



Monthly Meeting

Have your hearing aids in working order for the February 9th general meeting as we are going to be entertained by the magical guitars of two well known area musicians, Ed Laub of Wyckoff and Bucky Pizzarelli of Saddle River. These professionals have played with major orchestras throughout the USA and are pleased to be performing for the "local boys." All members are welcome to participate in our brown bag lunch at noon followed by the business meeting at 1:00 PM. The guitar music will help to catapult us toward spring.



John Hanisian

John Hanisian passed away on January 15th. This message was read at his service in Maine: John was a founding member of a retired men's club in Wyckoff, Activities Unlimited, a club that has grown from its original 23 in 1987 to its current membership of 360. He was an energetic supporter in helping with all the things needed to get a fledgling organization off the ground. Through the years he played roles in our Investment Group, in our Bridge Club, our Membership Committee. John also was active in the community - through his volunteer work at the Valley Hospital in Ridgewood; his membership in WHOA, the Wyckoff tax-payers group; his tax-preparation work with AARP. John had so many friends in this club - we lamented his move to Maine and expressed our love and respect for him at an emotional farewell party. He has been our friend and we feel so fortunate that our lives touched..

Stock Market Club

I wanted to provide the members of AU with an update of the progress of the Activities Unlimited Stock Market Club.

We are currently 23 members of AU. We meet twice a month and exchange our ideas, share research and insight. Our investment strategy is positioned between traders and investors. We trade less than traders and more than long term investors. Our average holding is held for approximately 6 months. Our investments range from good steady income producing holdings, to growth opportunities as well as a few speculative plays.

Our investment results and our peer comparisons are: 3 Yr.

	2009	2008	2007	Annual.
AU Stock Club	42.5%	(23.5)%	14.8%	7.8%
S&P 500	25.9	(36.4)	5.1	(5.0)
NASDAQ 100	56.3	(41.7)	18.7	2.6
BERKSHIRE (Warren Buffett)	2.2	(32.1)	29.2	(3.3)
MAGELLAN	41.1	(49.4)	18.8	(0.6)
WELLINGTON	22.2	(22.3)	8.3	(0.9)

The Stock Market Club has been doing very well over the past three years. We have beaten the major indexes and ma-

ior mutual funds by a wide margin as can be seen by the chart above. The Club was up 42.5% in 2009 and averaged 7.8% over the past three years. The NASDAQ 100 was the second best with an average of only 2.6% over the three years. Many of the other benchmarks show losses. Although the NASDAQ 100 returned a better result than we did for 2009, our results over the past three years significantly exceeded them. Of course, previous results are no guarantee of future performance. The Club currently has over \$125,000 invested in 16 securities. The investments are currently heavily weighted in foreign and commodity securities.

We meet on the second and fourth Tuesday of each month, at 9:00 AM, except when we have to make accommodations for our golfers. Membership involves an initial contribution of \$500 as well as \$50 per month. Our objective is to make it interesting without making it too serious. We try to keep the dialogue open and welcome everyone's contribution of ideas and recommendations.

We try to operate with a strategy of letting our winnings run while cutting short our losses. We particularly enjoy the insights and ideas shared as well as the excitement of investing. If you are interesting in this activity, please contact **Joe Kelly** at 201-891-8026, or sit in on one of our meetings as a non-paying guest.

	Officers		Meeting
President	Don Martin	891-2279	2nd Tue 1 pm
1st Vice-Pres.	Marty McGonigle	529-1941	
2nd VicePres.	Joe Kelly	891-8026	
Secretary	Ed Schlachman	973-423-1459	
Treasurer	Frank Nusspickle	891-9099	
Asst. Treas.	Harold De Niar	327-2483	
	Committees		
AU Guys	John DeSantis	447-0256	
Book Club	Bob Reilly Joe Clinton	973-835-8261 447-2261	2nd Wed 9:30
Dup. Bridge Rubber Bridge	Joe MacDougall Wes Cheringal	891-4048 848-8009	Wed 1 PM M,F 1 PM
Camera Club	Ed Trerotola	236-1368	
Care- Concern	Joe Clinton Paul Hennion Don Martin	447-2261 891-4716 891-2279	
Chaplain	Rev. D. Bach	891-1782	
Chess	Bill Schultz	891-5327	3rd Tue 9:30
Computers	George Ekel	444-2096	3rd Thu 2PM
Gardening	Joe Lamela	327-8137	1st Wed.10:00
Golf	Bruno Bissetta	891-7567	
Hiking	Jack Alber	891-2870	Mon 9:00
Historian	Dom Manobianco	891-7185	
Investment	George Pitts	891-7769	1st Thu 9:30
Model RR	Lou Guarneri	847-1981	Wed. 7PM
Membership	Dick Gattoni	652-0064	
Newsletter	Joe MacDougall	891-4048	
Public Disc.	Walt Widmer	562-8666	4th Fri 10:00
Refreshments	Hank Boucher Frank Turi Andy Grace	445-2633 337-3949 337-4360	
Science	Bob Saletta	891-5329	3rd Tues 10.00
Skiing	Bud Brooks	327-6649	Snow
Sponsor Lia.	Fred Michel	891-0795	
Stock Market	Joe Kelly	891-8026	2nd Tues. 9:00 4th Tues. 9:00
Tennis	Dom Manobianco	891-7185	MWF 9:00
Transport.	Jack DiPiazza	493-1319	
Trips/Tours	Dan Fatigoni	652-6121	2nd Tue 10



Duplicate Bridge Results

First	Second	Third
01/06 NS Green/Hausman EW Bargman/MacDougall	Coughlin/Riccardi Freimuth/Sileo	Christie/Smith Levin/Meloro
01/13 NS Lewis/Verdi EW Sileo/Wiest	Finn/Reed Green/Meloro	Levin/Riccardi Gattoni/Hulit
01/20 NS Meloro/Verdi EW Bargman/Green	Page/Reed Gattoni/Lewis	Smith/Socolof Milcos/Wiest
01/27 NS Coughlin/Milcos EW Page/Wiest	Crawford/Hausman Meloro/Reed	Chapman/Finn Bargman/Levin

Important Reminder

Once a year we all need to remind ourselves that there is **ONLY ONE BATHROOM** available to AU members in the church's education building. That bathroom is in the northwest corner of the building's ground floor, just outside of Heneveld Hall.

The other four bathrooms in the building are dedicated to either the Nursery School or women. If a state inspector should ever find a man in any of these bathrooms during Nursery School class hours — the Nursery School would lose its state license!

Sole use of the bathroom in the northwest corner of the building's ground floor applies to both members attending our monthly meeting and members participating in the club's several weekly meetings.

Rev. David Bach

Newsletter Material

Deadline for the March 9th newsletter is February 24th. Mail or email items to **Joe Mac-Dougall**, 339 W. Stevens Ave., Wyckoff 07481, 891-4048, mac2gul@pobox.com

Food Pantry

Members donated \$161 to The Food Pantry at the January meeting.

Computers Unlimited

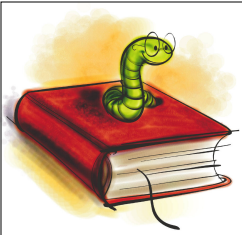


On Thursday, Feb. 4th, at 9:30am, the Investment Study Group and the Computer Club together will offer an educational session on the use of computers to prepare your 2009 tax return using Turbo-Tax. Knowledgeable AU members will be available to answer any general tax questions that you may have. This program will be conducted on the 3rd floor at the Wyckoff Reformed Church.

Bill Patterson

We're sad to report that William Patterson, AU member since 2006 passed away on January 6th.

The Book Club



Science

Public Discussion Group



Our February 10th meeting (9:30am at The Larkin House) will offer two books for discussion, instead of the usual three, because one is very lengthy. Both touch on subjects bound to generate a lot of controversy.

The Imperial Cruise - James Bradley
Constantine's Sword - James Carroll
 In January, **Joe MacDougall** led the discussion of *Sarah's Key*, a novel based on the true story of the French 1942 "roundup" of Parisian Jews. An interesting, but sad, story. Well told.

Joe Infosino came up with yet another interesting, but off the beaten track, book: *The Invisible Wall*. This autobiography, told by a 96 year-old New Jerseyan, recalls his impoverished childhood growing up in a mill town in England, a sort of *Jewish Angela's Ashes*. Unforgettable characters. Lively story.

Bill Smith held forth on *American Lion*, a biography of Andrew Jackson's presidency. Jackson was a complex personality. Most agreed the first half of the book was somewhat flat, but the second half was absorbing, especially the controversy surrounding the Second Bank of the United States.

Looking ahead to March, the selections are:

Crime and Punishment - Fyodor Dostoevsky

Last Man Standing - Duff McDonald

The Man Who Loves Books Too Much - Allison Bartlett

Joe Clinton

At the Tuesday February 16th Science Club meeting, **Bob Zehm** will make a presentation on the Quantum World — the World of very small particles which is quite different from the World we know. Over the past months, Bob has made several well-received presentations to the Science Club. At the March meeting, **Walt Widmer**, our AU Biology expert, will present the Human Body's Circulatory System including: the heart structure and function; coronary circulation; blood cells and vessels; understanding blood pressure and the meaning of the four blood types A, B, AB, and O. At the January Science Club Meeting Jack Di Piazza made a very informative and impressive presentation with lots of great Q and A from the 30 attendees on the Science and Economics of petroleum refining including Exxon's energy forecast to the year 2030. While Green Energy is coming in our future, petroleum will continue to play a major role in our lives. Join us on Tuesday, February 16th at 10 a.m. on the second floor of Heneveld Hall for **Bob Zehm's** Quantum World. Questions or suggestions about the Science Club; Call **Bob Saletta** (201) 891-5329.

Poker Players

We know you're out there -- we need you to fill out our table for some fun poker sessions. Call or email **Paul Levin** at (201)444-7729 BPL2@optimum.net.

Walt Widmer has stepped up to lead the Public Discussion Group. We've had a broadening interest, with the 25 members at our January meeting, the largest ever. They were rewarded with lively discussions on a number of important national issues.

Bob Zehm started off by educating us on Filibuster — its origin, history and importance in the current Congressional landscape.

Next was Reinstatement of the Draft, a proposal brought up annually by Rep. Charlie Rangel. Most of the group favored some form of compulsory National Service for college age young people (Army, National Guard, Peace Corps, etc.) but everyone felt that it would be impossible to get anything like this approved by Congress. We then discussed implications of the Republican victory in Massachusetts, the taking of the "Kennedy Seat;" does it signal a change in direction for the political winds in November?

Our last topic was the Supreme Court decision on corporate contributions to campaigns, eliciting strong feelings on the Court itself and the impact on future election campaigns.

Topics for the next meeting, 10am, February 26th in The Larkin House:

- Global Warming (held over from this month)
- Reform of the Election Process
- Current Event Items
- Haiti Situation (if time allows)

If you have a topic you'd like to have kicked around call **Walter Widmer** at 562-8666.

Welcome New Members

Name	Spouse	Address	Employment	Interests	Phone
William Sloe		26 Woodlands Dr. Tuxedo NY 10987	Sales, Mgmt, VP Slow Express	Computers, Tennis, Trips & Tours	(845) 753-1988
Donald Kirkpatrick	Lillian	50 Pawnee Ave., Oakland	Sales Rep, Medical Software	Golf, Hiking, Stock Market	337-5666

Trips, Tours & Special Events Calendar

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

February 11th, Thursday. Celebrate Valentine's Day at Hunterdon Hills Playhouse featuring "The Great American Song Book." Bus departs WRC at 10am.

March 16th, Tuesday. Celebrate St. Patrick's Day at Doolan's in Spring Lake. Irish Mike Byrne and Jimmy Byrne will make it a great day with dinner, dancing and laughter. Menu: one hour open bar; choice of corned beef and cabbage, roasted chicken or salmon; dessert, coffee/tea, wine and soda during dinner. Bus leaves the church parking lot at 9:30. Send your check made out to Activities Unlimited, to **Jack Elwood**, 6 Cathy Lane, Waldwick, NJ 07463. Note: **Indicate your choice of entrée on your check.**

April 29th, Thursday. East Side Tenement Museum and NYC Fire Museum. Our first stop will be the Tenement Museum. It's a moving experience to enter a tenement house built in 1863. Try to put yourself into the shoes of the immigrant families crowded into these dismal surroundings. Indeed, a sobering moment.

On a more upbeat note, we will have lunch at Katz's Deli, the city's oldest and perhaps best deli. This is the restaurant where the famous scene was filmed in the movie *When Harry Met Sally*.

After lunch we stop at the NYC Fire Museum. Before our tour, you will want to stop at the 9/11 memorial. The museum building itself is an old fire station built over 100 years ago and contains some extraordinary memorabilia. Cost: \$37.00. Lunch on your own. Depart by coach from WRC parking lot at 7:45am. Return approximately 4:30pm. To hold your reservations, send check to: **Fred Lindenmann**, 535 Chestnut Street, Wyckoff, NJ 07481 (201) 891-3513

May 24-28, 2010 Monday through Friday. Touring Cape Cod and vicinity, featuring guided tours of Martha's Vineyard and Boston. Our excursion to Massachusetts will be on a deluxe bus and include four nights lodging, breakfasts, dinners (one night is a lobster-bake), entertainment, great sightseeing, many tours and a little exposure to history! Cost: \$515.00/pp (double occupancy). \$100.00 deposit pp due by March 9th. Fully refundable up to April 15th. Final payment due April 25th. Questions to **Fred Lindenmann**, 535 Chestnut Street Wyckoff, NJ 07481 201 891-3513.

September—AU's 13th year at Woodloch Pines Resort, Hawley, Pa. Ten rooms reserved. **Option 1:** September 12th to 15th, Sunday dinner through Wednesday breakfast. Includes a special Sunday night presentation of Woodloch's Broadway Style Theme Show. \$392 pp with 2 sharing room; \$470 single occupancy.

Option 2: September 13th to 15th, Monday lunch through Wednesday breakfast. \$292 pp with 2 sharing room; \$350 single occupancy.

The rates include 7.5% state and county taxes and gratuity. Deposit of \$100 pp is required by May 2nd. Deposit is refundable upon 5 days notice with exceptions made for injury or illness. Immaculate accommodations, delicious meals, endless daytime activities and lively entertainment at night, all rendered with warmth and sincere hospitality. Drive or car pool on your own. Guests are invited. Mail check, with choice of date, payable to Activities Unlimited, to **Dan Fatigoni**. 159 Hampton Place, Ridgewood NJ 07450, (201)652-6121.

Birthdays Add Years to Your Life; Activities Unlimited Adds Life to Your Years!



First-Class Mail