



Activities Unlimited General Meeting

January 14, 2014

Our speaker for this monthly meeting will be Dr. Charles Lieberman, a founding member and chief investment officer for Advisors Capital Management, a money management and investment advisory firm, servicing financial advisors and private clients throughout the country. He lives in Wyckoff and his office is now in Hasbrouck Heights, NJ. He has spoken to the AU Investment Study Group several times and was always informative and very well received by our members.

He graduated from MIT with a bachelors in economics, earned a PhD in economics from the Univ. of Penn and taught at Univ. of Maryland and Northwestern.

He has worked at the Federal Reserve Bank of NY, Morgan Stanley, Shearson Lehman Brothers, and as chief economist at Manufactures Hanover, Chemical Bank and Chase Manhattan. In 1997 Chuck left Chase to found a global macro hedge fund with Henry Kaufman.

Dr. Lieberman is frequently quoted in the media. He will talk to Activities Unlimited about his thoughts on the US economy and the financial markets for 2014.

Come listen and bring your questions,
Herb Umland 201-891-6638

Note from the President

As Herb Umland is on vacation to the world down under –Australia, I agreed to pen a note for him for this edition of the AU Newsletter.

Snow, ice and cold weather last month caused us to cancel the December General Membership Meeting and to postpone the Christmas Dinner Dance. Bad luck all around. The Christmas Dinner Dance at Seasons has been rescheduled to Monday night, January 13th. See the notice elsewhere in this Newsletter.

We hope that many of you can attend as it is a great opportunity to have a good time with our many friends and members.

Two matters of business schedule for the December meeting will be carried over to the January meeting. The first will be a vote on a By Law change that in summary provides the option for both the Nominating Committee as well as the then Treasurer, Assistant Treasurer and Secretary to serve a second consecutive one year term. See page 6 to the November Newsletter available on the AU Website for the wording of this change. Second matter will be a vote on the slate of Officer for 2014. The report of the Nominating Committee is on Page 3 of the December Newsletter also available on the AU Website. The slate for 2014 has Herb Umland as President, Ramon Casaprima as 1st Vice President, George Lewis as 2nd Vice President, Ed Chanod as Secretary, Dick Hensch as Treasurer and Fred Theile as Assistant Treasurer. Please note that by mutual consent by Fred Theile and Ed McGuirk, and as approve by the Board, Fred is replacing Ed as Assistant Treasurer for 2014. As provide in our By Laws, prior to the vote on Officer for 2014, nominations from the members present will be accepted.

CHRISTMAS DINNER DANCE

We were all very disappointed that we had to postpone the Annual Christmas Dinner Dance at Seasons. This action was taken out of an abundance of concern for our members and spouses / significant others driving at night in snow and icy road conditions. The risk on one person being hurt, or worse, was too great.

Seasons has offered us Monday Night, January 13th as an alternative date. We hope that most of you can make this date. It would be a great after holiday party and most disappointing if after 27 years we miss getting together for the holidays. Please let Terry Gilly know as soon as possible if you can join us on the 13th. If attending on the 13th, please re-list your table guests...preferably by e-mail to Terry Gilly at gillytm@aol.com. If you are unable to attend, a refund will be sent to you after the January 13th event. PLEASE BE PATIENT as this will be an additional task for our Treasurer.

We need to give Seasons a number by January 6th. Seasons, as many of you know, does an outstanding job with the cocktail hour and dinner. Looking forward to seeing you at a wonderful party,

	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	Don Kirkpatrick	201-337-5666	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
11/27	Lewis/Mahmarian	Riccardi/Warner	Crawford/Smith
12/4	Gattoni/Gilpatrick	Finn/Levin	MacDougall/Milcos
12/11	Gattoni/Meloro	Hausman/Boylan	
12/18	Foley/Martin	Coughlin/Hulit	Gilpatrick/Levin



The Bridge Club





Investment Study Group

In January, we will **not** have a separate Investment Study Group Meeting since one of our regular Speakers, Chuck Lieberman, of Advisors Capital Management, will be the featured speaker at the AU General Meeting on January 14th.

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

The deadline for Feb., 2014 Newsletter articles is **5:PM Jan 28, 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

The Science Club



Unfortunately, the Dec 17 meeting was cancelled because of the weather. George Becker’s talk (see below) will be presented at the February 18, 2014 meeting.

January 21, 2014—Walt Widmer is presenting a talk on ‘Genetics’. This timely talk will discuss the role that DNA plays in our make-up and structure, and should help us better understand these important concepts.

February 18, 2014— As noted above, 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 this last year, and please contact me for 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

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**

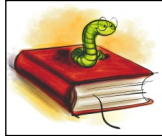
2nd Vice President.....**George Lewis**

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.



The Book Club

Books for January:

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

Marty McGonigle led off the December meeting with a review of *WONDER GIRL* (Don Van Natta), a biography of Babe Didreksen Maharias. This gal excelled in basketball, track and field, softball, tennis and golf. Although she won two gold medals and a silver in the 1932 Olympics she is best known for the numerous amateur and professional golf tournaments she won, including the U.S. and British Women's Open. Babe was diagnosed with cancer in 1954 and died in 1956 at the age of 45. Sports Illustrated listed her as one of the ten top athletes (male and female) of the twentieth century.....

BOSS TWEED (Kenneth Ackerman) introduced by **Vince Tortorella**, examined the life of one of the most corrupt politicians in the history of NYC. Tweed and his "ring" stole from NYC an amazing estimated \$2 billion (in today's dollars). They were eventually brought down by the investigative reporting of the NY Times, the devastating cartoons of Thomas Nast, and a "whistle blower" who provided the hard evidence of their crimes. Surprisingly, Tweed was the only one sent to jail, where, after a few years, he died in 1878 at the age of 55.....

Joe Pullaro submitted a concise report on *TWO AMERICANS - TRUMAN, EISENHOWER, AND A DANGEROUS WORLD* (William Lee Miller). This book tells how, after years of relative obscurity, events unfolded in the 1940's, especially WW2 that brought these men into prominence and allowed them to put their stamp on history. Truman's first major decision was dropping two atomic bombs on Japan. Later, faced with Soviet aggression, he was responsible for the Marshall Plan and the Berlin Air-lift. Eisenhower brought an end to the Korean War and did an effective job of containing the Soviets and maintaining peace over his eight years in office. The author gives a fair appraisal of their accomplishments and failures, not favoring either side.

Books for February:

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

Our next meeting is January 15 at 9:30 am at the Larkin House (380 Godwin Ave). We welcome new members.

Joe Clinton

Important Note

Please check your personal data as it appears on the AU roster. If any information such as the phone number or email address is incorrect, send the correct information to **Walt Widmer**,

380 Hamilton St, Allendale, NJ 07401
or email: whwidmer@optonline.net



The Computer Technology Club

The December 18, 2013 meeting for the Computer Technology Club had 25 AU Members in attendance which included some new members. The net is that we have over 65 now involved with this new AU Activity.

The meeting topic was "Favorite Internet Web-Sites" of our members. We started the meeting with the AU Web-Site as this site should be used by all AU Members as a source of information on the entire AU Organization. This included a review of what is contained on our own web-site www.activitiesunlimited.org and ended with the AU Computer Technology Club page where a link to all the favorite Internet Web-Sites have been listed.

The rest of the meeting was conducted from the AU Web-Site where we reviewed about 10 of the web-sites listed ... of particular interest were some investment sites. The review of the individual sites was conducted by the person who recommended the specific web-site.

Next months meeting will be held on the third Wednesday of January which is January 15, 2014 at 10AM. The topic is going to be a review session where I will cover segments of the previous 8 months since the AU Computer Technology Club was re-established. Attendees should have any questions on the material previously presented plus I will cover the items that I think needs some additional review to make sure all have a good understanding of the first 8 months topics. I also will be up-dating the "Favorite Internet Web-Sites" list as a number of new web-sites have been submitted to me since our last meeting. I will also add the person that recommended the web-site so that if there are questions you have a source to go to for assistance.

As a reminder the series of 2 minute videos on Excel are now available on the Computer Technology Pages of the AU Web-Site. These videos will provide AU members with a reference source for using Excel ... take a look at them as they are very helpful.

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, January 15th at 10AM which is the third Wednesday of the month.** The meeting should be about ninety (90) minutes long.

Visit AU's website: www.activitiesunlimited.org

AU at West Point



The Garden Club

Reminder:

There will be no Garden Club meeting in January.

The next Garden Club meeting will be FEBRUARY 5th at 10 am.
Merry Christmas from our Granddogs...and a

Happy Healthy New Year to all..... Zoey & "Chocolate Mousse)



(no, that's not 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.

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. SOLD OUT**

Mar—St Patrick's Party

April—Open

May—Open

June-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. Entertainment will be all night 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



ACTIVITIES



UNLIMITED



Twenty-Seventh Annual Christmas Dinner Dance

Location: Seasons

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

NEW Date: Monday January 13, 2014 (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

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