

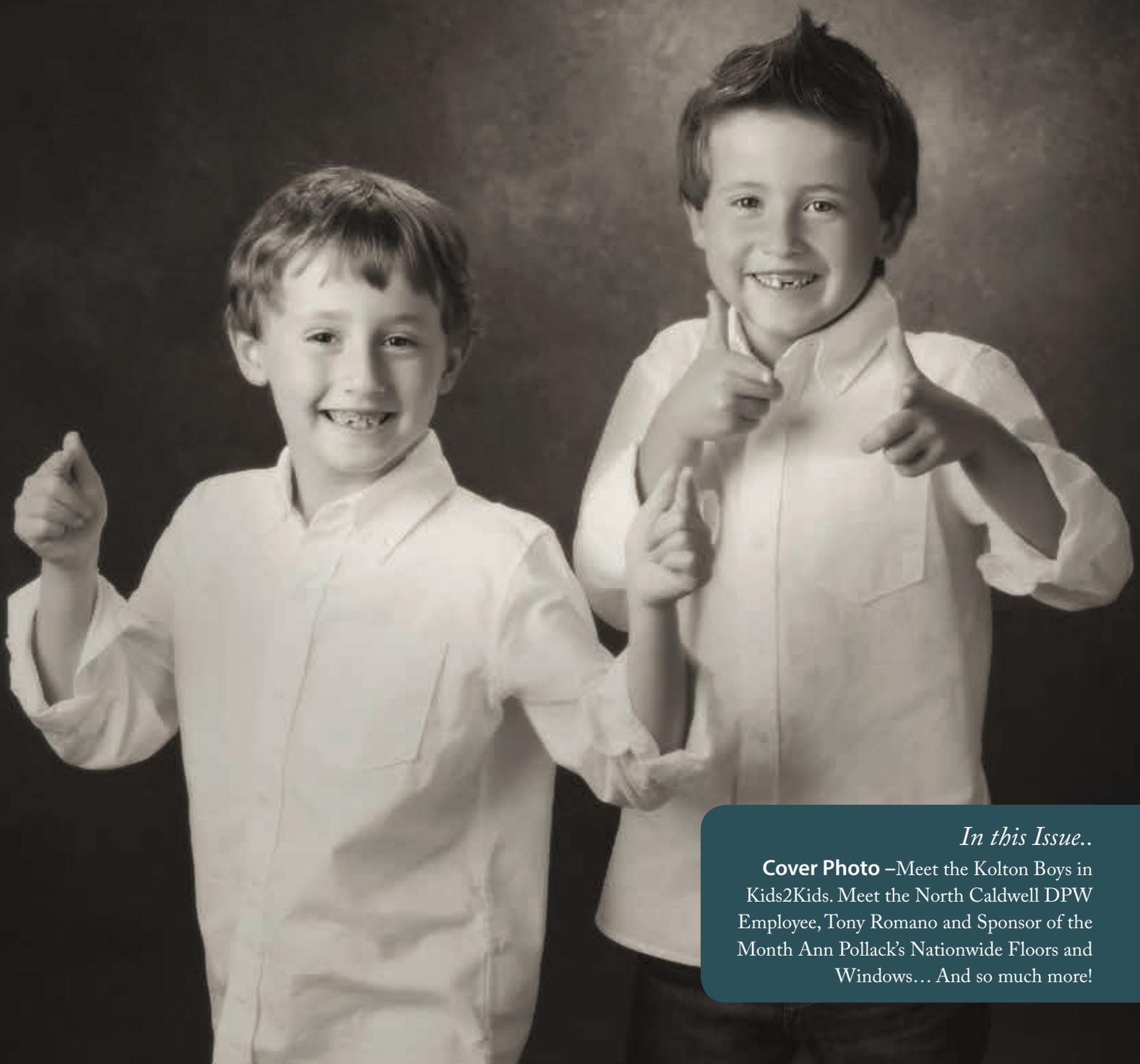
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North Caldwell

OCTOBER 2015

M A G A Z I N E

A SOCIAL PUBLICATION EXCLUSIVELY FOR THE RESIDENTS OF NORTH CALDWELL



In this Issue..

Cover Photo –Meet the Kolton Boys in Kids2Kids. Meet the North Caldwell DPW Employee, Tony Romano and Sponsor of the Month Ann Pollack's Nationwide Floors and Windows... And so much more!



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Cover Photo By: Portraits by Michael Stahl

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Publisher's Note

HAPPY FALL AND HALLOWEEN!

I hope that you and yours are enjoying the onset of fall in North Caldwell. It is amazing how quickly fall fills up with activities and event. Apple picking with my fiancé is one of my favorite fall activities. The holidays are right around the corner so enjoy this beautiful crisp weather while you can!

I encourage any and all of you who have not yet had the opportunity to be part of the North Caldwell magazine to do so. Remember, we feature families, pets, vacations, kids, resident-owned businesses and really anything at all 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 fall and please send them my way.

Have a happy and safe Halloween!
Sincerely,



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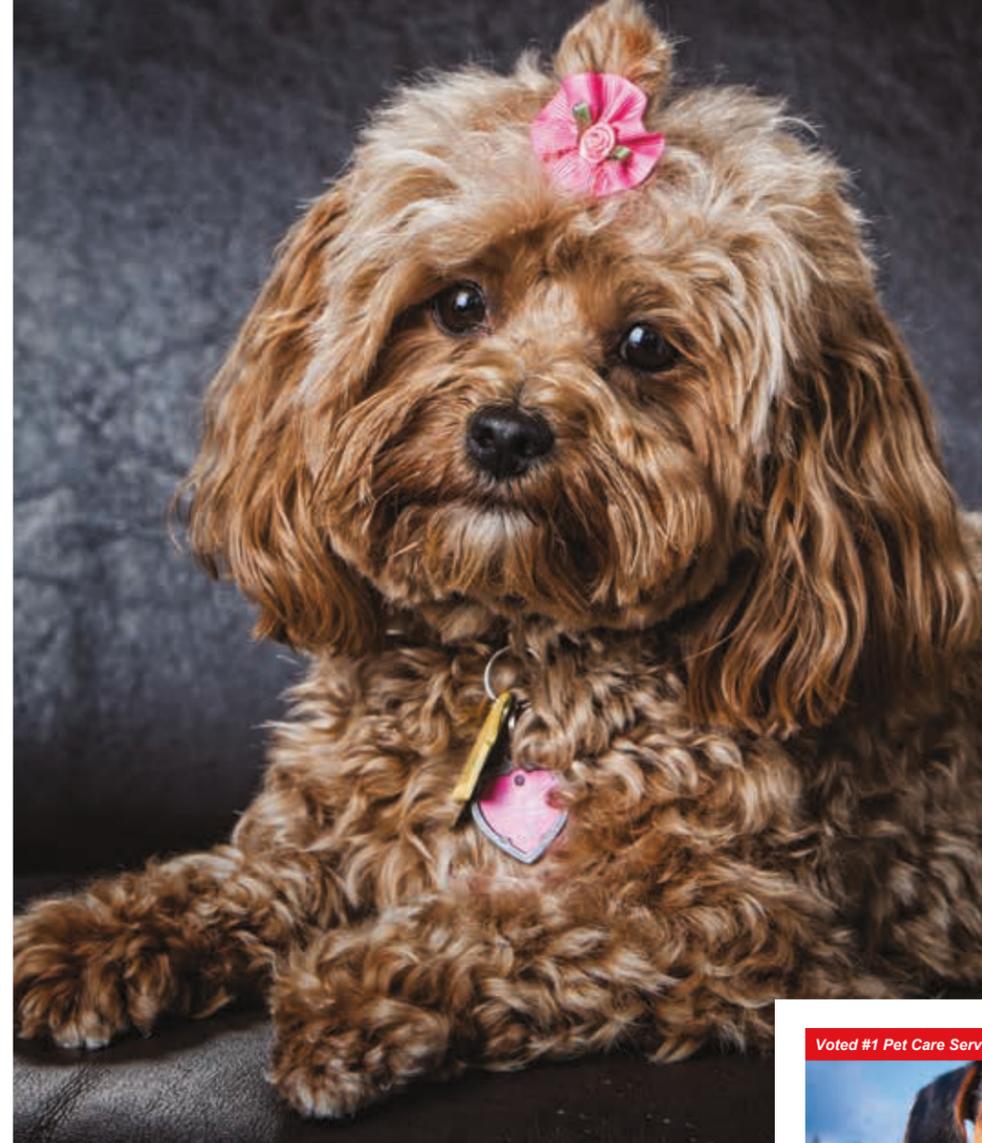
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precious pets

Photos By: Portraits by Michael Stabl
By Jessica Wiederhorn

WHEN SOMEONE GROWS UP WITH DOGS, IT CAN BE HARD TO LIVE WITHOUT ONE AGAIN. TEDDI BERNSTEIN WAS ADOPTED WHEN HER NEW FAMILY REALIZED THAT THEY NEEDED A CANINE COMPANION. COLBY BERNSTEIN WANTED HER KIDS TO EXPERIENCE THE SAME LOVE THAT SHE HAD FOR HER DOGS GROWING UP. TEDDI IS A ONE-AND-A-HALF YEAR OLD MALTIPOO, AND WAS NAMED AFTER TEDDY BEARS DUE TO HER INCREDIBLY CUTE AND FLUFFY LOOKS.

Teddi can be a very sweet and loving dog. She loves being around people, especially when they are giving her belly rubs! In addition, she can be a bit of a show off, whether it is jumping to abnormal heights, playing fetch, or rolling over. There is nothing this playful pup wouldn't do for attention!

When Teddi gets out of the house, her go-to spot is the car. She loves going for car rides and always dashes towards the car when she has a chance. One time the car door was open when Colby was putting stuff in the car, and Teddi managed to get out of the house. Everyone was in a panic looking for her, only to find her sitting in the front seat! Imagine those paws at the wheel!

The addition of Teddi into the Bernstein family has had nothing but a positive influence on their lives. She has helped teach the kids how to be more responsible by caring for her. Whenever she sees someone, she is always so happy to see them, and it is obvious that she loves her family. Her sweet and playful persona has allowed her to become another member of the family. Teddi always manages to find her way into the hearts of everyone she meets, and makes sure that they never forget her.

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NORTH CALDWELL SPORTS

Written by: Jake Wolf

Serena and Venus Williams are arguably the best sister pair in sports history. Ellie and Carly Decker are a pair of sisters from North Caldwell who are excelling in West Essex athletics. The chances of having even one notable athlete in a family is minimal, let alone athletic siblings, making Ellie and Carly Decker's athletic success even more impressive.

Ellie, only a freshman, scored 3 goals in her first two varsity field hockey games. Her sister, Carly, is a junior who fought off serious knee damage to emerge as captain of the JV tennis team.

While some talented athletes simply cruise through life, the Deckers improve themselves through hard work. The sisters believe that this is important, as Carly said "there is always room for improvement" and Ellie acknowledges that "hard work brings out talent." This stems from the mentality that their parents, Laura and Ed Decker, try to teach them. "It is a mindset of doing your best in anything you do...while still having fun" Laura Decker said.

It is one thing to say that you work hard, but it is another thing to actually do so. Carly works hard despite her injury, continu-

ing to play and try to overcome this challenge every day. Ellie Decker worked just as hard to reach her goal of becoming a starter on the varsity field hockey team as a freshman, an especially challenging endeavor considering the program's prestige throughout the state. However, she worked hard all summer, giving up her opportunity to go to sleepaway camp so she could earn a starting spot, and it paid off.

Not only do Carly and Ellie have each other for support, they also have parents who are always there to cheer them on. Ellie Decker believes that her parents "push me to be the best that I can be." Her sister agrees, saying that they do this while allowing her to pave her own path. "They don't force me to do something I don't want to do." Carly Decker said. "They support my decisions, like when I switched from soccer to tennis. Even though my mom loves soccer, she helped me with the transition and fully supported me."

In addition to receiving help from their family, the Decker sisters help each other. Ellie believes that even playing other sports with Carly and her brother Noah "can help me with footwork, speed or other things. Every sport is hard and involves pressure so it helped to grow up around people who understood that." Similarly, Carly enjoys having someone who understands the intensity of sports so they can relate to each other.

Carly and Ellie also try to support Noah, who is only in elementary school, but is already very good at basketball and lacrosse. He sees the success that his sisters have and wants to emulate it. "Now that I realize how athletic they are, I want to play high school sports like them." Noah said.

While the Deckers support each other in sports, possibly the strongest bond they have is as sisters, a bond only strengthened by their common athleticism. "We get each other." Carly said. "We bond over sports."

kids 2 kids

by Jessica Wiederhorn
Photos By: Portraits
by Michael Stahl

The Kolton Boys



Name: Ryan Kolton
Age: 6
Grade: First Grade
Favorite Movie: Star Wars
Sports I Play: Soccer, Basketball, Karate, Swimming, and Baseball
Special Interests/Hobbies: Play video games and trade Pokemon cards
My Favorite Vacation: Hershey Park
Favorite Color: Blue, black and yellow
Favorite Food: Ice Cream Sundae
Birthday: November 23, 2008
Something Unique about Me: I am very good at building Legos and reading
Favorite Book: *The Book with No Pictures* by B.J. Novak
What I want to be when I grow up: Video Game Designer
Favorite TV Show: *The Thundermans*
Instrument I Play: Recorder
Favorite Subject: Math
Favorite Animal: Elephant

Name: Joshua Kolton
Age: 6
Grade: First Grade
Favorite Movie: Crocodile Dundee
Sports I Play: Soccer, Karate, Swimming, Baseball, and Basketball
Special Interests/Hobbies: Arcade games, breakdancing, and playing football
My Favorite Vacation: The Hamptons
Favorite Color: Green, red, brown, and black
Favorite Food: Belgian Waffles and Mexican Food
Birthday: November 23, 2008
Something Unique about Me: I can find lost items and am good at drawing
Favorite Book: *The Bear Ate My Sandwich* by Julia Sarcone-Roach
What I want to be when I grow up: A Police Officer
Favorite TV Show: *Nicky Ricky Dicky and Dawn*
Instrument I Play: Guitar
Favorite Subject: Recess
Favorite Animal: Bear

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From the MAYOR'S desk...

Photo by David Kaptein of David Kaptein Photography



FALL IS A BUSY TIME. THERE IS A LOT GOING ON IN THE BOROUGH THIS MONTH. I'M GLAD TO SAY THAT WE RECEIVED A GRANT FROM THE NEW JERSEY DEPARTMENT OF TRANSPORTATION IN THE AMOUNT OF \$550,000 TO IMPROVE VARIOUS STREETS IN TOWN.

I am instituting a Mayor's Wellness Campaign to implement new programs which will promote active living

and healthier lifestyles for the men, women and children of our community. I am committed to evaluating and reporting the programs we implement in North Caldwell. I will inform you of the details once the program is up and running.



There's a lot going on in recreation. Soccerfest, which occurred on September 26, was another resounding success and well attended. Recreation soccer has 160 boys and girls enrolled from grades kindergarten through 6. Ski club online registration for 4 through 6 grades is from October 14 through October 30. Recreation basketball online registration begins Friday, October 23. Fall senior citizen fitness classes run through November 17. U.K. Elite Petite Soccer (ages 3 through 5) runs through October 15 and Lacrosse Squirts (ages 3 through 5) runs through October 27. And, West Essex Cowboy's Football is in full swing. Finally, the boy scouts are looking forward to their annual camp out on Saturday, October 10 at Liberty Field.

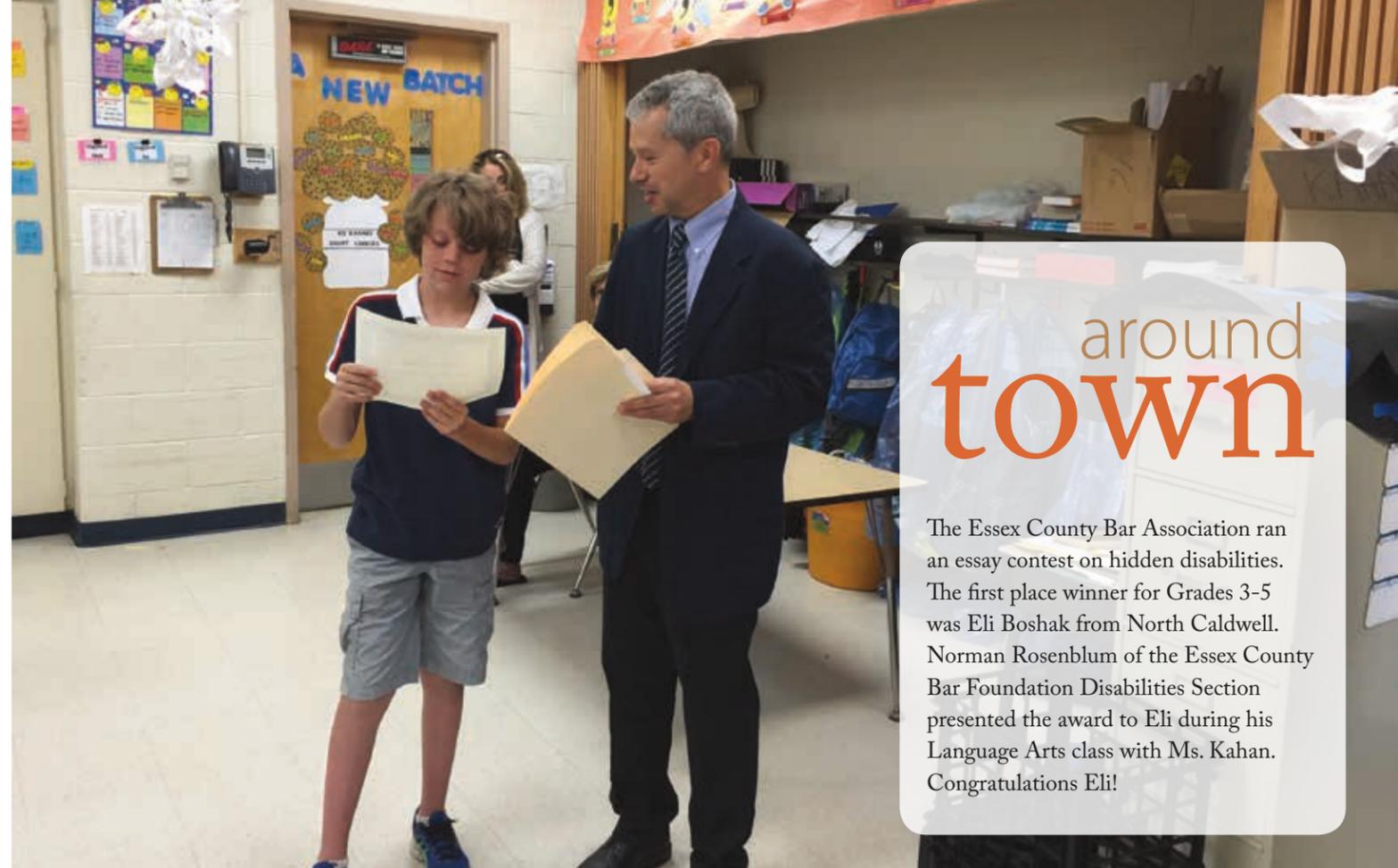
The Borough is celebrating Halloween. We will have our annual Studio 56 – Halloween dance for 5 and 6 graders at Firemen's Hall on October 22. On Halloween night, we are holding a Trick or Trunk in the parking lot next to Borough Hall. This enables children to go trick or treating in a safe and confined area.

We are holding Newcomer's Night for all new residents on Tuesday, October 20 at 7:00pm at Borough Hall. This gives us the opportunity to tell our new neighbors what a great community we are and inform them of the way the town runs. In case you need a refresher course all are welcome. Refreshments will be served.

Finally, the Senior Citizens Club began last month. Their meetings are held on the first Wednesday of the month at 1:00pm. At age 65, I am more than qualified to join the club and enjoy being a member. They are planning a speaker's forum for each month beginning October. At the October meeting, they have invited legislative representatives from our 26th District to speak to the membership and answer any questions they may have. In the following months, speakers will include an attorney to discuss wills, living wills and powers-of-attorney, an accountant to provide various financial information, and an elder law specialist to discuss preservation of assets for our older residents.

Hope everyone has a great Halloween and eats a lot of candy – after all it's only once a year. See you around town

Mayor Joe



around town

The Essex County Bar Association ran an essay contest on hidden disabilities. The first place winner for Grades 3-5 was Eli Boshak from North Caldwell. Norman Rosenblum of the Essex County Bar Foundation Disabilities Section presented the award to Eli during his Language Arts class with Ms. Kahan. Congratulations Eli!



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Tony Romano

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Photos by John Paul Endress

of Kearny for 25 years and he told me many fascinating stories about his job which in turn grew my interest to follow in his footsteps. My great achievement with this department is when i became sworn in as the animal control officer. This is due to my great love for all animals. On my off time i try to spend as much time with my wife and kids, especially sitting in the back yard by the fire with my family. I also enjoy many years as a P.A.L coach. My family consists of my wife an 4 children; through the last 6 years my wife has been very ill, in an out of the hospital numerous of times an many surgery. But we have all gotten through it. In the last year our 17 year old son Nicholas was a passenger in his friend's car and was killed. Tthat is what is going on in our lives now something we can never seem to accept. This is the hardest thing a family and parents can go through.



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WETDOWN

by Jessica Weiderhorn

On August 29th, the North Caldwell Fire Department honored the arrival of a new firetruck and special vehicle for the town by hosting a wetdown. People from all over town came during the eight-hour time span where this new truck was featured. During a wetdown, fire departments come from all over the area to officially welcome this truck to the force. They do so by spraying it with water from their hoses, hence the name wetdown. This tradition has been happening in New Jersey since the 1950's, and the water represents good luck.

When the wetdown was first planned, an invitation was extended to all fire departments in nearby towns to come and “bless” the new truck. Many towns came, such as Fairfield, Montville, West Caldwell, and Nutley. The fire department was pre-occupied while this event was taking place, so surrounding towns took shifts at covering our town in case of a fire. The neighboring fire departments are

always there to look out for one another when they need it.

This dual wetdown also featured a special vehicle that joined the force a few years ago. It was not as big of a deal as a new fire engine, so there was no wetdown for the special vehicle, so when the new truck came, they merged the wetdowns. The new engine was purchased because another one was getting old and began to become unreliable. The new truck was custom made to better fit what the department needed. It is a pumper, and has a water tank with a pump and a hose. The other vehicle, a smaller apparatus used for a multitude of emergencies, features the Jaws of Life, which can pry open a car if someone is trapped inside, a 250 foot hose, a tank, and a pump. It also is smaller, so it can more easily navigate those ginormous hills that North Caldwell seems to be made out of. Both vehicles were purchased by keeping in mind what would help the town more. During the Wetdown, the fire depart-

ment sold drinks, souvenir mugs, and T-shirts, complete with a buffet in Fireman’s Hall. A DJ played music the entire time, and it was basically an excuse for a town party. Gould Avenue was closed off to ensure the safety of everyone, and the only vehicles on the road were firetrucks and ambulances celebrating the new trucks. When another town’s firetruck came rolling by, the firefighters participated in a water fight against some members of the North Caldwell Fire Department. When the “fight” was over, the firefighters continued spraying water, and kids ran out in their bathing suits to play in the water. It was a fun time for everyone involved.

Fire Chief Stan Rogacki stated that his team of volunteer firefighters responds to about 300 calls a year, and wants to thank the mayor and the town council for their undivided support. They want to let everyone know that they are always here to protect and serve the residents of North Caldwell.





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where our individual support is key. You deal with the owner of the company and our team of expert installers, and your satisfaction is all that matters. I built this business on word of mouth and referrals, and satisfied clients are the base of those referrals.

I love being involved in my community and finding ways to give back. I coached my son's travelling soccer team for 8 years; many of those boys are starting on their high school teams now! CASA (Court Appointed Special Advocates) for Children of Essex County is a cause near and dear to my heart. I'm on the Board, and we work to provide the abused and neglected children of Essex County with an advocate who ensures the educational, residential and developmental needs of these kids, who so often have no one to speak up for them, are met. We are the 'arms and legs' of the court, helping judges make the most important decisions in these kids' lives. Advocacy often means getting a child a placement that is caring, school support that meets their individual learning challenges, and being the single person who often for the first time in a child's life has no interest except what is best for that child. North Caldwell Magazine has been so generous in promoting the fund raising and awareness building activities we've done for CASA in North Caldwell, and we are very grateful!

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OF THE MONTH



Nationwide

photos by John Paul Endress



I spent my first 6 years in Verona before we moved to Upper Montclair, in a historic house complete with walk-in fireplaces and a bake oven! After high school, college at Vassar and graduate school at Dartmouth, I moved all over the country, from Michigan to southern NJ to California and then back to NJ in 1999. My older son is at Ringling College of Art and Design, is a photography major and business of the arts minor, focusing on surfing photography. He's photographed across the US, in Costa Rica, Puerto Rico and even Bali! My younger son is still in high school.

My 'first' career was in the automotive industry. I joined Lexus as the 15th employee at headquarters, before there were any cars or dealerships. It was an awesome time – we travelled back and forth to Japan extensively, studied the luxury market exhaustively, and spent what we needed to do to convince the American market that Japanese and luxury cars could be said in the same breath. We sponsored yacht races, Broadway shows, elegant parties in Newport, anything to build that brand and be where people in our target market were.

When my older son was old enough to go to school, I decided to bring my family back east. There is no significant corporate automotive activity here, so I decided to do something more entrepreneurial. A franchise broker told me about Nationwide Floor & Window Coverings, and in 2001 I established the first franchise in NJ. The franchise system dissolved 7 years ago, but we have continued to build our business and reputation in the North Caldwell area.

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North Caldwell Living

Written by Kat Krannich
Photos courtesy of Maria Rampinelli

Summertime fun... All Year Long!

When you are lucky enough to have an indoor pool, summer fun doesn't have to end when school begins. The owners of 4 Blackberry realized this the moment they stepped inside and discovered this wonderful home! Friends living in town suggested looking here in North Caldwell when they were first searching for a new place to live. They moved in during the Summer of 2003. Over the years, they have enjoyed the many great restaurants nearby and still love their peaceful and comfortable neighborhood.

The home is located in the section of town that used to be all farmland. During the 1980s, the land was being developed and slowly new streets were added to the growing town. Most of the homes were custom built, and this one was no exception. A builder had the home designed for his family with the utmost care, using premium steel beam construction and all the best materials. Each bedroom is a haven with a large walk-in cedar closet and full bathroom. The Master Bedroom is a fabulous retreat with closets galore and two entrances into the huge Master Bath with separate areas for privacy.

Upon entering the front door, guests are greeted by soaring ceilings and a grand stairway with a balcony overlooking the Great Room. An illuminated circular glass-block wall creates a dramatic architectural structure combining form and function. Follow the 42-foot marble entrance foyer to the elevator in the rear of the home that connects all three floors. A grand Living Room leads through to the banquet-sized formal Dining Room.

The upscale, gourmet professional kitchen is one of the family's favorite features. The kitchen is the true center of the home joining the main level with the ground level entertainment area. Take the curved stairway, or elevator, down to the lower level. Glass doors open to the enclosed indoor pool area, offering a perfect way to unwind every day with a temperature controlled swim in any season!

The family loves the open space, the pool and the kitchen most of all. The owners shared, "It is great for having people over. Hosting some of our daughter's wedding functions was very special. We also enjoy throwing Thanksgiving and holiday parties for the family."

Many wonderful years were spent in this magnificent home. During this time, an architect was engaged to create a quiet, personal space off the Kitchen. Keeping with the structural integrity of the design of the exterior of the house, the master bedroom was also modified, and features an adjoining office space with a private balcony.

The family has grown up enjoying the many benefits of living in this town, but now the opportunity arises for someone else to delight in the many attributes of this home. Discover the experience of living in luxury by going online to www.SpectacularBlackberryLane.com and click on the walk-through video. Perhaps it is your turn to invite a friend to discover our great town!

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Q&A with a CPA



by Robert J. Blackwell, CPA/PFS/CGMA
rblackwell@ljcpa.com,
25 year North Caldwell resident

Q: I understand that having a high credit score is important. As a college student, I want to have my own credit card and as high a credit score as possible. What's the best way to accomplish it?

A: When you don't have a credit history, it can be difficult and frustrating when trying to obtain a credit card or other type of loan. Credit beginners usually have but one question, "How do I get credit?" The simple answer is, "Apply for it."

Since you are looking to establish credit for the first time, lenders can't look to your FICO score to determine whether or not to extend credit to you. In these situations they have to examine other factors to help them decide if you are a credit risk.

If you're enrolled in college, you have a very good chance of getting approved for a student credit card as your first credit card. Some student credit cards have high interest rates and annual fees. These are bad options for any credit card, especially a first one.

If you've been responsible with a checking or savings account, try applying for your first credit card at your bank. Having an existing banking relationship can improve your chances at getting a credit card application approved, especially if you've handled your account responsibly, e.g. no overdrafts. You can apply online, but visiting a bank branch would put you face-to-face with a representative who may have more authority to get your application approved.

One of my partners tells the story of when he applied for his first credit card. He had just left another CPA firm and went on his own. He sent in two applications and both were turned down. He called each one and spoke with someone who had the authority to approve his application. When asked about his occupation, he explained that he was a CPA with a newly started firm and twenty corporate accounts. He then asked the representative whether he had ever seen a CPA on a breadline. The rep laughed and approved the card. Thirty years later, my partner still has the same credit card.

You can also apply for a secured credit card. This is a type of credit card that requires you to make a deposit to receive a credit limit on your credit card. Some secured credit cards will convert to non-secured cards after a certain period of positive credit history.

If you pay your balance in full each month (which you should) you won't have any finance charges. Also, paying it two days ahead of the payment date will increase your credit score. Avoid making several applications for credit. Each will show up on your credit report making it appear as if you are desperate for credit.

Once you obtain a credit card, it will be important for you to use it wisely.

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 North Caldwell Resident

Happy autumn, North Caldwell!!!! So sad to see summer gone, but with this crisp, clean, refreshing air comes a new season of recipes (oh the simple things that bring me joy)! Warming soups, hearty meats, savory sauces! This is one of my newest faves; it's easy, full of flavor and can be frozen and reheated at a later date. Pack one in your kid's lunchbox or top green salad with one of these for yourself! This is a fun twist to your boring meatloaf and looks beautiful when served at a party!

TURKEY, FETA SUNDRIED TOMATO CUPS

Ingredients

- Olive oil cooking spray
- 1/2 cup plain bread crumbs (use oat flour, gluten-free opt.)
- 1/3 cup chopped fresh flat-leaf parsley
- 1/4 cup chopped garlic and herb-marinated sun-dried tomatoes
- 2 cloves garlic, minced, optional
- 2 eggs, at room temperature, lightly beaten
- 2 tablespoons milk
- 1/2 cup crumbled feta cheese
- 1/2 teaspoons sea salt
- 1 teaspoon freshly ground black pepper
- 1 lb. ground turkey

*served with quinoa infused with sundried tomatoes & a green salad

Directions

Preheat the oven to 375 degrees F.
 Spray cupcake tins (about 10) with spray.
 In a large bowl, stir together the bread crumbs, parsley, sun-dried tomatoes, garlic, eggs, milk, feta, salt, and pepper. Add the turkey and gently stir to combine, being careful not to overwork the meat.
 Pack about a burger's amount of meat mixture into your hands and place in cupcake sections. Bake for about 15 minutes or until cooked through.



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HOME IMPROVEMENT matters

During the last year, these articles have been taking a trip through our theoretical home addition project. We started out with a desire for a larger kitchen with eat in space and making the bedrooms above larger. Last month we finished rough plumbing and now we are going to move into the electrical needs of your addition and home.

First, let's cover some electrical terms. We have two kinds of wiring to look at:

AC wiring, or sometimes just "electrical" or main wiring, is what you use when you plug into a 2 prong (or 3-prong grounded) electrical wall outlet. It generally comes in off the street on a heavy wire (sometimes over head and sometimes underground). You don't want to touch (complete) an AC circuit since you'll get a nasty shock.

Low voltage wiring is generally for data. It's generally DC (direct current) like you'd get out of a battery. It doesn't really provide

power to run things so much as a signal (data). Some examples of low voltage wiring included telephones, cable TV, internet, audio speakers and many alarm systems.

For our addition, the first thing that we will need to do is determine our AC power need and what is currently available. Somewhere in your house, you will have a metal box referred to as the service panel, or the breaker-box. When the main (source) electrical wire comes into your house (from the street), it goes into this box to be connected to outlets and lights. Breakers, those little switches that flip if you overload and "blow a circuit," are used to protect the lines from being forced to carry too much electricity, which is dangerous and could cause a fire.

Your General Contractors and/or his electrician will evaluate this box to see if you have room for more breakers and if you have enough capacity to support your planned expansion. Service panels have "slots" for added connections and breaker switches. Sometimes there are available slots and sometimes there are not. If not, a second, new box, referred to as a "sub-panel" can be added to your system for more room.

Your home's electrical service will also have an electrical capacity rated in "amps," (short for amperes.) For our discussion, think of it as a measurement of the flow rate of electricity available to your house. Many older homes in the area were built with a "100 Amp" service and back then, this was probably sufficient. However, since today's world is full of appliances, computers, flat-screens and other electricity hungry devices, this may now be insufficient. Since our kitchen will have some new appliances and our home is just plain bigger, we will be upgrading the system to a 200-amp service. Your GC will make the arrangements with the electric utility and his electrician will install the larger service line that's needed, along with an added sub-panel.

With capacity addressed, your GC and electrician will handle "rough wiring" first. These are wires that you will want in the wall so they aren't seen. They can lead to overhead lights or wall mounted fixtures, wall switches, wall outlets or a direct wired utility appliance like a furnace, attic fan or your whole-house air conditioner. When the "rough" work is done, it will be inspected by the town before work continues.

Next month, we'll look at low-voltage wiring and smoke alarms.

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

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By Jason Sponzilli

In the GARDEN

What's Fall Got To Do With It?

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IF YOU WANT YOUR SPRING LANDSCAPE TO STAND APART NEXT YEAR, THEN GETTING STARTED DURING THE FALL IS A PRE-REQUISITE. YOUR SPRING FLOWERS, FRUITS, VEGETABLES AND PLUSH GREEN GRASS WON'T FLOURISH INTO THE BRIGHT COLORS, RIPE SUCCULENTS OR DESIRED "CARPET-LIKE FEEL" WITHOUT PARTAKING IN STEPS TO REFRESH AND REVITALIZE YOUR LANDSCAPE BEFORE THE WINTER MONTHS.

- **Take A Walk:** Walk around your landscape and inspect how each area of your yard has progressed throughout the past year. Take notice of plants or trees that may have disease, are overgrown or dead. Make a mental note of spaces in your landscape where plants have flourished and places they have not so that you can find the correct type of plant for that area.
- **Trim Dead Branches and Plants:** Large, lifeless branches can be dangerous to you and your home, especially during the winter months when snow and wind take over. Protect smaller trees from further damage by trimming diseased branches close to (but not flush with) the trunk. For larger trees, call a certified professional to assess the situation. Trees add value to a property

(some real-estate experts says healthy trees increase property values by \$15,000) so don't shy away from quality maintenance.

- **Gardens and Beds:** Snails and slugs tend to feed on annuals that are left to decompose in gardens. Take time to remove the annuals and snails/slugs from your landscape so that your spring beds will be healthier. Plant your bulbs and mark them with a small stick so that you don't disturb them during your spring planting. Trim perennial foliage down to the ground; this sends energy to the roots, for next season. Every three years, divide crowded plants to make room for more flowers to bloom.
- **Mulch Young Plants:** Till decomposed mulch or compost into your soil to give plants fresh and vital nutrients to survive the winter. Then after a light frost, but before the ground freezes, place a 2-4 inch layer of mulch around the plants you have tilled to give them warmth and protection from runoff during the cold weather.

ONCE YOU HAVE REMEDIED YOUR PLANTS, GARDENS AND BEDS FOR THE WINTER MONTHS, UTILIZE THE TIPS BELOW TO MAKE YOUR LAWN POP BACK TO LIFE AFTER MONTHS OF SNOW.

- **Collect Those Leaves!:** Save the leaves collected from your gutters and lawn to create a compost bin in your yard. There are a variety of materials that can be used to contain your compost, but something as simple as chicken wire will do the trick. Transport leaves to your compost pile via a large plastic tarp to make the job a little easier. Flip the leaves in your compost weekly to ensure that they will be ready to "feed" next year's beds and lawn.
- **Mow:** For the last cut of the season, take your turf down to 1¼ inches. Less leaves will get caught in your lawn if it is shorter and disease will have a difficult time latching on. Grass receives most of its nutrients from the upper parts of its blade; cutting your lawn shorter than the recommended height may result in its inability to grow.
- **Fertilize:** Grass roots keep growing until the temperature gets to about 40 degrees which means that fall is a perfect time to apply high phosphorus mixes to encourage root growth so you're your lawn will be that bright green you want in the spring.
- **Aerate:** Aerating your lawn is a good practice to follow for anyone trying to maintain a healthy landscape but espe-

cially for homeowners who have rainfall pools on their grass, high traffic areas or a lot of shade. The technique of aerating allows water and nutrients to reach the roots of your lawn by pulling out plugs of compressed soil. You can utilize a garden fork for smaller areas but for larger sections a walk-behind aerator is more efficient.

PREPARING YOUR LANDSCAPE DURING THE FALL IS AN ESSENTIAL PART OF CULTIVATING ITS LIFE AND ABILITY TO PRODUCE IN THE SPRING. HERE ARE A FEW OTHER USEFUL TIPS FOR YOUR LANDSCAPE THAT WILL PUT YOU AHEAD COME SPRING TIME.

- **Clean Your Exterior:** Power wash the exterior of your home and hardscape surfaces before salt or other chemicals trap stains into them. Power washing will also enable you to look

over surfaces (driveway, patios, etc.) and make sure they are not in need of repair before the ice and snow comes.

- **Irrigation Systems:** Turn off the water to your irrigation system and blow out the line so that no water is left to freeze and crack the tubing. Calling an expert to complete this is best, but simple systems can be dried by using a low pressure setting on a compressor to blow out residual water.
- **Repair and Clean Tools:** Since you won't be using your mower, weed whacker, edger, or hedge trimmer during the winter, sharpen and clean your tools before you put them away for the season. You'll be happy you did when spring comes and your landscape is flourishing because of your fall clean-up!

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Address	Neighborhood	List Price	Sale Price	DOM	Beds	Parking	Bath
325 Runnymede Rd	Essex Fells Twp.	\$379,000	\$375,000	42	2	2	1
330 RUNNYMEDE RD	Essex Fells Twp.	\$547,000	\$525,000	13	3	1	2.1
32 Wootton Road	Essex Fells Twp.	\$550,000	\$545,000	23	3	2	1.1
44 Inwood Rd	Essex Fells Twp.	\$1,088,000	\$1,055,000	32	5	2	3.2
409 Fells Rd	Essex Fells Twp.	\$1,999,999	\$1,915,000	210	4	3	5.1
1043 Stephanie Dr	North Caldwell Boro	\$389,900	\$376,500	23	3	1	2.1
37 Brookside Ter	North Caldwell Boro	\$609,000	\$625,000	15	3	2	2.1
28 Willow Brook Dr	North Caldwell Boro	\$655,000	\$620,000	103	4	2	3
10 Norwood Ter	North Caldwell Boro	\$659,900	\$640,000	135	3	2	2.1
101 FOUR SEASONS DR	North Caldwell Boro	\$680,481	\$675,000	98	2	2	2
7 Spruce Rd	North Caldwell Boro	\$699,000	\$710,000	25	3	2	2
26 Sunset Dr	North Caldwell Boro	\$699,000	\$699,000	12	4	2	2.1
5 Oak Rdg	North Caldwell Boro	\$819,900	\$820,000	10	3	2	3
82 Evergreen Dr	North Caldwell Boro	\$1,649,000	\$1,649,000	10	5	3	4.1

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Financial Fitness

What if I forget to update my beneficiaries?

by Joseph Saccomanno



The simple answer is this: If you want the right people to get your money, you'll need to keep your beneficiary designations up-to-date, even if your will or estate plan already is. That's because a beneficiary form will override whatever you've said in your will or estate plan.

If you've got a bank, brokerage or retirement account, annuity or life insurance policy, you've probably filled out a beneficiary designation form. Most of the time, we fill them out then forget about them. Years pass. Then, when changes happen in our lives – we get married, divorced, lose a spouse, gain a child or grandchild – we might remember to update our will, but oftentimes forget about all of those beneficiary forms.

That's where things can get a bit sticky. Not updating those forms could force future generations to pay too much in taxes, not receive their rightful inheritance, or could lead to other unfortunate consequences.

Here's an overview of what could happen, depending on who you name as beneficiary:

- Your spouse, child or grandchild (assuming he or she is an adult):** The money will go directly to him or her, bypassing the costly and often lengthy probate process.
- Your ex-spouse:** The money will go directly to that person, whether or not you remarried or named someone else in your will.
- A minor:** The court will appoint someone to hold and manage the funds, which can be a time-consuming and expensive process. When the minor turns 18 or 21 (depending on the state), he or she will be entitled to the money in the account, and will be free to spend it wisely or unwisely.
- Someone with special needs:** Anything more than a small cash gift could prevent a person with special needs from receiving government assistance, unless the money goes into a special "supplemental needs" trust.
- Your estate:** The money will directly go to your estate, to be distributed according to your will. If that money was in a retirement plan, the full amount must be paid out – and taxed – within five years. If you name an individual instead, that person can stretch out the payments, and taxes, over years or even decades, taking advantage of the potential for growth too.

Make updating beneficiaries a part of your financial review
Consider adding updating beneficiaries to the list of things to

go over during your annual review with your financial professional. Or, at the very least, update all of your beneficiary forms after you experience a life-changing event, such as marriage, divorce, birth or death of a loved one, as well as when you change jobs or retire, since any time you roll over a retirement plan, you'll need to assign a new beneficiary.

Ready to update your beneficiary forms, but not sure who to name?

Contact your financial professional for help to ensure that your financial accounts and contracts are set up correctly and will benefit the people you want.

GE- 102542 (04/15)(Exp.04/17)

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October-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

Thursday, Oct. 15-Nov. 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

Friday, Oct. 16

Chubby Checker and The Spinners

Where: Mayo Performing Arts Center, 100 South St., Morristown, NJ
When: 8p.m.
Get set to dance with a night of classic rock ‘n roll and rhythm and blues, featuring the legendary Chubby Checker (“The Twist”) and The Spinners (“I’ll Be Around,” “Then Came You,” “Working My Way Back To You,” “The Rubberband Man”).
For more information: www.mayoarts.org

Sunday, Oct. 18

NBC’s Last Comic Standing Live Tour

Where: Mayo Performing Arts Center, 100 South St., Morristown, NJ
When: 8p.m.
Season 9 champion Clayton English and the four runners-up -- Michael Palascak, Ian Baag, Dominique and Andy Erikson-- take the stage in an evening of stand-up comedy.
For more information: www.mayoarts.org

Saturday, Oct. 24

Bob Newhart

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

When: 8p.m.

Bob Newhart’s career has spanned over five decades. Fans flock to Bob’s live performances to hear such Newhart standards as “The Driving Instructor,” “Sir Walter Raleigh” and “The Submarine Commander.” These timeless classics are enjoyed by young and old alike in sold-out concert halls across America.
For more information: www.mayoarts.org

Monday, Oct. 26

America’s Got Talent Live: The All-Stars Tour!

Where: Mayo Performing Arts Center, 100 South St., Morristown, NJ
When: 8p.m.

America’s Got Talent Live: The All-Stars Tour! features some of the most popular performers from the hit NBC variety competition series, including Season 8’s favorite comedian, Taylor Williamson, Season 9’s powerhouse performer Emily West, Season 8’s comedic hand balancing duo The KriStef Brothers, and the memorable “junk rock” performers, Recycled Percussion, from Season 4 as well as Smoothini and Blue Journey.
For more information: www.mayoarts.org

Wednesday, Oct. 28

Evil Dead the Musical

Where: Mayo Performing Arts Center, 100 South St., Morristown, NJ
When: 8p.m.
Bloody hysterical and one helluva fun night out! Based on the cult movie, *Evil Dead The Musical* tells the outrageous story of five friends who spend a weekend in an abandoned cabin and accidentally unleash an evil force that turns them into demons.
For more information: www.mayoarts.org

Thursday, Oct. 29

Newsboys

Where: Mayo Performing Arts Center, 100 South St., Morristown, NJ
When: 8p.m.
One of the most influential bands in Christian music today, Newsboys perform music that moves your body -- and moves your heart even more -- with an upbeat, uplifting sound that has resulted in more than 8 million units sold, 33 #1 radio hits, four Grammy® nominations and multiple Dove Awards.
For more information: www.mayoarts.org

Sunday, Nov. 1

Curious George

Where: Mayo Performing Arts Center, 100 South St., Morristown, NJ
When: 1:30p.m. & 4p.m.
Join the inquisitive, lovable little monkey Curious George from book and TV fame in this delightful musical.
For more information: www.mayoarts.org

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Brand	Units
RE/MAX	14,810
RE/MAX	10,464
COLLIER BLANK	10,013
HELLER WILLIAMS	7,907
CENTURY 21	7,156
RE/MAX	4,753
DOHERTY'S	2,232

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