



Activities Unlimited General Meeting

December 10, 2013

To be Held in Wyckoff Reformed Church

Our entertainment for the monthly meeting will be the New Jersey Choral Group which will bring 12-15 members of it group to sing HOLIDAY songs for us !

To make their performance even better we have arranged for them to perform in the Church where the acoustics should produce a fantastic musical presentation for our enjoyment. This is another event where WIVES are definitely invited to come join us for a great start to a festive holiday season. I hope we get a huge turnout for this year end meeting and wonderful afternoon of music. Come and join other AU members and enjoy this event ! Questions please call **Herb Umland** 201-891-6638

The Golf



The AU Golf Group will hold it's Annual Christmas Luncheon on Thursday, Dec. 19th, 2013 at the High Mountain Golf Club in Franklin Lakes. All golfers are invited. The Luncheon will begin at 12 Noon. The cost is \$35.00 per person. Make checks payable to AU and send then to **Bruno Bissetta**, 553 Lee Ct., Wyckoff, NJ 07481

Note from the President

It is that time of the year again, and I would like to wish everyone a Merry Christmas / Happy Holiday and a healthy and prosperous New Year. To help everyone into the spirit of the season, we are happy to announce that at our December Meeting on Tuesday, December 10th the New Jersey Choral Society with entertain us with a selection of Holiday Music. Wives and significant others are welcome to join us. Because there is a higher quality acoustical system in the church, the meeting and the performance will be held there starting at 1:00pm.

Our customary Brown Bag lunch will still be held in Heneveld Hall starting at Noon. Please join us there to enjoy lunch with our many friends and listen to our own AU Guys band. At 12:45 we will leave Heneveld Hall for a short walk to the church next door.

At the meeting, the members will be asked to vote on two matters. First will be the amendment to the AU By Laws that is described in this Newsletter. The second will be to vote on a slate of officers for 2014. The slate recommended by the Nominating Committee is also contained in this Newsletter. Members can nominate other members for office positions at this meeting. This year has gone by very quickly and I was honored to serve as your President. It was for me a very enjoyable year working with the dedicated members of the Executive Board and activity Chairmen. Before I pass the Presidency over to **Herb Umland**, I would like to thanks him for the outstanding job he did up grading the Speaker Program this year. Every month there was something new and always entertaining. A big thanks also goes the **Ramon Casaprima** for organizing the May Luncheon and October Breakfast. **Dick Hensch** with the assistance of **Ed McGuirk**, did a great job keeping our finances in order. Dick also researched and installed new software to make this job easier and more efficient. **Ed Chanod** was great keeping the minutes of the Board and Membership meetings. This was especially important as I for one have difficulty recalling what we did at the previous meetings. A special thanks also goes to all **our activity Chairmen** for without their dedicated efforts AU would not be the great organization it is today.

NOTICE 2014 DUES

Remember that your 2014 dues must be paid by Dec 31, 2013. Please send your check for \$50.00 to:

Ed McGuirk
55 White Pond Rd
Waldwick, NJ 07463

	OFFICES		MEETING
President	Frank Nusspickel	201-891-9099	2nd Tue 11am
1st Vice-Pres.	Herb Umland	201-891-6638	
2nd VicePres.	Ray Casaprima	201-891-3394	
Secretary	Ed Chanod	201-891-1995	
Treasurer	Dick Hensch	201-891-1309	
Asst. Treas.	Ed McGuirk	201-445-5729	
	COMMITTES		
AU Guys	John DeSantis	201-447-0256	
Book Club	Joe Clinton	201-447-2261	Wed after the AU General Meeting 9:30
Dup. Bridge Rub. Bridge	Joe MacDougall Wes Cheringal	201-891-4048 201-848-8009	Wed 1 pm M,F 1 pm
Care-Concern	Joe Clinton Paul Hennion Don Martin	201-447-2261 201-891-4716 201-891-2279	
Chaplain	Rev. D. Bach	201-891-1782	
Chess	Bill Schultz	201-891-5327	3rd Thru 9:30
Computer	Don Kirkpatrick Ed Schlachman Fred Theile	201-337-5666 973-423-1459 201-625-7541	3rd Wed. 10:00
Gardening	Joe Lamela	201-327-8137	1st Wed.10:00
Golf	Bruno Bissetta Guy Cappello	201-891-7567 201-891-0617	Tuesday Thursday
Hiking	Don Kirkpatrick	201-337-5666	Mon 9:00
Historian	Dom Manobianco	201-891-7185	
Investment	Herb Umland	201-891-6638	2nd Thru 9:30
Model RR	Don Cardoza	201-337-3417	Wed. 7PM
Membership	Walt Widmer Dick Gattoni	201-562-8666 201-652-0064	
Newsletter Distribution By	Lou Guarneri Ed Schlachman	201-847-1981 973-423-1459	
Project Out-reach	Marty McGonigle	201-529-1941	
Photographer	Chuck Bainbridge	201-447-2910	
Public Disc.	Walt Widmer	201-562-8666	3rd Fri 9:30
Refreshments	Hank Boucher Jim Forbes Howard Vogel	201-445-2633 201-825-0523 201-612-2237	
Science	Jack Yurasek	201-337-4433	3rd Tues 10.00
Skiing	Bud Brooks	201-327-6649	Snow
Sponsor Liaison	Mike Wolff	201-891-4426	
Stock Market	Ramon Casaprima	201-891-3394	2nd Tues. 9:00 4th Tues. 9:00
Tennis	Dom Manobianco	201-891-7185	MWF
Transport.	Ron Miller	201-891-5734	
Trips/Tours	Lou Guameri George Lewis	201-847-1981 201-891-5883	2nd Tues 10:30
Web-Master	Don Kirkpatrick	201-337-5666	



Duplicate Bridge Results

	1st	2nd	3rd
11/6	Milcos/Wiest	Foley/Meloro	Lewis/Smith
11/13	Finn/Lewis	Meloro/Riccardi	McAdam/Smith
11/20	Martin/Wiest	Hausman/Riccardi	Crawford/Foley



The Bridge Club

Bridge players and friends are invited to the annual Christmas luncheon on December 18th at 11:30 at High Mountain Golf Club. Following lunch we'll play some rounds of duplicate bridge which you may play in or kibitz. The cost is \$25 by check payable to Activities Unlimited and mailed to **Dick Freimuth**, 413A Bromley Place, Wyckoff, NJ 07481. Please indicate on your check your choice of veal or salmon.



Investment Study Group

2014 STOCK PICKING CONTEST

The AU Stock Market Club will open the 2014 stock picking contest for all AU members.

Each entrant is given a fictitious \$100,000 to invest in 3 to 5 stocks based on the closing prices on 12/31/2013.

All entrants are required to pay a \$5 fee which will be used to award prizes for first, second, third and last places.

Don Fairbairn and **Don Chucka** will hand out a copy of the rules at the December 10th general meeting. Members may request a copy by email.

To enter, email your picks by January 1, 2014 to ddchucka@aol.com and send the \$5 entry fee in cash to; 789 McCoy Road, Franklin Lakes, NJ 07417.

The deadline for Jan., 2014 Newsletter articles is 5:PM Dec 30, 2013. When submitting articles please use font: Times New Roman 11 pt. (not bold).

Email: lguarneri03@gmail.com
Or mail to: **Lou Guarneri**
128 MacLeish Court
Mahwah, NJ 07430

Welcome New Members				
Name (Spouse)	Address	Employment	Interests	Home/Email

AU Web-Site

The AU Web-Site has now been live for over a year. To access the AU Web-Site go to www.activitiesunlimited.org

The AU Web-Site contains the following sections:

Home Page – consists of a message from the president and highlights some key organizational updates and interested items on our members.

Activities Pages – there is a summary page of all AU activities with links to each individual activity where the details of each activity have been highlighted.

Calendar – a full annual calendar is maintained that highlights when each activity meets.

Newsletter – a copy of each newsletter is available back to January 2012

Trips and Tours – an updated list of all planned trips and functions is maintained.

Membership – this section contains About Us, Officers, Membership (including the Roster (user ID and Password required) and Constitution information.

Contact Us – this page allows members and non-members a way to contact the Web-Master ... the response is acted upon immediately.

Several new sections have been added or has information posted that all should take a look at ... this includes a new Page “In Memoriam” that provides information on AU Members that passed away during 2013 that includes a link to their obituary. Also, the new Computer Technology Club Page has a section of reference material from their monthly meetings ... in particular interest is a section that includes 20 training videos on Microsoft Excel. Please visit our web-site and let **Donald A. Kirkpatrick** know about the things you like or dislike and items that should be added in the future ... he can be reached through the “Contact Us Page” or via email at dakirkpt@verizon.com or by cell phone 201-759-3795.

REPORT OF THE NOMINATING COMMITTEE

The Nominating Committee was chaired by **Marty McGonigle with Bill Smith, Tom Meloro, George Lewis and Guy Cappello**. They have proposed the following members to serve as Officers of AU for 2014:

- President.....**Herb Umland**
- 1st Vice President.....**Ramon Casaprima**
- 2nd Vice President.....**George Lewis**
- Secretary.....**Ed Chenod**
- Treasurer.....**Dick Hensch**
- Asst. Treasurer.....**Ed McGuirk**

Members can nominate others for Officer positions at the December Membership meeting. Be sure that anyone you nominate is willing to serve in that capacity. After nominations are close, a vote of the majority of those members present will be effective in electing officers for 2014. Our thanks to the Nominating Committee and those members willing to serve AU in 2014.

Food Pantry

At the Nov. meeting, \$121.00 was given as donations to the Food Pantry.

Investment Study Group



Thursday December 12, 2013

Time 9:30AM

Location : Heneveld Hall -3rd floor

Our speaker this month is Jim Parks, a Certified Financial Planner, an Accredited Estate Planning Professional, and an Accredited Investment Professional. Jim is President and a Wealth Advisor for Parks Wealth Management, located in Ridgewood, New Jersey.

Jim holds his Series 6, 7, 24, 63 and 65 registrations for securities in 18 states thru LPL Financial, the largest

independent broker/dealer in the nation for the past 17 years based on revenue. Jim is also a member of LPL's Patriot Club, comprising the top 9% of LPL's more than 13,000 independent investment professionals. Jim lives in North Haledon with his wife and three children, and has a BS in Business Administration from Bryant College. He is a member of the Financial Planning Association, The Ridgewood Chamber of Commerce and the Greater NJ Estate Planning Council where he is a past President.

Jim brings a wealth of experience in the investment arena and will share some of that knowledge with us. Bring your questions !

Any questions about the place, timing, etc. please call **Herb** 201-891-6638



Public Discussion Group

The group engaged in a lively discussion and shared many different views. In light of the controversy around "Obamacare," health care and the Affordable Care Act rollout were the main topic. Views ranged from "scrap the whole program and start over" to "only a single payer system can work." The group shared a number of personal experiences cancellation of Medigap policies, dealing with rising premiums and multiple policies on offer, and extreme variance in drug pricing- all of which gave substance to the policy debate. Comments on the role of "money" and "gerrymandering" in shaping policy were also introduced.

The debate could have gone on all day, but was interrupted after almost 90 minutes so another topic could be introduced. Of course, it was also controversial: the huge disparity that has emerged over the last 40 years with the top 1% owning 40% of the country's total wealth. Again, there was no consensus about how to deal with this problem, although if uncorrected, most felt it could create the potential for revolution.

Everyone left without solutions, but hopefully better informed.

The next meeting will be the Friday, December 20 and all are welcome.

Tom Butler

Books for December:

- * WONDER GIRL - Don Van Natta
- * BOSS TWEED - Kenneth Ackerman
- * TWO AMERICANS - William Miller



The Book Club

Ed O'Keefe reviewed Malcolm Gladwell's latest book, WHAT THE DOG SAW, a compendium of 19 articles he wrote for the New Yorker magazine. Gladwell's forte is counterintuitive findings from little known experts. For instance, he cites Cesar Milan, the "Dog Whisperer" who insists that dogs don't really understand verbal commands, that they only interpret body language. Gladwell's conclusions on a host of topics may sometimes be challenged, but they're always interesting, informative and entertaining.....Was an assassination attempt planned to be carried out in Baltimore, MD during Abe Lincoln's journey by train to his Washington D.C. inaugural? This is the theme of HOUR OF PERIL (Daniel Stashower) discussed by **Lee Warner**. The thrust of the book is Allan Pinkerton, the private detective, inadvertently discovering the plot, then, in a race against time, thwarting it, and delivering Mr. Lincoln safely to Washington, D.C.

The book reads more like a suspenseful thriller (even though we know the outcome) than a history book.

Tom Butler reported on THE MEMORY CHALET (Tony Judt) a collection of reminiscences written over a two year period after the author was diagnosed with "Lou Gherig's Disease." He died in 2010 at age 62. Judt's previous books dealt with post-WW2. He grew up in London and later came to the U.S. where he taught at NYU. He talks about his student days at Cambridge, life on a kibbutz, his disillusion with Zionism and Communism, and fondly recalls the pleasures of Jewish food in contrast with the standard English fare.

Books for January:

- * A HIGHER CALL - Adam Makos
- * THE SWERVE - Stephen Greenblatt
- * THE CIRCLE - Dave Eggers

Our annual Book Swap will take place at our December meeting. We ask each member to bring in two books in reasonably good condition that someone else might enjoy.

Our next meeting is December 11 at 9:30 am at the Larkin House. We welcome new members.

The Science Club



Science

November 19--Thanks to John Dyksen of the 'United Water', our local (and now global) Company for his talk 'Issues in the Water Industry'. He provided an excellent handout and discussed: Climate Change, Micro-pollutants, Desalination, and Energy Efficiency.

December 17— **George Becker** will give highlights of the LAMONT-DOHERTY Earth Institute research on Antarctica. George is a Board Member, with his presentation on their Antarctica Gamburtsev Province (AGAP) Program.

January 21, 2014—**Bob Saletta** will discuss two major scientific and timely topics: (a) Is there life elsewhere in the Universe which can communicate with us? New discoveries are changing the probabilities to 'maybe yes'. (b) The Higgs Boson particle which is the fundamental particle in the universe. It has been theorized since 1964 and 'partially' discovered this year, and has been called the 'God Particle', since without it, the universe would not exist.

Thank you to all those who prepared and helped on our presentations and trips this last year, and please contact me for information on future meetings and trips.

JACK YURASEK (201-337-4433)



The Garden Club

The November Garden Club meeting was well attended and dealt with a review of gardening topics.

One was: when to prune? Dead branches can be cut at any time, but limbs on some species that already formed buds should not be cut now or you lose spring flowering.

Roses should also be pruned when the forsythia blooms in the spring (long limbs can be cut in Oct to prevent wind damage) Preparing spaces for next spring growing is a housekeeping chore that can be done now.

Composting of leaves can be a great help for spring soil.

If you are planning new plantings next spring, consider selecting native species, which benefit the entire eco-system and improve growth success because they are compatible in our growing zone. Native variety lists are available for reference.

Also, when making new planting choices, be aware of detrimental invasive species that are problematic in our environment and will be counter productive to indigenous cultivars.

Here is a heads-up on a nearby seasonal field trip.

The N.J. Botanical Gardens at Skylands is a recommended short distance from our area to see the Holiday Room Decorative Displays done by the Master Gardeners of Bergen County. They are open Dec. 5th – Dec. 8th 1-4 PM.

Perhaps you would like to put something together at our next Garden Club meeting on Dec. 4th at 10 A.M. at the meeting room which is just prior to the event

Joe

AU -- CAP ACCOUNT

The AU -- CAP (Community Alliance Program) Account at the Boiling Springs Savings Bank (BSSB) has now reached the required minimum 20 assigned member accounts as of February 15th. We will now begin receiving donations from the bank as of April 1st. Our goal now is to continue to increase the number of AU member accounts so that we maximize the donation from BSSB. This will allow us to maintain our dues structure by offsetting future increases in expenses. We encourage each of you who haven't assigned your existing account at BSSB to stop at a branch and do so. For those of you who do not have any accounts at the BSS Bank, we encourage you to consider opening one. In either case you should request that your account should be assigned to Activities Unlimited CAP # 287. Contact **Dick Hensch** at 201-891-1309 for detailed information on the CAP program or if you have further questions. Thank you for your participation in this innovative program. Remember- no one at AU will ever know anything about your personal banking relationship with BSSB.

Trips, Tours & Special Events Calendar

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

Sign up sheets are nice, but money talks. Get your check in ASAP don't wait till it's too late.

Saturday December 7, 2013—West Point Army Concert Band's Christmas Gala Followed by Dinner at the Hotel Thayer. Cost \$65.00 pp. Our bus will leave WRC parking at 12.00 Noon sharp and return about 7:30 PM. **PHOTO ID IS REQUIRED.** Make checks payable to AU & send to **Dick Botta**, 413D Bromley Place, Wyckoff, NJ 07481, 201-848-9001

Tuesday December 17, 2013—Christmas Party at The Seasons again this year. It will run from 5:30 – 9:30 PM and cost \$58.00 pp. The reservation forms will be available in this Newsletter. Those who wish to car pool, can make their own arrangements and meet at the WRC at 5:30 PM. Checks should be made payable to AU and sent directly to **Terry Gilly**, 709 Highview Drive, Wyckoff, NJ 07481

2014

Thursday January 16th—Men's Beefsteak Dinner at the Brownstone —in Paterson, NJ from 6:00 – 10:00 PM. **Beer, soda and a Comedian** are included, cost \$40.00 pp. Those who wish to car pool, can make their own arrangements and meet at the WRC at 5:30 PM. Members are also requested to bring a joke to share with the group. It should be a fun night. Make checks payable to AU and send to **George Lewis**, 45 Walnut Street W., Mahwah, NJ 07430 (201-891-5883)

Thursday February 13th—Valentine's Day Diner Dance at The Seasons in Washington Township. A joint affair with the Ridgewood Hobbyists.

Time: 6:00 PM cocktail hour with dinner and open bar until 10:00 PM. Open seating at AU tables.

Cost \$60.00 pp Send check payable to Activities Unlimited to Jack Coughlin, 187 Patson Ave. Apt 313, Midland Park, NJ 07432

March 10th 2014 - Costa Rica This is a 13 day private motor coach guided tour of the natural wonders of the most biologically diverse countries in the world. From powerful volcanoes and black sand beaches to tropical dry forests and mangrove jungles. The cost is \$2,395 pp. which includes airfare from Newark, all accommodations, 22 meals, 9 included tours. This trip is very popular and we are **very limited** on the number travelers we can take. There are a few single spots open at the same price. If you are interested in going, please contact **Don Wasson 201-891-1873 (donwas@verizon.net)** as soon as possible for details and booking instructions.

Mar—St Patrick's Party

April—Open

May—Open

June-Monday, June 9th, 2014 AU Prom to be held at The Venetian in Garfield. Save the date. Details to follow.

July—Open

Aug—Open

Sept—Wine Tasting Party

Oct—Oktoberfest

Nov—None

Dec—Christmas Party



ACTIVITIES



UNLIMITED



Twenty-Seventh Annual Christmas Dinner Dance

Location: Seasons

644 Pascack Road (corner of Washington Ave.), Washington Township

Date: Tuesday, December 17, 2013 (5:30 to 9:30)

Cocktail Hour: Starting at 5:30PM.

Hors D'oeuvres: A variety of tempting taste treats.

Choice of Entrée: Selection of Beef, Chicken or Fish to be made at the table.

Four hour open bar (5:30 to 9:30 PM)

Valet and self parking are available (your choice)

Dance to Music by Peter Lieberman

Price: \$58.00 per person. Make checks payable to Activities Unlimited.

Name card reserve seating will be provided for everyone (round tables seat 10 or 12).

Seating is limited to 300 people.

Detach and return reservation form below to: **Terry Gilly**

709 Highview Dr.

Wyckoff, NJ 07481 Phone: (201) 8914055

Reservations ASAP, cancellable up to December 10th.

CUT
HERE

Reservations \$58.00 per person. Make check payable to **Activities Unlimited.**

Amount enclosed: \$ _____

List Table Guests Here:

Name: _____
(First) (Last)

Name: _____
(First) (Last)

If you wish to be seated with others, whether it be only one other couple or a full table; PLEASE CONFIRM with those couple(s) that there is room at their table.

Then list their names above (under "List Table Guests Here:~") before sending in the form.

Check this box for random seating.



First-Class Mail