



## Monthly Meeting

### IMPACT OF THE ECONOMY AND ELECTION ON INVESTMENTS

On Tuesday, April 10<sup>th</sup>, Mr. Charles Lieberman, Chief Investment Officer with Advisors Capital management, LLC will share his views on the economy and the upcoming general election and the related impact on stock and investment markets. The meeting starts at 1PM, but come early, bring a brown bag lunch, and enjoy the AU GUYS band music and conversations with your friends at AU.

In celebration of the 25<sup>th</sup> Anniversary of AU, we will again be handing out free AU 25<sup>th</sup> Anniversary coffee mugs to each member who did not receive one at our last meeting.

**NOTE: There will be NO May 8th meeting at WRC, see Luncheon on page 2**

## Food Pantry

At the February meeting, \$142.00 was given as donations to the Food Pantry.

The Deadline for May Newsletter articles is **April 25, 2012**. Please remember to use my new email address: **lguarneri03@gmail.com**  
**Or mail to: Lou Guarneri**  
**128 MacLeish Court,**  
**Mahwah, NJ 07430**

## JOE'S JOTTINGS

Each month, new AU members are introduced to the membership at our monthly meetings. AU is a welcoming organization. I remember when I first joined I looked out at the audience hoping to find a friendly or familiar face.

I know that it means a great deal to "connect" with an old friend or, at least, to find someone with shared interests.

We have tried to query a potential member's interests in the application form. We then connect with the related committee chairpersons, asking them to call the new member, introduce themselves and describe a bit about their activity. Our purpose is to welcome each new member, and reach out to engage the new member in activities he might enjoy.

Our objective is to make the AU experience rewarding and fulfilling for all. Sometimes being in front of a large group can be a bit intimidating. Anything we can do to ease that process is well worth the effort.

I encourage you to go up to new member, introduce yourself, welcome him and offer to answer any questions he may have. If the new member has a question and you don't have a ready answer, just let me know and I promise to get back with a reply.

I just want to help make the process of joining our group easy, welcoming and rewarding.

AU is truly a great organization. Let's make it even better.

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## Annual May Luncheon

Our annual AU Luncheon is coming up on Tuesday, May 8th. Don't miss this outstanding event to be held at the Indian Trail Club in Franklin Lakes. Great food, ambiance and friendship with fellow AU members. The AU Guys will provide the music for your listening and dancing pleasure. The price is \$23 per person, and will include a Buffet, coffee, tea and soda. A cash bar will be available. Spouses and significant others are invited. Doors will open at 12:00 noon and the event will end at 3:00 pm, with open seating. To make your reservation, please send a check for \$23 pp. payable to Activities Unlimited to: **Herb Umland**, 344 Longbow Drive, Franklin Lakes, NJ 07417. Get those checks in early and let's welcome Spring in with a great turnout.

	Officers		Meeting
<b>President</b>	Joe Kelly	891-8026	2nd Tue 11am
<b>1st Vice-Pres.</b>	Frank Nusspickel	891-9099	
<b>2nd VicePres.</b>	Don Wasson	891-1873	
<b>Secretary</b>	Joe Meighan	891-4909	
<b>Treasurer</b>	Herb Umland	891-6638	
<b>Asst. Treas.</b>	Jim Jeffers	891-9603	
	<b>Committees</b>		
<b>AU Guys</b>	John DeSantis	447-0256	
<b>Book Club</b>	Joe Clinton Joe Infosino	447-2261 337-5442	Wed after the AU General Meeting 9:30
<b>Dup. Bridge Rub. Bridge</b>	Joe MacDougall Wes Cheringal	891-4048 848-8009	Wed 1 pm M,F 1 pm
<b>Digital Camera</b>	Ed Trerotola	236-1368	
<b>Care-Concern</b>	Joe Clinton Paul Hennion Don Martin	447-2261 891-4716 891-2279	
<b>Chaplain</b>	Rev. D. Bach	891-1782	
<b>Chess</b>	Bill Schultz	891-5327	3rd Thru 9:30
<b>Gardening</b>	Joe Lamela	327-8137	1st Wed.10:00
<b>Golf</b>	Bruno Bissetta	891-7567	
<b>Hiking</b>	Jack Alber	891-2870	Mon 9:00
<b>Historian</b>	Dom Manobianco	891-7185	
<b>Investment</b>	Herb Umland	891-6638	2nd Thru 9:30
<b>Model RR</b>	Lou Guarneri	847-1981	Wed. 7PM
<b>Membership</b>	Dick Gattoni	652-0064	
<b>Newsletter</b>	Lou Guarneri	847-1981	
<b>Project Outreach</b>	Marty McGonigle	529-1941	
<b>Photographer</b>	Chuck Bainbridge	447-2910	
<b>Public Disc.</b>	Walt Widmer	562-8666	4th Fri 9:30
<b>Refreshments</b>	Hank Boucher Frank Turi Andy Grace	445-2633 <b>973-513-9117</b> 337-4360	
<b>Science</b>	Jack Yurasek	337-4433	3rd Tues 10.00
<b>Skiing</b>	Bud Brooks	327-6649	Snow
<b>Sponsor Liaison</b>	Mike Wolff	891-4426	
<b>Stock Market</b>	Ramon Casaprima	891-3394	2nd Tues. 9:00 4th Tues. 9:00
<b>Tennis</b>	Dom Manobianco	891-7185	MWF 9:00
<b>Transport.</b>	Ron Miller	891-5734	
<b>Trips/Tours</b>	Lou Guarneri George Lewis	847-1981 891-5883	2nd Tues 10:30



## Duplicate Bridge Results

	1st	2nd	3rd
3/7	Coughlin/Verdi	Hausman/Wiest	Freimuth/Socolof
3/14	Crawford/Finn	Reed/Riccardi	Gattioni/Smith Green/Wiest
3/21 NS EW	Freimuth/Riccardi Sileo/Verdi	Crawford/Hulit Page/Smith	Green/MacDougall Hausman/Martin
3/28 NS EW	Levin/MacDougall Milcos/Smith	Meloro/Socolof Coughlin/Reed	Crawford/Wiest Page/Sileo

## A ROLL CALL FOR VETERANS

The Wyckoff Family YMCA will hold for Veterans of all wars a HOT BUFFET BREAKFAST on **Tuesday, April 24, 2012**. This is FREE for all Veterans and \$5 for guests. In addition, Steve Alpert, author of "Worth Fighting For", will be the guest speaker. Representatives from NJDMAVA, Secaucus Vets Center, Lyons VA Hospital, Paramus Home for Vets, The Rutgers Oral History Archives, Bergen County Division of Veterans Services and Care Plus will be present. Location at the Y – 691 Wyckoff Ave, Wyckoff. RSVP REQUIRED before April 17<sup>th</sup> to 201-891-2081, Ext 117

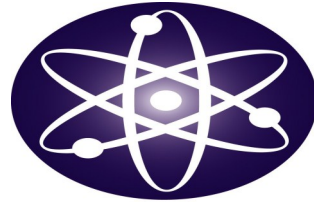
## AU GOLFERS START THEIR SEASON



The AU Golf Group will begin their 2012 Golf Season on Tuesday, April 3rd. The group plays weekly on Tuesdays from the beginning of April thru the end of October. Play is at the Walkkill Golf Club in Middletown, NY.

The group meets at the Wyckoff Reformed Church parking lot at 7:15 AM to form up foursomes and car pool to the course. All AU members who are interested in participating in the camaraderie and joy of chasing the little white ball are invited to join us. If you have any questions please contact **Bruno Bissetta** at 201-891-7567. See you on the putting green.

## The Science Club



### Science

The Science Club will meet on Tuesday, April 17<sup>th</sup> at 10:00 AM on the second floor of Heneveld Hall. **Walt Widmer** will present and discuss sections of an excellent DVD – ‘Darwin’s Dangerous Idea’. This DVD on Evolution includes chapters on Common Ancestry, and Natural Selection—how subtle changes develop over many generations (and millions of years) to form new species, as well as Mutation and HIV. For HIV, mutations take place at high speed (possibly in a single day), creating immunity to drugs (and cocktails of multiple drugs). Additionally, a chapter on Humans and the Tree of Life—a Study of DNA Strings-- has indicated a 98% commonality between man and apes (over a limited number of generations), and is explained by Errors in the transmission of information from generation to generation. In summary, the DVD demonstrates that Darwin’s ideas may be more important now, than in his own time to help us predict the future of life on earth.

At the March meeting, **George Becker** presented his outstanding talk on Memory. George first reviewed the 150 year history of the Medical and Scientific developments related to the understanding and treatment of the Brain itself. This included bios on the most important people and their contributions to the field, several of whom George has had contact with during his long Medical Career. He then talked about our concerns with Loss of Memory, and some ‘Common-Sense Techniques’ to help us, along with a useful Hand out. The keys are ‘stay focused active and alert’. The Meeting was open to AU members and families and enjoyed by all. At the May meeting, **Fred Theile** will give a very timely talk on the topic of the ‘War On Waste’ (WOW). This is based upon Fred’s experience in the Cosmetic Industry, where he directed the implementation of a ‘Green’ program, throughout the Procurement and Manufacturing phases. Fred has a short DVD and PPT presentation, along with his talk. For June, a Trip to the Liberty Science Museum is being set up. Again, all ideas for future talks and suggestions to improve the Science Club are welcome.

**JACK YURASEK (201-337-4433)**



## Public Discussion Group

March 23<sup>rd</sup> Discussion Report. 26 men, plus three new members **Sam Ohem, Elliot Bern, Fred Theile** joined us in a very lively meeting. The first topic covered was American Technology and Foreign Jobs. We were all over the place with this topic; tax codes, education, cost of labor, government tariffs, even lowering our standard of living. Topic two, Super Packs really got some expressing different views. Who controls them? Where does the money come from? How can they be controlled? A few even suggested we establish a Pack? Next meeting will take place at the Larkin House on April 27<sup>th</sup> at 9:30. The topics to be discussed are Palatable WATER, will there be enough? And Unions and their future? And if time permits the price of gas?  
**Walt Widmer**



## The Garden Club

The April meeting of the Garden Club will be held on Wednesday, April 4th, at 10 AM at WRC Office.

Agenda: Critique of the Spring Fest by those who attended.

**Vince Gorski’s** Hibiscus experience.

Decide when the Sweep and Wolves trip will take place.

Show and tell in the garden questions?

**Joe Lamela**



The Digital Camera Club meeting on April the 19th will have as guest presenter, Bob Gramegna, one of the owners of "Bergen County Camera" to my mind the best camera store in Bergen County. Bob will be talking and showing some of the new and exciting technologies of digital cameras, Bob was our initial speaker last year and was outstanding and I expect he will be the same this year.

## Welcome New Members

Name (Spouse)	Address	Employment	Interests	Home/Email
<b>Yuval Ashkenazi (Jo-Ann)</b>	501 Ramapo Valley Road Oakland, NJ 07436	B&G Foods	Book Club, Computers, Hiking, Investments, Science, Stock Market and Trips and Tours	201-337-8599 yuvy@optonline.net
<b>Sam K Ohan (Christa)</b>	8 Knollwood Driive Ramsey, NJ 07446	Crew Engineers	Digital Cameras, Science and Trips and Tours	201-825-0437 sam0993@verizon.net
<b>Charles A Brennan (Rosemary)</b>	633 Maple Avenue Wyckoff, NJ 07421	Morgan Stanley	Computers, Investments, Science and Stock Market	201-891-1307 brennan1040@optonline.net

### The Greatest Fitness Exercise That Exists

Several years ago, I determined that my favorite sports and exercise programs were probably doing more harm than good. The wear-and-tear breakdowns caused by running and tennis were becoming more severe and more frequent.

In a decidedly non-scientific quest, I set out to find replacement activities that would more or less meet the following criteria:

- A lifetime sport (something I could do as long as I stay relatively healthy)
- Low impact
- Total body work out
- Develop both strength and endurance
- Year round (both indoor and outdoor)
- Both recreational and competitive options
- Accessible and inexpensive
- Team and individual options
- Potential social interaction with all age groups

In fitness literature, three sports are often mentioned for meeting most of the above criteria: swimming, cross-country skiing, and rowing. Of these, rowing caught my attention. (Perhaps the sleek lines of a racing shell reminded me of the aircraft I flew as a military and airline pilot.)

Several years ago, *Business Week* ran an article entitled “The Greatest Fitness Exercise That Exists.” The article stated, “With rowing, not only do you use every damn muscle you own, you use them in a full range of motion. It’s systemic, and it’s probably the greatest fitness exercise that exists.” The article went on to state that rowing is “drawing hordes of baby boomers, men and women, whose battered bodies are forcing them to quit running and other high impact sports. Rowing, like biking and swimming, is trauma free. A workout can actually strengthen joints damaged in other sports.”

There are numerous articles on the Web (see <http://www.row2k.com/>) about octogenarian teams and individual rowers. Eighty-seven-year-old Australian rower, Dick Bales, started rowing in his seventies and states that rowing has changed his life in the best possible way. “It’s made me a lot fitter. It’s introduced me to a sport which I absolutely love. It’s a sport and a past time. It’s enabled me to meet a lot of people, very interesting people, internationally.”

At the other end of the age spectrum, a University of Virginia rower was asked what she liked most about the sport. “The people,” she responded. “Rowing is an incredible sport truly independent of all others. The camaraderie and teamwork, combined with an individual effort, creates something that is much greater than the sum of the parts. People in the rowing community are such a hard-working, passionate, and fun group—at the end of the day, that’s what I love most about the sport of rowing.”

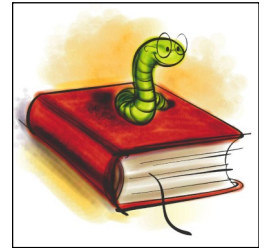
To borrow a phrase from the Marines, I am looking for “a few good men” (and women) to share this incredible sport. Individual sculling, or in boats designed for two to eight rowers present many and varied challenges. There are many rowing options near Wyckoff. For example, my club rows on beautiful Monksville Reservoir just twenty minutes away. A trial row, with a certified coach, is free of charge (see: <http://www.highlandsrowingcenter.org/>).

If you have any questions, please contact me and I will be more than happy to share my insights with you.

**Chuck Brown** : 201-327-4391

[brown64@optonline.net](mailto:brown64@optonline.net)

## The Book Club



The books on tap for April are:

- \* How the Irish Saved Civilization - Thomas Cahill
- \* Explorers of the Nile - Tim Jeal
- \* American Original: a Life of Will Rogers - Ray Robinson

**Tom Fitzpatrick** led off our March meeting with an excellent presentation of Roger Ebert's book *Life Itself*: a Memoir. Ebert, a movie critic, suffers from a rare cancer of the salivary gland. He credits his marriage as the source of happiness in his life that makes an otherwise devastating situation bearable. In addition to his growing up years, Ebert relates many anecdotes about movies and show business people...

Turn Right at Machu Picchu, recommended by **Ed O'Keefe**, tells how the author, Mark Adams, a writer for an adventure/travel magazine, hires a professional explorer to be his guide on trips to Machu Picchu, situated high in the Peruvian Andes, and believed to be the last stronghold of the Incas as they tried to escape the invading Spanish, led by Francisco Pizarro, in the 1500's. The book contains many interesting facts and historical insights, but went a little overboard on details about hiking, hiking gear, and remote areas of Peru that lack interest to the average reader...

**Vince Gorski** came up with *Left to Tell* (Immaculee Ilibagiza) a powerful story that describes the Rwandan genocide perpetrated on the Tutsi's by the Hutu's. About 800,000 Tutsi's perished, many murdered by their erstwhile "friendly" neighbors. The author, a Tutsi, tells an inspirational story of how she survived, along with seven other women, by hiding for ninety days in a small bathroom located in the home of a Hutu Protestant minister. Immaculee, a devoted Catholic, whose family, except for one brother studying in a neighboring country, were all killed, credits her survival to her constant prayer and the ability to forgive her enemies rather than internalize hatred for them.

May's books are:

- \* The Professor's House - Willa Cather
- \* The Negotiator - Frederick Forsythe
- \* Destiny of the Republic - Candice Millard

**Joe Clinton**

[bhagan185@aol.com](mailto:bhagan185@aol.com)

### Investment Study Group

Our March ISG meeting featured Darryl Cronk, Regional Chief Investment Officer-Northeast for Wells Fargo Private Bank. He provided us with a huge amount of information on the United States and worldwide economies and statistics that show the rapid population and economic growth of countries that many of our America corporations are aggressively selling into. He reminded us that many corporations have strengthened their balance sheets and product lines and are able to market worldwide and are thus not as effected by the ups and downs of our economy.

Our April 12, 2012 Meeting will feature Tim Barker, a Managing Director at Bank of New York Wealth Management. He will make a presentation on Hedge Funds as a possible investment for more individuals and why they may lessen the volatility in our personal investment portfolios. They could become a small part of our personal portfolios as we seek good returns in an increasing challenging and growing worldwide economy.

Our ISG meeting on May 10<sup>th</sup> meeting will be an AU members Roundtable discussion.

**Dom Manobianco** and the writer will coordinate this meeting as we seek to have an open discussion on any and all investment topics/issues/ideas that any member would like to talk about. We will be joined by Tom Reichert, a seasoned Financial Advisor in the Ridgewood office of Morgan Stanley Smith Barney. Please come join us and bring your personal questions, concerns, and issues about the stock market or specific investments, or stocks so we can all learn and benefit. Thank you; please call with questions or ideas! Herb Umland 201-891-6638

## Trips, Tours & Special Events Calendar

Checks for these events, payable to Activities Unlimited accepted at the monthly meeting.

**Apr 20 - 24, 2012 - Washington, DC, Williamsburg, VA & Valley Forge, PA.** (Friday to Tuesday). 2 nights lodging in Washington and 2 nights in Williamsburg. 4 breakfasts, 4 full course dinners including a Colonial Tavern dinner and dinner show. Guided tour of Valley Forge, Washington, and nighttime tour of Monuments; International Spy Museum, Air & Space Museum, Capitol Hill, White House Visitor Center, Union Station and other scheduled attractions. One day pass to Colonial Williamsburg, Tour Jamestown Settlement, Berkeley Plantation, and Yorktown plus other attractions. Bus trip, taxes and meal gratuities included. The cost will be \$665pp (double occupancy) a deposit of \$50pp is required by December 15, 2011. **Dick Botta**, (201) 848-9001.

**May 10, 2012- Dubrovnik and Beyond:** From the Adriatic to the Alps. This is an escorted land tour by Grand Circle Travel, which takes you from the walled city of Dubrovnik up the sun-drenched Croatian Riviera to the Julian Alps in Slovenia. Optional tours to Bosnia, Montenegro, Istrian Peninsula and the Island of Kirk are available. It's a 15-day leisurely bus trip that includes round trip airfare, accommodations (4 nights in Dubrovnik, 1 in Split, 4 in Opatija and 4 nights in Bled), 6 sightseeing tours and 21 meals. The food has an Italian influence, the people are very friendly, the countries are safe and you will enjoy the opportunity to visit 4 UNESCO World Heritage sites. The price is \$2,995pp. Croatia and Slovenia are fast becoming very popular tourist destinations. If interested, contact **Don Wasson** (201)-891-1873.

### Tuesday June 19, 2012 AU ANNUAL SENIOR PROM WITH A SURPRISE GIFT FOR ALL THE LADIES



It will be held at the Ramsey Country Club from 5:30 to 9:30 PM with open seating and an open bar for one hour. This year we will have an Extended Cocktail & Buffet Affair. No formal sit down dinner. Food will be served all evening, with 10 selections of Butler Passed Hors oeuvres, such as: Shrimp, Baby Lamb Chops, Smoked Salmon & other varieties. Then 2 Carving Stations of Filet Mignon, Boneless Pork Loin, plus Pasta, Fajita Chicken Stations, Fresh Vegetables, Fruit, Cheese & an Italian

Antipasto table. We will choose a King & Queen for the Prom, & end the evening with Coffee & Assorted Desserts. Entertainment will be all night for your dinning & dancing pleasure. Make checks payable to Activities Unlimited for \$63pp & mail to; **Larry Restieri** 105 Fisher Rd. Mahwah, NJ, 07430, Tel: 201-825-5843

**Thursday, July 19, 2012 – New York Harbor Cruise and Lunch**-We will car pool to Lincoln Harbor in Weehawken, near the entrance to the Lincoln Tunnel. The Spirit of New Jersey sails at noon and starts boarding at 11:30 a.m. It will pass the Statue of Liberty, Ellis Island, the Brooklyn Bridge, and many more sights. A buffet lunch will be served as we cruise Lower New York Harbor. The cost is \$55 pp. for the cruise and lunch. The price does NOT include beer, wine, or soda. Checks made out to Activities Unlimited should be mailed to **Jim Webb**, 970 Pines Terrace, Franklin Lakes, NJ 07417.

**July or August**—Minor League Baseball Game

Continued next page

## Trips, Tours & Special Events Calendar, cont.

**Thursday, Aug 30, 2012 - Westchester Broadway Theatre** - This Dinner Theatre located in Elmsford, NY is presenting the wonderful Cole Porter's popular musical and dance production of CAN-CAN. Winner of two Tony Awards, this musical extravaganza will take us back to another era, when the Moulin Rouge was the rage of Montmartre - Paris. Cost is \$81.00 pp., which includes bus, lunch (five different entrees) and a matinee performance. Send checks to **Ramon Casaprima**, 46 Walnut Street West, Mahwah, New Jersey 07430 (telephone 201-891-3394). A sign up form will be available at the March meeting for those wishing to attend. We encourage prompt payment to ensure availability to this popular venue.

### Sept -Wine Tasting Party

**Wednesday Oct 3, 2012-Mount Airy Lodge**--- MYSTERY SHOW, at Mt. Airy Casino. PA. The Show is Grandpa Tony's Funeral. This original comedy takes place at a Mafia Godfather's funeral. Audience members enter thru a metal detector, offer their sympathies, and act as pall bearers. Tony was shot and rumor has it the killer is at the funeral. The real question is who will be the next Don? The cost for this trip is \$40. pp. and includes the Bus, a Buffet, the Mystery Show and \$25. in slot play. Make checks payable to AU and mail to **Larry Restieri**, 105 Fisher Rd. Mahwah, NJ 07430. (201-825-5843). The Bus will leave WRC at 9:15 am and return after the show.

**Tuesday, October 23, 2012: OCTOBERFEST at Platzl Brauhaus** in Pomona, NY. A day of Music, Dancing, Entertainment and of course Food. On arrival as a starter Coffee, Tea, Scones and Donuts. For Dinner at noon there is Barley Soup, Salad, Rolls, Bread & Butter followed by a choice of Roasted Half Chicken, Roast Pork or Sauerbraten, Potato and Vegetable. Also served Family Style Bratwurst, Spare Ribs, Red Cabbage, Sauerkraut, Applesauce and Fresh Apples. Ice Cream along with Coffee and Tea, Beer, Soda and Apple Cider will be served from Noon to 5PM. At 4 PM there is a Steamship Roast from the Carving Table, Pretzels, Coffee & Tea.

We drive ourselves or carpool to Platzl's which is only about a 20 minute drive from Wyckoff. Driving directions in a later edition of Newsletter. \$44 per person. **Dick Botta**, 413D Bromley Place, Wyckoff, NJ 201-848-9001

### Nov-Grand Chalet-Dinner and Dancing

### Monday-Dec 17, 2012- Christmas Party

#### 2013 Thoughts:

Newport-Boston 3-5 day trip

Valentines Dinner—Dance

Newark spring trip

## Personals

### Caretaker/Companion for Elderly Person

**A** available full time, live-in woman with excellent references is available immediately.

Call **Jim Webb** 201 337 7982 or 201 788 9085

### Part Time Opportunity For AU Member Or Friend

**A** WRC church member in Saddle River is running a "show house" from April 29th to June 10th to raise money for a charity. She needs a parking attendant on every Friday, Saturday and Sunday during that period from 11 to 4 and every Monday from 11 to 3. The job pays \$15 per hour.

If interested, please call Judy Morton at (201) 669-0833.



**First-Class Mail**