



Activities Unlimited General Meeting

October 14, 2014

At The Brick House

This month's meeting is a Breakfast meeting to be held at the Brick House in Wyckoff on Tuesday October 14th. Door's open at 8:30AM with Breakfast at 9:00AM until 11:00 AM.

Our Guest Speaker will be Jerome Deener of Fox Rothschild LLP. Jerome is a nationally recognized estate planning attorney who has appeared before the U.S. Tax Court in cases involving complex and timely estate and gift issues. He has also secured numerous notable Private Letter rulings from the national office of the IRS that significantly reduced estate tax consequences for his clients. His presentation will therefore be a most timely and appropriate one given current New Jersey estate and tax laws. Come and enjoy a great Breakfast and the company of fellow AU members.

We look forward to the pleasure of seeing you all there.

Food Pantry

At the September meeting \$142 was collected for the food pantry.

Please remember that WRC is a smoke-free environment. This includes E-Cigarettes.

October Breakfast

This is a reminder: send in your check for the October Breakfast today. We need to inform the Brick House of how many members will be attending. It is only fair to provide them with an accurate count, so they can properly prepare for this annual AU event.

The cost of \$9.00 is the same as last year, but because several people paid at the door, our headcount was off. This led to last minute scrambling to accommodate everyone. Therefore, **anyone paying at the door this year will be charged \$12.00.** Getting your checks in early helps eliminate all the problems.

For our meeting on **Tuesday, October 14th, 2014**, we will be returning to the **Brick House** in Wyckoff on Godwin Avenue starting at **9:00am until 11:00am**. Cost is \$9 per person, checks payable to AU and sent to **George Lewis**, 45 Walnut Street West, Mahwah, NJ 07430. Last year's breakfast meeting was very successful - good food, great company and an interesting program. Our guest speaker will be Jerome Deener, from Fox Rothschild LLP, who will be speaking about Estate Planning. We look forward to seeing everyone there.

NOTICE

We would like to have the e-mail addresses (if we do not already have it on file) of those members who receive the monthly AU newsletter via US mail so that we can send you special e-mail messages as the need arises. You are probably not receiving such notices now since we do not have your e-mail address. Please send your name and e-mail address to: **Walt Widmer** at whwidmer@optonline.net. You will continue to receive the newsletter via the US mail.

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



Duplicate Bridge Results

	1st	2nd	3rd
9/3	Desrosiers/ MacDougall	Finn/Martin	Freimuth/Meloro
9/10	Desrosiers/Lewis MacDougall/Warner	—	Gattoni/Riccardi
9/17	Foley/Gilpatrick	Hulit/Milcos	Finn/Wiest
9/24	Martin/Riccardi	Hausman/Warner	Sweetgall/Verdi

	OFFICES		MEETING
President	Herb Umland	201-891-6638	2nd Tue 11am
1st Vice-Pres.	Ray Casaprima	201-891-3394	
2nd VicePres.	George Lewis	201-891-5883	
Secretary	Ed Chanod	201-891-1995	
Treasurer	Dick Hensch	201-891-1309	
Asst. Treas.	Mike Hurd	201-891-1374	
	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 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	Marty McGonigle	201-529-1941	
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	Don Kirkpatrick	201-337-5666	2nd Tues. 9:00 4th Tues. 9:00
Tennis	Dom Manobianco	201-891-7185	MWF
Transport.	Frank Nusspickel	201-891-9099	
Trips/Tours	Lou Guarneri Don Wasson	201-847-1981 201-891-1873	2nd Tues 10:30
Web-Master	Don Kirkpatrick	201-337-5666	

Investment Study Group



Thursday, OCTOBER 16, 2014—9:30AM
WRC- 3rd Floor

Five Years into a Historic Bull Market: *Generating Income, Finding Opportunities and Avoiding the Pitfalls.* David Dietze, JD, CFA, CFP of Summit's Point View Wealth Management will discuss its latest investment strategies, while updating and reviewing his advice from prior visits. Point View was named in June, 2014, number 5 on CNBC's list of the top 100 fee only wealth managers in America.

Come listen to the ideas of this investment professional! Questions-call **Herb Umland** 201-891-6638

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

**NOTE: The bus for the Oktoberfest will
leave from the Advent Lutheran
Church on the corner of Godwin and
Wyckoff Aves. in Wyckoff; Oct 23rd at
8:45 AM sharp. Space at the church is
limited—please share a ride to reduce
the number of cars.**

The deadline for Nov, 2014 Newsletter articles is 5:PM
Mon Oct 27, 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

Welcome New Members

Name (Spouse)	Address	Employment	Interests	Home/Email
Michal E Howland (Tricia)	766 McCoy Rd Franklin Lakes, NJ 07417	Executive	Book Club, Discussion Group, Gardening, Investments, Model RR, Trips and Tours, Science, Skiing, Stock Market	H: 201-651-9458 C: 201-289-7778 Email: mhowland0747@aol.com
Tim D Tracey (Kathleen)	375 Lawrence Ct Wyckoff, NJ 07481	Executive	Care & Concern, Computers, Discussion Group, Investments, Science, Stock Market, Hiking	H: 201-891-8198 Email: tdt375@gmail.com
James A Dreyer (Barbara)	72 Logan Ln Wyckoff, NJ 07481	Manager	Care & Concern, Golf, Investments, Model RR, Stock Market, Hiking	H: 201-891-7583 C: 802-999-9789 Email: jasdreyer@aol.com
Carmen A Trongone (Wendy)	2101 Henry Ct Mahwah, NJ 07430	Manager	Book Club, Bridge, Hiking	H: 201-529-1219 C: 973-420-7070 Email: cat4deuces@yahoo.com
Daniel Miller	429a Bromley Ct Wyckoff, NJ 07481	Executive	Golf	H: 201-485-7680 Email: dwmillercpa@aol.com
Francis R Schwarz (Deborah)	620 Ramapo Valley Rd Oakland, NJ 07436	Educator	Book Club, Trips & Tours, Stock Market	H: 201-337-5644 Email: francisschwarz@yahoo.com

The Hiking Club



A new season is upon us as the first hike for the 2014 / 2015 season was on Monday, September 8, 2014. The hike was at Lake Skanatati which has been our starting hike of the year for the last several years ... there was a long and a short route. Our planned hike for October 6th is Lake Minnewaska which is a beautiful hike rated moderate that offers great views of the Fall colors.

The AU hikers are active September - June. Hikes are planned for every Monday ... unless it is a special hike we have a shorter and a longer hike to accommodate the level of hikers that participate on a weekly basis. Our meeting place is the Wyckoff Reformed Church parking lot at 8:45 AM. We leave the WRC Parking area by 9 AM (the hikes are within an hour drive) by carpools for each hike. The average shorter hike is a maximum of 4 miles and is rated easy to moderate. The longer hike has an average distance of 5 to 6 miles and is rated moderate to strenuous. Appropriate dress for the season, hiking boots, a day pack, lunch, and fluids are necessary equipment. A walking stick or trekking pole(s) can be a welcome addition. Most of our hikes offer exceptional views making cameras and/or binoculars a welcome addition.

Over the summer hiatus we did four (4) extra hikes with three (3) of them rated moderate to strenuous and one (1) rated moderate. The hikes offered some great views and most were new hikes that had not been done by the AU Hiking Group in the past. Pictures of the hikes are posted below and on the AU Web-Site (hiking Page) at www.activitiesunlimited.org.

All AU Members are welcome: contact **Donald A. Kirkpatrick** for questions at (201) 759-3795 or by email at dakirkpt@verizon.net.





Public Discussion Group

August, 2014 meeting

The August meeting witnessed another lively discussion around a range of subjects. We began by looking at “school integration” and asking whether it had really raised educational outcomes. There were mixed views on this with some suggesting it was a waste of resources while others were sure it had been beneficial. Broadly, there was agreement that efforts going back 50 years had broken down institutional racism, but that informal segregation continued in the inner city and the school experience reflected that fact. Most agreed that the school integration issue was broader than education and that school success and continuing on to higher education and a good job had more to do with family structure and poverty than the classroom. We then moved on to “Pre-School,” and whether this would make any difference. Again, opinions were divided. Nonetheless, most seemed to feel that the modern family situation, with both parents and a single parent working, made pre-school and all-day kindergarten a necessity. Benefits included socialization (Does home schooling achieve this?) as well as learning the basic academic skills of reading and arithmetic. One interesting comment suggested that pre-school resulted in approximate equivalence for beginning students, but that by the 4th-5th grade the benefits had disappeared in home environments that did not re-enforce “thinking skills” (i.e. generally the poorer, inner city children). Some suggested that “Charter Schools” might help overcome this gap, but only more time will reveal how successful they will be as an antidote to “broken schools.” Almost everyone agreed that poverty and a culture of failure were as much a root cause as school budgets or teacher quality.

Turning to another topic, “What to do about Iran?” the group quickly turned its attention from Iran to the broader question of whether Islam is compatible with Western Civilization. This was a “hot topic” with some arguing that Islam should be extirpated since its goal is to destroy the West and others suggesting that Islam at root was compatible with the West as evidenced by the example of the majority of Muslims, who actually live outside of the Middle East. There was no consensus as to whether we needed a “new Crusade” or a better understanding of this Old Testament rooted religion. One point all agreed on was that the risk of an atomic weapon falling into the hands of non-state actors was increasing as was the threat to the US and Europe from returning jihadists. There are an estimated several hundred, European or US born fighters now in Syria or Iraq. Isis may be the biggest threat to the US/Europe and must be addressed. But how? This will not doubt be taken up in a future meeting.

Tom Butler

September, 2014 meeting

The Group had chosen two topics to begin our lively discussion. We first dove into issues around the Keystone pipeline. After outlining what Keystone is (Replacing the existing 30” pipeline with a 36” line following a shorter route from the tar sands in Alberta, Canada across the Ogallala aquifer to Steele City, Nebraska), the group focused on critical concerns, such as environmental impact, economic importance and political implications. On the environment, the threat of increased carbon in the air was offset by the fact that Canada was going to develop the tar sands and ship via its own west coast if Keystone XL was not approved. Thus, carbon pollution would be the same regardless. Concerns about aquifer contamination were countered by the belief that technology and improved pipe would almost eliminate any risk of contamination. The economic benefits seemed largely to accrue to the refiners and China, which would be importing the refined oil once it reached the Texas coast. The pipeline was not expected to have much impact on domestic oil prices and might even raise gasoline prices in the Midwest. With respect to politics, there seemed to be a broad view that the Administration was delaying approval in order to appease the “environmental lobby.”

The Group then turned its attention to “iron dome,” the Israeli air defense system. There was discussion about the US contribution, believed to be about \$200 million and the total cost of US military aid to Israel of about \$3 billion, half the total military aid given to foreign countries. No one seemed to know why we picked this subject, so the group moved on to ISIS. This proved a very lively topic with very divergent views. The extreme on one side was to unleash the military from civilian constraints and wipe ISIS out; at the other extreme was to step back and let the local forces fight it out- it’s not our fight. An interesting part of the discussion revolved around whether greater US engagement would increase rather than decrease the potential for a terrorist attack on the US mainland. There was no consensus about how to respond to ISIS, but it was very informative to hear the range of viewpoints.

The next meeting will be on Friday, October 17th at 9:30. A guest speaker will address the group and answer questions on the latest Medicare and Medicare related insurance programs. It should be very helpful as we enter the new enrollment period. All members are invited to attend, as usual.

Tom Butler

Enjoying a Taste of Wine

See page 5 for more photos





The Science Club

Science

Sept 23-- **Walt Widmer** gave an excellent presentation on our Circulatory System, which included information on red and white cells, and plasma, blood vessels, and heart anatomy. The talk was appreciated by all, and resulted in many useful questions. At the end of this Sept. meeting, a "Roundtable Discussion" of the current Science Club activities took place. I recommended that we plan to have a 'Shared Chairmanship' for the Science Club, and asked for recommendations to improve the club. The tasks of the 'Shared Chairmen' were reviewed, with the primary concern being the need for new speakers. Many good ideas were offered, with several people planning to make presentations next year. An approach to simplify the effort for presentations was offered, by use of DVDs, along with additional explanation. Sources of DVDs are BCCLS (Bergen County Cooperative Library System), the Internet (WIKIPEDIA), and 'Great Courses' (Books and DVDs on most every subject). A follow-up meeting is scheduled for Sept. 30, 2014.

The planned activities for the fall are:
Oct 11th-. We will have a return Trip to Lamont Labs on the Second Saturday in Oct. (Oct 11th). Note that the date was changed from Oct. 4th. We will car pool.

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.

A car pool trip to the Liberty Science Museum in early December is also being discussed, if there is sufficient interest during the busy holiday time.

Thank you to all those who prepared and helped on our presentations and trips last and this year and please contact me with suggestions and information for, future meetings and trips.
JACK YURASEK (201-337-4433)

The Golf Club

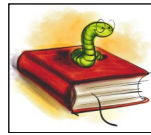
The AU Golfers held competitive matches with teams from the Ridgewood Hobbyists and the Ramsey Duffers. The format for the competition was Match Play, where two man teams from each group compete. Each hole is won by the team that registers the lowest net score on that hole. The winning team for the round is the team that has won the most holes. The match is won by the team that wins the most games in the match.

On August 12th, AU played against the Hobbyists at Apple Greens Golf Club. AU won the match with 10 wins against 3 wins for the Hobbyists and 1 tie game.

On Sept 11th, AU played against the Ramsey Duffers at Walk-ill Golf Club. The results was a win for the Duffers who won 7 games to only 1 win by AU and 2 games ending in a tie.

All participants enjoyed the matches and we look forward to next year's competition.

SPONSORED BY THE WYCKOFF REFORMED CHURCH



The Book Club

Books for October:

- * FIVE CAME BACK - Mark Harris
- * THE FOREIGN CORRESPONDENT - Alan Furst
- * THE LAST THREE MILES - Steven Hart

For this meeting, we asked that members submit recommendations that we could use to formulate a "master list" from which we can draw on, as needed, during the new book club year. We came up with 21 books. At our October meeting we will choose books for November and December.

Members who read the most books this past year were **Vince Tortorelli** and **Lee Warner**, tied with 23 books. **Ed O'Keefe** was close behind with 20.

The choices for Book-of-the-Year were:

Fiction: OFFICER AND SPY - R. Harris
Non-Fiction: THE BOYS IN THE BOAT - D. Brown

Our next meeting is October 8 at the Larkin House (380 Godwin Ave, Wyckoff). New members are welcome. Our discussions are interesting and informative.

Joe Clinton
bhagan185@aol.com



Visit AU's website: www.activitiesunlimited.org

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.

Thursday, October 23rd- German Festival Put on your Lederhosen and join us for a German Festival at Ehrhardt's Waterfront Resort in Hawley, Pa. Trip includes Bus transportation, Dinner, Dancing and a German Show.

Bus will leave **Advent Lutheran Church** at 8:45am and depart Ehrhardt's at 3:30pm. The cost of the trip is \$55.00 pp, includes:

-Coffee and Apple Streusel upon arrival - Strudel making demonstration by Ehrhardt's Chefs - Music and Dancing
- Open Bar with Draft Beer, Wine and Soda - Family Style German Festival Meal - Apple Strudel a la Mode - Coffee and Tea - Snacks before departure. The Joe Lastovica Band will play a spirited mix of German music and Heidi the Bavarian Beer Garden Girl will be back along with Marty Keller and his Alpine Horn & Bavarian Act. Send your check payable to Activities Unlimited - \$55.00 pp- to **Mike Hurd**, 470 Wyckoff Ave. Wyckoff, NJ 07481. Any questions call Mike at 201-891-1374 or **Don Wasson** at 201-891-1873.

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 \$60.00 should be made payable to Activities Unlimited and sent directly to:**

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



ACTIVITIES UNLIMITED



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

Reservations ASAP, cancellable up to December 1, 2014

CUT
HERE

Reservations \$60.00 per person. Make check payable to **Activities Unlimited.** Amount enclosed: \$ _____

PLEASE PRINT

List Table Guests Here:

Member: _____
(First) (Last)

Guest: _____
(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