

Activities Unlimited

Volume XXXIII Issue XII

December, 2019

**Activities Unlimited
General Meeting
Tuesday, December 10, 2019
1:00 PM at the WRC, Heneveld Hall**

Our Speaker his month is JAMES CALASKI

James completed his undergraduate studies at William Paterson University of New Jersey in January 1998, receiving a Bachelor of Arts degree in Sociology with a concentration in Criminal Justice. While attending WPU, he worked full time as a private investigator under a former US Secret Service Agent. Following his undergraduate studies, he pursued a career in law enforcement and joined the Glen Rock New Jersey Police Department in February 2000. Prior to this appointment, James served with the Glen Rock Auxiliary Police for two years. He subsequently served eight years in the Patrol Division, before being appointed to the Detective Bureau. In November 2017 James was promoted to Detective Sergeant and currently serves as the Bureau supervisor.

He continued his education and received a Master of Arts degree in History from William Paterson University of New Jersey in May 2013. While researching his thesis topic, the German American Bund, he came across documents regarding a resident of Glen Rock named Carl Schiphorst. Schiphorst resided in Glen Rock during the 1930's and was a leader of the Bergen County Unit of the Bund as well as the target of a 145 page FBI investigation suspecting Schiphorst of being a Nazi agent. For the past several years, he has continued to study Carl Schiphorst, the FBI investigation, his internment, and ultimate repatriation to Germany, a story which illustrates the plight of thousands of German families during WWII.

NOTE FROM THE PRESIDENT

The holiday season is upon us as we are reminded by the advertisements on television and in the newspapers. They are telling us that we have one less week between Thanksgiving and Christmas and Hanukah so we have little time to waste to gather all the stuff we need. We hope all of you are getting ready but still have time to attend the many clubs that are still meeting in December. We also hope that many of you will be at our signature event, **Christmas Dinner/Dance at Seasons on December 9th**. As this is my last month writing this note I want to thank the board and all the people in AU who have helped me this year. I truly appreciate your help and all the good advice you have given me. It has been an honor serving this great organization.

Activities Unlimited is a truly remarkable organization that I believe is the best retirement club in all of New Jersey. We are now 375 members strong having added 41 members this year. Some of course have moved on and we sadly report that some members have passed. We are strong only because of the many people who give tirelessly of their time heading up the many clubs and for those who actively participate in them. We look forward to 2020 and the many initiatives that I have talked to you about in the past months that the board is working on such as our continued interest in participating with the Glen Rock Activities Club and our relationship with the Wyckoff YMCA.

I welcome our new Board for 2020 headed by **Bob Dauer** our President, **Mark Cohen** our 1st Vice President, **Doug Cooper** our 2nd Vice President, **Jeff Mohn** our Treasurer, **Marty Valerio** our Assistant Treasurer and **Dave Voehl** our Secretary. Our Board would not be complete without the continued counsel of Walt Widmer, our membership chairman and Jim Mallen liaison to the church. Very special thanks to Tom Butler who is rotating off the board. Thank you Tom for your great work, We hope all of you will continue with your interest in AU and encourage your friends to join. There is a club or activity for everyone.

May you and your family have a healthy and happy holiday season and a great 2020

Joe Pullaro
201-337-0018
josephpullaro@hotmail.com

Membership Dues

Membership dues, **\$50.00**, for 2020 are due no later than **December 31, 2019**. Please send your check for **\$50.00** payable to **“Activities Unlimited”** to: **Jeffery Mohn, 499 Hobart Road, Paramus, NJ 07652**

At the **November, \$135.00** was collected for the Wyckoff Reformed Church Food Pantry.

Please remember that WRC is a smoke-free environment. **This includes E-Cigarettes.**

ACTIVITIES UNLIMITED

GENERAL MEMBERSHIP INFORMATION



2019 OFFICERS



Joe Pullaro
President
201-337-0018



Doug Cooper
1st Vice President
908-907-1112



Bob Dauer
2nd Vice President
201-327-9247



Dave Voehl
Secretary
973-227-6981



Doug Cooper
Treasurer
908-907-1112



Jeff Mohn
Asst. Treas.
201-261-1219

COMMITTEES & C LUBS			
GROUP	CONTACT	PHONE	MEETING
AU Guys Band	John DeSantis	201-447-0256	
Book Club	Vince Tortorelli Marty Valerio	201-447-3718 201-394-2938	4th Wed. 9:30 am WRC-Memorial Rm
Dup. Bridge	ED Foldessy	201-327-5767	Wed 1:00 pm Larkin House
Rub. Bridge	Bob Mulligan Dave Kampschmidt	201-447-8837 201-405-2043	M & F 1:00 pm Franklin Lakes Ambulance Building
Care-Concern	Jeff Mohn Paul Hennion	201-261-1219 201-891-4716	
Chaplain	Rev Andy Kadzban	201-485-8589	
Computer	Don Kirkpatrick Ed Schlachman Fred Theile	201-337-5666 973-423-1459 201-825-7541	3rd Wed 10:00 am WRC-2nd Floor
Gardening	Joe Lamela Rick Sneyers	201-327-8137 973-248-6625	1st Wed. 10:00 am WRC-Memorial Room
Golf	Bill Bryne Jim Webb	201-447-5064 201-337-7982	Tues & Thur. Paramus Golf Club
Hiking	Long Don Kirkpatrick Rick Sneyers	201-337-5666 973-248-6625	Mon 9:00 am WRC-Parking Lot
	Short Fred Theile	201-981-1801	Mon 9:30 am WRC-Parking Lot
Historian	Victor Pizzolato	201-612-0038	
History	Pablo Catangay Tony Mastandrea	201-684-1217 201-327-8832	4th Mon 1:00 pm WRC-2nd Floor
Investment	Al Connelly	973-616-0755	2nd Thur. 9:30 to 10:30 am WRC-Memorial Rm Exp. July & August
Luncheon	John Abrahamsen	john.abrahamsen.bnp@gmail.com	
	Mark Cohen	201-337-4198	

COMMITTEES & CLUBS			
GROUP	CONTACT	PHONE	MEETING
Membership	Walt Widmer Dick Hensch	201-562-8666 201-891-1309	
Newsletter	Lou Guarneri Dick Hensch	201-847-1981 201-891-1309	
Pickleball	Tim Tracy Tom Martin	201-560-8911 201-891-3185	Tue & Thur. 9:00 Wyckoff Public Tennis Courts
Project Outreach	Marty McGonigle Joe Pullaro	201-529-1941 201-337-0018	
Photography	Murry Perl Sam Ohan	201-446-7357 201-825-0437	1st Tue 10:00 am WRC-2nd Floor
Public Disc.	Walt Widmer Tom Butler	201-562-8666 201-934-8161	2nd Wed 9:30 am Larkin House
Refreshments	Jim Forbes John Gannaway	201-825-0523 201-485-7881	
Science	Jack Yurasek Harry Bennett	201-337-4433 201-891-9527	3rd Tue 10.00 am WRC-2nd Floor
Skiing	Bud Brooks Jack Yurasek	201-327-6649 201-337-4433	Snow
Sponsor Liaison	Jim Mallen	201-485-8589	
Stock Market	Mark Cohen John Abrahamsen	201-337-4198 201-848-8037	2nd Tues. 9:00 am 4th Tues. 9:00 am WRC-2nd Floor
Tennis	Dave Burleigh Bob Meyers	201-762-3707 310-254-8699	M, W & F Time & Place Seasonal
Transport.	Frank Nusspickel	201-891-9099	
Trips/Tours	John Caikowsky Don Wasson	973-599-1056 201-891-1873	2nd Tue 10:15 am Heneveld Hall
Web-Master	Don Kirkpatrick	201-337-5666	

The deadline for the January, 2020 Newsletter articles is 5 PM, Wednesday, December 26, 2019. When submitting articles, please use font: Times New Roman 11 pt. (not bold). Email: lguarneri03@gmail.com AND jrhensch62@gmail.com or mail to: **Lou Guarneri**, 128 MacLeish Court, Mahwah, NJ 07430

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 'til it's too late.**

2020

TUESDAY, JANUARY 21, 2020 --LUNCH AT SAVINI IN ALLENDALE, NJ

Join us for an afternoon of good food & fellowship. A four course lunch served with pasta, soup or salad, choice of Veal, Chicken or Fish. Dessert includes an Italian Vanilla Gelato Nut Log. Cash Bar Available. Cost \$30.00 pp. Wives/significant others are invited. Time 12:30 pm. Please send your check for \$30.00 pp made payable to ACTIVITIES UNLIMITED and send to: **Larry Restieri**, 105 Fisher Rd. Mahwah, NJ, 07430, 201-825-5843. Please include your cell phone number on your check.

In the event of a snow storm the snow date is Thursday, Jan 23, 2020 at 12:30 pm.

FRIDAY, February 14, 2020, VALENTINES DAY - "Love Is In The Air"

Lunch at Stony Hill Inn 11:00am-3:00 pm.

It will be a very special holiday show. Wives/significant others are invited. Listen and dance to some beautiful songs by Joe Zisa & Friends. A highlight of the luncheon will be a performance by one of our favorites, the sensational **Dan Yates**. Delicious Stony Hill cuisine. Menu: pasta & salad, rolls & butter, Roast Turkey w/stuffing, Roast Beef, vegetable & potato and dessert, all served family style. Coffee, tea, soda. 1 drink per person included. Please send your check for \$55.00 pp made payable to ACTIVITIES UNLIMITED and send to **Bob LaSalvia**, 80 Glasgow Terrace, Mahwah, NJ 07430. Please include your cell phone number with your check.

WEDNESDAY, April 1, 2020- HUNTERDON HILLS PLAYHOUSE

" Sherlock Holmes Returns" - An All New Interactive Musical- Mystery Comedy.

Buckingham Palace has been robbed and its up to Sherlock Holmes, Dr. Watson and the audience to solve the crime. A sit down luncheon with outstanding dessert tables starts at 11 am sharp and will precede the show. Wives/significant others are invited. Space is limited and all checks must be received no later than March 1, 2020. This is a carpool event. Make checks payable to ACTIVITIES UNLIMITED for \$65pp and mail to:

John Caikowsky 26 Donna Drive East Hanover, NJ 07936. Please include cell phone number with check.

Any questions contact John @johncaikowsky@optonline.net or call 973-599-1056

MONDAY, April 27, 2020, Tour of the Shore—Sea Grit to Long Branch

Stories of Storms, Springsteen, Sharks, Shipwrecks and Seven Presidents. Magnificent Mansions, Amazing Hotels and a Great Auditorium. Short strolls on the Spring Lake and Asbury Park Boardwalks. Shop in Spring Lake's Quaint Downtown. **Lunch at the Breakers**, the oceanfront hotel's extraordinary buffet is highlighted by: Salmon, Chicken Scampi, and panko Crusted Flounder. The bus will leave from WRC at 9:00 am sharp. Wives/Significant others are invited! Cost is \$ 84.00 per person. Mail checks payable to Activities Unlimited to: **Dick Botta**, 413D. Bromley Place, Wyckoff, NJ 07481. Please include your cell phone number with check. Questions call Dick: 201-848-9001.

WARNING: NARRATION SO FUNNY, WE CAUTION YOU NOT TO ROLL IN THE AISLE.

Presented by Stage Right, the same folks that gave us the Food Tasting Trip last October.

May, 2020, Annual Spring Luncheon/Dance

June, 2020, AU Wine Tasting Party

Welcome New Members

Name (Spouse)	Address	Employment	Interests	Phone/Email
Sandy K Dinolfo (Ria)	18 Patten Terrace Cedar Grove, NJ 07009		Hiking-Short & Long and Investments	Cell: 973-454-3253 Email: kdinolfo@aol.com
Thomas Van Lenten (Anne)	102 Walnut Street Mahwah, NJ 07430	Executive	Hiking Long, History Club, Investments, Lunch- eon and Trips 7 Tours	201-248-7207 Email: tomvanlenten@hotmail.com
John Zerbo, Sr. (Mary)	464 Seminole Street Oradell, NJ 07649	Executive	Hiking Short, Computers, Discussion Group, Golf, Luncheon, Newsletter, Science Club and Trips & Tours	Phone: 201-861-5909 Cell Phone: 201-906-5001 Email: johnzerbosr@gmail.com



Duplicate Bridge Club

Obituaries

It is sad to report that Jane Miller, wife of AU member Ron Miller, passed away on November 5, 2019.

It is sad to report that Catherine Desrosiers, daughter of AU member Robert Desrosiers, passed way on November 16, 2019.

		1st	2nd	3rd
10/30	NS	Lewis/Mahmarian	Freimuth/Gilpatrick	Cheeseman/Spence
	EW	Groesbeck/	Levin/Meloro	Conant/Warner
11/6	NS	Hulit/Spence	Foldessy/Meloro	MacDougall/ Mahmarian
	EW	Desrosiers/Wong Randolph/Warner	—	Anand/Peck
11/13	NS	Lewis/Warner	Mahmarian/Wong	Freimuth/Yampell
	EW	Altamuro/Meloro	Randolph/Spence	Milcos/Zelhof
11/20	NS	Lewis/Spence	Foldessy/Martin	Wong/Yampell
	EW	Mahmarian/Zelhof	Bartlett/Boylan/Anand	Milcos/Warner
11/27	NS	Kampschmidt/ Mahmarian	Freimuth/Groesbeck	Altamuro/Boylan
	EW	Desrosiers/Warner	Barbera/Foldessy	Panagides/Peck

Bowling

Over The past numbers of months we have had discussions with the Glen Rock Activities group to determine shared interests. They have brought up that they have a Bowling Club and would be willing to have AU members join with them in this activity. If you have any interest please respond back to:

Bob Dauer at 201-327-9247 and he will provide you with details.



The Book Club

The First Conspiracy: the secret plot to kill George Washington, by Brad Meltzer and Josh Mensch, was our first book to be discussed and was summarized by Vince Tortorelli. It focuses on the American Revolutionary War but rather on specific battles it tells the story of those loyal to the Crown who in the spring and summer of 1776 were spies and agents working to aid the British to undermine the American war effort and its leader George Washington. Chief among those loyalists was William Tryon, New York's colonial governor and David Matthews, the NYC mayor. The book briefly traces Washington's early life to set the stage for his ultimate leadership in the War effort and demonstrates his critical role in turning a ragtag group of various state militias into a fighting army. As the conspiracies grew a counter-intelligence group headed by John Jay, who ultimately became Chief Justice, was formed that was effective enough to help force Tryon to abandon his mansion in NYC and seek refuge on a British Warship in the harbor. This group many believe was the forerunner of the CIA. Washington also formed an elite group, the Life Guards, to surround him but some were indeed closet Loyalists, including Thomas Hickey who was charged with treason and ordered to be hanged by Washington in a public square. While spiced with much intrigue and clearly positioning Washington as the key to the success of the war, the authors provide little hard evidence of a specific plot to assassinate the general.

Next up was *The Vanishing American Adult* by Ben Sasse, reviewed by John Galvin. In it the author describes the causes of a generation that can't seem to grow up, citing too many parents who do not adequately prepare their children for challenges they will face as they grow older, leading to too many youngsters who are passive, insular, coddled and lacking a strong work effort. He doesn't look for answers from schools and understands there are outside factors like broken homes, etc. but Sasse outlines programs he considers important for youngsters to grow, including much less screen time, more reading, travel – in essence more guidance and understanding the difference between want and need. A lively discussion followed with some lines drawn between whether the solutions proposed were more largely applicable to the more affluent and educated and whether the author painted with too large a brush since there many examples in today's young generation of productive and well balanced individuals. A provocative session.

ONE IMPORTANT NOTE: Since December's regularly scheduled date for our meeting this year falls on Christmas Day we are cancelling our meeting for December. With the busy holidays and other activities and venues already on the calendar it is deemed too complicated to fit it in. Therefore books originally scheduled for December will be covered in January and January's books in February.

Books for January:

The Two Income Trap: why middle income mothers and fathers go broke by Elizabeth Warren

Warren explains why the bankruptcy rate is increasing in the middle class. (Non-fiction)

The Fortunate Pilgrim by Mario Puzo. Puzo's personal favorite, the life of a southern Italian immigrant who settled in NYC in the 1920's. (Fiction)

Books for February:

Infamy by Richard Reeves

A description of the internment of the Japanese in America in evacuation centers and camps during World War II and the reactions of American Japanese. (Non-fiction)

In the Wake of the Plague by Norman Center

A look at the Black Death in 14th century Europe and its effects (Non-fiction)



Public Discussion Group

The November meeting departed from the usual format in order to host a presentation on the various options available to Medicare participants during the current enrollment period. Two representatives of NJ Life and Health Insurance Group, an insurance brokerage agency located in Tom's River, (www.njlifeandhealth.com) provided a very detailed description of choices that Medicare members might consider. As brokers, the agency receives its fees from insurance companies and not from the insured. As such, maintaining existing or new clients is key to their business and they advised that it was in their interest to ensure clients understood all the "pluses and minuses" of each option. This firm had made a presentation to the membership a few years ago and members felt it was very helpful. The firm has already committed to make a presentation to the AU membership in 2020 prior to the enrollment period so members can consider the best options respectively. A detailed explanation of Basic Medicare (Parts A & B), Medicare Supplement plans, and Medicare Advantage plans was given. One point that was emphasized was that participants should carefully review any plans purchased on an annual basis as conditions, such as prescriptions, participating doctors and costs can, and often do, change year to year. This was a very informative, informational presentation and Discussion Club members seemed to find it helpful.

The next meeting is on Wednesday, December 11th at 9:30 a.m. at Larkin House, 380 Godwin Avenue. The topic postponed from the November meeting, "the Electoral College," will be taken up. Other topics may be suggested from the floor at the start of the meeting. All members are welcome to attend and just listen or join in.

Tom Butler



The Computer Technology Club

There were 28+ AU Members in attendance at the Wednesday, November 20, 2019 meeting of the Computer Technology Club. The meeting topics included a variety of items with the focus of the meeting being a look at Artificial Intelligence in general and how the medical industry is starting to use it in diagnostics and for patient visits via smart phones. Prior to our normal look at several technology-oriented videos and gadgets we watched a comedy-oriented video using an Apple iPad. And a look at how world religions have changed over the past 50+ years through a statistical app that plotted numbers of individuals by specific religions. The first was a look at a video on **Smart Beam** ... this is a product that is a small cube (4.5" by 4.5") that projects images from your smart phone. Next, we watched two interesting videos relating to bike safety ... the first was **Lane Sight** and the second was called **Smart Halo**.

Then we looked at several items included on the AU's website, new items added to the Computer Page Reference section and/or to the Helpful Tips section. We also, explored several other sections of the AU Website to let those in attendance know what is out on the AU Website ... specifically we looked at the Science Club Page where we will be posting the monthly presentations. This will include backloading some of the past presentations ... all should take a look at this section in the future as the presentation are fascinating.

Next, we discussed a future endeavor the providing of Basic Computer Skills to those AU Members that need some additional hand holding to feel comfortable working with computers. For those individuals that would like to participate please send me an email as to what specific items that you would need help with and that you would like to participate in this initial planning meeting. The planning meeting will be held directly after the regular CTC meeting on Wednesday, December 18th at 11:30AM ... the meeting will last approximately 1 hour. **Please remember that this meeting is for only those individuals requiring basic computer assistance (we are limiting this session to 10 individuals).**

Then we looked at several videos on Artificial Intelligence ... **5 Practical, real world examples of Artificial Intelligence, How AI will change your world in 2019, for better or worse.** Next, we briefly looked at and discussed 7 AI Powered doctor phone apps could be the future of healthcare. These videos will be posted to the AU Website computer reference page for future viewing.

The "Ask John" segment was covered by John Abrahamsen. John covered several items; 1) How to declare which app is launched based on file type and 2) how to sizable apps that start when Windows 10 does ... Write-ups on these items will be posted to the website. Also, John led a lengthy discussion on his Ring setup at his home.

As with most items we discuss at our CTC Meetings key items discussed are posted to the AU Website on the Computer Technology Page (reference section) or under Helpful Hint / Ask John section.

Our next meeting is on December 18th at 10AM. I will send out the meeting agenda prior to the next meeting. Thanks,
Donald A. Kirkpatrick (201-759-3795) or dakirkpt@verizon.net

Never be afraid to try something new.

Remember:

Amateurs built the ark. Professionals built the Titanic

Can you imagine working for a company that has a little more than 500 employees and has the following statistics:

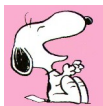
- * 29 have been accused of spousal abuse
- * 7 have been arrested for fraud
- * 19 have been accused of writing bad checks
- * 117 have directly or indirectly bankrupted at least 2 businesses
- * 3 have done time for assault
- * 71 cannot get a credit card due to bad credit
- * 14 have been arrested on drug-related charges
- * 8 have been arrested for shoplifting
- * 21 are currently defendants in lawsuits
- * 84 have been arrested for drunk driving in the last year...

Can you guess which organization this is?

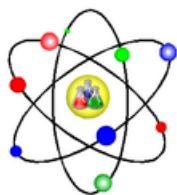
Give up yet?

It's the 535 members of the United States Congress.

The same group that crank out hundreds of new laws each year designed to keep the rest of us in line.



The Lighter Side



AU Science Club -- Information

Technology is expanding at the fastest rate EVER! Hopefully, the Science Club can help us to keep up to date. The Club is open to everyone who has an interest in Science and Technology. All are invited. Talks by Club members on their careers are always of interest, as well as recent topics that members or guests have looked into and studied.

Movies, DVDs, and YouTube presentations on current developments are often used as part of the presentations. Trips to Science Museums (NY Natural History, Lamont Labs) are taken periodically.

Meetings are usually held on third Tuesday of the Month at 10 AM in the upstairs 3rd floor Meeting Room.

If you wish to speak on a topic, suggest a topic or be placed on the Science Club mailing list, please contact (Co-Chairs):

Jack Yurasek (201-337-4433) Email: Jyurasek@aol.com, or

Harry Bennett (201-803-1475) Email: harry.bennett@bennent.com



The Science Club

Dr. Cauchard is an eye doctor in Wyckoff, who has spoken to us previously on conditions of the eye. He invited us to his office to show us his Computerized Camera equipment used for diagnosis, and the November Meeting was held in his Reception Area - seventeen members attended. He gave an excellent talk on the anatomy of the eye, and answered many questions on our eye health and treatment- thank you Dr. Cauchard.

At the Tuesday 10 AM, December 17 meeting, Murray Perl will speak to us on 'Evolution beyond Darwin' -it has been over 150 years since the original theory was proposed. Murray points out that 'Public health, disease control and agricultural technology are directly related to our understanding of modern evolutionary theory and population genetics'. He discusses how pandemics (1918 influenza) which can kill 50 million people, can disappear, while diseases like sickle-cell anemia , cystic fibrosis, Tay-Saks, and PKU can still persist. Also the antibiotics treatments of bacteria we thought we could use for control, are becoming less effective.

Kurt Coster will speak at the January Meeting on Paper Manufacturing.

As was noted in the handout given to everyone during the November General Meeting, the Science Club is open to everyone who has an interest in Science and Technology—

ALL ARE INVITED!! Thank you again to everyone who has given talks previously, and we hope that additional members will be able to do so—please contact us for information and help etc.

Jack Yurasek (201-337-4433) [Email--Jyurasek@aol.com](mailto:Jyurasek@aol.com)

Harry Bennett (01-803-1475) [Email-harry.bennett@bennent.com](mailto:harry.bennett@bennent.com)

The History Club



The topic for the November History Club meeting was "The Tuskegee Study of Untreated Syphilis in African-American male, 1932-1972." The speaker was Fred Steinberg. The narrative started with the first recorded European outbreak what is now known as Syphilis, occurred in 1495 among French troops besieging Naples. In 1905, the microbe for syphilis was discovered and that the disease was sexually transmitted. The first effective treatment was Salvarsan, first used in 1908. Later, mercury and bismuth were added to the treatment. These heavy metals were associated with severe and terrible side effects.

The Tuskegee Study was conducted during the Jim Crow era. In 1932, the United States Public Health Service, working with the Tuskegee Institute, began a study to record the natural history of syphilis in hopes of justifying treatment programs for blacks. The study was conducted in Macon County, Alabama and consisted of 399 men with syphilis and 201 without syphilis. The researchers told the men they were being treated for "bad blood." In exchange for taking part in the study, the men received free medical examinations, free meals and burial insurance. White and black physicians were involved in the study and the nurse supervisor was black as well. Medical literature recorded what was found but offered no objections. Local physicians asked to assist with the study and not to treat the subjects. In 1969, CDC reaffirms the need for the study and local medical societies and AMA officially support the continuation of the study.

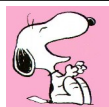
In 1972, first news articles appeared condemning the study and the study ended. In 1973, Congress held hearing and a class-action lawsuit was filed on behalf of the study participants and a \$ 10 million out-of-court settlement was reached. The U.S. government also promised to give lifetime medical benefits and burial services to all living participants. In 1975, wives and offspring's were added to the program. In 1997, President Clinton apologized on behalf of the Nation. In 1999- Tuskegee University National Center for Bioethics in Research and Health Care hosts 1st Annual Commemoration of the Presidential apology.

The Tuskegee Study raised lots of ethical and moral questions- such as patient's informed consent, racism, unfair patient selection in the study, maleficence, deceit and justice among others. The treatment was withheld when in 1945, penicillin was found to cure syphilis. Furthermore, with effective treatment late complications of syphilis such as cardiovascular and neurological involvement could have been prevented.

The next meeting is Monday, December 23. The topic is " How we think about Race: the History of an Idea." The speaker is

Pablo A. Catangay, Chairman

Tony Mastandrea, Co-Chairman



The Lighter Side

Four retired men are walking down a street in Yuma, Arizona . They turn a corner and see a sign that says,

"Old Timers Bar ALL drinks 10 cents."

They look at each other and then go in, thinking this is too good to be true.

The old bartender says in a voice that carries across the room, "Come on in and let me pour one for you! What'll it be, gentlemen?"

There's a fully stocked bar, so each of the men orders a martini.

In no time the bartender serves up four iced martinis shaken, not stirred and says, "That'll be 10 cents each, please."

The guys stare at the bartender for a moment, then at each other.

They can't believe their good luck. They pay the 40 cents, finish their martinis, and order another round.

Four excellent martinis are produced, with the bartender again saying, "That's 40 cents, please."

They pay, but their curiosity gets the better of them.

They've each had two martinis and haven't spent a dollar yet.

Finally one of them says, "How can you afford to serve martinis as good as these for a dime apiece?"

"I'm a retired tailor from Phoenix ," the bartender says, "and I always wanted to own a bar. Last year I hit the Lottery Jackpot for \$125 million and decided to open this place. Every drink costs a dime. Wine, liquor, beer it's all the same."

"That's some story!" one of the men says.

As the four sip their martinis, they can't help noticing...there's a catch. Seven people at the end of the bar don't have any drinks in front of them and haven't ordered anything the whole time they've been there.

Nodding at the seven at the end of the bar, one asks "What's with them?"

The bartender says, "They're from Florida . They're waiting for Happy Hour when drinks are half-price."

PROJECT OUTREACH NEEDS VOLUNTEERS

As chairman of the Project Outreach group I am appealing to our membership to please come join us as we help to bring food to the hungry and needy. Our goal is to assist the Wyckoff Reformed Church's efforts in donating monthly food to the Northside Food Pantry of Paterson. This is accomplished in two ways: putting full grocery bags on shelves and unloading and storing a truck of donated foodstuffs monthly at the church. It requires an hour and a half of your time every two to three months. Many of our members have been with me for the full ten years of our existence. However, attrition has set in and we need more of you especially during the winter months when the snowbirds depart. If you would like to "pay it forward" and receive an enormous amount of self-gratification please contact me at:

mmbmcg@optonline.net or 201-887-1585. **Marty McGonigle**

AARP TAX-AIDE SEEKS VOLUNTEERS FOR 2019 SEASON

AARP Tax-Aide Volunteer Program is seeking volunteers to help primarily low to moderate income New Jersey taxpayers by providing critically needed service and assistance in filing their 2019 Federal and State tax returns. We are looking for compassionate and friendly individuals to join our volunteer team. There is no fee and the service provided is free.

Volunteers do not need to be an AARP member to participate. Computer proficiency is necessary. AARP we'll provide the training and support to help you learn tax preparation skills. Tax-Aide volunteers are reimbursed on a limited basis for qualified program related expenses.

They help taxpayers at various sites (Hawthorne, Wayne, Ringwood, West Milford, Clifton, Paterson and Passaic) in the Passaic County area. The volunteer service is spread out over a ten week period (February 1 to April 15)

This could not be done without the help of volunteers who make an indelible mark on those communities that they help. You will find the work of assisting people of limited means to be rewarding and fulfilling. Make a difference in your community. Become an AARP tax-aide program volunteer.

For more information on how you can join the Tax-Aide program and be of assistance to taxpayers contact: **Ed Schlachman** at 973-423-1459 or at edandjune@aol.com



2020 AU Stock Picking Contest

The Stock Picking Contest for the 2020 calendar year has a \$5 entry fee. Mail or email Submission Form to:

John Abrahamsen 759 Peach Tree Lane, Franklin Lakes, NJ 07417.

You have a fictitious \$100,000 to invest. Must pick 4 stocks (no ETFs) and invest an amount from \$10,000 to \$40,000 in each such that the total equals \$100,000. Each month the contestant whose portfolio achieves the highest percentage gain from the prior month to the current month shall receive a \$5 monthly prize. Prizes will be awarded at the end of year from the remaining pool of entry fees not paid out during the year as follows: 1st place 50% - 2nd place 25% - 3rd place 15% - remainder to last place.

Stock Picking Contest Entry Form

Name _____ E-Mail Address _____

Symbol (ticker)*	Name**	\$ Amount to invest***
	Total investment is	\$ 100,000

*Use the symbol provided by [Yahoo Finance](#) quote. Only securities quoted by Yahoo are eligible.

**Only stocks having a minimum per share value of \$8 at year-end 2019 qualify.

*** \$ amounts in whole dollars

Email questions to **John Abrahamsen** at john.abrahamsen.bnp@gmail.com

We will assign a number of shares (including fractional shares) based on Dec 31 2019 closing price from Yahoo.

No trading during the year is permitted. Dividends will not be included in the results. If Yahoo quotes on a stock symbol stop for any reason, the value of that stock is frozen using the value as of the last month's reported results.

Your entry is not official until receipt of your submission is confirmed by email by John. So please contact John if the entry is not confirmed by Jan 5th. Results will be emailed monthly.