Volume XXVIII Issue XI

OKTOBERFEST 2014

O n October 23, 2014, fifty one members went to Erhardt's to celibrate. All had a great time making there own pretzels, watching apple strudel being made, dancing, a show and good food. Here are a few photos: see page 2 for additional.



PROJECT OUTREACH NEEDS YOU!!

This AU club helps to supply nourishing bags of food to the Northside Food Pantry in Paterson through the Wyckoff Reformed Church. Our list of volunteers has been somewhat reduced due to injuries and vacations and we could sure use your help. Your service would entail about an hour of your time approximately every two months as either a Bagger or Unloader. The former position consists of numbering and placing the filled food bags on shelves while the latter involves unloading and staging the donated food once a month. Come join your fellow AUers and you will receive abundant personal gratification in return by giving back to others less fortunate. If interested contact **Marty McGonigle** at

www.mmbmcg@optonline.net or call him at either 201-529-1941 or 201-887 -1585 you'll be glad you did.....I guarantee it! - Marty McGonigle

SPONSORED BY THE WYCKOFF REFORMED CHURCH

Activities Unlimited General Meeting

THE MEMBERSHIP MEETING THIS MONTH IS:

TUESDAY, NOVEMBER 11, 2014

This month's meeting falls on VETERAN'S day which allows us the distinct pleasure to recognize and thank those of our members who have served in the U.S. Armed Forces.

It is therefore appropriate that our Speaker, DR JAMES KANE, a retired veteran who holds the rank of Captain USMCR, will provide a comprehensive lecture, slide and music of the World War II years; 1941 to 1945. Jim who is a renowned area lecturer, is also Adjunct Professor of Education at William Paterson.

Come early and enjoy your "brown bag" lunch with fellow AU Members and then sit back for what should be an afternoon you will not soon forget.

Please remember that WRC is a smoke-free environment.

This includes E-Cigarettes.



	OFFICES		MEETING	
President	Herb Umland	201-891-6638	2nd Tue 11am	
1st Vice-Pres.	Ray Casaprima	201-891-3394		
2nd VicePres.	cePres. George Lewis			
Secretary	Secretary Ed Chanod			
Treasurer	Dick Hensch	201-891-1309		
Asst. Treas.	Mike Hurd	201-891-1374		
	COMMITTEES			
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 Mike Hurd	201-891-6638	2nd Thru 9:30	
Model RR	Don Cardoza	201-337-3417	Wed. 7PM	
Membership	Walt Widmer	201-562-8666		
Newsletter Distribution By	Lou Guarneri Ed Schlachman	201-847-1981 973-423-1459		
Project Out- reach	oject Out- Marty McGonigle			
Photographer	OPEN			
Public Disc.	Walt Widmer	201-562-8666	3rd Fri 9:30	
Refreshments	Jim Forbes Howard Vogel	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				
Tennis	Dom Manobianco	201-891-7185	MWF	
Transport.	Frank Nusspickel	201-891-9099		
Trips/Tours Lou Guarneri Don Wasson			0 177 10.00	
Trips/Tours		201-847-1981 201-891-1873	2nd Tues 10:30	



Duplicate Bridge Results

	1st	2nd	3rd
0/1	No Play		
0/8	MacDougall/ Mahmarian	Levin/Lewis Gottheim/ Sweetgall	
.0/15	Riccardi/Smith	Lubicich/Page	Foley/Mahmarian
0/22	Sweetgall/Warner Finn/Smith		Foley/Martin
0/29	Gattoni/Warner	MacDougall/ Riccardi	Freimuth/Wiest















The deadline for DEC, 2014 Newsletter articles is 5:PM Mon NOV 25, 2014. 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

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Welcome New Members					
Name (Spouse)	Address	Employment	Interests	Home/Email	
Al Connelly Mary	49 Channing Dr Ringwood, NJ 07456	Project Management	Book Club, Computers, Discussion Group, Investments, Trips & Tours, Science and Stock Market	973-616-0755 selfdefense@optonline.net	



Public Discussion Group

October Discussion Group

s noted in last month's newsletter, the Group had invited a guest speaker in place of our usual topical discussion format. Because it was the start of the annual Medicare renewal period, a member had suggested we invite someone who could talk about changes to this year's Medicare plan and the various insurance options available to members. We were fortunate to have Bob Hagaman of the Hagaman Insurance Group in Toms River join the Discussion Group for the October meeting. Bob is an insurance broker who has specialized in Medicare related insurance. He represents virtually all the firms that offer supplemental insurance and was able to offer a lot of practical advice. He pointed out that in reviewing the many options, members should pay particular attention to the specific prescriptions and doctors they use. Plans often change coverage of specific drugs from year to year and doctors may also drop out of plans. He also commented on various "out of pocket," co-pay and catastrophic coverage choices. After about 20-30 minutes' presentation, Bob opened the floor to questions. There was a very broad range of questions and issues reflecting the experience and concerns of individual members. Bob's answers seemed to be very helpful with a lot of practical advice. Although he broadly recommended a careful look at Plan G and Plan F, plus catastrophic riders, he also cautioned that insurance needs varied from individual to individual. As part of his service, his office has developed software to analyze all the variables- drugs used, medical history, etc.- to come up with the lowest cost provider that meets an individual's needs. Since all the supplemental insurance policies must provide the same coverage, it generally makes sense to select the lowest cost one. Most individuals change carriers about every three years. Bob provided participants with a form to be mailed in so that anyone who wished could get an analysis of the best plan on the market that would fit their respective needs. (Bob is paid solely by the insurance companies he represents.) This was a very interesting "discussion" and there was no "hard sell" approach to the presentation.

For the next meeting, November 21 at Larkin House, the topics will be: "Ebola, Is America at Risk" and "The Elections: What do They Tell Us." All are welcome to join in.

Tom Butler

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.



The Science Club

The Oct. 11 Car Pool Trip to Lamont Lab -Thanks to George Becker for enabling us to attend. We had 10 people, and hope to return next year-- George had been concerned on numbers, but now it is open to all. Everyone enjoyed the trip, with lectures and exhibits on Earth Science (Jeffery Sachs, USA representative to UN discussed 'How to Achieve a Climate Change Accord' concerned with the CO2 impact on a possible increase on earth temperature-- a 2 Degree Limit is considered critical). Additionally, exhibits, and talks on tree rings, earthquakes, and fracking were excellent.

Nov 18-- Dr. Ron Cauchard (an Optometrist whose office is in Wyckoff) will return and update us on cataract, glaucoma, and macular degeneration eye issues.

Dec ?? A Car Pool Trip to the Liberty Science Museum in early December could be planned, if there is sufficient interest during the busy holiday time.

A Meeting was held on Sept 30, 2014 to discuss ways to improve the Science Club. In order to keep the S/C viable (if a single Chairman can not be obtained), we need to establish a Shared Chairmanship arrangement (3 Co-chairs for the entire year, or a single Chair each for a 4 month time period). The tasks involved were reviewed including: Conducting the Meetings, A/V support, WRC Contacts, planning and coordinating possible Car Pool/Bus day trips and, THIS IS THE MOST IMPORTANT TASK ---- People who would contact or volunteer as possible Presenter's. Again, the Primary concern is the need for new speakers. These Tasks probably can be arranged on a Rotating Basis, but would need coordination and backup. Various Presentation Topics were mentioned including: Discussions of past technical career experience, Current technology books-DVDs, vacation trips (visits to Archeological sites etc.), Completion of the upgraded Panama Canal, including the locks, recent Bridges, and the Power Grid/ Solar Panels. A DVD with supplemental material by the speaker seems to be the best method to obtain additional volunteers from our group.

The Tentative 2015 Activity Schedule is:

Jan 13--Curt Koster-Canals and Locks

Feb 17-- Don Fairbairn-Computer & Software Career Experience in the Communications Field

March 17- Al Condon Prostate Update, Counselor with Hackensack Med Center

April 14—Bob Talan—Higgs Boson

May 19---Car Pool Trip to Museum of Natural History or Liberty Science Center

A Follow-up meeting --will be held in early Nov where commitments to various Assignments/Tasks will be finalized. (Date to be established.) Please review the above, and consider volunteering for a task you might be comfortable with. Please contact me with your NAME, Phone No., Email Address.

Thanks again--

Jack Yurasek , 201-337-4433



The Book Club

) ooks for November:

* BOARDWALK EMPIRE - Nelson

Johnson * POMPEII - Robert Harris

* AMERICA - Dinesh D"Souza

Ed Morris got the meeting started with a discussion of FIVE CAME BACK (Mark Harris), a movie buff's delight. This book describes the WW2 service of five Hollywood Directors (Wm Wyler, Geo. Stevens, Frank Capra, John Houston and John Ford), all colorful characters, and how they filmed major WW2 conflicts, such as the Battle of Midway and D-Day. WW2 influenced how these men made movies after the war, and, indeed, how Americans looked at movies thereafter. Very interesting, very readable......FOREIGN CORRESPOND-ENT (Alan Furst), a spy novel reviewed by Jim Savage, takes place mostly in pre-WW2 France. A group of Italian expatriates print a dissident newspaper and smuggle it into Fascist Italy. OVRA, the Italian secret police, tries to stop them, by murder if necessary. The complex plot combines suspense, historical accuracy, and descriptive writing to produce a satisfying read......If you like local history and politics, vou'll like the book introduced by Joe Clinton, THE LAST THREE MILES (Steven Hart). This book describes the building of the Pulasky Skyway (1932) and the corrupt politics of Jersey City during that era, and its notoriously corrupt mayor, Frank Hague. The opening of the Holland Tunnel in 1927 created a traffic nightmare for Jersey City, necessitating an expressway to connect with Route 1 in Newark. The design of the P. Skyway was flawed from the beginning and some even called it a "death trap." A well written book, although some maps would have been helpful.

Books for December:

* ORPHAN TRAIN - Christina Baker Kline

* AND THE MOUNTAINS ECHOED -Khalid Hosseini

* LOST IN SHANGRI-LA - Mitchell Zuckoff

Our next meeting will be Wed., November 12 (day after the AU General Meeting)

New members are welcome. Brief reviews given by members, of books they recommend, are meant to open a discussion of the book, not give a comprehensive report. Joe Clinton

BEING GREEN

Checking out at the store, the young cashier suggested to the much older woman, that she should bring her own grocery bags because plastic bags weren't good for the environment.

The woman apologized and explained, "We didn't have this 'green thing' back in my earlier days."

The young clerk responded, "That's our problem today. Your generation did not care enough to save our environment for future generations."

She was right -- our generation didn't have the 'green thing' in its day.

Back then, we returned milk bottles, soda bottles and beer bottles to the store. The store sent them back to the plant to be washed and sterilized and refilled, so it could use the same bottles over and over. So they really were recycled.

But we didn't have the "green thing" back in our day.

Grocery stores bagged our groceries in brown paper bags, that we reused for numerous things, most memorable besides household garbage bags, was the use of brown paper bags as book covers for our schoolbooks. This was to ensure that public property, (the books provided for our use by the school) was not defaced by our scribbling's. Then we were able to personalize our books on the brown paper bags.

But too bad we didn't do the "green thing" back then.

We walked up stairs, because we didn't have an escalator in every store and office building. We walked to the grocery store and didn't climb into a 300-horsepower machine every time we had to go two blocks.

But she was right. We didn't have the "green thing" in our day.

Back then, we washed the baby's diapers because we didn't have the throwaway kind. We dried clothes on a line, not in an energy-gobbling machine burning up 220 volts -- wind and solar power really did dry our clothes back in our early days. Kids got hand-me-down clothes from their brothers or sisters, not always brand-new clothing.

But that young lady is right; we didn't have the "green thing" back in our day.

Back then, we had one TV, or radio, in the house -- not a TV in every room. And the TV had a small screen the size of a handkerchief (remember them?), not a screen the size of the state of Montana. In the kitchen, we blended and stirred by hand because we didn't have electric machines to do everything for us. When we packaged a fragile item to send in the mail, we used wadded up old newspapers to cushion it, not Styrofoam or plastic bubble wrap. Back then, we didn't fire up an engine and burn gasoline just to cut the lawn. We used a push mower that ran on human power. We exercised by working so we didn't need to go to a health club to run on treadmills that operate on electricity.

But she's right; we didn't have the "green thing" back then.

We drank from a fountain when we were thirsty instead of using a cup or a plastic bottle every time we had a drink of water. We refilled writing pens with ink instead of buying a new pen, and we replaced the razor blades in a razor instead of throwing away the whole razor just because the blade got dull.

But we didn't have the "green thing" back then.

Back then, people took the streetcar or a bus and kids rode their bikes to school or walked instead of turning their moms into a 24-hour taxi service in the family's \$45,000 SUV or van, which cost what a whole house did before the "green thing." We had one electrical outlet in a room, not an entire bank of sockets to power a dozen appliances. And we didn't need a computerized gadget to receive a signal beamed from satellites 23,000 miles out in space in order to find the near-est burger joint.

But isn't it sad the current generation laments how wasteful we old folks were just because we didn't have the "green thing" back then?

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.

Nov—Brandywine Valley Tour. November 5, 2014 (Wednesday) to November 7 (Friday).

Three days - Two nights. Visit Winterthur Gardens, Longwood Gardens, de Nemours Mansion and Gardens, Brandywine Museum and Gardens and Chaddsford Winery. Two Breakfast and Dinners, 2 nights lodging and Motor coach transportation. **\$390**. per person double occupancy. Contact **Dick Botta**; 413-D Bromley Place, Wyckoff, NJ 07481. (201) 848-9001

NOTE: The Nemours Mansion and Gardens has been removed and replaced with the Hagley Museum and Elutherian Mills. The original home (1803) for 5 generations of the du Pont family along with its restored 19th century French garden and the first office of the DuPont Company.

NOTE: The Christmas Party is on MONDAY, December 15, 2014

Monday, December 15, 2014 Christmas Party at The Seasons again this year. It will run from 5:30 – 9:30 PM and cost \$60.00 pp. The reservation forms will be available in this Newsletters through November. Any questions call: Bill Mastellon 201-447-1417 or John Murphy 201-447-0921. Checks for \$60.00pp should be made payable to Activities Unlimited and sent directly to:

Bill Mastellon, 101 East Oak Street, Unit G-6, Oakland, NJ 07436

<u>2015</u>

Thursday, January 15, 2015 — 1:00 PM Lunch at Savini's. Come join in an afternoon of good food and friendship. A four course lunch will be severed with pasta, soup or salad, choice of veal, chicken or fish, desert, coffee, tea and soda. A cash bar is available. Cost is \$23.00 pp. Rain/Snow date is Jan. 22, 2014. Wives are invited. Checks for \$23.00pp should be made payable to Activities Unlimited and sent directly to: Dick Freimuth, 413 A Bromley Place, Wyckoff, NJ 07481

February —-Westchester Theater

March— Tim Finegan's Wake at the Brownstone

June — Annual luncheon/dance at Indian Trails

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Twenty-Eighth Annual Christmas Dinner Dance

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

Date: Monday, December 15, 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 Ron Dellapina

Price: \$60.00 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: **Bill Mastellon**

101 East Oak Street Unit G-6 Oakland, NJ 07436

CUT Reservations ASAP, cancellable up to December I, 2014

Reser	vations \$60.0	0 per person. Ma	ake check payable to Activities U	nlimited. Amount enclosed: \$
PLI	EASE PR	INT	List Table Guests Here:	
Member:	(First)	(Last)		
Guest:	(First)	(Last)		
			ers, whether it be only one ot lose couple(s) that there i ler "List Table Guests Here:"	her couple or a full table; s room at their table. ') before sending in the form.
Ch	eck this box	for random sea	iting.	

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First-Class Mail