



Monthly Meeting

MONTHLY MEETING YOUR SOCIAL SECURITY BENEFITS

On Tuesday, March 13th Mr. Richard Desir from the Social Security Administration will inform us of the several benefits available to retired person age 62 and older, including disability and survivor benefits, and Medicare Parts A, B, C and D. He will also cover Supplemental Security Income (SSI) for people 65 or older, blind or disabled, including disabled children with limited income and resource.

The meeting starts at 1PM, but come early, bring a brown bag lunch, and enjoy the AU GUYS band music and conversations with your friends at AU.

In celebration of the 25th Anniversary of AU, we will again be handing out free AU 25th Anniversary coffee mugs to each member who did not receive one at our last meeting. They will also be available at the April meeting for those who cannot attend this meeting.

Food Pantry

At the February meeting, \$209.00 was given as donations to the Food Pantry.

JOE'S JOTTINGS

Activities Unlimited has been an enriching experience for me, as, I hope, it is for you.

When I first joined AU, my interest was primarily in the Stock Market Club. I focused all of my attention in that group of like minded guys.

I later came to realize that my interest was fulfilling but a bit narrow. We all grow by exploring new areas, about which we may not be familiar. I "branched out" by attending meetings of the Investment Study Group, the Camera Club and the Book Club. I began to realize that I was enjoying AU more, as I got more involved.

What continues to impress me is the broad range of activities AU offers. The Book Club has opened doors for me to a broad range of topics. For the energetic members we have golf, tennis, skiing and hiking. For those wanting something less invigorating, we offer bridge and chess. For the hobbyist, we offer the Camera Club and the Model Railroad Club. The Science Club provides stimulating presentations which open new worlds of interest. The Gardening Club reaches out to those who enjoy that creative world. The Public Discussion group offers an excellent perspective on many important current topics which affect our lives.

The AU Guys faithfully provide entertainment before every one of our monthly General Meetings. The Transportation Committee works to enable those with limited mobility or transportation to enjoy our meetings. The Refreshments Committee increases the camaraderie of our General Meetings.

There is really something for everyone. If there is an interest which we don't currently support, you can easily start your own club and open a new area of potential interest to the membership.

Again, you will find that the more you explore new interests, the more value you will find AU adds to your life. EXPLORE.

The Deadline for April Newsletter articles is **March 27, 2012.**
Please remember to use my new email address:

lguarneri03@gmail.com

Or mail to:

**Lou Guarneri
128 MacLeish Court,
Mahwah, NJ 07430**



Duplicate Bridge Results

	Officers		Meeting
President	Joe Kelly	891-8026	2nd Tue 11am
1st Vice-Pres.	Frank Nusspickel	891-9099	
2nd VicePres.	Don Wasson	891-1873	
Secretary	Joe Meighan	891-4909	
Treasurer	Herb Umland	891-6638	
Asst. Treas.	Jim Jeffers	891-9603	
	Committees		
AU Guys	John DeSantis	447-0256	
Book Club	Joe Clinton Joe Infosino	447-2261 337-5442	Wed after the AU General Meeting 9:30
Dup. Bridge Rub. Bridge	Joe MacDougall Wes Cheringal	891-4048 848-8009	Wed 1 pm M,F 1 pm
Digital Camera	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 Thru 9:30
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	Herb Umland	891-6638	2nd Thru 9:30
Model RR	Lou Guarneri	847-1981	Wed. 7PM
Membership	Dick Gattoni	652-0064	
Newsletter	Lou Guarneri	847-1981	
Project Outreach	Marty McGonigle	529-1941	
Photographer	Chuck Bainbridge	447-2910	
Public Disc.	Walt Widmer	562-8666	4th Fri 9:30
Refreshments	Hank Boucher Frank Turi Andy Grace	445-2633 973-513-9117 337-4360	
Science	Jack Yurasek	337-4433	3rd Tues 10.00
Skiing	Bud Brooks	327-6649	Snow
Sponsor Liaison	Mike Wolff	891-4426	
Stock Market	Ramon Casaprima	891-3394	2nd Tues. 9:00 4th Tues. 9:00
Tennis	Dom Manobianco	891-7185	MWF 9:00
Transport.	Ron Miller	891-5734	
Trips/Tours	Lou Guarneri George Lewis	847-1981 891-5883	2nd Tues 10:30

	1st	2nd	3rd
2/1 NS	Finn/Reed	Lewis/Wiest	Green/Riccardi
EW	Gattoni/MacDougall	Gilpatrick/Meloro	Hulit/Page
2/8 NS	Page/Wiest	Green/Hulit	Crawford/Riccardi
EW	MacDougall/Martin	Gilpatrick/Lewis	Hausman/Smith
2/15 NS	Finn/Reed	Lewis/Wiest	Green/Riccardi
EW	Gattoni/MacDougall	Gilpatrick/Meloro	Hulit/Page
2/22 NS	Cheringal/MacDougall	Crawford/Lewis	Smith/Verdi
EW	Page/Green	Hausman/Murray	Martin/Reed
2/29 NS	Meloro/Reed	Martin/Riccardi	Murray/Socolof
EW	Freimuth/Levin	Gattoni/Hulit	Finn/Verdi

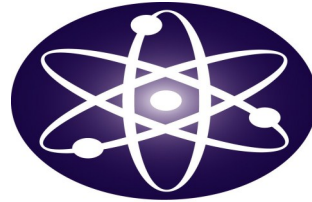
Annual May Luncheon

Our annual AU Luncheon is coming up on Tuesday, May 8th. Don't miss this outstanding event to be held at the Indian Trail Club in Franklin Lakes. Great food, ambiance and friendship with fellow AU members. The AU Guys will provide the music for your listening and dancing pleasure. The price is \$23 per person, and will include a Buffet, coffee, tea and soda. A cash bar will be available. Spouses and significant others are invited. Doors will open at 12:00 noon and the event will end at 3:00 pm, with open seating. To make your reservation, please send a check for \$23 pp payable to Activities Unlimited to: **Herb Umland**, 344 Longbow Drive, Franklin Lakes, NJ 07417. Get those checks in early and let's welcome Spring in with a great turnout.

Robert G. Ulrich

Bob, age 76, died Wednesday, February 22, 2012 in Hilton Head, S.C. As a member of Activities Unlimited he was an avid tennis and golf player. He was born in Evanston, IL and had been a resident of Wyckoff for 37 years. Bob was a graduate of Loyola Academy, Chicago, IL, Marquette University and Marquette Law School, Milwaukee WI.. Bob was a member of St. Elizabeth's R.C. Church. He was also a volunteer at the Christian Health Care Center and St. Martin de Porres Kitchen, Jersey City. Bob was a former tutor at Sacred Heart School, Jersey City. He was a member of The Indian Trail Club, Franklin Lakes and a former member of Ridgewood County Club. Bob is survived by his wife, Diane, and his three children; Jeff and his wife, Melinda Ulrich, Laura E. and her husband, Kirk Brett and Meredith C. and her husband Graham Hill. He is also survived by his loving grandchildren; Jeffrey, Brendan, Monica, Matthew and Audrey Ulrich, Alison, Elizabeth and Sophie Brett, and Lucy, Thomas, and Charles.

The Science Club



Science

The Science Club will meet on Tuesday, March 20th at 10:00 AM on the second floor of Heneveld Hall. **George Becker** will make an interesting presentation on the various aspects of Memory, including a discussion of a patient who lost his ability to make new memories following surgery in 1953. This patient 'was recognized as the most important patient in the history of brain science'. George recommends reading a 2008 NYT obituary on this patient (contact George or myself for the link).

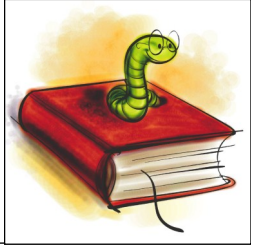
At the February Meeting, **Bob Zehm** made an outstanding presentation on 'Jobs and Machines', which started with a discussion of the interaction between two societies which are at different stages of development. What happens in the 'long run', to these societies after an interaction period involved with 'outsourcing' of Jobs, lower prices for goods, immigration, and the need for 'safety nets' etc. Bob notes that we seem to be approaching the realization of a 'humanoid' robot which is 'experience based' rather than today's which are 'knowledge based' (the Watson/Jeopardy computer).

At the April meeting **Walt Widmer** will present and discuss sections of an excellent DVD - 'Darwin's Dangerous Idea'. This DVD includes chapters on Evolution, Diseases (AIDS), and indicates that his ideas may be more important now, than in his own time to help us predict the future of life on earth.

Plans for the May/June meetings are being formulated, and may include a Trip to the Edison Museum (and house tour), or the Liberty Science Museum. During the Meeting, a discussion to try to reduce the effort required for a talk and encourages new presenters, was made (two shorter talks at one meeting etc.) Additionally, a list of books on Science and Mathematics as source material for talks was given to attendees. Ideas and recommendations are always welcome.

If you have any comments or questions about the Science Club or becoming a Presenter at a future meeting contact **Jack Yurasek** 201 - 337 - 4433.

The Book Club



The books we will discuss in March are:

- Life Itself: a Memoir by Roger Ebert
- Turn Right at Machu Picchu by Mark Adams
- Left to Tell by Immaculee Ilibagiza.

At our February meeting, we discussed 3 very different books. **George Ekel** reported on the novel "The Trial" by Franz Kafka. The general but not universal reaction was unfavorable as the details of the plot paint life as an absurd and pointless existence. **Marty McGonigle** reviewed "Steinbrenner" by Bill Madden. George Steinbrenner was a successful and money making owner of the New York Yankees but apparently not a pleasant person. This book was rated as a good read. **Joe Clinton** reviewed a biography, "Clever Girl" by Lauren Kessler. This was about Elizabeth Bentley who changed from being a communist agent in America into a fervent anti-communist. The extent of Soviet spying during and after World War II was a shocking revelation. The group found the book well worth reading.

The books to be discussed in April are all non fiction:

- "How the Irish Saved Civilization" by Thomas Cahill
- "Explorers of the Nile" by Tim Jeal
- "American Original: a Life of Will Rogers" by Ray Robinson

Again, it looks like a variety of topics and interests. Potential members are always welcome.

Joe Infosino

Welcome New Members

Name (Spouse)	Address	Employment	Interests	home/Email
Fred Theile (Hilda)	3 Birchwood Lane Ramsey, NJ 07446	L'Oreal, USA	Computers, Cameras, Gardening, Golf, Hiking, Investments, Science and Stock Market	fredtheile@gmail.com
Joe Verdons (Dorothy)	23 Manor Drive Ramsey, NJ 07446	IBM	Book Club, Gardening, Golf and Trips & Tours	jv826v@optonline.net

Investment Study

Our February Presentation from Beacon Trust Co, Morristown, NJ professionals provided us with a detailed dissertation on a large list of fixed income investments with pros and cons on each sector.

Our ISG presentation on Thursday, March 8th in Heneveld Hall at WRC at 9:30AM will feature Darrell Cronk, Regional Chief Investment Officer-Northeast from Wells Fargo Private Bank. We will have a lot of Q & A during his presentation on "The Global Economy at a Crossroads". After that discussion Darrell will talk with us about structuring portfolios for retirees.

Our meeting on April 12th at Heneveld Hall at WRC starting at 9:30AM will feature John Mayerhofer, VP and Senior Director of BNY Mellon Wealth Management who will talk to us about "alternative investments" and the vehicles that would allow us to access this "less volatile: asset class.

The ISG will feature a Member Roundtable where each participant will have the opportunity to raise their own investment related questions and members will have toe opportunity to help each other by sharing their ideas.

All AU members are welcome at each and every Investment Study Group meeting. Please feel free to attend and ask questions ! Thanks,
Herb Umland

Digital Camera Club

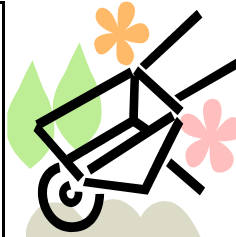


Our next meeting is March 15th at 10:00 am in the church meeting room.

Our guest speaker is

Jim Turner, a professional sports photographer. Jim is a consulting photographer for the NY Giants. He has been very active as a

The Garden Club



The Garden Club will begin the growing season at our regular scheduled meeting on March 7th. WRC, first floor conference

room by offering several door prizes of "Italian" parsley plants for the home herb garden.

Our car trip to the "Sussex Co. Spring Fair" scheduled for March 15th will also be affirmed and details finalized.

New members are always welcome to join us and participate in our activities. March is the month when we put our hands in the soil for the first time, usually after St. Patrick's Day.

If you have any questions, please call me at 201-327-8137

Digital Camera Club Con't.

photographer for the NFL and actively providing game coverage for the Giants and the Jets home games. Jim also has been a contract photographer for the NFL Foundation and the College Hall of Fame. If your at all interested in getting better action photos , Jim should be able to help with some professional advise on how best to use your camera. Bring your camera and come away with some good solid information from a pro.

Public Discussion Group



February 24, 2012 meeting of the Discussion Group. Joe Mac Dougall compiled a Tax Rate Table of a few members of AU. A discussion developed around the range of rates and factors that would influence them. The table indicated the low was 3% and it went up to 14%. How did Warren Buffett pay so little in taxes? Even Donald Trump said he should write a check and be quiet. Should the very rich pay more? Historically the rate has been much higher. How does the Republican tax plan compare to the Democrat's? War with Iran and will it happen? Should we care if they have the Bomb? Will Obama attack? All agree lets hope it never happens. Topics for March 23, 2012: Technology is American but the jobs go off shore. And Super Packs and should they be regulated? Next meeting at the Larkin House on March 23, 2012. All are welcome.

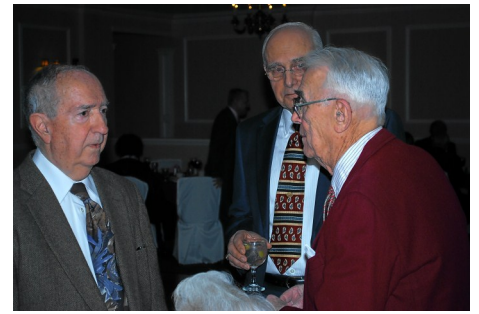
Stock Market Club

For those that might be interested in joining our club, we would advise that we are a partnership, organized to invest the assets of the club (we make monthly contributions) in stocks and other securities, for the sole purpose of education and also for the benefit of the partners. We meet twice a month; the 2nd and 4th Tuesday of the month, at 9:00AM.

We further extend to all, an invitation to attend one of our meetings, to enjoy the comradeship and the educational benefits that a group investment environment provides. We feel certain you will enjoy it. If you are interested, please contact Ramon Casaprima, Sr Partner at 201/891 3394

Valentine's Day Party at Ramsey CC

Thanks to the efforts of **Jack Coughlin** assisted by **Dick Botta**, 67 AU members and guest enjoyed an evening of dining and dancing but a picture is worth 1000 words.



We will do it all again in June at the Senior Prom. Don't miss it.

Trips, Tours & Special Events Calendar

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

Wednesday, Mar 7, 2012 – St Patrick's Day Party– Lake, NJ - The cost for dinner, dancing, laughter, one-hour open bar, Irishman Mike Byrne makes this a great day. The menu includes a bage, Roast Chicken, or Salmon. Beer, Wine, & Soda will be served dessert, coffee & tea. The bus will leave from the WRC at 9:30 AM. Checks payable to Activities Unlimited, along with your dinner choice, should be mailed to **Jack Elwood**, 6 Cathy Lane, Waldwick, NJ 07463

CANCELED DUE TO LACK OF PARTICIPATION

Held at Doolan's in Spring & the bus will be \$63pp - choice of Corn Beef & Cab-during dinner, followed by

Mar 22, 2012 – Stryker Tour in Ramsey – Orthopedics Division - Tour of manufacturing facility (Overview, explanation of total knee replacement, & how implants are made). We will meet at WRC at 9:00 AM to Car Pool, and then drive to Mahwah. This visit will be followed by lunch at a BYOB nearby restaurant. The cost for everything (including lunch) will be \$20pp Make checks payable to Activities Unlimited and send to **Jack Coughlin**, 187 Paterson Avenue - Apt 313, Midland Park, NJ 07432 (201) 251-0198

Apr 20 - 24, 2012 - Washington, DC, Williamsburg, VA & Valley Forge, PA. (Friday - Tuesday). 2 nights we will lodge in Washington and 2 nights in Williamsburg. 4 breakfasts, 4 full course dinners including a Colonial Tavern dinner and dinner show. Guided tour of Valley Forge, Washington, and nighttime tour of Monuments; International Spy Museum, Air & Space Museum, Capitol Hill, White House Visitor Center, Union Station and other scheduled attractions. One day pass to Colonial Williamsburg, Tour Jamestown Settlement, Berkeley Plantation, and Yorktown plus other attractions. Bus trip, taxes and meal gratuities included. The cost will be \$665pp (double occupancy) a deposit of \$50pp is required by December 15, 2011. **Dick Botta**, (201) 848-9001. **AS OF NOW WE ONLY HAVE 28 PEOPLE SIGNED UP. WE NEED A FEW MORE PEOPLE TO JOIN US, OR THIS TRIP MAY BE CANCELLED.**

May 10, 2012- Dubrovnik and Beyond: From the Adriatic to the Alps. This is an escorted land tour by Grand Circle Travel, which takes you from the walled city of Dubrovnik up the sun-drenched Croatian Riviera to the Julian Alps in Slovenia. Optional tours to Bosnia, Montenegro, Istrian Peninsula and the Island of Kirk are available. It's a 15-day leisurely bus trip that includes round trip airfare, accommodations (4 nights in Dubrovnik, 1 in Split, 4 in Opatija and 4 nights in Bled), 6 sightseeing tours and 21 meals. The food has an Italian influence, the people are very friendly, the countries are safe and you will enjoy the opportunity to visit 4 UNESCO World Heritage sites. The price is \$2,995pp. Croatia and Slovenia are fast becoming very popular tourist destinations. If interested, contact **Don Wasson** (201)-891-1873.

Tuesday Jun 19, 2012 – Senior Prom – Will be held at the Ramsey Country Club from 5:30 to 9:30 PM with open seating and an open bar for one hour. This year we will have an Extended Cocktail & Buffet Affair. No formal sit down dinner. Food will be served all evening, with 10 selections of Butler Passed Hors d'Oeuvres, such as: Shrimp, Baby Lamb Chops, Smoked Salmon & other varieties. Then 2 Carving Stations of Filet Mignon, Boneless Pork Loin, plus Pasta, Fajita Chicken Stations, Fresh Vegetables, Fruit, Cheese & an Italian Antipasto table. We will choose a King & Queen for the Prom, & end the evening with Coffee & Assorted Desserts. Entertainment will be all night for your dining & dancing pleasure. Make checks payable to Activities Unlimited for \$63pp & mail to; **Larry Restieri** 105 Fisher Rd. Mahwah, NJ, 07430, Tel: 201-825-5843

July 2012 – Cruise around Manhattan - Final date TBD - Lunch will be served on the Ship. Cost and other details to follow.

Thursday, Aug 30, 2012 - Westchester Broadway Theatre - This Dinner Theatre located in Elmsford, NY is presenting the wonderful Cole Porter's popular musical and dance production of CAN-CAN. Winner of two Tony Awards, this musical extravaganza will take us back to another era, when the Moulin Rouge was the rage of Montmartre - Paris. Cost is \$81.00 pp, which includes bus, lunch (five different entrees) and a matinee performance. Send checks to **Ramon Casaprima**, 46 Walnut Street West, Mahwah, New Jersey 07430 (telephone 201-891-3394). A sign up form will be available at the March meeting for those wishing to attend. We encourage prompt payment to ensure availability to this popular venue.

Future events:

Sept -Wine Tasting Party

Wednesday Oct 3, 2012-Mount Airy Lodge– Mystery Theater– Grandpa Tony's Funeral

Tuesday, October 23, 2012- Platzl's Brauhaus in Pomona, NY-Oktoberfest

Nov-Grand Chalet-Dinner and Dancing

Monday-Dec 17, 2012– Christmas Party

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First-Class Mail