 35 years, building a strong reputation as one of the best services in the area. They do hardscaping (such as paving, walkways, retaining walls and patios) as well as irrigation and sprinkler services. Each member of the Smitty's staff is a professional, with expert knowledge of electric, lighting, and design. They are completely dedicated to making your landscape breathtaking without sacrificing safety.

What sets Smitty's apart from other landscaping businesses is that it also offers Christmas Décor. This wing of the business comes alive in the holiday season, when they provide professional lighting to enhance the qualities of the home. Christmas Décor includes custom design, professional installation and takedown, as well as maintenance and storage services- in short the perfect way to make the holidays shine a little brighter.



Dan Smith, the owner of Smitty's, has had a passion for his business from a very young age. He takes pride in being able to turn his visions and ideas into real works of art. What makes his job so special is that every time someone drives past a house that he's worked on, they get to view his work of art too. Dan's passion manifested itself throughout high school and college, and as early as 19 he was working in the landscape business.

The business is located at 54 Sweetwood Drive in Cedar Grove, and Smitty's serves the surrounding area including Little Falls, Fairfield, Caldwell, Bloomfield, Glen Ridge, and of course, Essex Fells. Dan has many customers from Essex Fells, and being a landscaper he truly appreciates the town's natural beauty. Dan is a very active runner and he attends all of the local runs around town. He also actively donates to many local charities and volunteers with the Little Falls 9/11 memorial and the Boy Scouts.

Dan and his expert staff are the people to go to whether you need a new patio or sprinklers, or you want to show your holiday spirit with some dazzling lights. Thirty-five years of stellar workmanship and an impeccable eye has made Smitty's a name among the top landscapers in this area. Smitty's will always strive to bring their customers perfect landscapes and holiday lighting.

You can visit Smitty's Landscaping/Christmas Décor online at [www.smittyslandscaping.com](http://www.smittyslandscaping.com).

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# HOME IMPROVEMENT matters

*This is our 12th article in this series, so welcome to our one year anniversary!*

**During the last year, we've been building your theoretical home addition project. We're adding a larger kitchen with eat in space, more bedrooms on the second floor and a full basement below.**

Last month we got started on the wiring and electricity and found out our homes have both AC wiring, (when you plug into a wall outlet, it's AC) and something referred to as "Low voltage wiring." Most low-voltage wire carries an electronic signal. Examples include telephones, cable TV, internet, audio speakers and many burglar and fire alarm systems. Since we talked about AC last month, this month we are going to talk low-voltage.

Let's start with smoke detectors. Almost any time you do a building project, the building department that issues the permit will require that your entire house be "brought up to code" with regard to smoke detectors.

This can be confusing since your new project might not be in an area of the house where smoke detectors are required. For example, even if you are doing an outside deck or a garage project, you may be required to update the smoke detectors inside the house.

House are always built to the then current building codes, but over time, codes change and get updated. The town can't knock on your door and insist you add smoke detectors just because the code has changed, but when you open a permit for anything else, they will make sure you catch up then. (And let's face it, smoke detectors are a good idea!).

Smoke detectors come in two flavors. The first type is an AC unit. Yup, AC like we talked about last month. These sound a siren alert when they are set off and are connected directly into the house's AC wiring so you never have to worry about a battery going dead.

The second type, and the reason I've saved them for this conversation, are low voltage smoke detectors. This type of detector would be part of an alarm system or monitoring alarm service, like SMS Security or ADT might provide. The "system" approach has the advantage of tying smoke detection in with burglar, basement flooding and other alarms.

Either type, AC or low voltage detectors, should meet the building code requirement (although a low voltage alarm system provider may need a special license). You will have to tell the town what you plan to do before they will issue the permit for your project.

So what about battery powered smoke detectors? Obviously, they are better than nothing, especially if you keep them stocked with fresh batteries, but they won't meet building codes.

Other low voltage wiring, TV, internet and the like, can be put into the walls and out of sight at the time of construction. You will want to plan ahead so you know where the appliances that need the wiring are going to be placed in each room.

Next month, we'll look at some options for insulating your addition along with the energy saving benefits. Thanks for making this a first great year!

As always, catch up on past articles at: <http://stilleandsons.com/articles/index.htm>

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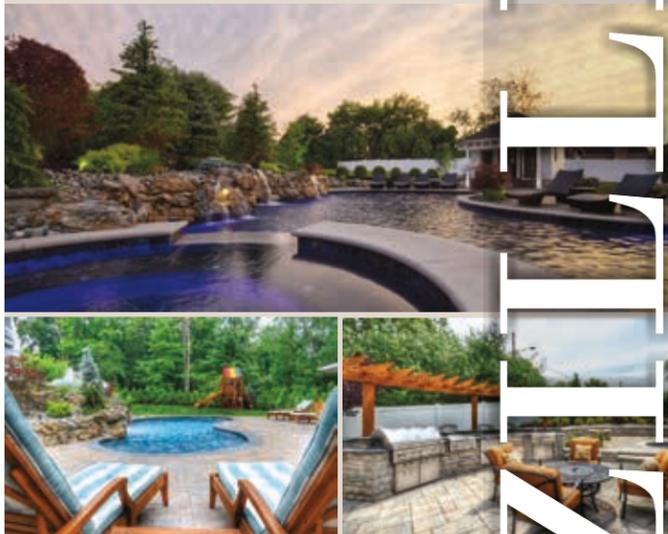
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# Resident Recipe



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North Caldwell Resident



## Spicy Southwestern Salad with a Creamy Avocado Dressing

I loooove Thanksgiving dinner (mostly, the side dishes and antipasto that accompany the turkey!) What always seems to remain at the end of the night? Sweet potatoes and, well, turkey! What can we do to make the most out of these delectable leftovers? A **Spicy Southwestern Salad with a Creamy Avocado Dressing**, of course! The inspiration? My "waste not create all" attitude around items in my fridge combined with my husband's obsession with Mexican food. Do most of the prep before you leave for work and roast & toss when dinner calls.

### For the Salad

- 2 sweet potatoes, cut into small bit sizes
- 1 tablespoon oil
- 1 heaping teaspoon each cumin and chili powder (plus a sprinkle of cayenne if you like it hot)
- Sea salt and pepper to taste
- 1 14-ounce can black beans, rinsed and drained
- 1 14-ounce can sweet corn, rinsed and drained
- 1 romaine heart, chopped

### For the Cilantro Dressing:

- half an avocado
- ¼ cup Greek yogurt, plain
- ½ cup water
- 1 cup cilantro leaves and stems
- 1 small clove of garlic
- ½ teaspoon salt
- a squeeze of lime juice
- 1 tsp honey

### Directions

If you're using raw potatoes (left-overs have been devoured), preheat the oven to 400 degrees. Wash the sweet potatoes and chop into bite-sized pieces. Mix the olive oil, cumin, and chili powder together in a small bowl and toss with sweet potatoes. Roast for 10 minutes. Stir or shake the pan. Turn heat up to 425, and roast for another 10-15 minutes or until a bit crispy. Meanwhile, pulse all the dressing ingredients in a food processor until mostly smooth.

Arrange the greens on the bottom of your bowl with sections for the other items and drizzle your avocado dressing zig-zag style into every nook & cranny. Add some extra oomph with hot sauce.



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By Jason Sponzilli

# In the GARDEN

## Green Screen the Wind Away

Sponzilli Landscape Group

Winter is quickly approaching and nothing can chill you to the bone faster than the wiping winds that bluster during this time of year. If you're tired of running from your car to your entryway, staring at your barbeque from inside your sliding door or trying to use your mailbox as a windbreaker while waiting for your children's school bus than creating a barrier to block wind is crucial to, not only your sanity, but also the practicality of your home. Designing an evergreen screen into your landscape will allow you and your family to enjoy the outdoors longer, make your home more energy efficient and give it a sought-after outward appearance.

If you have a patio, sitting area or fire pit in your landscape then planting a green screen of trees, shrubs and plants will enable you to use your space throughout more of the year. For many



people a green screen is much less a decorative part of their landscape than it is a necessary part to their landscape's efficiency and expediency. The wind-blocking-barrier created by a green screen will change the flow of wind in your yard and shield you from uncomfortably windy spots that may present themselves by barbeques, seating areas or pavilions. Relaxing next to your outdoor fireplace with an evergreen screen behind you will keep the heat of the fire close and you and your family warm.



Green screens are a great way to block harsh winds and nurture efficiency in your home's heating and cooling system. Carefully positioned trees can reduce a household's energy consumption for heating and cooling by up to 25 percent. The proper placement of only three trees can save the average home between \$100 and \$250 in energy costs. Utilize a Landscape Architect's knowledge and skills to correctly position trees on your landscape so that you can start saving money right away!

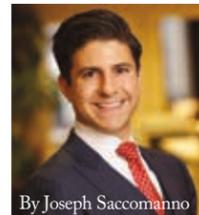
In addition to hindering the wind, green screens can "dress-up" the look of your landscape by creating interest and privacy from the street or your neighbors. Ideally, green screen or windbreaks should have depth and height variations in order to effectively reduce strong winds that can come rolling in across your lawn. Planting a row of tall evergreens with viburnum, or a variety of other shrubs, will visually anchor the green screen to your landscape and produce striking focal points for your eyes to enjoy. While designing an inspired look, remember that placing plants in your yard parallel to the lines of your home will create a more formal look while adding a curve to your design will depict a contemporary feel.

Green screen the wind from your yard with evergreens or other plants and experience the fun of longer seasons, lower utility bills and a stand a part landscape for you and your neighborhood to enjoy.

# Financial Fitness

## Have You Insured Your Company's Most Valuable Resource?

### Key Person Life Insurance



By Joseph Saccomanno

If you're a business owner, you may have wondered whether your company needs to provide life insurance to cover the loss of a key person should they die unexpectedly. Consider the example of a 15-employee equipment parts distribution business. Of 6 regional salespeople, one—Jack—was responsible for 40% of new business each year. When Jack unexpectedly died, the company's revenues dropped by 25% the following year.

Jack was clearly a key person for the business, one whose loss had a severe negative financial impact on the company. Many businesses rely on people like Jack—employees whose value to the company would be difficult or expensive to replace. For a restaurant, it may be the chef; for a legal practice, the rainmaker. For almost every small to medium sized business, the key persons include the owners.

Insuring a key person can spell the difference between the failure and survival of a business. Take another example: Tom and Art were partners. When Art died, his wife

Betsy took over his share of the business. Because the business did not provide key person insurance, Tom could not buy Betsy out. Their constant disagreements created an unpleasant working atmosphere and they lost almost half of their employees—and clients. Eventually, Tom let Betsy buy him out at a far lower value than he would have received at the time of Art's death, had they both been covered.

Key person life insurance can help a company survive by helping to minimize the organizational loss and fiscal strain that can follow the death of a key employee and by helping to assure that:

- Business loans or investments can be repaid. When a key person dies (especially an owner), a lender may have the right to call the loan. The life insurance proceeds can help pay off that loan.
- Credit can be maintained. At the death of a key person, lenders may become reluctant to lend new money to the business or refinance outstanding loans. The life insurance can help the firm maintain its credit rating by allowing it to pay its bills in a timely manner in spite of the death. It may also demonstrate to the lender that the firm is well managed.
- A replacement can be recruited and trained. Months may pass before a qualified candidate can be found. Then it may take time to train him/her to the point where the replacement is as competent as the predecessor. There may also be a recruiter's fee to pay. So the life insurance proceeds buy time for the business.
- The business can help offset lost sales and profits if a key person

dies. Insurance proceeds can help offset the future loss in revenue that will probably occur, at least temporarily, when a key person dies.

- Stock can be repurchased. If the business is a corporation, any common stock owned by the key employee can be repurchased with the insurance proceeds. This can enable a partner to buy out a deceased partner's share.

(To find out who may require Key Person Insurance and how to properly calculate the need, check back here next month or give me a call.)

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November-January

**Eric Carle: Animals and Friends Art Exhibit**

**Where:** Montclair Art Museum, 3 South Mountain Avenue, Montclair, NJ

**When:** 10a.m.-5p.m.

Featuring work by children's author and illustrator, Eric Carle

**For more information:** 973-746-5555

Sunday, Nov. 15 & 16

**Wizard School, Magical Crafts and Games**

**Where:** Oakeside Bloomfield Cultural Center Mansion

Parents can now sign children up for Wizard School, Magical Crafts and Games, a program inspired by Harry Potter.

**For more information:** 973-429-0960

Wednesday, Nov. 18

**Bollywood Masala Orchestra and Dancers**

**Where:** Mayo Performing Arts Center, 100 South St., Morristown, NJ

**When:** 8p.m.

Enjoy an authentic taste of the richness and excitement of Indian music as you enter its exotic world of music, dance, dynamic rhythm and spirituality. Bollywood Masala delivers a veritable feast of Indian sounds, featuring a mix of Indian and Western instruments such as bass drums, side drums, trombone, tabla, dholak, harmonium and clarinet.

**For more information:** www.mayoarts.org

Thursday, Nov. 19 & 20

**The Producers**

**Where:** Mayo Performing Arts Center, 100 South St., Morristown, NJ

**When:** 8p.m.

Bialystock and Bloom! Those names should strike terror and hysteria in anyone familiar with Mel Brooks' classic cult comedy film about a scheming producer and his mousy accountant who aim to produce the biggest flop on Broadway. As a big Broadway musical, Mel Brooks' laugh-out-loud spectacle once again sets the standard for modern, outrageous, in-your-face humor. It is a truly "boffo" hit, winning a record twelve Tony Awards.

**For more information:** www.mayoarts.org

Sunday, Nov. 29

**Mooseltoe**

**Where:** Mayo Performing Arts Center, 100 South St., Morristown, NJ

**When:** 1:30p.m. & 4p.m.

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in this colorful, magical and whimsical musical tale. Follow our hero as he pursues his seemingly impossible dream while learning many valuable lessons along the way - lessons which are important for us all. This sparkling new production has 16 unforgettable costumed characters which include three snobby penguins, an Edward G. Robinsonesque snowman and a fat walrus named Willy, not to mention two elves and Santa Claus himself.

**For more information:** www.mayoarts.org

Wednesday, Dec. 2

**Robert Irvine Live!**

**Where:** Mayo Performing Arts Center, 100 South St., Morristown, NJ

**When:** 8p.m.

Food Network star Robert Irvine brings his brand of no-nonsense cooking to MPAC in this multi-media and multi-sensory event featuring cooking challenges, Q&A and an ample heaping of audience participation! Robert has no knowledge of the culinary challenges he is about to receive, and he'll need your help to conquer them.

**For more information:** www.mayoarts.org

Tuesday, Dec. 3

**Sarah McLachlan**

**Where:** Mayo Performing Arts Center, 100 South St., Morristown, NJ

**When:** 8p.m.

Acclaimed singer songwriter Sarah McLachlan performs from among her hits such as "Angel," "Sweet Surrender," "I Will Remember You," "Adia" and "Possession."

**For more information:** www.mayoarts.org

Saturday, Dec. 5

**Mannheim Steamroller**

**Where:** Mayo Performing Arts Center, 100 South St., Morristown, NJ

**When:** 3p.m. & 8p.m.

The spirit of the season comes alive with the signature sound of the #1 Christmas music artist in history! America's favorite holiday celebration for over 30 years features the beloved Christmas music of Mannheim Steamroller along with dazzling multimedia effects that bring the magic of the holidays to life.

**For more information:** www.mayoarts.org

Sunday, Dec. 6

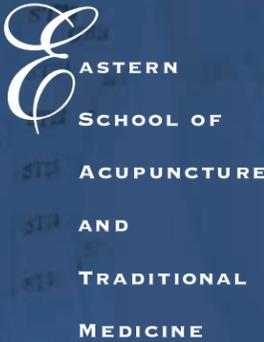
**New Jersey Festival Orchestra "Home for the Holidays"**

**Where:** Mayo Performing Arts Center, 100 South St., Morristown, NJ

**When:** 3p.m.

A family-friendly festival of symphonic pops and wintertime favorites guaranteed to make the season merry, featuring the NJFO, MPAC's teen Performing Arts Company and other surprises.

**For more information:** www.mayoarts.org



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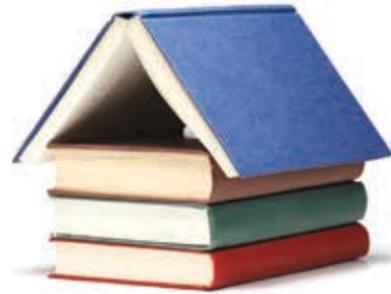
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175 Devon Rd	Essex Fells Twp.	\$1,295,000	\$1,240,000	72	4	3	3.2
3 Knollwood Dr	North Caldwell Boro	\$524,000	\$490,000	49	3	2	2.1
260 Park Ave	North Caldwell Boro	\$545,000	\$545,000	47	4	2	2.1
22 Hickory Dr	North Caldwell Boro	\$559,000	\$565,000	20	3	2	3
1 Maple Drive	North Caldwell Boro	\$599,000	\$600,000	19	5	2	3.1
180 Grandview Ave	North Caldwell Boro	\$739,900	\$740,000	56	5	3	2.1
6 Henry Ave	North Caldwell Boro	\$749,000	\$750,000	12	4	2	3.1
19 White Oak Dr	North Caldwell Boro	\$750,000	\$755,000	16	5	2	3
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