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PRESIDENT’S MESSAGE

When you see a business that says it’s a “family business,” what does that make you think of? A mom-and-pop operation where the owner smiles and remembers your name? A business that’s been around for generations? A place that treats you like family? A business you’d be comfortable recommending to friends?

We take family business seriously—and to a higher level—at OCBA. We’re proud to have member businesses that have been serving the community for decades. A recent OCBA board meeting included one third-generation business owner, two second-generation business owners, and three business owners who were students of my mother’s when she taught at Toms River High School South. The beautiful cover art on many of our magazine issues was painted by the father of one of our members, himself a retired local professional. Our roots in the community run deep.

Our commitment to being the “best in business” is a common interest and bond that has knit OCBA into a family. We are, in that way, unique among business organizations. Like a family, we have regular meals together where we chat and catch up with each other, in addition to discussing business and networking. We turn to each other for help and advice. As president, I frequently begin meetings by offering congratulations or condolences to our members, or passing along greetings from retired members.

OCBA businesses are committed to treating our customers and our community like family. Our code of ethics means that we will all do our best for our customers, and make it right if they are dissatisfied. One of our members says he tries to conduct his business in a way that would make his mother proud. We put the business owners’ first and last names in our magazine and on our website for a reason: We want you to know with whom you’re doing business. We want customers to get to know us. We want to be the businesses you would trust to help you and would recommend to family.

If you are a business owner who would like a place at the OCBA family table, please contact us!

Sincerely,

Regina L. Gelzer
Attorney-at-Law

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The Ocean County Business Association, Ocean County’s premier business organization, is interested in attracting new members from the business categories noted below. If you qualify, you can be a part of a well-established organization that can help you grow your business.

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Special thanks to OCBA member and photographer Angie Lombardi for providing the cover image.
Want a New Look?
By Donna Barnett

When clients come in requesting a new look, they’re often seeking a big life change. Yes, updating your hair can be the beautiful beginning of a new phase.

When you’re consulting with your stylist, ask questions. “What’s a small but dramatic change I can make?” It can be as simple as moving your part from the left side to the right—or even just a quarter inch. Ready for a bigger leap? Perhaps a new color is your destiny, or straightening your curly hair.

Darker or lighter highlights can provide a subtle pop of wow!

Clients often ask me, “If you had carte blanche, what would you do with my hair?” If your hair is short, I might recommend letting it grow (and we’d shape it along the way). Got long locks? I might suggest cutting off a few inches (although many clients chicken out at this point).

Of course, there are obvious life transitions for which a new look is appropriate: for example, between high school and college. When entering the work world. When getting married—or divorced. A new look, they’re often seeking a big life change. Yes, updating your hair can be the beautiful beginning of a new phase.

When clients come in requesting a new look, they’re often seeking a big life change. Yes, updating your hair can be the beautiful beginning of a new phase.

Ready to begin your new adventure? Head to the salon and enjoy a new you!

Donna Barnett owns Creative Changes Salon & Spa in Beachwood.

The Future is Closer Than You Think
By Bill DeBernardis

The general public knows little about Xerox’s venerable Palo Alto Research Center (PARC), which was founded in 1970—a year before a local journalist first used the term “Silicon Valley.”

What is PARC? It’s Xerox’s fabled think tank and futuristic research center. It’s only the birthplace of personal computing, the graphical user interface, the Ethernet, the laser printer, and key elements of what has become known as the Internet. Takes your breath away, doesn’t it?

It started with a small group of about 40 researchers who were at the core of some of the 20th century’s most important innovations. Many of these computer scientists and engineers went on to establish their own companies like Adobe and 3Com and were influential in inspiring companies like Apple and Microsoft. It’s quite a pedigree.

Today, PARC employs a staff of 260 physicists, computer and social scientists, and engineers. It is one of four Xerox R&D centers with a budget of over a half billion dollars. One of their current projects is combining sensors with high-level computing to advance human capabilities.

The resultant technology will be used for self-driving cars (expected to be available to the general public by 2020–21), robotics, and virtual and augmented reality. Other applications range from the everyday (sensors on containers of milk and other perishables to determine freshness of contents) to life-saving (expiration tracking for vaccines and medical supplies, or sensors for the helmets of soldiers to determine their exposure to explosive impacts). Pretty impressive stuff!

Back to 2017: How does this relate to the printing industry? Well, these advancements in technology have changed the way we do business today. Print shops like ours have new computer-driven, technology-oriented presses like the Hewlett Packard Indigo (which we at Atlantic Printing and Design are proud to own) or Xerox’s IGEN.

These are not the ubiquitous color copiers you see in offices everywhere. These are huge machines weighing more than 6,000 pounds that can generate high-quality, full-color print jobs time after time with little waste and no variation in color—that is, the color in each production run looks exactly the same each time the job is printed.

Historically, offset presses have been the standard for full-color printing. At a minimum, today’s technology is the equal of offset and—depending on the digital press and its operator—is often clearly superior to it. Jobs can be turned around faster and at a lower cost, benefiting the print shop’s clients and ultimately, you, the consumer. It’s a win-win situation for all concerned.

Yay technology and thank you PARC!

Bill DeBernardis is co-owner of Atlantic Printing and Design.
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What's the Cost of a Phase I Environmental Site Assessment?

By Philip I. Brilliant, CHMM, LSRP

People ask me that question weekly. The answer? It depends. At Brilliant Environmental Services, LLC (Brilliant) a “typical” Phase I ESA using ASTM 1527-13—the latest guidance available—usually runs $2,500 to $3,500. At complex facilities, fees can run $25,000 or more. Similar pricing is expected for Preliminary Assessments in New Jersey, in accordance with New Jersey specific rules, as well as a hybrid report satisfying both federal and New Jersey innocent-party defense requirements.

Why do other companies charge less? Hard to say. Expenses alone (database searches, agency visits, site visits) now run close to $1,200, and the actual time for a site visit (usually at least four hours if done properly) can be costly. If a consultant says a Phase I will cost anything less than $2,000, be very careful. The product (report) you receive may not be compliant with regulations or provide you the protection you need. The Phase I is the initial step in providing a buyer of a property protection for the unknown—buyer beware!

Questions to ask a consultant when inquiring about a Phase I:

• Will you visit the environmental agency if there are files available? By regulations, they must answer yes.
• How long will you spend on site? It must be long enough to walk the entire property, examine the interior and exterior (including the roof), and review any and all onsite records. How long would that take you?
• What are the qualifications of the person doing the site visit and writing the report (not the person signing off on the report, but the person actually doing the work)? ASTM E-1527 (all editions) sets forth who qualifies as an environmental professional, including specific education and experience requirements. Depending upon advanced degrees and/or licenses (or certifications) as few as three years or as many as 10 years relevant full-time work experience may be required.
• How long have you been in business? Go with experience, as you are relying on their expertise.
• Have you ever been sued and what is the limit of your professional liability insurance policy? If a company is cutting corners on a Phase I ESA, then they no doubt have been sued before and probably carry minimum insurance to limit their exposure. There are no limit requirements for environmental professionals, but you should insist on at least enough coverage to protect the value of your investment—just in case!

Phase I costs vary with the nature of the property (size, use, and regulatory history) as well as the client’s needs (refinance, purchase, risk tolerance). These and other factors need to be taken into account to properly complete a Phase I and provide clients real value.

A properly completed Phase I ESA can avoid thousands, if not hundreds of thousands of dollars in mistakes, unnecessary risk exposures, and regulatory fines.

Many property investors view a Phase I Environmental Site Assessment no differently than they view a title report—just a document to have so that a box can be checked during a commercial real estate closing. I encourage those of you who think that way to reevaluate your perspective.

Philip I. Brilliant, CHMM, LSRP is owner of Brilliant Environmental Services, LLC and Principal Environmental Scientist.
Why is Customer Service Important?
By Joseph J. Caldeira, Jr.

In the business of solid waste and recycling collection, our only product is customer service. Anyone can have pretty containers, fancy trucks, eye- and ear-catching commercials, and snappy buzzwords. But none of that means anything without good old-fashioned customer service.

As a local businessman—as for many of my fellow entrepreneurs—customers are my lifeblood. Nothing is more important than serving their needs. When customers call, they know they’ll speak to a decision maker. This is what sets mom-and-pop companies apart from national conglomerates.

The customer service you receive from a local, caring company far exceeds what you can expect from a multinational company. Your local provider knows you by name and is far more likely to fulfill your needs than a nameless, faceless customer-service rep who fields hundreds of calls a day. My customers know that, with just one phone call, problems will be solved, service requirements will be met, and any challenge they face can be conquered on a 24/7 basis.

Quality customer service is a total team effort. Everyone is involved, including the customer-service and sales departments, frontline drivers, and even the owner. All must be on the same page with a dedicated commitment to give the customer the best service possible. When you deal with a local, service-oriented company, that’s usually what you’ll get. But don’t be fooled: Not all companies, either large or small, are alike.

Price is not always the best measure of value. For example, if you’re a builder and request a roll-off container for debris removal to be delivered at 10 A.M., you schedule your manpower to be loading the container by, say, 11 A.M. A good service-oriented company will do everything in its power to get you that container before or at 10. They know you’re depending on them.

If they can’t meet the deadline, the right company will call and let you know what the delay is and when you can expect the container, so you use your manpower elsewhere in the interim. Instead of having three or four men waiting for the container, you can assign them to another task instead of wasting valuable time.

Before choosing a solid-waste or recycling-collection company—or any other service—take a look at the business’s commitment to excellent customer service. It will save you headaches and money in the long run.

Joseph J. Caldeira, Jr. is vice president of Meadowbrook Industries, LLC.

Bullying in the Workplace
By Midge Cannin-Schuck

High school is not the only place a person is bullied. When an individual enters the workplace, bullying can be just as prevalent and threatening and jeopardize one’s mental and physical health.

In the workplace a bully might try to:
• Threaten the status of a fellow employee by belittling his opinion and openly humiliating him in front of his supervisor or co-workers.
• Threaten her self-esteem by making the victim question her own “worth,” her ability to do her job, or her future potential with the organization. The victim may become the brunt of jokes between co-workers or be subject to name-calling and insults.
• Isolate a victim by ignoring him during social interactions or prevent him from participating in important company decisions. Information may be withheld, making it almost impossible for the victim to complete his job with accuracy—if at all.
• Overloading or overworking a person and giving impossible deadlines. Productivity is undermined when there is too much pressure on an individual to perform.
• Destabilizing the individual by criticizing her work even though it’s good or constantly reminding the victim of mistakes she’s made. She’ll be led to believe her ideas are subpar and may be given the silent treatment. Bullies may share confidential information to intentionally embarrass the victim.

Workplace bullying is more prevalent then can be imagined and can be committed by a supervisor, co-workers, or a collusion of both.

The victim becomes embarrassed and hates going to work. He might begin to feel the emotional symptoms associated with anxiety (wondering what is going to happen next), depression (feeling the emotional pain of reliving the events of past hours, days, and weeks; this could lead to a post-traumatic stress reaction.).

The victim’s work productivity plummets, his absenteeism goes up, and he may need to seek medical assistance. Physical symptoms such as indigestion, chest pressure or pain, or hair loss are not uncommon. Family and social life are often affected.

Workplace bullying produces real mental and physical health illness.

Midge Cannin-Schuck is a licensed professional counselor based in Toms River.

Source: Workplace Bullying: the Definition, Methods, Tactics and Effects
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FROM THE EXPERTS’ CORNER

Facts About GMOs
By Clare Bojus

It can be hard to figure out why there is so much controversy over genetically modified ingredients in our food. Here are a few pointers to help you sort through the facts.

It’s a growing debate: Should foods containing genetically modified organisms (GMOs), which are created in a lab by altering the genetic makeup of a plant or an animal, always have packaging notifying consumers of that fact?

According to a survey from the Consumer Reports National Research Center, 92 percent of Americans believe that these foods, which are prevalent in most kitchens across the country, should be labeled before they’re sold. With so many voices in the conversation and products on the market, GMO labeling has become a hot-button issue.

How can you make buying decisions that are best for you and your family? The answer starts with this basic question: Are GMOs bad for your health?

Those who support using GMOs point out that Americans have been eating foods containing them for more than 15 years and that there’s no credible evidence that anyone has been harmed. However, saying there’s no evidence of harm isn’t the same as saying they’ve been proved to be safe. “The contention that GMOs pose no risks to human health can’t be supported by studies that have measured a timeframe that is too short to determine the effects of exposure over a lifetime,” says Robert Gould, M.D., president of the board of Physicians for Social Responsibility.

So, which foods contain GMOs? The clear majority of corn, soy, canola, and sugar beets grown in the U.S. are now genetically engineered, and they are often used as ingredients in processed foods. Because corn and soybeans are the most widely planted genetically modified crops in the U.S., it’s not surprising you’d find the GMO corn in tortilla chips or GMO soy in the meat substitutes.

But genetically engineered ingredients also pop up in places you might not expect. Some spices and seasoning mixes contain GMO corn and soy. Soft-drink ingredients that might be derived from genetically modified corn can also include corn syrup and the artificial sweetener aspartame, glucose, citric acid, and colorings such as beta-carotene and riboflavin.

If you’re concerned, look for products with the “NON GMO Project Verified” label, which companies use voluntarily. Alternatively, stick with organic foods, which by definition cannot contain GMOs.

Clare Bojus is founder and owner of The Creative Basket and Devil Brownies.

There is No Such Thing as Cheap Food
By Sheree L. Robinson

How many of us know someone who usually makes fast-food choices for breakfast, lunch, and/or dinner?

Most of us know that this way of eating is not healthy. Fast, cheap, and processed food items are everywhere, and with our busy lives, the promise of a quick and easy meal is often hard to resist.

Unfortunately, the processed fast-food “modern American diet” (MAD) is loaded with highly damaging, counterproductive foods and food additives. Even those interested in eating only the healthiest foods have a hard time, because it seems junk food can be found on nearly every corner and throughout every aisle of the supermarket.

But fast food is never cheap. There is a price to pay, and it affects our health. Not only does high-fat, high-carbohydrate fast food deliver a lot of calories, but the latest research shows it may lead to chronic inflammation, putting you at risk for many diseases.

These foods are also particularly damaging for mental health, as they affect our moods and our ability to think deeply and with clarity.

We can choose healthier food options by sticking to food in its natural form. Stay away from processed food as much as possible. Try visiting local farmers’ markets and buy real, locally grown food that’s seasonal and unprocessed.

Another great choice is to join a CSA (community supported agriculture) program. Better yet, start growing you own fruits and vegetables. Plant an inside herb garden in your kitchen, or grow produce in containers on your patio or backyard. There are countless videos, articles, and books online and in stores that can help you start your own garden.

The latest research suggests you can positively influence your health every day through the lifestyle changes you make and through the food you eat. Quality nutritional supplementation, in addition to a healthy diet, can ensure you’re getting the most important nutrients your body and brain need to function optimally.

When we choose a healthier diet and lifestyle and make proper nutrition our goal, we can prevent many major diseases. Everyday choices we make will either improve our health or harm it.

The good news is, the choice is ours!

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Because We Care
Three Decades of Amazing Change  
*By Pete Ferro*

Thirty years ago, if you wanted to open a business, you rented a corner store, filled it with inventory, contacted the local newspaper, and maybe put an ad in the Yellow Pages. You would put some signs in the window and hand out flyers about the grand opening. You waited there at the store and served your customers as they came in.

Today the Internet allows you to open a business without a brick-and-mortar address and with no inventory. You can post your business on social media and reach an international audience. You sell your product 24 hours a day, seven days a week without ever speaking to a customer. Social media allows you to track your sales, target specific customers, and get instant feedback from customers, so you can correct any problems that come up.

Today a business owner can achieve success with online communication, fewer employees, and higher sales while making services more convenient for customers.

Thirty years ago, if you wanted to communicate with someone you had three choices. (1) You spoke face to face; (2) You called the person on a landline telephone; or (3) You wrote a letter and mailed it.

Today, by contrast, you meet face to face via an online connection; you call from an IP cloud-based phone or cell phone; chat online or send an instant message, email, voicemail, or text—no matter where in the world the other person is.

The Internet has had a huge societal impact across the world. Family and friends can communicate more than ever before. Online communities are forming, where like-minded individuals can voice their opinions and break the barriers of distance. People can get behind causes and gain national and international recognition that was never before possible. Information is available without going to the library, reading a book, or scanning the newspaper.

All this within the past 30 years or so. Imagine what the next 30 years will bring!

Pete Ferro  
obr>owns Ameritel Communications Corp. in Brick.

How Do You Know When to File for Bankruptcy?  
*By Regina Gelzer*

The decision to file bankruptcy is never easy. While it should be a strictly financial one, emotions always come into play. We always hope that everything will work out for the best. We do everything in our power to avoid bankruptcy.

How do you know when to consider filing? To bankruptcy attorneys, there are some clear signs that a client needs our help:

- When you’re struggling to or can no longer make minimum payments on credit cards. Credit card debt is the easiest type of debt to erase in a bankruptcy.
- If you have tried debt consolidation and cannot meet the payment obligations.
- When you are considering taking on new debt, such as personal loans, to pay off old debt. This, unfortunately, is usually the financial equivalent of rearranging the deck chairs on the *Titanic*.
- When you are considering or already tapping retirement funds to pay your bills. The bankruptcy court cannot seize retirement funds to pay creditors, so these funds would be protected if you file bankruptcy.
- If you are facing foreclosure, repossession or wage garnishment.

There are some situations where bankruptcy may not be your best option. A bankruptcy may not help if:

- The bulk of your debt is student loans, spousal or child support, or recent (less than three years ago) unpaid taxes.
- If you have significant equity in your home but are unable to pay your mortgage at its current rate.
- You have filed bankruptcy previously. Depending on the types of bankruptcies filed and the timing, you may not be eligible to have your debts discharged.

A bankruptcy attorney will be able to review your finances with you and determine if bankruptcy is right for you.

Regina Gelzer is an attorney-at-law specializing in bankruptcy law and collections.
PLANT-BASED EATING WITH A CATCH

From the Authors of The Vegan Cheat Sheet

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FROM THE EXPERTS’ CORNER

Business Sellers Should Demand an Independent Valuation—Ahead of Time

By Gary W. Herviou

If a small-business owner wants to sell his or her company now or within the next five years, an independent business valuation is an essential first step. If the time is now, then the appraisal serves as the basis for a potential deal structure. Should a transaction be farther down the road, the information provided in the valuation process allows the owner to properly position the firm to maximize financial return when the time comes.

It’s recommended that an independent third-party market valuation be put in place prior to any engagement for sale. The benefits to small-business owners are significant from both a time and money standpoint.

Why is a neutral-party fair-market appraisal so important when preparing to sell a business?

The Guessing Game is Eliminated – Even though some owners think they know what their business is worth, they’re really only guessing or may be using incorrect industry rules of thumb. A multi-dimensional and accurate report of the firm’s worth will ensure that no money is left on the table.

The Need for a Buyer Valuation is Eliminated – If a proper third-party valuation (as opposed to one done by the firm’s CPA or broker) is in place, then prospective buyers have no inclination to ask for one themselves. The business owner should control this process. The seller, not the potential buyer, should drive any discussion of fair-market value. An independent appraisal provides the buyer with a value justification and identifies the anticipated rate of return on his financial investment.

Deal Structure and Marketability Feedback is Provided – The independent valuation lets the owner know exactly what to expect if she decides to market her business for sale; a specific deal structure should be in place. Every business sale provides a distinct set of anticipated circumstances. The owner must analyze tax implications, timing, positive leverage, negative deficiencies, and confidentiality. A savvy business seller wants to be aware of these beforehand so goals can be reasonably met.

Value Drivers are Analyzed – The factors that influence a company’s value (positively and negatively) are identified for the business owner. By knowing exactly where his company stands relative to others in the industry (and to his own goals), a shrewd owner can implement changes as part of an orchestrated strategy to improve value and better position for sale.

A Faster Deal Closing is Achieved – Since the independent valuation is accredited and recognized by the financial community (including the SBA), commercial financing is obtained more quickly, and the seller gets to the closing table about two months faster than without one in place.

In order to maximize the financial return from a sale of a business, the firm must be both properly priced and properly marketed—the independent accredited valuation sets the stage for both.

If selling the business is a possibility, it’s incumbent on the owner to look at the big picture and get the cold hard facts regarding the salability of the company in advance.

This “valuation mindset” can be summed up as follows: Value now, plan ahead, and maximize return at closing. Well-informed business owners will make effective decisions accordingly, control the transaction process as best they can, and reap the rewards upon exit from the business. The unprepared will just have to take their chances and hope for the best.

Gary W. Herviou is Vice President of A Neumann & Associates, LLC, a middle market M&A advisory firm in NJ, PA, and NY.

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Knowing When to Get Help
By Tim Bradshaw

As people age and physical limitations occur, we may find our loved ones dealing poorly with those changes. Eventually the question starts ringing in our heads, “When should I look for help?”

But then we think, “I can’t tell Mom what to do—she’d never listen to me, anyway.” Or, “Dad would never accept help, he’s too proud.” Or, “It’s not time yet, let’s wait.”

The good news is we don’t have to guess when help is needed. Here are some common “red flag” indicators:

**Physical Condition:** Has your loved one been diagnosed with a medical condition that affects his daily activities, such as dressing, grooming, shaving, toileting, and eating?

**Personal Care:** Does she bathe regularly? Is there body odor? Are incontinence products worn if necessary and changed regularly and correctly?

**Driving:** Has driving become difficult, uncertain, or scary? Have reflexes and decision-making slowed? Have new dings, dents, or scratches appeared on vehicles?

**Nutrition:** Is your loved one’s weight stable? Is he eating regularly and nutritiously? Is the refrigerator properly stocked with a variety of foods? Is there spoiled food in the refrigerator or on the counters?

**Household Tasks:** Are household chores—like dusting, laundry, and vacuuming—being done regularly? Are bed linens changed frequently?

**Socialization:** Does your loved one have moods of loneliness, despair, depression, frustration, irritability, or anxiety? Is there fear or insecurity about leaving the house?

**Mental Health:** Are there memory lapses and/or difficulty finding the right words?

**Medication:** Are medications taken as prescribed and refilled on schedule? Does the senior understand what the meds are for?

**Finances, Mail, Paperwork:** Is the senior having difficulty managing her checkbook, finances, bills, and personal affairs? Are there past-due notices arriving? Is mail piling up? Are important documents or items like purses, wallets, and keys misplaced frequently?

**Safety, Security, and Sanitation:** Are appliances, such as the stove or coffee pot, left on? Is the house too hot or too cold? Are doors left unlocked? Has the senior fallen in the past six months? Is there clutter on the floor? Is pet debris evident?

Family members often see some of these changes but dismiss them until one of two things happen: 1. The family begins to spend so much time helping the senior that they have little time for their own responsibilities.

2. The senior experiences a physical or medical crisis. Both result in undue stress for all involved. If you have a concern with even one set of indicators, be proactive: Acknowledge the issue(s) and explore options for help. Even simple changes can make a big improvement.

Finally, keep your efforts as informal as possible. Rather than going through the house like an inspector with a checklist, make your observations through normal, casual interaction. Make a mental note when you see things that are of concern. Keep conversation non-threatening and cooperative. Make every effort to respect the senior’s wishes while assisting with her needs.

Tim Bradshaw is President of Affordable Senior Home Care.
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The Hindenburg Disaster, 80 Years Later—Still Haunting and Inspiring

By Sandy Levine

Watch the heart-wrenching, historic film footage of the Hindenburg disaster just once, and it’s likely the images will remain with you for years. On May 6, 1937, one of the world’s largest rigid airships burst into flames as it was attempting to land at Naval Air Station Lakehurst.

In just over 30 seconds, the entire airship was burning and on the ground. Thirty-six people lost their lives that evening. Miraculously, 62 passengers and crew members survived.

This May marks the tragedy’s 80th anniversary, which will be commemorated with a special dinner and the annual ceremony at the site of the crash, on what is now Joint Base McGuire-Dix-Lakehurst.

But why is the Hindenburg’s story so famous and memorable? Other airship disasters during that era were more deadly: In 1933 the USS Akron crashed at sea, killing 73 people (more than twice the number lost on the Hindenburg), with only three survivors.

The answer is simple: media coverage.

Historians note that the Hindenburg’s demise was unique for the times, as it was captured by both still photographers and film cameras. The 16mm film shows some astonishing sights: The speed at which the fire ripped through the airship’s hydrogen-filled cells; the gigantic dirigible—nearly the length of three football fields—crashing to the ground; the skeleton of the airship crumbling within the flames. It seems impossible that anyone could have survived.

Newspapers ran stories with vivid photographs of the tragedy. Newsreels were produced from the film footage, and synced with the famous eyewitness audio recording by radio reporter Herb Morrison. The disaster was seen and heard around the world—and also marked the beginning of the end of commercial lighter-than-air travel.

I’m honored that my company was chosen to create a mini-documentary to mark the 80th anniversary of the Hindenburg disaster. I’ve looked at the archival film footage many times while working on this project. Every time I see it, I’m saddened by the loss of life for the victims and their families.

But keep watching as the cameras roll, and the film shows something else: People on the ground running towards the inferno to help. Their heroism is one of the reasons more than 60 people survived. For me, this is what makes the Hindenburg story truly memorable: The worst of times brought out the best in humanity. And I’m grateful that’s been immortalized on film.

Sandy Levine is owner of Sandra Levine Productions, LLC, a television and video production company based in Toms River.

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FROM THE EXPERTS’ CORNER

Why Shred Your Documents?
By Peter Levitt

In today’s day and age, every business collects and maintains sensitive information. Although many businesses are making the shift to storing data electronically, there are still many businesses that store paper files.

If you’re one of those businesses, you may be wondering what to do with those important documents when they’re no longer needed. Customer lists, payroll records, and credit card information are all things that should be shredded when you’re ready to dispose of them.

Wondering why it’s so important to shred important business documents? Here are the top five reasons:

1. Prevent identity theft.
In 2012, about 16.6 million U.S. residents over the age of 16 were victims of at least one identity theft incident according to the Bureau of Justice Statistics. In order to protect your employees, your customers, and your business, it’s essential that you shred documents when they’re no longer needed. While these documents are still in your possession, it’s important that you store them in a safe and protected location.

2. Protect your customers.
Do everything you can to protect your customers’ identities. Even though you shouldn’t be writing down credit card information, if you do, it’s important that you shred this information right away. The same goes for any documents that contain sensitive customer information.

3. It’s the law.
Legislation regarding information privacy and security is getting more and more rigorous, and it continues to be strictly enforced. Penalties can be severe for businesses that fail to comply with these regulations. You have a duty to protect your customers’ personal and secure data, and if you don’t, you could be fined for mishandling customer information.

4. Protect your employees.
Employees have a legal right to privacy, and they expect you’ll keep their personal information safe. How are you discarding voided checks, old pay stubs, time cards, health records, copies of photo IDs, and Social Security cards? If you’re simply throwing them in the trash can, you’re putting your employees’ privacy and identity in jeopardy. Shredding these documents is a better alternative to tossing them.

5. You’ll save space.
Do you really need all of those papers that are piling up on your desk? If you have paper taking up coveted “real estate” in your office, consider shredding those documents instead. You’ll create extra space in your office for other, more important things (like that new computer you’ve been wanting).

What kinds of documents should be shredded?
Here are some examples:
- Tax returns
- Photo IDs
- Bank statements
- Voided checks
- Employee pay stubs
- Credit card information
- Copies of sales receipts
- Documents containing sensitive information, such as name, address, phone number, or email
- Employment records

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FROM THE EXPERTS’ CORNER

Estate-Planning Basics: General Durable Power of Attorney
By Christina M. Costanzo, Esq.

Every adult needs at least three estate-planning documents: (1) a general durable power of attorney; (2) a last will and testament; and (3) a living will/advance healthcare directive. While some people require additional planning, these are the absolute musts.

This article addresses the importance of a general durable power of attorney. With a power of attorney, an individual (“principal”) gives another individual(s) (“attorney-in-fact”) the authority to exercise rights on the principal’s behalf during his lifetime.

A general durable power of attorney immediately grants another individual the authority to do anything the principal could do—financially and medically—with the exception of gifting the principal’s assets, unless it explicitly so provides.

If you become incapacitated and do not have a power of attorney in place, your loved ones will not have legal authority to make decisions for you. With real property, for example, even though you and your spouse may jointly own your home, your spouse would be unable to sell the property (e.g., to pay medical bills or downsize) without obtaining legal authority from the courts through a guardianship action.

A guardianship exposes you to several unnecessary risks, including expense, time, and lack of control.

An uncontested guardianship can cost around $5,000. Your loved ones retain an attorney to assist them with the action, the court appoints an attorney to represent your interests, and two doctors are retained to confirm you are incapacitated. A power of attorney is a more cost-effective means of granting your loved ones such legal authority.

Additionally, a guardianship can take several months to be finalized, while a durable power of attorney is effective the moment it’s signed and lasts until it’s revoked or the principal passes away.

Finally, with a guardianship, the court strips you of your legal rights and decides who will be your guardian. You can’t control whom the court chooses, and it may not be the individual you’d select if you were able. Contrarily, you decide who should be granted power of attorney, and you give that person a concurrent right to act on your behalf—so you don’t lose your rights to make your own decisions.

To avoid the risks associated with a guardianship action, you must have a general durable power of attorney in place.

If you have questions about how a general durable power of attorney might benefit you and your loved ones, you should contact a local elder law attorney.

Christina M. Costanzo, Esq. is an attorney-at-law at the Law Offices of Apicelli, Costanzo & Russom in Toms River. She specializes in elder law.

Sick and Tired of Being Sick and Tired?
By Siobhan Hutchinson

Congratulations! You have reached your goal and/or you’re finally retired. What’s missing? Have you lost your “giddy up and go?” Feeling overwhelmed, tired, or anxious? Have you discovered that your balance is not as good or your golf game is not up to par?

Although there is no promise of a miracle in one class, students have reported improvement in overall energy, better focus, sense of peace, lowering of high blood pressure, less pain, better balance, and an improved golf game with the practice of qigong and t’ai chi chih movements.

If you’re not familiar with qigong or t’ai chi chih, give these gentle movements a try—from either a standing or seated position—and feel the difference in your mood and stress level. These practices are described as mindful, moving, and meditative.

They are evidenced based, meaning there is substantial research proving their benefits. A number of studies by UCLA have found that doing t’ai chi chih improves immune system function, helps relieve depression, and improves the quality of sleep.

Many of us find it difficult to relax, calm the mind, and focus. This practice is all about letting go!

Experience them during World T’ai Chi & Qigong Day, celebrated around the globe on the last Saturday in April. Local schools and teachers offer free demonstrations or workshops so that everyone can learn more about these powerful, beneficial practices. Some experienced teachers even continue to mentor and instruct into their 90s!

Stress may be responsible for 90 percent of all diseases. Aren’t you sick and tired of being sick and tired? Then it’s time to explore what t’ai chi chih and qigong can do for you.

Siobhan Hutchinson, MA-Holistic Health, is owner/founder of Next Step Strategies, LLC.

Estate-Planning Basics: General Durable Power of Attorney
By Christina M. Costanzo, Esq.

Sick and Tired of Being Sick and Tired?
By Siobhan Hutchinson

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Simple Calzones to Impress Your Guests

By Lisa McComsey

Tired of serving the same old cheese-and-cracker platter and mini quiches at your cocktail parties? Kids complaining about “chicken for dinner—again?!?” Here’s a simple recipe from my book, Seagan Eating, that’s easy to make, brimming with healthful ingredients, and absolutely delicious. Best of all, these fancy-looking calzones will knock the socks off your guests and picky eaters alike.

Simple Crab-and-Spinach Calzones

Serves 4 for dinner or 8 for appetizers

1 (12-ounce) box silken extra-firm tofu, drained
1 pound fresh baby spinach, steamed to wilt, and squeezed to remove all excess water (or frozen, defrosted, and squeezed)
1 tablespoon sweet sherry
1 teaspoon salt
10 ounces flaked crabmeat, fresh or canned (picked and drained)
6 to 8 (8-inch) whole-wheat tortillas

Preheat the oven to 400°. If you don't have a nonstick baking sheet, line a baking sheet with parchment paper and set aside.

Pulse the tofu, spinach, sherry, and salt in a food processor or with an immersion blender until just blended, or mash together with a fork. Fold in the flaked crabmeat.

Lay the tortillas on a flat surface. Spoon ⅓ to ½ cup of the crab mixture into the center of each tortilla. Fold the bottom half of the tortilla up to the center of the mixture. Fold each side into the center. Fold the bottom up to the top to form a square.

Place each packet on the prepared baking sheet.

Bake for 15 minutes or until the tortillas begin to crisp.

These don’t need sauce. However, for a treat, make a dipping sauce by mixing cashew cream (equal parts cashews and water pureed in the blender) and Sriracha or lemon juice.

Lisa McComsey is a writer, editor, and coauthor of Seagan Eating: The Lure of a Healthy, Sustainable Seafood + Vegan Diet and The Vegan Cheat Sheet—Your Take-Everywhere Guide to Plant-Based Eating.

Renovation Loans: Buy the Right Location and Create the Perfect Home

By Robert Rauf

In most of New Jersey and in many parts of the country, there is an inventory shortage in the housing market. This has caused problems for buyers and created a sellers’ market. Buyers want great houses in great locations. Even great houses in not-so-great locations are getting plenty of attention as the inventory drought continues with no apparent end in sight.

This goes against the three rules of real estate: Location. Location. Location.

Buyers want what's new and shiny, and they're overlooking homes that may be in the perfect neighborhood simply because the house is dated, tired, or missing something on their wish list.

Fortunately there is a solution: Renovation loans to the rescue! Buyers can use a Fannie Mae HomeStyle or the FHA 203k loan to transform any house into the perfect home.

How does it work? It’s pretty simple. Start by looking at homes that are being ignored by other buyers (instead of the perfect home) and focus on the location and neighborhood that best fit you.

Typically, you'll get a “fixer-upper” home at a discount, and using the 203k or the HomeStyle loan, you can do anything you can dream up—from simple upgrades to major remodels and additions. In most cases, you’ll build equity faster than your friend who purchased that shiny new house.

As with any home purchase, start by speaking with a licensed mortgage loan originator (who understands renovation loans) to be qualified and make an offer on the home. There aren’t any special requirements or down payments.

For an FHA loan, the minimum down payment is 3.5 percent; the Fannie Mae is 5 percent down, or more if you prefer. The only difference is the down payment will be calculated on the total purchase price + renovation costs.

Another difference will be the appraisal. The appraiser will appraise based on the “after improved value” so there is less of a worry about repair issues or value issues when using a renovation loan.

This is all packaged into one loan, allowing you to buy a home that may not be eligible for traditional financing and allowing you to use your imagination to create your perfect new nest. So when you go out to shop for a home, focus on your needs: location, school system, commute, view. Find the home that fits your definition of the perfect location and make it your own using a renovation loan.

Robert Rauf is a licensed mortgage loan originator (NMLS#248937) at HomeBridge Financial Services in Toms River, the largest FHA 203k lender in the country.
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A Silver Alert is a public-notification system in the United States that broadcasts information about missing persons—especially senior citizens with Alzheimer’s disease, dementia, or other mental disabilities—so citizens can help find them.

Approximately six in ten dementia victims will wander at least once, health-care statistics show, and the numbers are growing worldwide—fueled primarily by Alzheimer’s disease. If not found within 24 hours, up to half of wandering seniors with dementia suffer serious injury or death.

I was driving down Route 37 in Toms River the other day, and a Silver Alert was being broadcast on a digital billboard. My heart felt sad. I know all too well the challenges that families face when loved ones have dementia or Alzheimer’s disease. I prayed for the person’s safe return and I prayed that the family would remain strong throughout their ordeal.

Having a loved one with dementia or Alzheimer’s is one of the most difficult challenges a family can face. It’s never easy to accept the prognosis, and it is always difficult to reconcile your feelings, especially in the earlier stages when physical health hasn’t been affected. You are frightened beyond belief, yet you are nowhere near being a coward. In fact, the opposite is true. You demonstrate a strength, determination, and resilience that is practically superhuman. You are willing to give your all to care for your loved one, and no sacrifice is too much.

I applaud your efforts and completely understand your commitment to your loved one, but I also implore you to reassess your situation. Dementia and Alzheimer’s present a host of behavioral and cognitive challenges. And while you may feel you have everything under control, you may be just one step away from a Silver Alert. When it comes to juggling work, family responsibilities, and care for a loved one with a memory disorder, the odds are stacked against you. Despite the most heroic efforts and greatest sacrifices, the reality of the situation is that the complex and unpredictable nature of these disorders makes it very difficult to manage.

Even if you have extensive training and experience, the safety and security of a person with a memory disorder is at risk if not in the proper environment. Most homes are not equipped with the safeguards in place that a facility designed for memory-impaired patients possesses. Even with your best intentions, you most likely cannot give the level of care and attention that a medically trained professional can give. What generally happens is that you work your fingers to the bone, get by on very little sleep, and both you and your loved one get frustrated. At best, the health and well-being of both of you are compromised and at worst, you find yourself in a Silver Alert situation.

For your loved one’s safety and your peace of mind, please find a facility that is equipped to handle the special needs of your loved one. Let’s all work together to prevent Silver Alerts!

Denise Van Tassell, RN, BS, LNHA, CALA, is COO/Partner of Alcoeur Gardens.
MEMBER SPOTLIGHT

While our entrepreneurial members lead interesting professional lives, they’re also shaking things up on the personal front. This column shines a spotlight on the lesser-known aspects of randomly selected OCBA members. Let’s learn more about our Shaklee distributor, Sheree Robinson. She holds the category “health and wellness products” and grew up in Freehold Township before moving to Ocean County.

What do you enjoy doing outside of work/OCBA?
I love playing tennis when the weather warms up. I also enjoy working out at the gym—lifting weights and spinning. And my favorite hobby is riding my Harley once the weather is above 50 degrees.

What’s one surprising thing we may not know about you?
Most people are very surprised to find out I ride a motorcycle.

What’s your favorite vacation spot/activity?
I love the mountains and water. Anytime I can take a week or more, I head out to the Blue Ridge Mountains (with my motorcycle, of course). There is a mountain pass along the North Carolina/Tennessee state line that borders the Great Smoky Mountain National Park. It’s absolutely my favorite place.

Where in the world would you like to go?
I would love to be able to take a motorcycle trip to Alaska. I have friends that took this trip in the fall of 2016. Sounds very adventurous. It’s 13,000 miles round trip; they carried everything on their bikes, including their tents.

What do you like/dislike about living in Ocean County?
I love that my husband and I are close to our children. My daughter is pregnant with her first child, and it’s so nice to be only 15 minutes away.

OCBA Members Are Making Waves in the Community

For the sixth time, Chester Chianese, DDS was named one of the top dentists in New Jersey by New Jersey Monthly magazine.

JOIN THE BEST IN BUSINESS

OCBA is currently accepting applications for new members. Due to the association’s non-compete clause, only prospects in professional categories not currently occupied by OCBA members may be considered. To view which categories are taken, check the membership roster in the centerfold.

The OCBA has breakfast and lunch meetings twice a month and has strict membership and attendance requirements. For more information or to download an application, visit OceanCountyBusinessAssociation.com or call 866.606.OCBA.

OCBA MISSION STATEMENT

Our mission is to assemble the most trusted, well-respected business owners in our community and create an atmosphere where referrals and purchases occur regularly. We also promote the exchange of business information and ideas through various means, including: biweekly craft talks, networking, and semi-annual magazines. In so doing, we improve the quality and quantity of commerce in Ocean County. OCBA maintains strict membership standards and represents honesty, integrity, and high standards to the general consumer.

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Lisa McComsey, writer, editor, and coauthor of The Vegan Cheat Sheet and Seagan Eating—The Lure of a Healthy, Sustainable Seafood + Vegan Diet, was interviewed—along with coauthor Amy Cramer—on the “Talk Healthy Today” radio show about adding seafood to an otherwise plant-based diet. The episode, titled “Go Fish! Secrets to Seagan Eating,” aired on RadioMD, iHeart Radio Talk, TuneIn, Stitcher, iTunes, UberRadio, and TalkStreamLive.
Christina Costanzo, Esq., is an attorney at the Law Offices of Apicelli, Costanzo & Russom in Toms River, a full-service firm. Christina is a member of the New Jersey and Pennsylvania bars and has been with the company since 2012. She specializes in the areas of elder law and estate planning, administration, and litigation. Born and raised in Toms River, Christina decided to return to her hometown after graduating law school to “provide legal services to the community I know and love.” She and her colleagues at the firm focus on providing practical, cost-efficient, results-oriented solutions to their clients’ issues. As a member of OCBA, Christina looks forward to meeting other business professionals and leveraging those contacts to help her clients with all their needs. In her spare time, Christina enjoys cooking, entertaining, spending time with family and friends, and taking advantage of all the activities and amenities at the Jersey Shore.

Siobhan Hutchinson, MA—Holistic Health, is the owner and founder of Next Step Strategies, LLC, a provider of holistic-health options, including tai chi, qigong, reiki, energy medicine, and aromatherapy. Launched in 2004, the center offers classes as well as personalized sessions that help with stress and pain. “We work with individual needs in mind, body, and spirit,” explains Siobhan. “We listen and work with you to find the best next step in your health journey.” The goal is to self-empower people to tap into their natural healing ability and offer a holistic approach to health and vitality. Prior to founding Next Step Strategies, Siobhan spent 25 years in medical services and homecare. She developed and headed the marketing departments for a hospital system and privately owned home-infusion pharmacy/service. It was a happy accident that Siobhan learned about OCBA—she was participating in a senior health expo at the Clarion while an OCBA meeting was going on. Through membership in OCBA, Siobhan hopes to collaborate and network with local professionals “who have integrity, who are proud to offer superior products and customer service while growing their businesses, as well as helping with community projects that educate and enrich the lives of local residents.” Her motto? “Fostering a holistic approach to health and vitality for all. And persistence.” Siobhan has many hobbies and interests, including designing and producing flower and vegetable gardens, rollerblading, skiing, dancing, theater, good conversation, and great dining. She is a member of Caregiver Coalitions, she hosts and produces World T’ai Chi and Qigong Day, hosts and produces holistic-health expos, and offers pro bono classes and workshops.

Peter Levitt is president of AutoShred, which provides on-site document and asset destruction. “Using state-of-the-art, cross-cut technology, you can be guaranteed that your assets are securely, quickly, and legally destroyed,” explains Peter, adding that, “Proper and legal destruction of assets is more important than ever.” Thanks to an increasing number of federal and state laws, companies are required to protect themselves by correctly destroying their confidential records. And with today’s social-media craze, businesses can’t afford to carelessly dispose of customers’ information, lest it become public. Prior to running Autoshred, Peter spent many years in the staffing industry, placing executives nationally in the banking and technology sectors. Before that, he ran collection agencies in Canada and the United States. His motto: “How can I help you today?” A Canadian by birth, Peter loves all things winter. He’s an active hockey player and a proud member of the U.S. Maccabiah Olympic hockey team that won the gold medal in Israel in 2013. Residing in Philadelphia, Peter volunteers with the Cynwyd Trail.

Jeff Koerner is vice president and director of marketing for Ozane Inc., which offers a variety of services, including termite and pest control; real estate wood-destroying insect reports; moisture and mold control; and an insect museum called Insectropolis, featuring tours for groups and birthday parties. He entered his family’s business in 1991 after graduating college to help promote and grow the company. Ozane Inc. prides itself on service, quality of work, and its insect museum. As a member of OCBA, Jeff hopes to build mutually beneficial relationships with like-minded business owners. His motto? “Protecting the health and property of our customers for over 100 years.” In his spare time, Jeff enjoys running, hiking, and spending time with his family. He also helps his wife, who runs the food pantry at Christ Episcopal Church, and volunteers at the church’s café, which serves the hungry. In addition, Jeff belongs to the Board of Realtors’ affiliate committee, and he runs Bug Fest at Insectropolis, which raises money for scholarships for local students.

Christina Costanzo, Esq.

Siobhan Hutchinson

Peter Levitt

Jeff Koerner
Fourth Annual Golf Classic Tees Off
By Joseph Caldeira, Golf-Committee Co-Chair

Over the past four years, OCBA’s Marty Aronow CAREing for Children Charity Golf Classic has raised more than $55,000 for its singular charity. Last year’s event netted nearly $25,000 alone. CAREing for Children (CFC) provides toys, food boxes, and gift boxes to hundreds of area families who would otherwise not have presents during the holidays.

The 2017 tournament takes place on Tuesday, May 16 at the Pine Barrens Golf Club in Jackson, NJ. Sign-in begins at 11:30 A.M., lunch is served at noon, and tee time is at 1 P.M. Shotgun start. Dinner and a silent auction round out the event.

Join us for a great day of fun and camaraderie with your friends and fellow OCBA members. The food is excellent, the company is great, and the golf course is one of the best in Ocean County. So get your foursome together and come out for a fun day of golfing for an exceptional cause—CAREing for Children.

If you can’t attend, you can still help out by donating prizes, gifts, tee sponsorships, or just volunteering your time to help out on the links. If you’re reading this after the May 16 outing, we welcome your support and donations throughout the year. Please email us at info@oceancountybusinessassociation.com to learn more.
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