



North Caldwell

DECEMBER 2015

M A G A Z I N E

A SOCIAL PUBLICATION EXCLUSIVELY FOR THE RESIDENTS OF NORTH CALDWELL

In this Issue..

Cover Photo – North Caldwell “Kids with a Passion”, Andrew Scheid. Sponsor of the moth, Michael Anthony Jewelers. Q&A with a CPA, by Robert Blackwell... And so much more!





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Publisher's *Note*

Happy Holidays North Caldwell!

Warm feelings of family and friends dominate during December, the holiday season that is centered on celebration of sharing and gift giving. How fortunate we are to be residents of such a beautiful neighborhood. Let us not forget however, that not everyone is so blessed. Remember to share what we can and donate to our favorite organization as part of our holiday tradition.

We all know how hectic the holiday season can be, so safe driving. Have a wonderful holiday season from Hanukkah though New Years!

Remember to take some wonderful holiday family photos and send them to me to be included in the next *North Caldwell Magazine!*

Thank you again for all the positive feedback and keep the stories and photos coming!

Sincerely,

Brian D. O'Neill

Area Director for North Caldwell Magazine

Cell: 201-406-8275

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I want to apologize to Olivia Soddy for a misspelling of her name in the November issue of the North Caldwell Magazine.

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By Jessica Wiederhorn

The popular book Marley and Me by John Grogan has shown many people the unbreakable bond between a man and their dog. When Debbie Lieb read this book, she knew she didn't want to miss out on that type of love. This led her to getting her dog Chester, a now seven year old cockapoo.

Chester is one of the most well-traveled dogs out there. He has been all over the Northeast, from Delaware to Maine. He loves to walk around new cities, and whenever someone sees him, no matter how tired they are, they immediately smile



and go to pet him. One of Chester's favorite places to visit is the dog beach in Manasquan. Whenever they drive over the bridge as they get closer to the area, he always barks with excitement. Chester tags along wherever his family goes with a smile and a wag of his tail.

If there were dog socialites, Chester would be the coverdog for it. He is walked three times a day, and most of the time it is with other dogs. He loves meeting new people, and they adore him even more. He even has his own Facebook page!

Chester is spoiled beyond belief (but in a good way!). When he was a puppy, he had an extreme fear of dogs bowls, and would sit in front of them and cry when he was fed. This led his family to put his food on the ground, which he likes a lot better!

When asked about how Chester has enriched their lives, the Lieb family didn't know where to begin. To them, he is truly the greatest dog who they love unconditionally. Whatever is given to Chester, or any dog for that matter, they give back times ten.

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kids 2 kids

by Jessica Wiederhorn



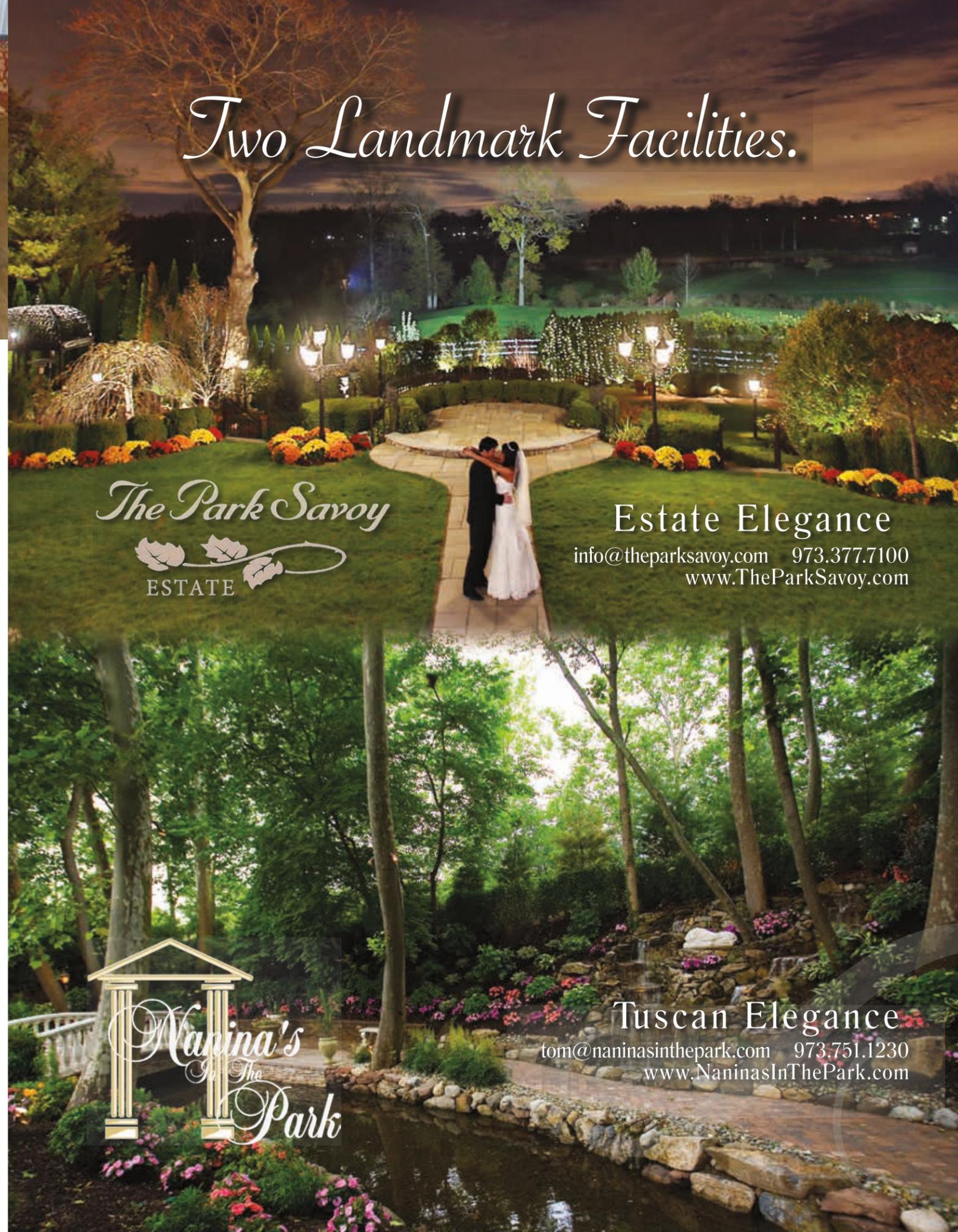
Name: Tessa Del Vescovo
Age: 5
Grade: Kindergarten
Birthday: February 18, 2010
Favorite Movie/TV Show: Strawberry Shortcake
Favorite Song: Boom Clap by Charli XCX
Special Interests/Hobbies: Dance,
My Favorite Thing to Do: Play with Shopkins
Your Favorite Vacation: Mexico
Upcoming Challenge(s): Dance competitions
Something Unique About Me: I can do a split
When I Grow Up I'm Going to Be: A Teacher



Favorite Food: White Cheddar Macaroni and Cheese
Favorite Animal: Pig
Favorite Color: Orange
Favorite Subject: Lunch
Favorite Book: Biscuit Goes to School by Alyssa Satin Capucilli



Name: Nick Del Vescovo
Age: 8
Birthday: November 29, 2007
Grade: 2nd Grade
Favorite Movie: Alvin and the Chipmunks and the Minion Movie
Favorite TV Show: The American Ninja Warrior
Favorite Sports Team: Giants
Sports I Play: Football, Baseball, Basketball and Soccer
Instrument I Want to Play: Drums
Favorite Song: Watch Me (Whip/NaeNae) by Silentó
Your Favorite Vacation: Caribbean Cruise
Upcoming Challenge(s): Football tournament
Something Unique About Me: I am good at drawing
When I Grow Up I'm Going to Be: Football Player
Favorite Food: Cookie Dough Ice Cream
Favorite Animal: Cheetah
Favorite Color: Pink and Black
Favorite Subject: Recess
Favorite Book: My Weird School Series by Dan Gutman



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Tim Ruszala, Liam Fahey, Isaiah Rodriguez, Cathryn Kessler (North Caldwell) and Stephen Hunter (North Caldwell)

Cathryn Kessler- Leadership

Cathryn has truly blossomed these past four years. I remember our first meeting - she was shy and tentative. By taking risks and trying new things, Cathryn discovered that she is a strong, independent young leader.

During her sophomore year, Cathryn was selected as our delegate to the Hugh O'Brian Leadership Conference (HOBY). HOBY is widely recognized as a premiere leadership development program and it was a real turning point for Cathryn. She loved working with other teens to meet community needs and she came back inspired to make a difference. A year later, she had the opportunity to attend Girls State. Her peers also select-

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ed her to be the vice president of the National Honor Society and secretary of the class council. Although new to these positions, Cathryn jumped right in and organized the St. Baldrick's fundraiser last year.

Stephen Hunter- Service to Community

Stephen has volunteered his services both in and out of school in many ways. He has worked with Pathways for Exceptional Children with Special Needs, He is a leader of the Youth Group at Notre Dame church in North Caldwell for the last 2 years. With his youth group he has organized many fundraisers for the homeless and 2 mission trips to New Orleans with the St. Bernard project to help rebuild the community. Stephen makes numerous trips to the food bank. As a Youth leader he is responsible for organizing and planning the groups activities for the year as well as the retreat weekend.

Stephen does all of this while holding an after school job. He has worked as many as 3 jobs at one time. Stephen is currently a manager at Rockin Joe's Cafe. He has worked there for the past 3 1/2 years.

But Stephen is also very active in school. He is Managing Editor of the Yearbook and has organized the most amazing Student Fan Base I have ever seen in the stands. When it comes to school spirit - he is number one and makes sure everyone is included.

Student Of The Month - WEMS



Shane Gann is from North Caldwell - Shane is making a strong transition into the West Essex Middle School environment. Shane consistently advocates for himself and frequently contributes to class discussions offering insightful comments and thoughtful questions. He works well with his peers and is extremely respectful to his teachers.

From the MAYOR'S desk...

Photo by David Kaptein of David Kaptein Photography



SEASON'S GREETINGS AND EARLY HOLIDAY GIFT

I am sure you will agree that this Holiday Season is one of the best times of the year. A spirit of Peace and Good Will, reuniting with family and friends, great parties and presents. And let's admit not only the kids enjoy receiving gifts. As usual, the town had its annual Menorah and Christmas Tree Lighting. The many revelers received candy canes, hot coco, toasted marshmallows and other holiday treats. The beautiful lights of the Menorah and Christmas tree can be enjoyed through the end of the year. In the spirit of giving, we continued to have our Holiday Toy Drive. Please donate an unused, unwrapped toy. These will be donated to the Joseph M. Sanzari-Audrey Hepburn Children's House for the benefit of children ages 8-15 receiving medical treatments at Hackensack University Medical Center. Please bring your donation to the Recreation Department.

We also have a town wide gift for everyone. I am extremely proud and happy to announce that Business Insider ranked North Caldwell #11 out of 50 of the best suburbs in AMERICA. They examined data on 2,754 municipalities across the country, considered suburbs with populations between 5,000 and 100,000 within 25 miles of the nearest metropolitan area. They also factored average commute times, median household incomes, poverty and crime rates, public school ratings, housing affordability and percent of population with at least a bachelor's degree. For each of those towns, they looked at several social and economic variables from the Census Bureau's 2009-2013 American Community Survey estimates and FBI records, percentage of households who own their home and spend less than 30% of gross income on mortgage and other housing costs.

This ranking was not determined without serious vetting. Their calculations were extensive. To get an initial ranking, they rescaled each of those variables to a common normalized scale and

added the resulting scores together. For the top 200 of towns on that intermediate ranking, they added in, where available, bonus points based on ratings of the towns' schools from GreatSchools.org. After factoring in those bonus points from the school ratings, they came up with their final ranking.

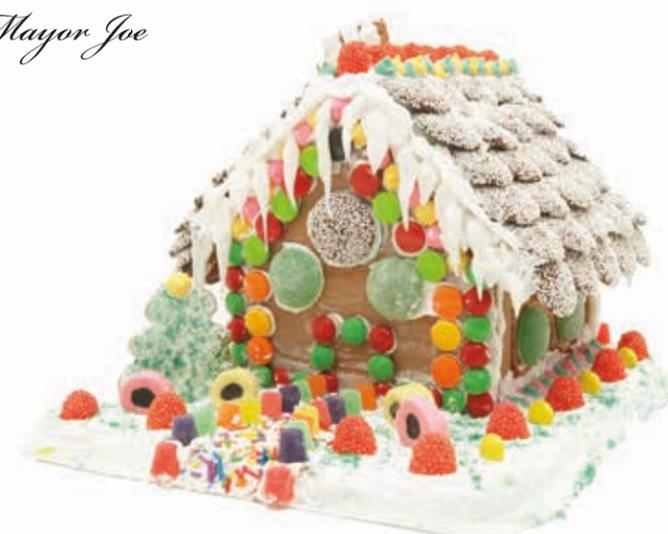
This of course was not done in a vacuum; it is a product of our council, schools and Board of Education, our Police Department, Recreation, and Department of Public Works, our Engineer, our CFO, Volunteer Fire Department, municipal officials, town attorney and of course our dedicated employees who always give their all and work with limited resources so that we can keep our taxes at a minimum. Our countless and unpaid volunteers are also a huge part of the equation including members of, the planning and zoning boards; historical society and commission; Senior Club, coaches and various other assistants, municipal court judge, municipal prosecutor and public defender. An extremely important factor in this calculation is you the residents, neighbors and friends of North Caldwell. It is the general involvement, community spirit and giving back to the Borough that enables us to achieve this outstanding accolade. Of course I know I have neglected to mention some very important organizations and people and I apologize for that but as I always say the ones I forgot are the most important.

After 27 years, Richard Verde, Esq. will not be our Municipal Prosecutor. The council and I, wish Richard well and good luck in his future endeavors and thank him for his service to the Borough.

I want to wish everyone the best for a happy and healthy, Holiday Season.

Happy Chanukah & Merry Christmas

Mayor Joe





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Photos by John Paul Endress



1) Where did you grow up? How long have you lived in the neighborhood?

Michael and Lisa grew up in Wayne. From 1999-2007 Lisa lived in West Caldwell. 2007-present Lisa resides in North Caldwell. Michael lives in Roseland from 2001-present.

2) Tell us about your family.

Michael Anthony Jewelers is a multi-generational family owned and operated full service jewelry business. The Corbo family has a long history that started in Naples, Italy dating back to the late 1800's. Michael Corbo Sr. opened the Willowbrook Mall store in Wayne, NJ in 1969. We are one of the last original stores in the mall, and the only independent jeweler. We are also an authorized Rolex dealer.

In 1978, Michael Corbo Sr. branched out from Corbo Jewelers to form Michael Anthony Jewelers. In addition

to the Willowbrook Mall store, in 1993 we opened our 2nd location in West Caldwell, NJ.

Our stores offer an array of classic styles and fashion forward jewelry. As an independent family run business, we are able to provide higher quality, better value, and better customer service. Michael Corbo Jr. also hand picks unique styles and creates many of our own pieces.

Michael Anthony Jewelers prides itself on our quality, honesty, and integrity. We will always go the extra mile for our customers.

3) What are your hobbies/interests? Volunteer work?

I have been Class Mom for both of my children, helped in the library at both Grandview school and Gould School, volunteered with my daughter Amanda at the Montclair Animal Shelter. We are parishioners at Notre Dame Church

where I serve on Parish Council and I am a CCD teacher.

4) Tell us about the events that led you up to where you are now...(where did you go to school, what has been your career path?)

Both Michael and I graduated from DePaul High School in Wayne. He then graduated from Franklin and Marshall College with a BA in Economics, and I graduated from Susquehanna University with a BA in Sociology. When I decided I wanted to join the family business, I then took courses at the Gemological Institute of America (GIA) to become a Graduate Gemologist. I completed the program in April of 1994.

5) What is your business, how/why did you start your business? What is unique about your business (what sets you apart from the rest?)

The fact that our family has been in busi-

ness since the 1940's tells you something right there. We all live locally so you never have to worry that one day we're going to disappear and you won't be able to find us. Chances are you'll run into us in the local grocery store and running errands around town. Therefore, why would we ever risk our reputation by doing something not upstanding?! We will always go the extra mile for our customers. If we do not have an item in stock that you are looking for, we will do our utmost to find it or custom make the piece, which we have done many times. We will always provide the finest quality at the fairest prices on all of our jewelry, as well as our repair work.

6) Given your expertise and the nature of what you do, what advice can you offer to the residents of your neighborhood?

My greatest advice is to establish a relationship, and trust who you are dealing with. It is always better to deal with a small local, family run business. You are sure to get better quality, prices, and service than dealing with chain stores and the internet. Overall, it is a much more satisfying experience to run into our store, have a cup of coffee, try on the jewelry, have your rings cleaned, and have good conversation!

7) What else should we know about you, your family, or your business?

People have been adorning themselves with jewelry since the beginning of time. I've always loved how someone can wear the simplest outfit or dress, and by choosing the type of jewelry, can completely change the look of the outfit. Jewelry has the power to change how we

feel. Wearing costume jewelry can make us feel young and fun, whereas wearing a fine piece of jewelry can make us feel sophisticated. Certain pieces make us feel beautiful, confident, and special. There are so many different types of jewelry which show off our own styles and personalities.

It is always a fabulous feeling to put jewelry on. There is not a more important or significant gift than a fine piece of jewelry. It is truly a beautiful treasure that will be worn and enjoyed for a lifetime and can become a cherished family heirloom.

8) business contact info:

phone: 973-226-2726
email: majwc586@yahoo.com
website: Michael Anthony Jewelers - Since 1978

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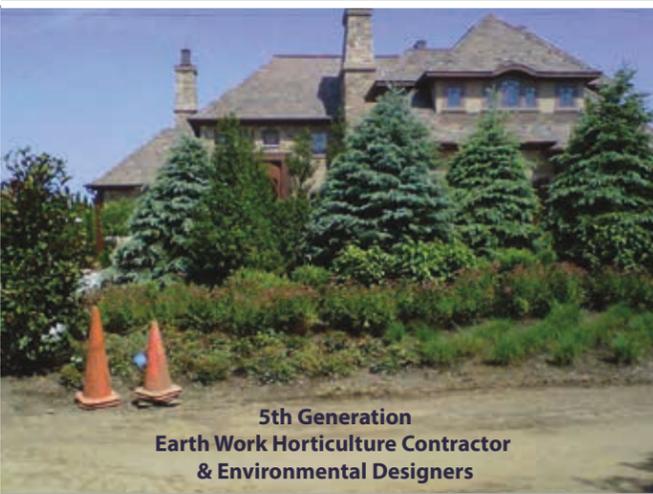
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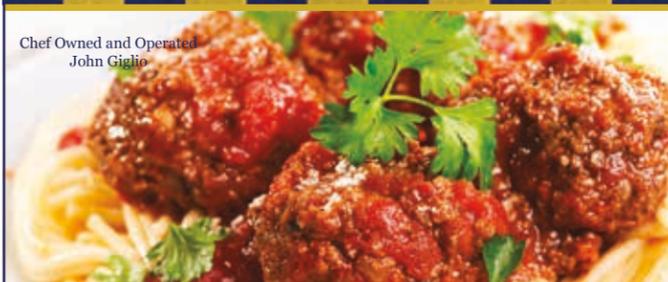
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North Caldwell Living

Written by Kat Krannich



Lights, Camera, ACTION!

Photo credits - Dan Morris of Vision Marketing & Design, Madison, NJ

The owners of 11 Aspen Drive originally moved to North Caldwell over thirty years ago. When they decided to move to a larger home, there was no thought that they would want to live anywhere else. They were happy in town, had many friends, and wanted their children to continue enjoying living in a quiet town.

Their first memory of this house was “driving up the street and noticing this beautiful house with great curb appeal.” They actually knocked on the door and asked the owners if they would be willing to sell their home to them, and the answer was “Yes!” While originally falling in love with its “Old World Charm”, over the years they created their own haven from the world.

But little did they know how different life would be a few years after they moved into their new home. Their “quiet little street” would soon come to be known as the “Soprano street”, with actors, producers, directors, and more, hanging around their street leading up to the infamous cul-de-sac.

A circular cobblestone driveway leads to the front doorway and grand foyer. French doors open to the formal dining room with many custom decorator touches seen throughout the home. Elegant details including beautiful moldings, palladium windows, and gleaming wood floors, grace each floor.

Entertaining the entire family is easy in the oversized family room – so light and bright with its wall of glass sliders overlooking the deck and private back property. Their children and grandchildren love spending time at the house.

The newly remodeled gourmet kitchen is perfect for their holiday get-togethers, with family and friends gathering around the center island! The breakfast room has additional seating for the overflow of guests.



Every season brings the outdoor beauty indoors, making the house bright and cheerful all year long! You can just feel the glow from the fireplace in the living room warming up those cold winter nights.

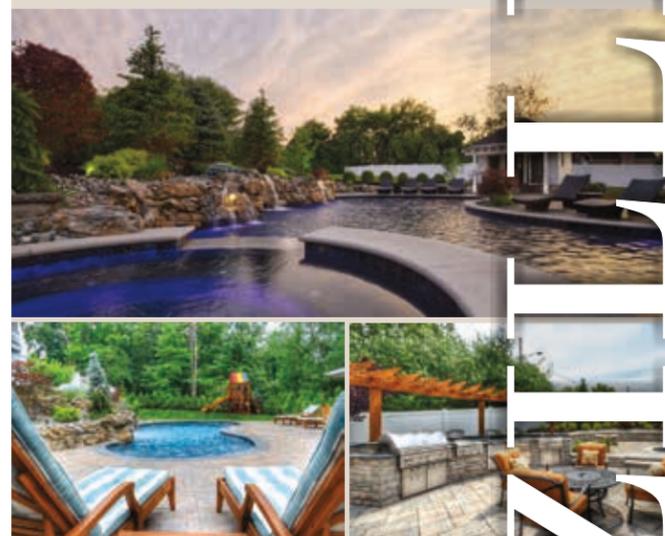
After a fun filled evening, a sweeping curved stairway beckons guests to stay in one of the many bedrooms. The owners retreat to their beautiful Master suite, with a private fireplace and luxurious spa bath. In the mornings, it is fun to work out in one of the lower level exercise rooms.

Some of their memories from years long ago include enjoying ice cream at Grunings on the avenue, going to the local fruit store, finding everything you need at Grand Variety, and many other places that have long since disappeared.

They continued to share their thoughts, “At the time we moved to North Caldwell, our children were young and we settled into the community. They went to the Grandview, Gould, West Essex Middle and Upper, schools. They participated in many activities and made life-long friends. We love seeing some of those young people coming back as married couples and enjoying the good life.”

With the passing of time, the notoriety has calmed down a bit, and their street has slowly returned to a new normal. Children are riding their bicycles in the street once more. People are still coming to live in this quiet town to make memories of their own for generations to come.

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NORTH CALDWELL

“Kids with a Passion”

Photo by John Paul Endress
By Cathryn Kessler

Most of us have suffered through the aggravation of working with a computer that will not cooperate. After spending hours on the phone with tech support, sometimes we feel it is just more convenient to buy a new computer. However, Andrew Scheid, 17, craves fixing computers and assembling it back to “light.”

Andrew Scheid, a senior at West Essex High School has been a resident of North Caldwell his whole life. He appreciates the town’s quaint feel and the hospitality of his neighbors.

Scheid recalls always being surrounded by computers in his home. Andrew’s father worked as a computer specialist and would continue to use his expertise to help others at any opportunity. It was as if every time his father left the house, he would come back with a computer from a friend or family member to fix. Andrew remembers being transfixed when his father would be deconstructing a computer and then reassembling it. He was fascinated that a couple of computer parts and wires could be connected to create something so complex. Immersing himself with the technology that surrounds him, Andrew continues his father’s legacy of building computers himself.

This summer, Andrew successfully built a computer by himself in five hours with only using online resources and experience to guide him.

“Although it cost me \$900 for all the parts I had to buy, it was such a rewarding feeling to know I built a computer all by myself,” said Andrew Scheid.

The classes that Andrew takes in school such as AP computer science have also taught him about the fundamentals of computer programming. In order to build a computer, Andrew explains that it is important to research all the crucial parts. Having the correct components and making sure they are compatible with each other, is an essential element of constructing a computer.



Scheid has already achieved many accolades while pursuing his passion for computers. As a member of a CAD class, Computer Aided Drafting, at West Essex, Scheid had placed 1st in his chapter and 2nd in the “All Region” category in the NAWIC CAD competition for designing a house for a disabled child and his family. During Andrew’s junior year of high school, his class entered this CAD competition. Andrew has taken this class since his freshman year and has learned the fundamentals of engineering and architecture.

Andrew is also an avid member in FBLA (Future Business Leaders of America) and received recognition for earning the 7th highest test score, which qualified him for the state competition.

Andrew plans to major in computer science in college. After he learns all the fundamentals of how the computer works, he hopes to become a computer programmer.

Working with computers has taught Andrew the importance of being patient, which enables him to become a great problem solver.

Given his determination and great fortitude, it is certain Andrew Scheid will be a definite success in the future as a computer programmer.

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

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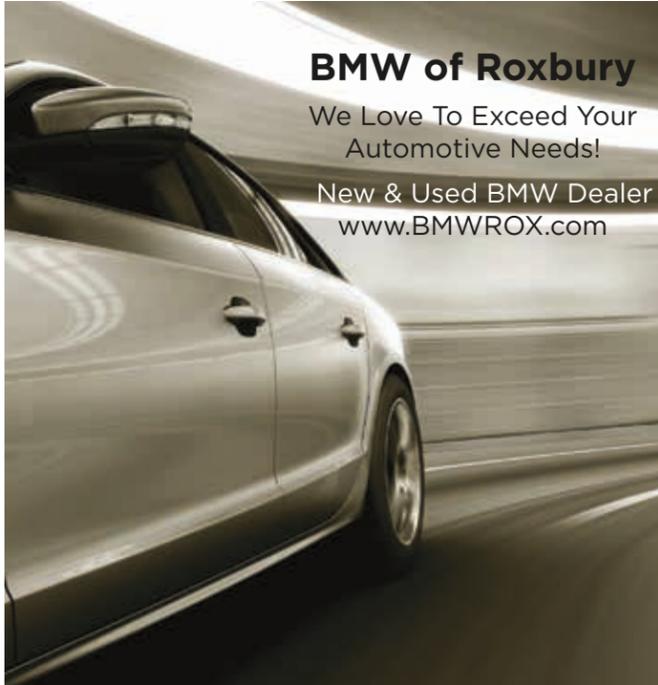
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Q&A with a CPA



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

Q: I am starting my own company. What are the different business structures and what are the tax implications for each?

A: One of the first steps to take when starting a business involves choosing the structure of the company. There are

several business structures available to new business owners, from sole proprietorships and partnerships to forming a corporation. Each business structure has its own legal and tax ramifications. Your business goals will play a large factor in determining the best business structure to choose.

Sole Proprietorship

The advantage of a sole proprietorship is its high level of autonomy. There are no other owners or partners with whom to divide profits. Sole proprietors have

relatively few formalities. However, there is a major disadvantage. A sole proprietorship lacks liability protection for the business owner. This means a sole proprietor is personally and legally liable to pay every business debt and obligation.

Partnership

A partnership of two or more individuals has the ability to collaborate. Partners can share the responsibility of managing the company and share ideas with other partners. A partnership offers no personal asset protection for partners of the business. A partner may be even liable for the negligent acts of another partner. One benefit is that a partnership requires a separate tax return, which keeps the reported information off of the individual partners' tax returns. Tax wise, the income remains taxed at the individual level.

Limited Liability Company

A limited liability company or LLC set up as a partnership is a hybrid business entity that provides members with limited liability protection from company debts and obligations. Also, members of an LLC are able to divide company profits in any manner, regardless of ownership in the company. This flexibility allows an LLC to allocate profits and losses to

the greatest tax benefit of the company's members.

C Corporation

Corporations provide shareholders and officers limited liability protection for company obligations. A shareholder's liability for company debts does not extend beyond his/her investment in the business. Another advantage of a corporation is the company's ability to raise capital by issuing additional shares or selling bonds. The downside is double taxation. A corporation must file business tax returns and pay taxes on company profits at the company's applicable corporate tax rate. Later, when the company distributes dividends to its shareholders, the shareholders must personally pay taxes on the dividends.

S Corporation

S Corporations, similar to C corporations provide shareholders and officers limited liability protection for company obligations and the ability to raise capital by issuing additional shares or selling bonds. An advantage is the profits are taxed at the shareholders level avoiding the double tax of the C corporations. Later, when the company distributes dividends to its shareholders, the shareholders, having already paid tax on the income, will not have to pay tax on the dividends.



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HOME IMPROVEMENT m a t t e r s

In the last year of this column, we've been talking about a theoretical home addition project. We started with the design, and bidding process and moved into "building" our addition by looking at the major steps and decisions and how they affect what go in the project.

Many of us can remember a parent yelling "Close the door! I don't want to heat the whole neighborhood!" This month, we are going to look at insulation. It's an important part of the project, given the rising costs of energy. Insulation is what keeps the outside temperatures out and the inside in. It comes in different forms and we'll look at what's most commonly used in this area.

Your house or addition will have insulation in the exterior walls and in the top floor ceiling (attic floor). Typically, interior walls are not insulated, nor are ceilings between floors of living space. Floors are also insulated when there is cold space below, like an unheated crawl space. Basement walls are insulated when the

basement is to be finished into living space. Attics are insulated in the floor, leaving the area above "cold" in the winter to help prevent ice damming on the roof.

Insulation is rated in R-values and building codes will require minimum "R-values" for certain types of buildings (or parts of the building). The R-value is a measure of thermal resistance and a higher number indicates that less heat is transferred past the insulation. For example, a single sheet of plywood has an R-value of less than 1 (about R-.63). It's not much, so as a wall against the cold winter, it's not very effective. Two sheets of plywood might be just over R-1 (R-1.26), which still isn't very much.

In order to get better values, we have to build our wall and look at the pieces. For now, we are going to "build" a wall without a window, but windows effect insulation, too.

For a typical, wood framed wall like you might see on our addition, first we frame a wall with 2x4s studs. Then we put our sheet of plywood on the outside (R-.63). You've probably seen houses or additions being framed. After the plywood sheathing goes up, the house is "wrapped" to help prevent air drafts getting in. In the old days, this was done with black tar paper. Today's material of choice is a synthetic. (Tyvec, which is made by duPont, is the best know name but there are others.) Stopping the drafts is important, but Tyvec doesn't do anything to stop the actually cold. For that we need insulation.

After the plywood shell is wrapped, we add a layer of cedar shingles (R-.9) on top of that. Next, a layer of fiberglass batt insulation (R-11) goes in the cavity on the inside, between the 2x4 studs and finally a layer of sheetrock (R-.5) on the interior. This brings our R-total to R-13.03.

Often, houses will be framed with larger studs, like 2x6s instead of 2x4s. This leaves a larger cavity so we can put in more (thicker) insulation and would bring our fiberglass batt insulation value from R-11 to R-17 and our total wall the just under R-20. Given the rising costs of energy, better insulation will pay for itself and there are several different types of insulation materials. Each has its uses and most homes will use a combination of several materials to insulation.

Next month, we'll continue by looking at different types of insulation and how they are best used.

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

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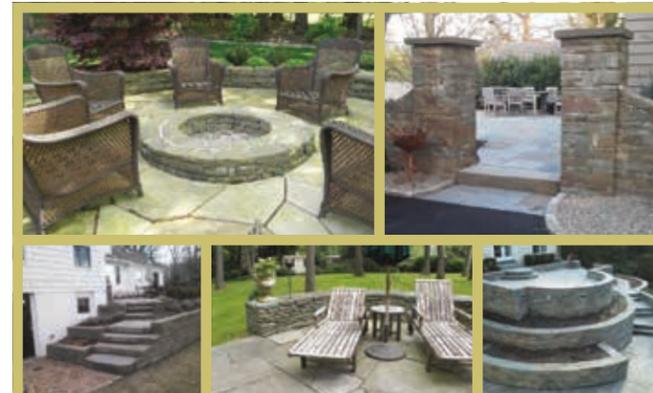
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Anterior Cruciate Ligament or ACL injuries are becoming increasingly more common among young athletes. An estimated 200,000 ACL related injuries occur each year. The incidence is significantly higher in student athletes who participate in high-risk sports such as basketball, soccer, football, and skiing.

The ACL is one of four main ligaments in the knee and it runs diagonally in the middle of the knee from the femur to the tibia. The main function of the ACL is to provide anterior and rotational stability about the knee. Over half of injuries to the ACL occur in conjunction with damage to the meniscus, articular cartilage, or other ligaments in the knee.

Approximately 70 percent of injuries to the ACL are the result of a non-contact twisting mechanism while the remaining 30

percent are the result of direct contact. The mechanism of injury is often associated with cutting/pivoting maneuvers coupled with deceleration, awkward landings, or “out of control” play. Immediately following an acute ACL injury, patients experience pain, swelling, and often an audible “pop”. Several hours later, patients will have a large amount of knee swelling, loss of range of motion, and difficulty walking.

Initial evaluation of a patient with a possible ACL injury includes detailed history, physical examination, and X-rays of the involved knee. If the suspicion for an ACL injury is high, a magnetic resonance imaging (MRI) scan may be ordered to evaluate the ACL and check for additional injury to other structures in the knee.

After a diagnosis is confirmed, non-surgical versus surgical treatment must be discussed. Non-surgical treatment includes progressive physical therapy and rehabilitation with education on how to prevent further instability. A hinged knee brace may also be used for further knee support. However, many people who choose non-operative management may experience repetitive instability episodes leading to further damage to the knee.

Patients who plan to return to high-level activities that involve jumping, cutting, or twisting are usually advised to pursue surgical treatment. Repairing the ACL with sutures has been shown to fail over time; therefore, a substitute graft made of tendon usually replaces the torn ACL. The tendon graft can be taken from the patient’s own tissue, autograft, or donated tissue from a cadaver, allograft. Graft choice is often made depending on both the patient and surgeon preference.

Post-operatively, physical therapy begins just a few days after surgery and is a crucial part to successful ACL surgery. Initially, emphasis is placed on regaining range of motion and decreasing swelling about the knee. Therapy progresses to strengthening of the quadriceps and hamstrings muscles while restoring the sense of balance and neuromuscular control. A patient may return to sports when there is no pain or swelling, full range of motion has been achieved, and when muscle strength and endurance have been restored.

Resident Recipe

Photo by John Paul Endress



Chrissy Davenport
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North Caldwell Resident

Healthy Banana-Pumpkin Pancakes



We all know breakfast is the most important meal of the day as it launches our bodies into “go mode” keeping us focused and energized through the morning stretch of classes, work and/or parenthood. Whichever the scenario a balanced meal is critical for every one of us. These pancakes are a staple in my home. They’re not made from a box using refined grains, artificial additives and hydrogenated oils, these little guys are loaded with whole grains, healthy fats and natural sweeteners! This combination of goodness helps to maintain our attention, mood, energy and keeps our blood sugar levels stable. They are nutrient dense and are packed with vitamins, minerals, proteins, phytonutrients AND they’re delish. Make a double batch, keep in the fridge and pop in the toaster the next morning! If you want a grab and go version, add 1 Tbs. of pure maple syrup to the mixture – they’ll be sweet enough you won’t even need to top with syrup! (Nix that Aunt Jemima as it’s a combination of High Fructose Corn Syrup and other unhealthy sugars – go with pure maple syrup or honey for a healthier drizzle).

Makes about 12 mini-pancakes

Ingredients:

- 1 cup rolled oats (Quaker is my preference)
- 1 tsp. baking powder
- 1 tsp. cinnamon
- 1 medium banana, sliced
- 3 Tbsp. pure pumpkin puree (I use canned)
- 1 egg white, 1 egg whole
- 2 Tbsp. plain Greek yogurt
- 2 Tbsp. almond milk
- 1 tsp. vanilla extract

Instructions

1. Preheat a skillet over medium heat and coat it with coconut oil. You want to make sure that it's very hot before you start cooking your pancakes.
2. Add ingredients to a blender in the order listed and blend until oats are broken down and batter is frothy (I use a Nutri-bullet)
3. Using a ladle or ¼ cup, drop batter onto skillet until desired size of pancakes is reached. Cook until the edges begin to look dry and bubbles start to form on the top of the pancake, about 1 minute. Using a spatula, flip and cook about 2 more minutes on the other side. Repeat with remaining batter, making sure to coat your skillet again with oil between each batch.
4. Remove from heat and serve with your favorite toppings.



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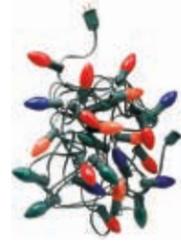
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In the GARDEN

Outdoor Holiday Decorating



If you like getting involved in the Holiday Season by dressing up your home with lights and decorations then begin today by checking out this list of ideas and best practices for your outdoor holiday SWAG!

Before You Start!

Begin by choosing the size and type of lights you would like to use to decorate the outside of your home. Outdoor holiday lights range in size from miniature to extra-large; place smaller lights on trees and/or plants and larger bulbs on rooftops and pathways. If you choose to use LED lights versus the more traditional look, keep continuity throughout your space instead of utilizing both styles for a more aesthetically pleasing experience.

Calculate how many lights you will need to complete your space. Outdoor trees that are four feet tall will need about 100 lights; trees that are six feet tall need 200 lights; trees that are

ten feet tall need 400 lights; trees that are twenty feet tall need about 1,000 lights. Evergreens will need more lights than other trees because they are able to retain the most foliage during the winter.

Think about your outdoor electrical outlets and where they are in relation to your holiday lights. Safety must always come first when planning your lighting experience which means that low hanging wires or wires on the ground can be dangerous and a hazard to you and your family.

Let There Be Light!

For trees, start by wrapping tree trunks at the bottom and moving upward. Wrap lights firmly but not too tight as they may cause stress on the tree. Continue pairing strings of lights until you have reached the top of the trunk and then carry on back down to the base of the tree. Wrap branches similarly to the trunk by starting at the base, but only wrap about 3/4 of the branch's full length before coming back down to the bottom of the branch. This will allow the branches to stay healthy and not be weighed down.

If you have a wooded area that makes hanging lights on individual trees difficult, secure a few horizontal cables across the entire space. Then, at varying amounts along the horizontal cable, let white lights hang vertically. This will give the effects of a twinkling forest or sparkling shower.

Run lights along walkways and steps to give a Winter Wonderland experience or add color lens to your existing outdoor lighting for a dramatic statement. Don't forget your fences and archways are a great place to add light too!

Give A Warm Welcome!

Add Holly Berries to evergreen potted plants for a pop of color on your front porch.

Use burlap as garland to create a rustic effect this holiday season.

Save your left over pumpkins and paint them white to double as

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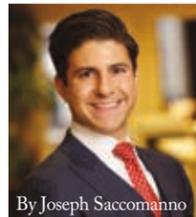
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Who Needs Key Person Insurance?

(Continuation from Nov 2015)



By Joseph Saccomanno

With key person life insurance, the business owns the policy, pays the premiums and is the beneficiary. Many businesses buy permanent (cash value) life insurance, although term policies can also be used. As with any insurance, premiums will vary based on the age, physical condition, and health history of the insured.

Does your company need key person insurance? That depends on your company's structure and business continuation plan, as well as the amount of financial hardship potentially faced without a key person.

Not all businesses need key person insurance. In large companies, there may be less likelihood that a single individual or small group is indispensable to a company's continued success. In one-person firms, however, the business will almost certainly not survive without the principal, no matter how much money is available.

Some partnerships, such as a medical practice, will most likely have a greater need for key person coverage during their early years. As the partners' pensions, profit-sharing, and net worth grow, insurance may become less necessary for the practice's survival. For businesses primarily concerned about outstanding loans, many lenders offer and even require credit insurance. In such cases, key person insurance might be redundant.

For most small- to medium-sized businesses, however, key person insurance should be considered. To determine whether your business needs this coverage, think about what would happen if an owner or key employee were no longer a part of the business. How much would you lose in revenues, goodwill, or expertise? How much would it cost to replace these lost assets?

How Much Insurance?

There are a number of valuation techniques that have been developed to determine how much key person insurance is appropriate. Several of the more popular techniques are described below. No one method is best; a business owner may want to use a combination of these methods.

Method #1: Multiple of salary valuation.

The key employee's value is estimated based on a multiple of current compensation. Frequently, a multiple of three to five times his/her salary is utilized. If the key person's salary is \$75,000, the amount of insurance might be \$375,000 ($\$75,000 \times 5$).

Method #2: Replacement Cost.

First, figure out how much additional salary is being paid to the executive above the compensation for the routine duties of the position. For example, if his/her salary is \$80,000 but the routine part of the job amounts to approximately \$25,000, the additional skills are then worth approximately \$55,000.



Second, estimate how many years it would take to find and fully train a replacement to handle these extra duties. Assume two years and add in the recruiter's fee – generally about 25%. Third, add the above factors – recruiter's fee and additional skills ($\$13,750 + \$55,000$). Fourth, multiply the above factor ($\$68,750 \times 2$ years equals $\$137,500$ of life insurance).

There are other valuation techniques—your insurance professional can help you determine the best method. Because it is simple and sensible, some business owners consider simply insuring one year's profits.

Buying key person life insurance may be a relatively small expense—one you hope you'll never have to collect on. But failure to invest in a key person policy—and then having a key person

die—can mean enormous expense. Your company can absorb small expenses; big expenses can absorb your company.

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*Source: "The Facts of Family Business," Forbes, July 31, 2013 GE-104160 (05/15) (Exp.05/17)



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December & 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, Dec. 31

First Night Morris 2016

Where: Mayo Performing Arts Center

When: 4:45p.m.

This New Year's Eve, First Night Morris will feature over 200 artists and 80 performances in 24 venues, all within walking distance of the historic Morristown Green. It is a true celebration of arts and culture that can be enjoyed by people of all ages in a family-friendly, alcohol-free environment. Two fireworks displays – at 9:15 and midnight – light up the night for thousands of attendees. There is even free shuttle service all evening. Featured performances include everything from classic rock, bluegrass, jazz, and even live reptiles!

For more information: www.mayoarts.org

Saturday, Jan. 2

Manhattan Comedy Night January

Where: Mayo Performing Arts Center

When: 8p.m.

Stand-up comedy direct from the clubs of New York City.

For more information: www.mayoarts.org

Sunday, Jan. 3

Grease Sing-A-Long

Where: Mayo Performing Arts Center

When: 3p.m.

Grease is the word and the audience gets to sing all of them! Join in on the fun and sing along to all of the songs of the classic movie musical Grease, starring John Travolta and Olivia Newton-John.

For more information: www.mayoarts.org

Thursday, Jan. 7

The Band of the Royal Marines

Where: Mayo Performing Arts Center

When: 8p.m.

The United Kingdom's most prestigious military bands take the stage in a celebration of British pomp and circumstance.

For more information: www.mayoarts.org

Friday, Jan. 8

The Capitol Steps: "Mock the Vote"

Where: Mayo Performing Arts Center

When: 8p.m.

Just in time for Presidential primary season! The Capitol Steps put the "mock" in democracy, as they skewer Republicans, Democrats, red states and blue states, with hilarious send-ups and satire on the current political climate.

For more information: www.mayoarts.org

Thursday, Jan. 14

Deepak Chopra

Where: Mayo Performing Arts Center

When: 7:30p.m.

Physician, holistic health advocate, best-selling author and New Age guru, Deepak Chopra is one of America's most notable alternative medicine practitioners. Chopra presents "The Future of Well Being," describing a roadmap for "higher health," based on the latest findings in both mainstream and alternative medicine.

For more information: www.mayoarts.org

Saturday, Jan. 16

Sinatra Centennial Celebration Starring Steve Lippia

Where: Mayo Performing Arts Center

When: 8p.m.

With great stage presence, charm and charisma, crooner Steve Lippia interprets the music made famous by Frank Sinatra.

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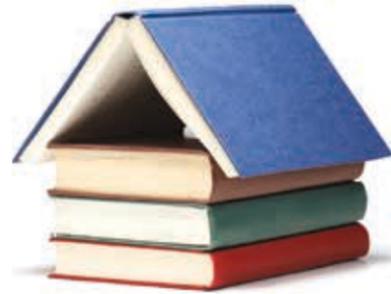
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8 Beekman Hill Rd.	Essex Fells Twp.	\$899,000	\$855,000	30	3	2	4.2
175 Devon Rd	Essex Fells Twp.	\$1,295,000	\$1,240,000	72	4	3	3.2
3 Knollwood Dr	North Caldwell Boro	\$524,000	\$490,000	49	3	2	2.1
260 Park Ave	North Caldwell Boro	\$545,000	\$545,000	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
15 Hemlock Dr	North Caldwell Boro	\$975,000	\$925,000	29	4	2	4

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