



## Activities Unlimited General Meeting

**THE MEMBERSHIP MEETING  
THIS MONTH IS  
TUESDAY, FEBRUARY 11, 2014**

Our speaker for this month is Bergen County Executive (CE) Kathleen Donovan. The CE along with the Board of Chosen Freeholders administers all county business.

In the 300 year history of Bergen County, she is the first women to serve as county executive. She is actually the first women in the history of the State of New Jersey to be elected to this position. Ms. Donovan had previously served the residents of Bergen County for a couple of terms as our County Clerk.

Bergen County is the largest of the 21 counties in NJ with approximately 918,000 residents in 70 municipalities. The county work force overseas 15 county parks, multiple golf courses, a county police force, a county Sheriffs Dept. a county public works, a large roads dept. and much more. She will tell us about the job and her daily work flow and the many issues and ideas that come across her desk. Don't miss out on the opportunity to hear this excellent Speaker.

## Food Pantry

At the Jan. meeting, \$176 was given as donations to the Food Pantry.

SPONSORED BY THE WYCKOFF REFORMED

## A Special Thank You

To all who assisted me in planning our 27th annual Christmas Dinner Dance. They were **Bud Brooks, Lou Guarneri, John Plunkett** and my wife **Mary**. I can't forget **Jack Coughlin** who was my "back-up"!

**Save the date—Monday, December 15, 2014 for another wonderful party at Seasons.**

*Terry Gilly*

## Beware the Rise of Ransomware

The latest spin on a ransom note isn't composed of letters clipped out of a newspaper. Increasingly, criminals are unleashing brash attacks on your PC and its data through a type of malicious software called ransomware.

It's exasperating enough when your computer is sluggish because of a virus, but what if the virus installs embarrassing pornography on your screen or encrypts your data so you can't read it?

Ransomware on the rise "There's more and more documented evidence that this is going on," says Ori Eisen. "It's more prevalent in the United Kingdom, which is sort of a staging or testing ground. It's starting there and getting more momentum."

The FBI recently issued an alert about the broader category of rogueware, which include ransoms. According to the FBI, criminals are netting an estimated \$150 million a year through these scams. "When a ransomware attack occurs, it can easily elevate from a potential data loss to potential identity theft to a data breach in the form of extortion."

How ransomware works, you're duped into clicking on an infected popup advertisement or website. The bad guys hold your computer hostage and attempt to extort payment. One ransomware attack puts time pressure on the victim, stating that a piece of your data will be destroyed every 30 minutes if you don't pay up. The criminals often ask for a nominal payment, figuring you'll be more likely to pay to avoid the hassle and heartache of dealing with the virus.

For the full story and how to protect yourself, log onto

[www.activitiesunlimited.org](http://www.activitiesunlimited.org)

Go to **Activities then Activity Summery then Computer Technology then scroll down to Reference Information and "Beware Rise of Ransomware"**

**[Beware Rise of Ransomware](#)**



## Duplicate Bridge Results

		1st	2nd	3rd
1/15	NS	Page/Riccardi	Levin/Gattoni	MacDougall/Gottheim
	EW	Lubicich/Gilpatrick	Smith/Freimuth	Martin/Finn
1/22		Hausman/Lewis	Lubicich/Smith Martin/Page	
1/29	NS	Finn/Riccardi	Page/Smith	Freimuth/Gilpatrick
	EW	Gattoni/Lewis	MacDougall/ Warner	Levin/Reed Cheringal/Coughlin



## Investment Study Group

Investment Study Group February 13, 2014\*\*\* 10 AM \*\*\*

**A**t the Investment Study Group Meeting this month our speaker will be **Tim Brunnock, Wealth Advisor, Partner at the Private Advisor Group, located in Morristown, NJ.**

**The title of his presentation is “Putting It All Together – Investing, Retiring and Not Having to Move in with Your Kids”**

Our speaker, Tim Brunnock, is a Registered Securities Representative and Investment Advisor Representative in the State of New Jersey. Tim holds the Series 7 and Series 66 securities registrations through LPL Financial, which enables him to buy and sell securities for his clients. He is also licensed to sell life, disability, long term care and variable life insurance products.

Tim earned his law degree from Suffolk University in Boston and his BA from Villanova University. He was admitted to the bar in both New Jersey and New York in 1991. In his dual role as a financial advisor and attorney Tim works to help his clients maximize their retirement income during their lifetimes and then plan to successfully transfer their wealth to their heirs while working to minimize estate taxes.

Questions call **Herb Umland** 201-891-6638

**T**he deadline for Mar., 2014 Newsletter articles is **5:PM Feb 25, 2013.** When submitting articles please use font: Times New Roman 11 pt. (not bold).

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

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

## The Science Club



At the General Meeting on Jan. 14, 2014, **Bob Talan** was introduced as the Science Club, Co-Chairman—Thank you Bob!!

January 21, 2014—**Walt Widmer** presented his talk on ‘Genetics’. His timely talk discussed the role that DNA plays in our make-up and structure, and gave us a better understanding of these important concepts.

February 18, 2014—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.

March 18, 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 last year, and please contact me with suggestion for and information on, future meetings and trips.

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

## 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](http://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](mailto:dakirkpt@verizon.com) or by cell phone 201-759-3795.



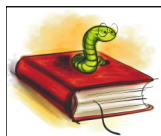
Passing the Gavel ↑

Beef Steak Dinner ↓



## Welcome New Members

Name (Spouse)	Address	Employment	Interests	Home/Email
Richard G Houston (Irene)	10 Warren Pl. Waldwick, NJ 07463	Management	Bridge	(201) 445-2131 Richard.houston2@verizon.net
William J Ballerski (Christine)	8 Britiany Ct Ramsey, NJ 07446	Lawyer	Discussion Group, Gardening, Investments, Stock Market, Tennis and Hiking	(201) 827-0668 williamballerski@gmail.com
Michael E Hurd (Susan)	470 Wyckoff Ave Wyckoff, NJ 07148	Executive	Gardening, Golf, Investments, Trips & Tours, Science, Stock Market, Bird Watching and Hiking	(201) 891-1379



### The Book Club

Books for February:

- \* STRATEGIC VISION -Zbigniew Brzezinski
- \* THE ART FORGER - Barbara Shapiro
- \* LOWER RIVER - Paul Theroux

The focal point for A HIGHER CALL (Adam Makos), a book introduced by **Joe Clinton**, was an encounter during WWII between a severely crippled B-17, flying on one engine and desperately struggling to make it back to England, and a German fighter plane sent up to bring it down. Amazingly, the German pilot not only decided not to shoot down the B-17, but escorted it past the coastal anti-aircraft guns. Forty-five years later, the bomber pilot and the German fighter pilot, now living in Vancouver, B.C., met and formed a lasting friendship.....

**Jerry Berlinger** gave a concise review of THE SWERVE (Stephen Greenblatt), a true story of how Poggio Bracciolini, a book hunter, in 1417 located a copy of Lucretius's "On the Nature of Things," which had been lost to history for 1000 years. This book length poem sets forth the Epicurean philosophy, a materialist view of the world. One important aspect of this philosophy is that atoms, somewhat similar to the modern idea of atoms, make up all matter, including human beings. Quite amazing to think that this concept was first thought of in the 5th Century BC and later incorporated by Lucretius in his writings.....

**George Ekel** discussed THE CIRCLE (Dave Eggers) a novel that is an allegory of our current Digital Age. The Circle, a cult-like corporation that dominates the field of social networking indoctrinates its employees in the ideal of constant connectivity. This mentality ultimately leads the novel's characters to the brink of dysfunction. The author's message is a warning about the perils of as society obsessed with indiscriminate technology.

Books for March:

- \* PRESUMED INNOCENT - Scott Turow
- \* AFTER THE MUSIC STOPPED - Alan Blinder
- \* NEWS FROM HEAVEN - Jennifer Haigh

Our next meeting is February 12 at 9:30 am at the Larking House (380 Godwin Ave). We welcome new members.

**Joe Clinton**

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### The Computer Technology Club

We started the January 15,2014 meeting with a presentation by **John Abrahamson** on creating Greeting Cards through the use of Microsoft Word and Avery. Next we reviewed several additions to the AU Member's Favorite Websites. Also, it was pointed out that the AU Member's Favorite Web-site items now contain the name of the person who recommended the specific web-site ... this provides a source regarding any questions on a specific web-site. In addition, we reviewed several key items discussed in previous meetings IE: getting pictures down-loaded to your PC, doing backups of your data to an external hard drive, etc.

Next months meeting will be held on the third Wednesday of February which is February 19, 2014 at 10AM. The topic is going to be a look at the differences between windows 7 and the new windows 8 operating system. In this session we will try to cover the main differences and also look at some of the reasons why Windows 8 has not been generally accepted with open arms. In addition, we will look at a brief video from one of Gerrit's favorite web-site that should provide some interesting information on working with computers.

During my monitoring of the AU Web-Site I have noticed that a number of members have been using the series of 2 minute videos on Excel that is available on the Computer Technology Pages of the AU Website. These videos provide AU members with an excellent reference source for using Excel. Also I am available to provide on a limited basis assistance to individual AU Members regarding help regarding their technical computer questions ... this will be done on a one-to-one basis either after our monthly meetings or by telephone (I have setup remote dial-in capability) to facilitate my effort to assist members if required.

Our next meeting will be on Wednesday, February 19th at 10AM which is the third Wednesday of the month.

**Donald A. Kirkpatrick** (201-759-3795) or dakirkpt@verizon.net

Visit AU's website: [www.activitiesunlimited.org](http://www.activitiesunlimited.org)



## Public Discussion Group

### December Discussion Group Meeting

Once more into the breach... The Group again got caught up in discussing the Affordable Care Act (Obamacare). That we have focused on this topic for several months is a measure of its impact on the various members. Key concerns voiced ranged from doctors withdrawing from supplemental insurance plans, children or grandchildren losing coverage, and the expected shortage of doctors as Medicare reimbursements are cut. We also discussed the “added health value” of insurance companies, the lack of transparency in medical/hospital charges and the impact of malpractice lawsuits. Some thought Obamacare was flawed through out, others that it needed amending and still others that it just needed time to work. There was a general consensus that a rich country like the USA had an ethical/moral obligation to provide access to good health care for all. Whether this is the role of the Government or the private sector and how to do it remained a divisive issue. For its second topic, the Group turned to the “Iran question.” Most seemed to feel Iran should not be trusted and that Congress should implement the threat of additional sanctions if no long term solution is negotiated. Others argued that passage of a sanctions bill would torpedo the negotiations and cause the collapse of the sanctions regime. There was also broader discussion of whether a “nuclear” Iran would really destabilize the region. Either topic could have continued all day, but we had to adjourn, with discussion to be continued or new topics added next time!

The club meets at Larkin House the 3<sup>rd</sup> Friday of each month at 9:30AM. We welcome all AU members to join in as active participants or listeners. It's fun and we usually leave wiser than when we arrived.

**Tom Butler**

### January Discussion Group Meeting

Today's meeting covered a broad swathe of topics, but for a change Obamacare did not feature prominently. The group led off with Gov. Christie and the roadway closures. Although most agreed that the jury was still out on whether Christie played any role in ordering the closures, there was a general consensus that the involvement of key advisors and close confidantes did raise questions about the Governor's leadership style and the political culture around him, as well as how it would be possible for the Governor not to have looked into the matter more thoroughly as soon as the traffic disruptions occurred. General conclusion was that we'd have to wait until the results of the investigation and testimony under oath were known. We then turned to the Senate Benghazi report which concluded that the attack was preventable. We debated whether the report told the public anything really new or just highlighted that the CIA took the intelligence about a potential attack more seriously than State. The consensus was that at the very least the State Dept. dropped the ball in appreciating the risk of an attack. The group then turned to Iran, always a lively topic with divergent opinions. The basic divide was whether the legislated threat of increased sanctions would undermine the prospects of reaching a negotiated nuclear agreement. There was also discussion about what to do if Iran were to acquire a nuclear weapon; and whether the US should push for a “denuclearized zone” in the Middle East. There was a side discussion about the Sunni-Shia divide and whether Iran's ambitions were an outgrowth of that. Lastly, we turned to national politics and discussed the role of executive orders and whether the President was exceeding his authority. This led into a discussion of the role of Congress and whether it was contributing by blocking presidential nominations from even reaching the floor; which in turn led into a discussion of whether Congress shouldn't “play by the same rules” as the rest of the country, e.g. participate in social security/Medicare and “Obamacare.” There was a general feeling of helplessness in the face of “big money” controlling the Government. We finished with an interesting discussion about the role of grass roots, citizens organizations, like the Tea Party, in influencing politics. We agreed to continue this discussion and try to identify some examples at the next meeting on Friday, February 21<sup>st</sup>. All are most welcome.

**Tom Butler**

### AU Hikers

The AU hikers are active September - June. A hike is planned every Monday, depending on the weather. We meet in the Wyckoff Reformed Church parking lot at 8:45 AM. Our hiking sites are within the local area, that require an hours drive or less ... average distance of our hikes are typically 5 to 7 miles with an elevation change of about 1000 feet. Appropriate dress for the season, hiking boots (cramp-ons for the winter), a day pack, lunch (in the winter we eat many time at a local Pub), and fluids are necessary equipment. A walking stick or trekking pole(s) can be a welcome addition. Hikes with exceptional views are routine making cameras and binoculars also welcome additions. Some examples of the types of hikes we take are; Walkway over the Hudson, The NYC Highline, Alpine Boat basin, Lake Minnewaska, and many of the trails in Harriman State Park. Each Wednesday we post the next weeks hike on the AU Web-Site and email to all hikers a detail write-up. All AU Members are welcome to come join us for a future hike and experience a wonderful day on the many hiking trails in the NJ/NY area.

## 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.**

### 2014

**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 10<sup>th</sup> 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](mailto:donwas@verizon.net)) as soon as possible for details and **booking instructions.** **SOLD OUT**

**Monday, March 17th 2014 - St Patrick's Day** to be held at **The Royal Manor**, 454 Midland Ave, Garfield, NJ from 11:30 AM to 3:30 PM. It will be a family style menu with soup, salad, chicken, corned beef, dessert and coffee/tea including 2 complimentary drinks and "Wearing of the Green" show by Ace In The Hole. Make checks payable to Activities Unlimited for \$44.00 pp and mail to: **Larry Restieri**, 105 Fisher Rd. Mahwah, NJ 07430. Tel: 201-825-5843.

**April—Open**

**May—Open**

**Monday, June 9th, 2014 - Our Annual AU PROM** to be held at **THE VENETIAN**, located at 546 River Drive, Garfield, NJ from 5:30 to 9:30 pm. This will be a Sit Down Dinner with Assigned Tables. The VENETIAN is co-owned with Seasons, so the menu's are the same. An outstanding Cocktail Hour, lots of Lamb Chops, 3 choices for the Entree's. Includes Prime Ribs, Sword Fish or Chicken, a Generous Samplers Dessert, Plus a 4 Hour Open Bar. Music by Peter Lieberman for your dining & dancing pleasure. The VENETIAN is about 14 miles from the WRC. Take Rte. 80 to Exit 61 South onto River Drive, about 2 miles South to The VENETIAN. Make checks payable to Activities Unlimited for \$70.00 pp & mail to **Larry Restieri**, 105 Fisher Rd. Mahwah, NJ 07430. Tel: 201-825-5843. Include the names of your seating guests with your check.

**July—Open**

**Aug—Open**

**Sept—Wine Tasting Party**

**Oct—Oktoberfest**

**Nov—None**

**Dec—Christmas Party**





**First-Class Mail**