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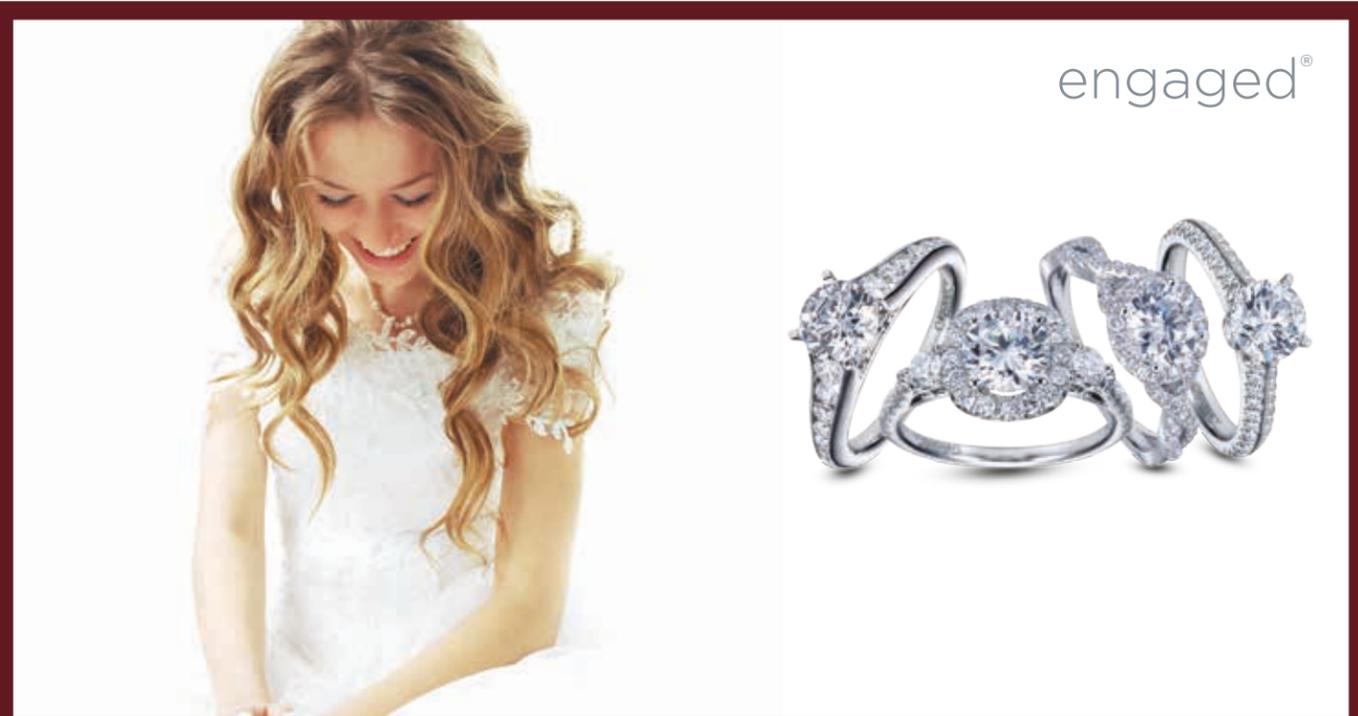
APRIL 2015

A SOCIAL PUBLICATION EXCLUSIVELY FOR THE RESIDENTS OF NORTH CALDWELL

*Inside this Issue..*

Cover Photo.. Dr Ranucci Family  
Spotlight, North Caldwell Sports,  
Fred Trovato and much more.





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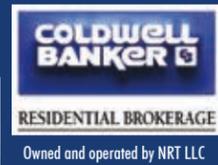
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Board Of Adjustment Extension	100
Public Works Extension	106
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Trash Collection Extension	100
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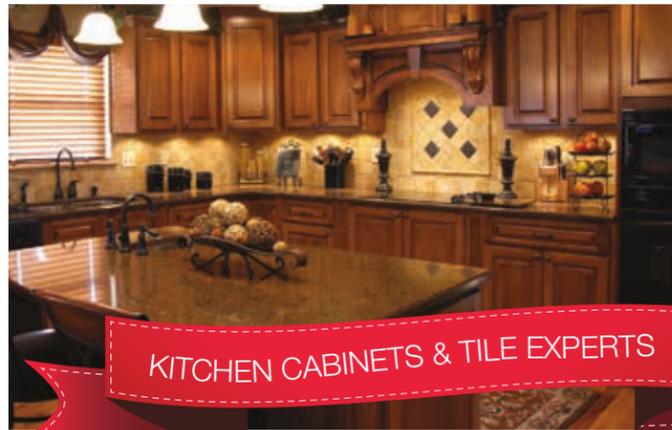


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# Publisher's Note



Spring has FINALLY sprung North Caldwell Residents. What a cold winter in New Jersey it has been! This is my favorite time of year with Baseball season and the Professional Golf tour under way.

We have a lot of great articles in this issue including some exciting events coming up. I would also like to welcome and introduce my new junior writer, North Caldwell's Cathryn Kessler. Cathryn will be writing a fun and exciting new column called "North Caldwell, Kids with a Passion." As always we have our Precious Pets article, Kids 2 Kids, North Caldwell Sports, and my cover photo and inside story of North Caldwell resident, Dr. William Ranucci and much more.

I hope this issue of the North Caldwell Magazine finds you enjoying the spring! Thank you to all!



Sincerely,

*Brian D. O'Neill*  
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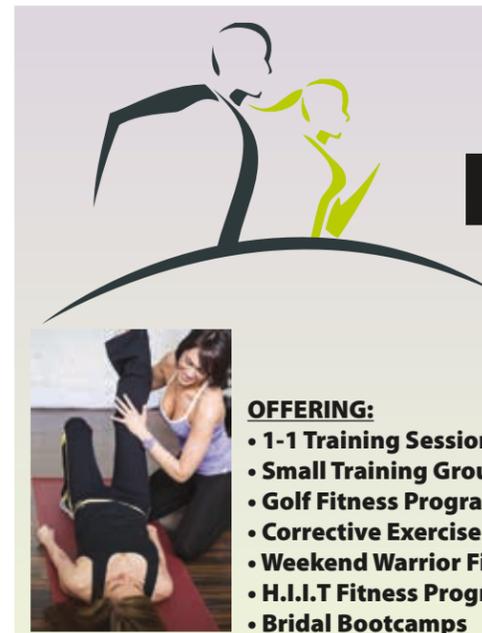
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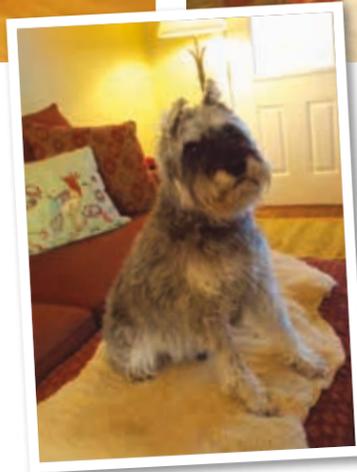


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# precious pets

By Jessica Wiederhorn

Forget what you know about old dogs. Many people think that they are lazy and sleep all day, but Parker is the exact opposite. Parker, a miniature schnauzer, is eight years old, but

he acts as though he is a puppy. The only time he isn't running around like crazy is when he is with one of his owners, and even then he just wants to play. His playfulness and friendly nature are the causes of many funny incidents.

All of the snow this area has been getting is driving everyone insane, and apparently it has the same effect on dogs. During one of the many snowstorms, Parker was stuck inside and not able to play outdoors or see

the neighbors. He is a very friendly dog and loves people, so it was really hard on him when he couldn't be around others. One day the neighbors were driving by the house and Parker recognized the car, so of course he immediately dashed outside and started furiously barking to get their attention. It worked, and they had to get out of their car just to say hello! He will do anything to be around more people and get outside.

Not only is Parker friendly and funny, but he is very smart. Whenever he wants something, he will ask for it with a different type of bark. For example, if he were hungry, he may do a high pitched bark; as opposed to a low pitched bark for if he wants to go outside. His family has learned to interpret these barks, so now they have their own little language!

Parker has had and will have lasting effects on his family. He has a special and unique relationship with each member and it brings them all closer together. He is always there to comfort someone when they are sad, or makes them laugh when they need it. When Parker needs it, his family is there for him too. He recently had a tumor on his toe, and had to have the toe removed. It was difficult for him, but he is doing better and has had the support of his family to help him. Parker is just as energetic and wild as he was before, if not even crazier! He is truly a unique, loving dog that is lucky to have a family that cares so much about him.

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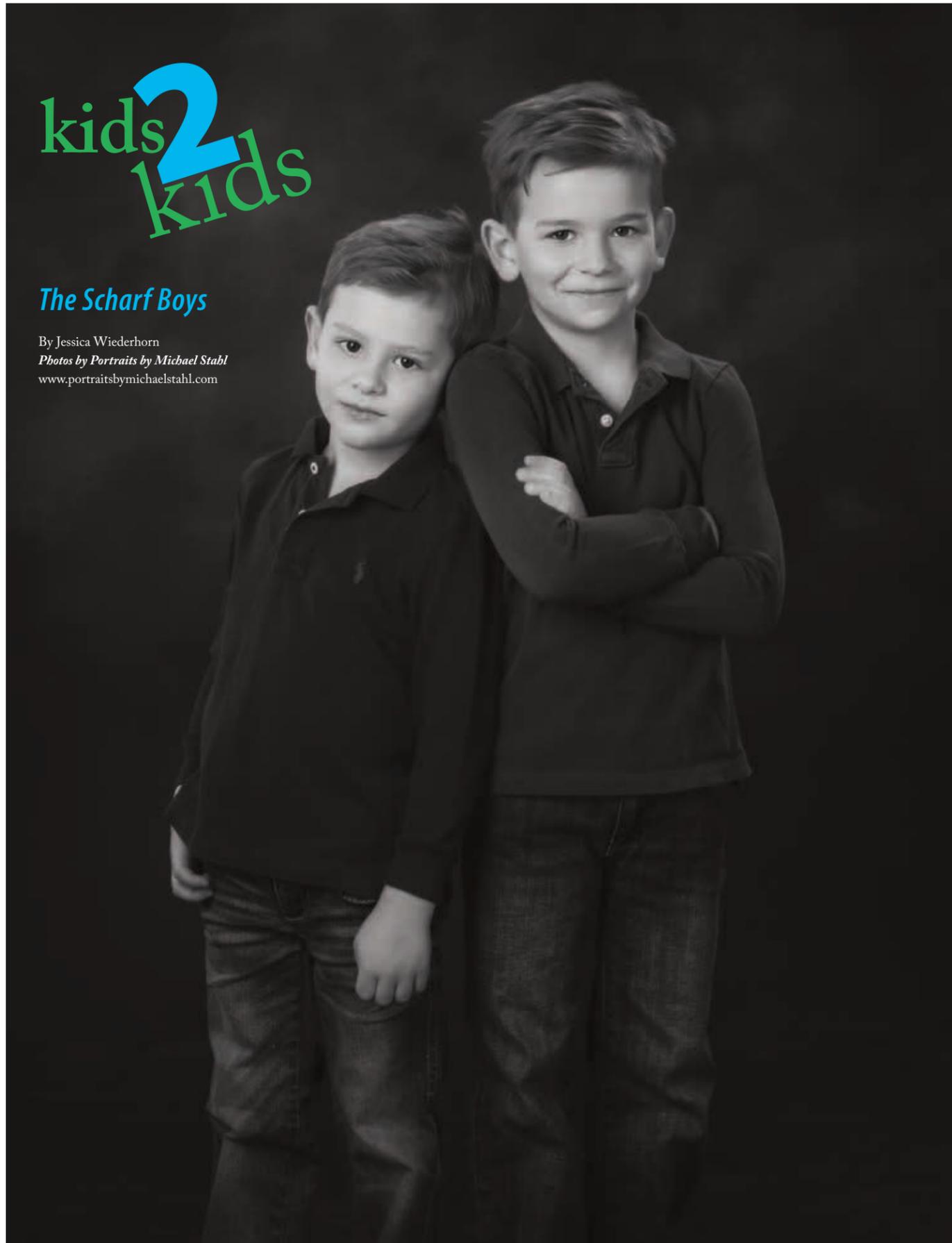
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**Age:** 7  
**Grade:** First grade  
**Favorite Movie:** Thunderstruck  
**Sports I Play:** Football, Basketball, Hockey  
**Instruments I Want to Play:** Guitar  
**Special Interests/Hobbies:** Playing sports, play the Wii  
**Your Favorite Vacation:** Disney World  
**Favorite Color:** Blue  
**Favorite Food:** Tacos  
**Favorite Sports Team:** Patriots  
**Birthday:** July 30, 2007  
**Something Unique about Me:** I have three sets of grandparents  
**Favorite Book:**  
**What I want to be when I grow up:** A football player  
**Favorite TV Show:** Sports Center

**Name:** Cooper Scharf  
**Age:** 5  
**Grade:** Kindergarten  
**Favorite Movie:** Paddington  
**Sports I Play:** Hockey, football, and basketball  
**Special Interests/Hobbies:** Play Sports  
**Your Favorite Vacation:** Disney World  
**Favorite Color:** Green  
**Favorite Food:** Choco Tacos  
**Favorite Sports Team:** Jets  
**Birthday:** May 5, 2009  
**Something Unique about Me:** I have three sets of grandparents

**Favorite Book:** Dick and Jane  
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**Favorite TV Show:** Spongebob



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# NORTH CALDWELL sports

## Who Is The Man Behind The Helmet?

By Teddy Press  
Photos by John Paul Endress

We all know him as the bicyclist. Every weekday, you see him riding up and down Gould Avenue. But have you ever stopped and wondered, “who is this guy?” After a particularly humorous encounter with him, I gained the opportunity to sit down and find out, who really is this man behind the helmet?

To begin, his name is Fred Trovato, and he has been a resident of North Caldwell for over 28 years. Originally, he resided in Nutley, where he grew up and attended the local high school. Around the 7th grade, Fred began to get “into this dental” and take in interest in the medical field. Throughout his high school career, Fred was an avid athlete, participating in sports such as baseball.

Following high school, Fred volunteered for service in the army, where he served for 2 years, 7 months, and 19 days. The purpose of his service began at the Army School of Foreign Languages; there, he learned Bulgarian. This skill was utilized in speaking to Bulgarian refugees in Western Germany, and communicating with them their various options as offered by the US Army. In fact, Fred is still highly familiar with the language today! Coming out of his term of service, Fred



Trovato had to sign an agreement that stated he could not travel to any eastern-blocked country for five years.

Fred then attended Rutgers as an undergraduate and majored in history. This preceded his studying at the Dental School at Temple University in Philadel-

phia, Pennsylvania. Finally moving back to Nutley, Fred participated in a men’s sporting league for over 10 years. Perhaps he is best known for his cycling, which he completes in the mornings on weekdays. He follows a route along Gould Avenue, sometimes to Bloomfield and back. This activity became a major

part of Fred’s life when instead of just bicycling in the summer, he continued to do it year round. Fred says that he does it for peace of mind and exercise; “it clears the cobwebs”. He also runs for exercise. Some of Fred’s most interesting experiences have happened as a result of his biking. For example, with a group of three others, Fred biked all the way from High Point down to the Cape May Lighthouse in 15 straight hours. At first, he started the trek for the sheer amount of miles it took to complete, but he became more interested when he saw the multiple different areas of the state. He even said that the coolest thing about the trip was watching the terrain change from mountainous, to rolling hills, to plains, to forest,

and then to beach. It made Fred more appreciative of the environment surrounding him.

Fred has also biked throughout England, Ireland, and Nova Scotia. For 11 straight years, he has also participated in the G. W. Bridge biking challenge. He’s even biked down the steepest hill in New Jersey, Fiddler’s Elbow. Over the past years, Fred has noticed a trend in the growth of cycling, and that lately, more people are doing it.

As for his job, Fred runs a dental practice in the Ironbound section of Newark. His wife, Bernadette, is a teacher whom also works in Newark, at the Anne Street School. They have a son who graduated

from Boston College and is now getting his MBA at the London School of Business while working as an intern at Google. Fred and his wife are practitioners of the Catholic faith at Notre Dame Church; he taught CCD there for four years, too.

In the future, Fred Trovato hopes to travel to all of the National Parks when his son returns from graduate school. Even though he would not consider himself a health nut, he believes that exercise plays an important role in one’s life. “If you find something that you enjoy and it contains many health benefits, continue it and make it a major part of your life.”

Imagine yourself six months from now.

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# FAMILY Spotlight

## The Ranucci Family

Photos by John Paul Endress

Maryann Diliberto and Bill Ranucci were married on November 1993, and began their lives together at 236 Small Avenue, North Caldwell on that day. The home was purchased 2 months prior to the wedding and we have lived here since.

Bill was born in Belleville and grew up in Glen Ridge, NJ and Maryann was born and raised in Jersey City, NJ. Our only child Olivia Rose was born at St. Barnabas in 1999 and is currently a freshman at West Essex High School where she studies and enjoys Field Hockey and Lacrosse. We also have a new Yorkie puppy named Bruno.

Bill is a graduate of Syracuse University and UMDNJ Dental School. He then trained for a career in Oral and Maxillofacial Surgery at University Hospital in Newark, NJ and has been practicing in Montclair and Nutley for the past twenty years. Bill is an Oral Surgery attending at both Clara Maass Hospital and Mountainside Hospitals. He is a clinical Instructor to five general dental residents per year. Maryann is a graduate of the Jersey City University and NYU Graduate program of Psychology.

Since living in North Caldwell, Bill and Maryann have both contributed to our Recreational Youth Soccer and Ski programs. We feel we are very lucky to be living here amongst some very nice people, and feel we have all developed some lifelong and meaningful friendships with many people in town.

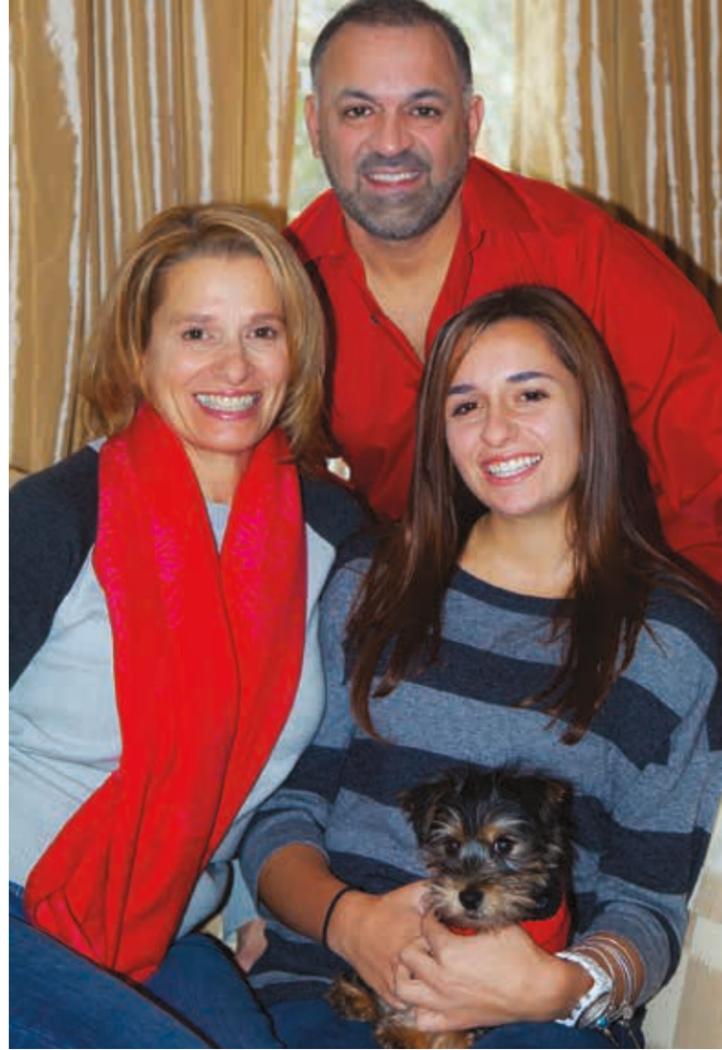
Our favorite activities are spending time cooking and eating with our family, friends and neighbors either in our own home, theirs, or at local restaurants. "Rare" in Little Falls, has been one of our more common spots lately. We are looking forward to North Caldwell's first Restaurant "Desi's" to become a favorite. We all also enjoy walking, biking, ski trips, fishing and hunting. Bill is also currently taking flying lessons down the hill at the Caldwell Airport.

This household is Giants territory... despite the past few years, they are still our GMen. Cowboys fans stay out!!! We are musically diverse and appreciate almost all forms of music. We all love to dance as well.

Relaxing to us is having a good meal with friends on our patio, enjoying the yard. What we like most about N. Caldwell is the country/mountain feel while being so close to the action of the city.

When winter gets to be too much, a little get away time down in North Palm Beach, Florida works for us.

We feel honored to be chosen for this family spotlight.



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**NEW**

# North Caldwell, *Kids With A Passion*

Brittany Wolverton

By Cathryn Kessler



Once Brit-tany Wolverton, resident of North Caldwell, turned 18 in December, she immediately decided to fulfill her passion for working with animals and pursued a job at the Cam-eron Animal Hos-pital in Montclair,

N.J. After receiving a pamphlet about abused animals while at a concert she attended two and half years ago, Wolverton's desire to help animals was born. Since then, Wolverton had made the decision to become a vegan and devote much of her time assist-ing animals.

"Animals are the most important things to me," Brittany Wol-verton said.

Brittany acts as an assistant veterinarian technician at the clinic. Her responsibilities include: cleaning the litter boxes, provid-ing the animals with food and water, making sure the supplies are stocked, assisting during a surgery, and of course, providing them with love and affection.

During the short time Brittany has worked at the hospital, she has learned everything from the different types of feline diseases to the importance of sanitation in the veterinarian environment. "It is imperative that every time I finish handling a cat, I wash my hands, so I don't spread any of the diseases they may have to the other animals," Wolverton said.

Brittany works three days a week at The Cameron Animal Hos-pital that serves as a hospital and boarding facility. There is also

a kitten adoption program, and one of Brittany's most enjoyable tasks it to help socialize the kittens so they will be ready for their new homes.

Brittany hopes to attend college in the South where she can tend to not only domestic pets, but also to farm animals. By majoring in Pre Veterinary, Brittany aspires to help all types of animals.

"It can be sad working in an environment where so many ani-mals are sick, however my job is so fulfilling because we are able to save so many lives," Wolverton said.

Wolverton's passion for helping animals is truly inspirational.

"Pet owners bring their precious animals to the clinic all the time, and it is so rewarding knowing I'm involved with saving an animal's life. I love the feeling that I'm making a difference in the life of their animal," Wolverton said.

Wolverton creates strong relationship with the animals at the hospital and cultivates a sincere bond with them while they are in her care.

"On some days, I arrive at the clinic to learn an animal has been adopted. Although it's hard, I'm so glad that the animal has found a loving home," Wolverton said.

Brittany also enjoys spending time with her friends and attending concerts. A diligent student at West Essex High School, she is a part of WE Care, an environmental club whose members work toward improving and enhancing the environment, and the All-Girls acapella group. She has two older sister, Kim and Krystina. Brittany has been a resident of North Caldwell for 14 years. She has three Cats of her own, Toby, Danny and Sammy.

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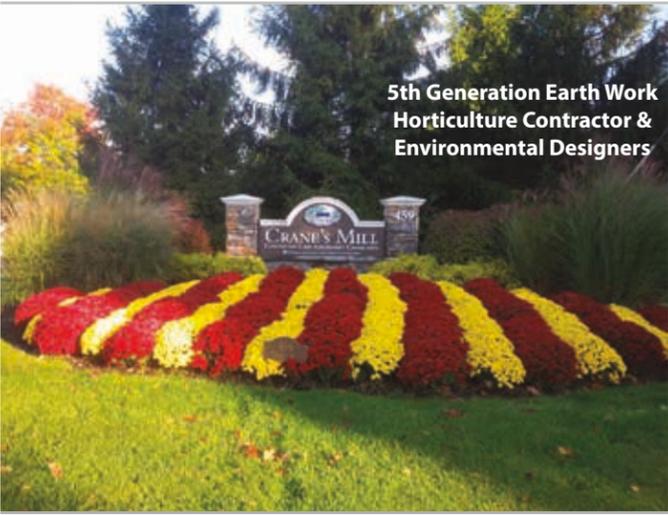
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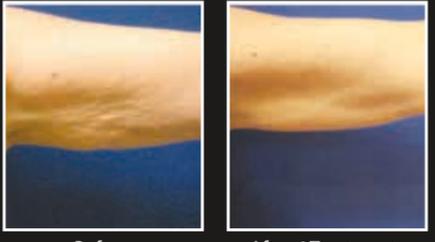
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Photo by David Kaptein of David Kaptein Photography



*It's April – finally.* I'd like to take credit for spring; however, nobody can make that much of a stretch. This year we paid dearly for the spring and on an installment plan with snow, sleet and ice and more snow, more sleet, more ice. But that's all in the past, hopefully. I wish everyone a belated Happy Easter and Happy Passover.

The benefits are many this time of the year. One hour more of day time, sports and other outdoor activities. We had an Easter Egg Hunt. We celebrated the Blue and Gold dinner celebrating Cub Scout Pack 856. Opening day of baseball is April 25th. Festivities start at 9:00am with a parade and I throw out the first pitch – believe me, I will be practicing. There will be pizza and drinks as well as a DJ, gaming truck, rock climbing wall and inflatables. This will all be free, but as we all know in the long run we're paying for it anyway, but it will be nice all the same. Also our senior fitness spring classes are well under way, as well as our quick start indoor tennis program and the tennis courts are open. This year for the first time we are having a basketball tournament for the Middle School/Jr. High, grades 4 – 8. It's called the Mayor's Cup; if anyone saw the way I play basketball they'd change the name.

The Council and I are working diligently to put together the budget for this year. It will be a challenging task. As always, and we have sharpened our red pencils to cross out as much as we can. I shudder to see the final tally for snow removal. I must commend once again our DPW team who did such a great job even though they were short-handed. Bill Stickle, our Public Work's Foreman, is one of the many reasons that our town is so great. Even though he suffered an injury and should technically not be working, he pled with the doctors to let him continue his job at least until the bad weather is over. Billy does a great job, and there's one thing for sure, his work demands a lot of physical effort. Also, I would be remiss if I did not mention our CFO, Rich Mondelli. Our last snow storm, as you remember, was terrible – Governor Christie declared a state of emergency, schools were closed and like so many other towns, I closed town hall for the day. Rich lives in Westfield and has the longest commute. He still came to work and put in a full day because he said he had to get the payroll out and it couldn't wait until the next day because "people have to be paid."

Finally, the Recreation Department is requesting to friend them on Facebook so that they can provide up-to-date information on programs, sports, community events, photos and more – tell your friends.

See you around town  
*Mayor Joe*

# around town

*Trinity Academy Nominated for 2015 National Blue Ribbon School by the Council for American Private Education (CAPE)*

(February 12, 2015, Caldwell, NJ) – Trinity Academy has received notification from the Council for American Private Education (CAPE) that they have been selected as one of CAPE’s nominees for the 2015 National Blue Ribbon Schools Program.

The National Blue Ribbon Schools Program recognizes public and private elementary, middle, and high schools based on their overall academic. Every year the U. S. Department of Education seeks out and celebrates great American schools.

CAPE is permitted to nominate up to fifty non-public schools nationwide.

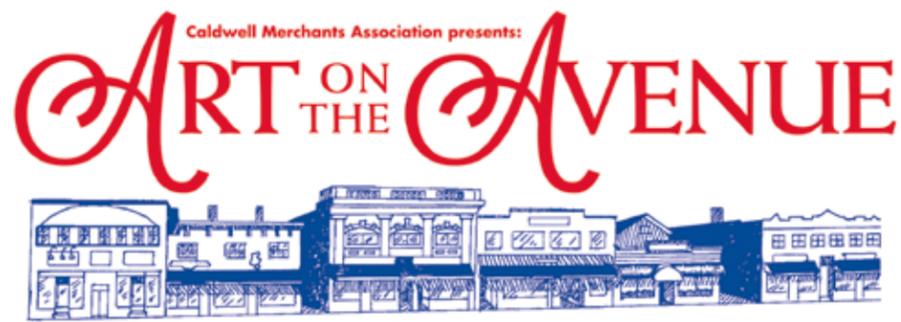
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Trinity Academy’s Blue Ribbon application will now be submitted to the U.S. Department of Education for further review. The list of schools selected as 2015 National Blue Ribbon Schools will be announced in September, 2015.

“We are very pleased and excited that CAPE has chosen to nominate Trinity Academy for this award,” said Mary Casels, Trinity Academy principal. “It is a testament to the hard working, talented and dedicated teachers we have here at Trinity Academy.”

**About Trinity Academy:** Trinity Academy, a Middle States Accredited pre-K

to grade 8 Catholic school, located in Caldwell, celebrating 25 years of success in Catholic Education during their 2015-2016 year. Trinity Academy offers small class sizes, flexible Pre-K with before and after care, a full-day Kindergarten program, and a nurturing environment that allows every child to thrive. Trinity Academy is now accepting applications for the 2015-2016 year, for more information about Trinity Academy, visit [www.trinityk8.org](http://www.trinityk8.org) or call 973-226-3386, ext. 10.



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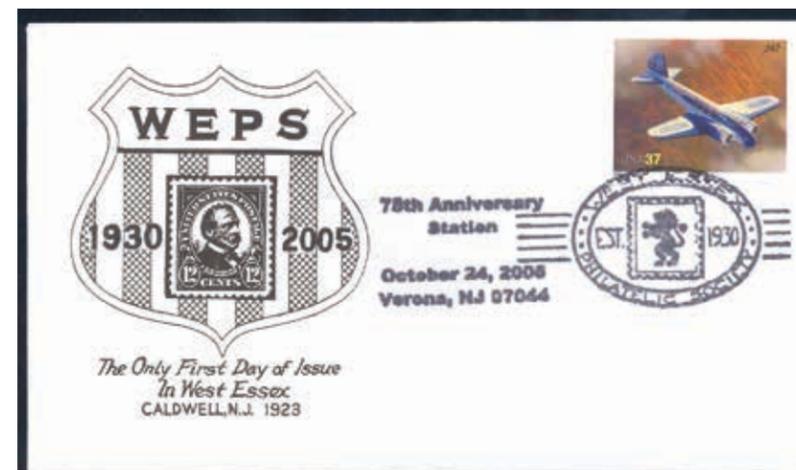


North Caldwell residents go to their mail boxes every day; do you ever look at the postmark or the stamp on the envelope? Why not try learning about stamps? One way could be by bringing us a stamp collection that has been collecting dust or left to you by a relative or friend. Those albums could have stamps with value; it is definitely worth the time to look. Also, maybe you are retired and are looking to either renew your interest in stamp collecting or starting a collection. The philatelic hobby is interesting and fun. Most of

the members are senior age and we would like to give our knowledge to new members and give them the opportunity to see how advantageous it is to collect stamps.

The World Stamp Show-NY 2016, an international stamp show and exhibition, will take place May 28th to June 4th, 2016 at the Jacob Javits Center. There will be thousands of

people visiting that show both young and old and from around the world. What could be more exciting? The US Postal Ser-



vice will have a booth there to show you the latest philatelic items.

Try going to the Verona Public Library on a 2nd or 4th Monday evening from 6:30-8:30pm and see what we are about. See website for calendar dates. Our club has been in existence for over 80 years. Contact our president, Bob Parkin at e-mail: [parkinlot@comcast.net](mailto:parkinlot@comcast.net)

In addition to helping you learn about your collection we have PowerPoint presentations covering philatelic history, error & freaks, and grading stamps to determine their value.

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Written By Noah Eagle

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quality workmanship, fine detailing and unique landscape designs at affordable prices. Leading the way for Smitty's is Dan Smith, who established the business in 1981, and has been at the service of people around Essex and Morris Counties ever since.

Smith has become one of the more dependable landscapers in the area. Beginning in towns like Montville and Cedar Grove, word of mouth recommendations and testimonials helped to boost the popularity of the skilled and professional company. Smitty's quickly expanded to many of our surrounding neighborhoods. Recently, Smitty's added homes in Essex Fells and Caldwell to their client resume, further solidifying themselves as one of the best in the competitive business.

Smitty's Landscaping and Irrigation prides themselves on the ability to complete any outdoor project for your home without bringing in an outside source. Beginning with the initial design phase through the installation, Smitty's provides customization, personal attention and detail to every project. Their productive and experienced teams consisting of 4 men per job, work efficiently and respectfully. Jobs range in size and include plants, patios, walkways, pools, driveways, landscape lighting and retaining walls. The company is fully licensed and insured, and they guarantee all of their work.

So as another winter comes to an end, it may be time to start thinking about a new outdoor patio or irrigation system for your yard. Smitty's Landscape and Irrigation would make an excellent choice. For more information on Smitty's, or to view some of their beautiful work, you can visit their website at <http://www.smittyslandscaping.com/>.

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# HOME IMPROVEMENT matters

For last few months, we've been examining a "new" addition, which includes expanding your kitchen to a larger size, with a basement beneath and more bedroom space above. We've done permits, planning and put in a foundation. Today, we are talk about framing.

Framing is the process where the wooden "skeleton" of the house is built. It's the image of men nailing together boards that most of us see when the news talks about construction. It's a fascinating process to watch, where you can see things quickly go from "nothing" to "something."

On top of the new foundation, our framing crew is going to lay floor beams and flooring, creating the new floor and platform your addition will be built on. On some projects, that might be the same size as the foundation, but also your architect can call for the framers to cantilever out over the foundation wall. This is where the

beams that create the "ribs" of the floor hang a few feet over the edge of the basement wall, allowing the first floor to be larger than the basement (thus saving money on the foundation size).

On top of the floor, or platform, framing crews will build the outside walls. Most outside walls are made with 2x6's, allowing more thickness (and more insulation) than the standard 2x4 construction used for inside walls. The framers will account for all the windows and doors at just the right height and size and then frame them with a heavier beam over the openings. These beams, referred to as "headers," provide structural support.

On your addition, we are expanding an existing house and need to tie our new building into the existing house. Since we are doubling the size of the kitchen, a 25 foot span of the back wall will be removed. The challenge is that you have a second floor over the existing kitchen. Removing the house's existing back wall will surely cause the second floor to collapse, so we need something needs to hold it up. Since you don't want a support column in the middle of your new kitchen, we are going to need a steel beam.

"What a minute?" I hear you ask. "A steel beam? We're not building a skyscraper here."

True, but even home construction sometimes uses steel for strength and your architect has called for a "flitch plate beam." This is a "sandwich" beam of wood on the outside and a 1/2 thick steel plate in the inside, all bolted together. It will be supported at each end on support footings we built as part of the new foundation's concrete walls. This steel and wood beam provides great strength compared to wood alone and is what holds up your second floor.

Your interior walls are built next, typically with 2x4s, The second floor "platform" is created just like the first and ties it to your existing house. The roof is added at the top and is tied into the existing roof. The outside walls are covered with sheets of plywood, giving your new addition its basic shape.

At this point, the windows and exterior doors are set into place. While we are far from finished, we now can tell the difference between "inside" and "outside." The last step for our framers is to get the entire house wrapped in "house wrap." This helps seal the house up will help prevent drafts after the house is sided later down the road.

So now you have the rough addition. Next month, we'll look at siding and roofing options.

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# HEALTHY *Living*

## Chrissy's Chocolate Coconut Granola Bars

By Chrissy Davenport  
www.chrissydavenport.com

Welcome Spring! As busy parents we need quick grab and go snacks for the clan that are healthy and delicious! These granola bars are perfect before sports practice, for that mid day energy boost or to throw in your kid's lunch boxes! Gotta love granola bars that are free of excess sugar, food colors, chemicals, toxins, etc. Chose your "toppings" to satisfy your pallet and/or address food allergies: almonds, pumpkin seeds and dried fruit or dark chocolate and coconut! Double the batch, cut and store in the freezer in zip lock bags for a later date... these bars never really freeze, they'll just stay fresh! Take out a few at a time for the week.



### Chrissy's Chocolate Coconut Granola Bars

#### Ingredients:

- 4 cups old fashioned rolled oats (quick cooking oats work fine too)
  - 1 cup whole wheat flour
  - 1/2 cup dark chocolate chunks (up it to 3/4 cup if you love your chocolate!)
  - 3/4 cup organic honey or pure maple syrup (awesome alternative to refined sugar!)
  - 1/4 cup ground flax seed (sneak in those Omega 3s!)
  - 1 teaspoon baking soda
  - 1/2 teaspoon sea salt
  - 1/2 cup coconut oil (melted)
  - 2 egg whites (beaten)
- For those who love nuts & fruit, replace the chocolate & coconut shavings with shaved almonds, pumpkin seeds and currants.

#### Instructions:

Heat over to 325 degrees. Preheat a 15x10x1-inch baking pan with coconut oil. In a large bowl or mixer stir all dry ingredients together. Add honey, egg whites and coconut oil. Mix until batter is until completely moist and evenly combined. Use clean hands to press mixture evenly into the greased pan (tip: run your hands under cold water to minimize sticking to batter before packing into the pan). If mix seems too crumbly, add a bit more honey (or maple syrup). Bake for 15 - 20 minutes. Cool completely. Cut into 18 bars and wrap individually in plastic wrap. Batch can be stored in freezer as well in a zip lock for weeks!

**Chrissy Davenport**  
www.chrissydavenport.com  
chrissydavenportcoach@gmail.com  
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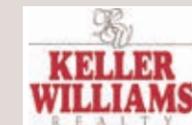
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A market analysis is not an appraisal of your property.



# In the GARDEN

## Outdoor Kitchens Designs

Design and Landscape by Jason Sponzilli

By Jason Sponzilli



Sponzilli Landscape Group

There is something about cooking over an open flame that brings food to a whole new level and experience. Whether you are throwing a party or just making dinner, the grill is a great place to prepare meals for you and your guests.

Recently, more and more people are opting to design their landscapes with a culinary flare as the key element. Among the most popular items are built-in grills with searing capabilities, stovetop-style side burners, griddles, sinks, refrigerators, granite counter space for prep work, and bar-height counters for seating. An outdoor kitchen can incorporate items that are similar to your interior kitchen space, such as a sink or refrigerator, and it can utilize equipment that is unique to outdoor living.

Properly planning the design and layout of your outdoor kitchen is essential to making the space work for you and your home. During the planning process, speak with your landscape architect about positioning your outdoor kitchen so that it incorporates easy access to your house and interior kitchen door. That way when you forget the salt, pepper or barbecue tongs, running to grab the item is not a marathon trek in which



you burn the burgers. Another design idea to consider in your backyard is flow. Being able to properly place a grill, refrigerator, sink, fire pit and seating for the whole family can be difficult and overwhelming. Remember to think about the scape of your yard, layout of your home and barriers to privacy you might face. Choose a central point, such as the grill or fireplace, and build design concepts that develop your main focus. Incorporate items into your design that will accommodate your guests and create the relaxing ambiance that you desire. Add a pergola or pavilion to shade your backyard's top chef and avid foodies or create an engaging experience with a visual and sound home entertainment system.

Creating the perfect outdoor kitchen can be difficult and extremely complex. Having a licensed landscape architect design and implement the project will ensure that the proper services in plumbing, electricity and gas supply are actualized throughout your space. A professional landscape architect will know how to retain appropriate local permits and inspections; they will have the knowledge of how to keep your home in compliance with township and city ordinances.

Let your imagination run wild and design the outdoor kitchen you have been dreaming about!



# FINANCIAL fitness

By Eleonora Anastasia Sciopu

We all know that it pops into your head. . . the kids' future and growing college tuition costs!

So, this month we focus on Education Savings Plans. Specifically, the option of a 529 Plan (aka Qualified Tuition Program).

First, let's consider current yearly tuition and fees [<https://bigfuture.collegeboard.org/pay-for-college/college-costs/college-costs-faqs>]:

- Public Two-Year College for in-state students ~ \$3,131
- Public Four-Year College for in-state students ~ \$8,655
- Public Four-Year College for out-of-state students ~ \$21,706
- Private Four-Year College ~ \$29,056

The above figures don't factor in expenses including food, housing, supplies, transportation and of course, books!

Next, consider that college costs have risen by 6-7% on average, per year (<http://www.collegesavings.org/collegeCostCalculator.aspx>). So, for an age 5 child, the average annual cost at age 18 would be almost \$22,000 per year (public four-year college for in-state students). Visit [www.collegesavings.org](http://www.collegesavings.org).

In general, the 529 Plan, known as the Qualified Tuition Program (QTP) allows for pre-payment of the qualified higher educational expenses, at current rates, to a specific college or university in anticipation of the child attending that institution. The 529 Plan is college savings plan wherein contributions are invested into mutual funds or other investments available within the plan. Options can be from conservative to aggressive, and can also be age-based. Your account value will go up or down in value based on the performance of the particular option you select. Though plans vary slightly by state, the 529 investment can be used for the benefit of the designated child for any U.S. college or university. Use of the 529 plan for qualified college expenses is not restricted to the state where the 529 plan is held, but do consult your tax professional regarding state-specific tax treatment of 529 plans.

Furthermore, though contributions to a 529 plan are not tax-deductible in New Jersey, all of the growth is tax-deferred. And, as long as the investment is used for qualified higher education

expenses, no income or gains tax is paid on the gains. In addition, if the funds are not used for the designated child, the beneficial recipient can be changed. Again, be sure to ask your own tax professional about the taxation of 529 plans.

Qualified higher education expenses include tuition, fees, books, technology, and reasonable housing for students enrolled at least half time.

Securities (including 529 Plans) are not a deposit of any bank, are not FDIC insured, are not guaranteed by any bank or savings institution, may go down in value, and are subject to investment risk, including possible loss of principal invested.

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**Months of April-May**

*Come as You Are: Art of the 1990s*

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

A comprehensive and fascinating look at the art of the 1990s! For more information: 973-226-5441

**Thursday, April 16**

*Russian National Ballet Theatre presents Swan Lake*

**Where:** Mayo Performing Arts Center

**When:** 8 p.m.

This esteemed Russian company brings to the stage one of the most magical and well-known works from the classical ballet repertoire. With choreography by Petipa and an unforgettable score by Tchaikovsky, it is easy to see why Swan Lake continues to earn the adoration of classical ballet enthusiasts.

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

**Friday, April 17**

*Engelbert Humperdinck*

**Where:** Mayo Performing Arts Center

**When:** 8 p.m.

The “King of Romance” celebrates over 40 years of breaking hearts with such favorites as “Release Me” and “After the Lovin” that have made him one of the most beloved vocalists of his era.

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

**Sunday, April 19**

*Chuggington Live! The Great Rescue Adventure*

**Where:** Mayo Performing Arts Center

**When:** 2 p.m. & 5 p.m.

Join Wilson, Koko, Brewster and the Chuggers on the most traintastic day ever! When Koko finds herself in trouble at Rocky Ridge Mine, do her friends and fellow trainees have what it takes to put their newly learned skills of courage, speed and determination into practice to rescue her? This delightful theatrical production is based on the popular Disney Junior TV show.

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

**Tuesday, April 21**

*An Acoustic Evening with Lyle Lovett and John Hiatt*

**Where:** Mayo Performing Arts Center

**When:** 8 p.m.

Two legendary singer-songwriters, Lyle Lovett (“If I Had a Boat,” “She’s No Lady”) and John Hiatt (“Have a Little Faith in Me,” “Thing Called Love”) share the stage, trading off songs and stories that have made them two of the most innovative voices in music over the past three decades.

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

**Wednesday, April 22**

*Dr. Sylvia Earle*

**Where:** Mayo Performing Arts Center

**When:** 10 a.m. & 8 p.m.

National Geographic Society Explorer-in-Residence Dr. Sylvia A. Earle has been called “Her Deepness” by The New Yorker and The New York Times, “Living Legend” by the Library of Congress, and “First Hero for the Planet” by TIME magazine. The esteemed oceanographer will discuss her efforts to raise awareness about the state of the planet’s oceans and her efforts to protect them.

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

**Thursday, April 23**

*America’s Got Downton*

**Where:** Mayo Performing Arts Center

**When:** 8 p.m.

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

**Sunday, April 26**

*March of Dimes Walk*

**Where:** Brookdale Park, Watchung Ave & Broad St., Bloomfield, New Jersey

**When:** 8 a.m.

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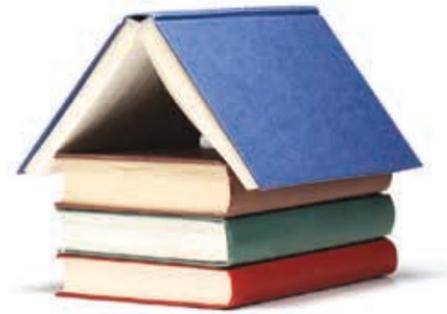
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146 Gould Ave	North Caldwell Boro	\$304,750	\$375,500	105	4	2	3
1358 STEPHANIE DR	North Caldwell Boro	\$369,000	\$362,000	48	2	1	2.1
208 Stephanie Dr	North Caldwell Boro	\$379,000	\$370,000	20	3	1	2.2
24 Timber Dr	North Caldwell Boro	\$575,000	\$540,000	14	4	2	2
27 Four Seasons Drive	North Caldwell Boro	\$579,320	\$544,320	614	2	2	2
260 Eagle Rock Ave	Roseland Boro	\$270,000	\$255,000	83	4	2	2.1
16 Godfrey Avenue	Roseland Boro	\$328,000	\$328,000	20	4	1	2
17 Kent Dr, C0009	Roseland Boro	\$475,000	\$475,000	10	2	1	2.1
13 Orton Rd	West Caldwell Twp.	\$350,000	\$325,000	106	2	1	1
31 Jameson Pl	West Caldwell Twp.	\$579,000	\$560,000	49	4	2	2.1

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Lori Buck is a Broker/ Sales Associate at RE/MAX Park Square in West Caldwell, NJ. As a full-time real estate professional since 1995, Lori specializes in residential real estate in the West Essex towns of the Caldwell's, Essex Fells, Montclair, Verona, Cedar Grove, Fairfield, Roseland, Livingston and Short Hills. She also services the surrounding communities in Essex, Morris and Passaic Counties. Lori has extensive expertise as a listing agent marketing and selling homes, working with first time and move-up buyers. Lori has earned the professional designation of Seniors Real Estate Specialist (SRES), demonstrating that she has the requisite knowledge and experience to be a Seniors Real Estate Consultant. Lori also holds certifications as a Short Sale, Foreclosure Specialist (SFR), an Accredited Buyer Representative (ABR), a Certified Relocation Specialist and a Luxury Home Specialist.

With former licenses in securities and commodities and 10 years' experience on Wall Street as an institutional sales representative and Senior Portfolio Manager, Lori has a financial acumen that distinguishes her from many realtors. She has always strived to provide her clients with the most timely and comprehensive information available and she prides herself on her personal service.

Lori currently lives in North Caldwell with her husband, their 2 children and their 2 dogs.



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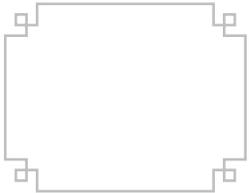
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