



Monthly Meeting

MUSIC OF VAUDEVILLE

THE MEMBERSHIP MEETING THIS MONTH IS BACK ON SCHEDULE – SECOND TUESDAY, NOVEMBER 13TH.

We will have two presentations, the first being a brief demonstration of the AU Website that Don Kirkpatrick has been working on. The second will be a live performance of vaudeville music by the Cracked Walnuts, a banjo and washboard duo. The meeting starts at 1pm as usual. Come early and bring a brown bag lunch and enjoy the AU GUYS band music and conversations with your friends at AU. Wives /significant others are welcome to come and enjoy the music.

A Gracious Thank You Note

Following a 4-week hospitalization in June, I spent an additional 6 weeks in Van Dyk's in Ridgewood to regain the use of my legs. Upon my release, I needed transport to the DaVita Dialysis Center in Fair Lawn 3 times a week until I was able to drive myself. I am so grateful to the AU Transportation Committee, chaired by Ron Miller, who solicited and organized volunteers to pick me up, drive me there and pick me up for the return home. It was a wonderful demonstration of the willingness of members to help one another in time of need. Besides the transportation, I received many cards, calls, visits and offers of help from members. My sincere thanks to all of you; we are fortunate to be members of a great organization.
Joe MacDougall

First and foremost, we hope that you and your families are safe. Hurricane Sandy is having an unprecedented effect on New Jersey, New York and Connecticut.

AU Dues are due in December. Make your check out to AU for \$50.00 and send it to our Asst. Treasurer:

**Jim Jeffers
409 D Bromley Place
Wyckoff, N.J. 07481**

AU Christmas Party

This years Christmas Party will again be at the **Seasons** on Monday December 17th. The cost will be only \$1.00 more than last year. Forms for the party will be available at the November meeting and can be found on page 4 of this Newsletter. See Trips and Tours for more information.

The Deadline for December Newsletter articles is **November 28, 2012**. Please remember to use my new email address: **lguarneri03@gmail.com**
**Or mail to: Lou Guarneri
128 MacLeish Court,
Mahwah, NJ 07430**

Food Pantry

At the October meeting, \$133.00 was given as donations to the Food Pantry.



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 Guy Cappello	891-7567 891-0617	Tuesday Thursday
Hiking	Don Kirkpatrick	337-5666	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 Walt Widmer	652-0064 562-8666	
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
Transport.	Ron Miller	891-5734	
Trips/Tours	Lou Guarneri George Lewis	847-1981 891-5883	2nd Tues 10:30

		1st	2nd	3rd
10/03	NS	Sileo/Wiest	Desrosier/MacDougall Riccardi/Warner	—
	EW	Hausman/Smith	Foley/Levin	Green/Verdi
10/10	NS	Martin/Wiest	Christie/Freimuth	Gilpatrick/Hulit
	EW	Finn.Foley	Mahmarian/Page Hausman/Lewis	—
10/17	NS	Lewis/Riccardi	Green/Reed	Hausman/MacDougall
	EW	Gilpatrick/Smith	Levin/Martin	Finn/Gattoni
10/24	NS	McGuire/Reed	Riccardi/Verdi	Levin/Sileo
	EW	Freimuth/Wiest	Gilpatrick/ MacDougall	Gattoni/Page
10/31	NS			
	EW			

AARP Safe Driving Course

AARP in conjunction with Toyota Motor Corporation is offering a free Safe Driving Course to all Veterans and their spouses. Cost for non veterans but AARP members is \$12.00. For non veterans that are not members of AARP the cost is \$14.00. Date is November 30, 2012 from 9:30AM-3:30PM; to be held at the Wyckoff Reformed Church, 3rd floor. Bring your lunch (and snacks). A Certificate of Attendance will be issue to each participant at the end of the course which could entitle you to a 5% discount on your car insurance (for three years) and a reduction of up to 2 points from your driver's license if you have more than 2 points on it now. Space is limited to 28 persons.

A sign up sheet will be at the Oct and November meetings or contact **Frank Conte 201-891-7980**

Remember to bring your Driver's License with you.

We suggest you make a donation to the WRC Food Panty.

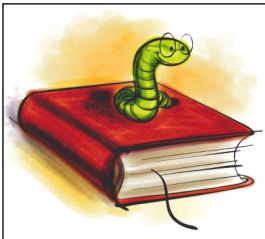
Obituary

Activities Unlimited mourns the passing of another member.

John Harrison died on October 22, 2012

Welcome New Members

Name (Spouse)	Address	Employment	Interests	Home/Email
Robert M Quinn (Phyllis)	808 Oneida Trail Franklin Lakes, NJ 07467	Accountant	Golf, Hiling, Investments, Jazz, Skiing and Tennis	(201) 891-7979 R.q@verizon.net
Mario Selvaggi (Marie)	428A Bromley Place Wyckoff, NJ 07481	NYPD Police Chief	Digital Cameras, Golf, Trips & Tours	(201) 485-7575 Cell: (845) 608-2300 mario35@AOL.com
Donald I Rubin (Janice)	2 Chopek Lane Waldwick, NJ 07467	American Cyanamid Senior Consultant	Computers, Science	(201) 337-6478 ripoff73@verizon.net



The Book Club

A dozen members were in attendance for the October 10 Book Club meeting. All 3 books discussed were non-fiction and very different from each other. **Ed O'Keefe** talked on "Quiet" by Susan Cain. This book was mainly about introverts and their value and how the author believes they can contribute to an extroverted oriented society. A lively discussion ensued with 7 members offering thoughts. **Joe Infosino** reported very favorably on "A Night to Remember" by Walter Lord. The night was April 14, 1912 when the passenger liner the Titanic on its maiden voyage struck an iceberg in the Atlantic Ocean while en route to New York from England. The Titanic sank within 3 hours. She had been considered unsinkable. **Joe Clinton** reviewed "The President's Secret Service" by Ronald Kessler. The author provided a history of the Service and criticized its leadership.

The books for November include both non-fiction and fiction:
 "Inside Scientology" by Janet Reisman
 "Calico Joe" by John Grisham
 "The Rendezvous: and other stories" by Patrick O'Brien.

Three books were selected for December:
 "Darkness At Noon" by Arthur Koestler,
 "Civilization, The West and the Rest" by Niall Ferguson
 "Fahrenheit 451" by Ray Bradbury.

The November meeting will be on November 14 at 9:30 AM at the Larkin House.

Joe Infosino

AARP TAX-AIDE SEEKS VOLUNTEERS FOR 2013 TAX SEASON

We are again seeking the aide of AU members who are willing to serve as volunteers in the AARP Tax Aide Program.

AARP Tax-Aide volunteer run tax preparation and assistance service is seeking volunteers to help primarily low income New Jersey taxpayers who are seeking assistance in preparing and filing their 2012 tax returns.

Volunteers do not need to be an AARP member to participate. Computer proficiency is necessary. Willingness to use your own personal laptop in the preparation of tax returns would be helpful and appreciated.

AARP Tax-Aide volunteers receive free tax training and are reimbursed on a limited basis for qualified program related expenses. They help taxpayers at various sites in the Passaic County area. 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.

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



ACTIVITIES



UNLIMITED



Twenty-Sixth Annual

Christmas Dinner Dance

Location: Seasons

644 Pascack Road (comer of Washington Ave., Washington Township

Date: Monday, December 17, 2012 (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)

Dance to Music by *The Esquires*, a four piece orchestra.

Price: \$59.00 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

Reservations ASAP, cancellable up to December 10th.

CUT
HERE

Reservations \$59.00 per person. Make check payable to **Activities Unlimited.**

Amount enclosed: \$ _____

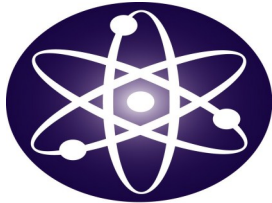
List Table Guests Here:

Name: _____
(First) (Last)

Name: _____
(First) (Last)

List names above of others you wish to be seated with, whether it be only one other couple or a full table.
If you do so designate, PLEASE CONFIRM with those couples that there is room at their table.

Check this box for random seating.



Science

The Science Club

On October 6th, the Science Club visited the LaMont-Doherty Earth Observatory in Palisades, NY during its annual Open House. Everyone enjoyed themselves, with many attending presentations by the Director of the Columbia University Earth Science Program, as well as the Director of LaMont-Doherty. The future of the planet was discussed, with regard to Population issues, primarily in the developing areas of Africa. The requirements of sustainable energy, along with a timely presentation on 'Fracking' to allow the massive amounts of Natural Gas available in the US to be used safely, were discussed. Additionally, many exhibits on LaMont-Doherty R&D programs were visited, along with discussions with the scientists and professors working on them.

The next S/C Meeting will take place on Tuesday, November 20 at 10 AM in Haneveld Hall. **Bob Saletta** will give a very timely talk: 'Astronomy—History, Developments, and the Future'. Subjects will include: Galaxies, Stars, Black Holes, Dark Matter, Microwave Background Radiation, Aliens, Space Exploration, and more.

In December, at S/C meeting on Tuesday, 12/18, Dr. Ronald Cauchard (an Optometrist whose Office is in Wyckoff) will update us on current testing approaches associated with Cataract and Glaucoma eye issues. Dr. Cauchard's talk will emphasize 'early detection' of these problems, which are of special importance for seniors. He will also discuss new types of sophisticated computer controlled diagnostic tools.

On November 1, a Trip to the to the Liberty Science Museum will take place. The Trip will be by Private Car, and includes a visit to the four floors of extensive Museum, with an IMAX Movie. Exhibits on Skyscrapers, Communication, Contagion and Infection, and Energy, along with our local backyard Ecosystem, are all available.

A Bus trip to the Museum of Natural History in NYC is planned for March—details will be available at the December S/C Meeting.

Note that we continue to need volunteers to give S/C talks. Please contact me to discuss ideas for future talks and suggestions to improve the Science Club, as well as information on future meetings and trips.

JACK YURASEK (201-337-4433)

Opportunity to Play Racquetball

Tired of paying an outrageous price for a minimal amount of tennis in the winter? Join us and play racquetball! We're a group of 10 (when everyone is there, not injured, snowboarding, or traveling) congenial players that play at the Odyssey Athletic Club in Waldwick. We play year round on Mondays, Wednesdays, and Fridays at 8 a.m. There is no structure and whoever shows up, plays.

If it's been a while since you've played, that's ok. We'll help you get up to speed. Also, there is a fair difference in playing ability and so we usually mix it up to make the game challenging and fun for all.

The club offers a senior rate which allows you to play an unlimited amount of racquetball and the use of their extensive fitness equipment. To find out more please contact AU members: Chuck Dye – 201-891-5173 c.dye@verizon.net or Ed Finn – 201-825-1350 e.finn@verizon.net or Herb Steiner – 201-543-7809 thesteinersnj@yahoo.com

Trips, Tours & Special Events Calendar

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

Monday-Dec 17, 2012– Christmas Party at Seasons again this year. It will run from 5:30 – 9:30 PM and cost \$59.00. The reservation forms will be available at the November monthly meeting and in this Newsletter. Checks should be made payable to AU and sent directly to **Terry Gilly**, 709 Highview Drive, Wyckoff, NJ 07481

2013

Thursday-Jan 17, 2013 MEN ONLY Beefsteak dinner will be held at the Brownstone in Paterson from 6 – 10 PM. Beer and soda is included in the \$36 pp charge. We have reserved 50 seats. The seats will be sold on a “first come-first served” basis. Those attending will meet at the WRC church at 5:15 pm and car pool. We plan to have a trivia competition between the tables. 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 For information contact George Lewis - 201-891-5883 or Jim Webb - 201-337-7982

Feb Valentines Day Party - Portobello’s

Mar St Patrick’s Day Party - Brownstone or Shannon Rose

Apr Mt Airy Lodge

May Wine Tour

June Spring Fling - Grand Chalet

Sep San Gennaro In NYC - The 87th Annual Feast of San Gennaro , Inc. will take place in Little Italy for 11 days, on the streets of historic Little Italy, the lower Manhattan neighborhood which served as the first home in America for hundreds of thousands of Italian immigrants who came here seeking to improve their lives beginning in the early part of the 20th century.

Thoughts:

Newark spring trip

Dinner Theatre

Villa Roma in the Catskills

AU’s Annual Wine Tasting Party

Oktoberfest

Christmas Party

Suppose that every day, ten men go out for beer and the bill for all ten comes to \$100 and if they paid their bill the way we pay our taxes, it would go something like this:

The first four men (the poorest) would pay nothing.
The fifth would pay \$1.
The sixth would pay \$3.
The seventh would pay \$7.
The eighth would pay \$12.
The ninth would pay \$18.
The tenth man (the richest) would pay \$59.)

So, that's what they decided to do.

The ten men drank in the bar every day and seemed quite happy with the arrangement, until one day, the owner threw them a curve. "Since you are all such good customers," he said, "I'm going to reduce the cost of your daily beer by \$20." So drinks for the ten now cost just \$80.

The group still wanted to pay their bill the way we pay our taxes so the first four men were unaffected. They would still drink for free, but what about the other six men, the paying customers? How could they divide the \$20 windfall so that everyone would get his 'fair share?'. They realized that \$20 divided by six is \$3.33. But if they subtracted that from everybody's share, then the fifth man and the sixth man would each end up being paid to drink his beer.

So, the bar owner suggested that it would be fair to reduce each man's bill by roughly the same amount, and he proceeded to work out the amounts each should pay. And so:

The fifth man, like the first four, now paid nothing (100% savings).
The sixth now paid \$2 instead of \$3 (33% savings).
The seventh now pay \$5 instead of \$7 (28% savings).
The eighth now paid \$9 instead of \$12 (25% savings).
The ninth now paid \$14 instead of \$18 (22% savings).
The tenth now paid \$49 instead of \$59 (16% savings).

Each of the six was better off than before, and the first four continued to drink for free. But once outside the restaurant, the men began to compare their savings.

"I only got a dollar out of the \$20," declared the sixth man. He pointed to the tenth man, "but he got \$10!"

"Yeah, that's right," exclaimed the fifth man. "I only saved a dollar, too. It's unfair that he got ten times more than I!"

"That's true!!" shouted the seventh man. "Why should he get \$10 back when I got only two? The wealthy get all the breaks!"

"Wait a minute," yelled the first four men in unison. "We didn't get anything at all. The system exploits the poor!"

The nine men surrounded the tenth and beat him up.

The next night the tenth man didn't show up for drinks, so the nine sat down and had beers without him. But when it came time to pay the bill, they discovered something important. They didn't have enough money between all of them for even half of the bill!

And that, ladies and gentlemen, journalists and college professors, is how our tax system works. The people who pay the highest taxes get the most benefit from a tax reduction. Tax them too much, attack them for being wealthy, and they just may not show up anymore. In fact, they might start drinking overseas where the atmosphere is somewhat friendlier.

David R. Kamerschen, Ph.D.
Professor of Economics
University of Georgia

For those who understand, no explanation is needed.
For those who do not understand, no explanation is possible.



First-Class Mail