



# OCEAN LIFE

SMART ADVICE FROM OCEAN COUNTY'S BEST IN BUSINESS

2018  
VOLUME 1

Is **Spousal Caregiving**  
Becoming **Too Risky**  
for You? p.4

**Feed Your Lawn**  
For Optimal Health p.9

**What the Fluke is**  
**Sustainable Fish** –  
and Why Should  
You Care? p.23

Is **#MeToo**  
At Your  
Workplace? p.4

Preventing  
**Silver Alerts** p.21

*A Cruise Experience*  
*Like No Other* p.9

Dos and  
Don'ts When  
Applying For  
a Mortgage  
p.17

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## Table of Contents

OCBA Officers and Board of Trustees.....	3
OCBA Magazine Staff.....	3
President's Message.....	3
<b>From the Experts' Corner</b>	
Is #MeToo At Your Workplace?.....	4
Is Spousal Caregiving Becoming Too Risky for You?.....	4
Beware of Long-Term Service Contracts.....	6
Why an Asset Guide is Critical to Your Estate Plan.....	7
Tricks of the Trade.....	7
Feed Your Lawn For Optimal Health.....	9
A Cruise Experience Like No Other.....	9
Angry and Emotionally Hurt Children: Why Do Kids Kill?.....	11
Business Valuations: Not Just For Sellers Anymore.....	13
There is a Solution For Peripheral Neuropathy.....	15
Dos and Don'ts When Applying For a Mortgage.....	17
Are You Coddling Your Lawn?.....	19
Preventing Silver Alerts.....	21
What the Fluke is Sustainable Fish.....	23
A Surefire Way to Set Your Business Apart.....	25
Why Have a Certified Health Insurance Agent?.....	26
OCBA Open House.....	26
Fifth Annual OCBA Golf Outing.....	27
Milestones.....	27
OCBA Wants You!.....	27
OCBA Mission Statement.....	27
Spotlight On... Andy Anderson and Gary Herviou.....	28 & 29
OCBA Directory.....	Center Spread

## PRESIDENT'S MESSAGE



I have been President of the OCBA since July 2017 and would like to thank the members for all their support. Trying to guide our organization toward growth and prosperity has been a tremendous learning experience, and I couldn't do it without their help.

During the holidays, our organization does a great deal of civic good for Ocean County's less fortunate through our CAREing for Children charity. This type of giving is only possible with the cooperation of the entire membership. The groups to which we donate are truly appreciative, evidenced by the number of thank-you notes we've received. Because of our members' generosity, we're able to make the holidays more meaningful and joyful for hundreds of local families.

As for growing our club this year, we've created eight "special-event meetings" to bring fresh ideas, greater exposure, and new members to the organization. We kicked off in January with an Open Forum meeting, in which the membership voiced ways in which to promote OCBA through social media. To our members, friends, and colleagues, please "Like" and "Follow" our Facebook page and be sure to post often!

On March 15, we held our Employee and Colleague Day, and May 15 brings us to OCBA's annual Marty Aronow CAREing for Children Golf Outing at the Pine Barrens Golf Club. Our first Open House meeting of the year is slated for June 7, which is always special and brings us tremendous visibility in the community. OCBA members will toast each other at our July 19 cocktail-party meeting, which is held in the evening (unlike our usual lunch meetings) and is a great time. We'll be boarding the River Lady on September 6 for a fun "floating meeting," then our second Open House event takes place on October 18. Finally, the highly anticipated OCBA Holiday Party rings out the year on December 6.

With so many great activities going on in the coming months, I look forward to our members' support and hope to see a lot of new faces. If you're not an OCBA member but are interested in checking us out and would like to attend a regular or special meeting, please contact us at [info@oceancountybusinessassociation.com](mailto:info@oceancountybusinessassociation.com) or 866-606-OCBA (6222). We'd love to meet you.

I look forward to working shoulder-to-shoulder with our membership to make 2018 a success.

Sincerely,

Joseph Caldeira  
Meadowbrook Industries, LLC

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Articles in Ocean Life magazine have been submitted by individuals believed to be reliable. The information has not been verified by the OCBA.

Special thanks to watercolor artist Ed McComsey for creating the cover image.

## Is #MeToo At Your Workplace?

By Andy Anderson



It's possible that the #MeToo movement is alive and well your place of business. Unless someone is brave and speaks up, sexual harassment, bullying, and the like may exist in your workplace. As an employer, you have a responsibility to maintain a work environment that's free from harassment of all kinds.

When an employee approaches you about harassment, you must investigate the accusations, document what you did in your effort to identify the scope of the harassment, and explain how you addressed the issue. This could include hiring an outside firm to help you impartially investigate accusations. Too often employers dismiss the accusation, as we recently saw in the case of USA Gymnastics doctor, Larry Nasser, in which scores of participants sounded the alarm, only to be dismissed. Encourage your employees to speak out and let them know you want to create and maintain a safe work environment.

Harassment also comes from sources brought into the workplace, including outside workers, delivery people, and sales reps. As the employer, you're responsible for the safety of your staff members, which means protecting employees from external sources of possible harassment.

This includes you, the employer. Where does an employee turn when he or she feels that you, the highest authority in the company, are harassing him or her? The answer is usually an attorney. When this happens, you need a lawyer to represent you and your company.

In addition to harassment, employees can bring action against an employer for any act that violates their rights. These can include wrongful termination, age discrimination, racial discrimination, religious discrimination, hostile work environment, and the list goes on. A good employee handbook is the first step to protecting yourself and establishing the procedures you use when investigating and resolving one of these complaints.

Make sure you've retained an attorney who's familiar with employment practices and reviews your handbook before you distribute it to employees. Please do not make up your own by gathering bits and pieces of handbooks from the internet.

Finally, there are special insurance policies available to protect you against the cost you face in defending and paying damages arising from a suit of this nature. General liability and workers' compensation policies do not cover these types of claims.

*Andy Anderson is president of Anderson Insurance Agency and president of New Gretna Volunteer Fire Company.*

## Is Spousal Caregiving Becoming Too Risky for You?

By Timothy Bradshaw



Caring for a spouse in need is very demanding and can be stressful enough to threaten your health, too. It's important that you give your own needs equally high priority, because in the long run, it will benefit your spouse as much as it will help you.

As a caregiving spouse, you may begin to feel isolated from friends and experience guilt about your own unmet needs. There can also be a sense of loss, especially if your spouse suffers from dementia or Alzheimer's disease.

So how do you know if caregiving is becoming too risky for you? Examine this list and see how many apply to you:

- Missing or delaying your own doctor appointments
- Ignoring your own health problems or symptoms
- Not eating a healthy diet due to lack of time
- Overusing tobacco and/or alcohol when you feel stressed
- Giving up exercise habits for lack of time
- Losing sleep
- Losing connections with friends because you don't have time to socialize
- Bottling up feelings of anger and frustration and then surprising yourself with angry, perhaps violent, outbursts directed at your spouse, other family members, coworkers, or even strangers
- Feeling sad, down, depressed, or hopeless
- Loss of energy
- Lacking interest in things that used to give you (and your spouse) pleasure
- Feeling resentment toward your spouse
- Blaming your spouse for the situation
- Feeling that people ask more of you than they should
- Feeling like caregiving has affected family relationships in a negative way
- Feeling annoyed by other family members who don't help out or who criticize your care

All caregivers who suffer elevated levels of stress are at increased risk for physical and emotional issues.

Even if you're only experiencing two or three of these items, it's important to get help and support. If you can say yes to many of the symptoms on this list, it may be time to seriously consider alternatives—whether that means relying on supplemental caregivers or full-time care at home or in a facility for your spouse.

The truth is, your spouse/partner will be in better hands if you are healthy.

*Timothy Bradshaw is president of Affordable Senior Home Care.*



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**Beware of Long-Term Service Contracts**

By Joseph J. Caldeira, Jr.



Before you sign any long-term contract, make sure you read the terms and conditions. Often service agreements are one-sided in favor of the vendors, giving them the right to change terms, conditions, and rates at any time.

Many of the nationally traded service companies have rollover—or “evergreen”—clauses that allow the contract to automatically renew unless you cancel it prior to expiration. These “evergreen clauses” are

illegal. Another ploy—also against the law—is that the company stipulates you grant it first right of refusal should you decide to cancel and go with another vendor. If you see this in a contract, cross it out and initial it.

Never sign paperwork presented to you as simply a “service change” or “audit of your current services.” National companies may use these against you, saying they have a signed contract with the “new date” as the anniversary date of your agreement. This is commonly done as a way of perpetuating agreements.

Sometimes, nationally traded service companies will send you renewal notices that contain coupons for \$25 account credits if you return the signed agreement within a certain period of time. The new contract is frequently devoid of terms and conditions; when questioned, the company will tell you the original contract terms and conditions still apply.

These terms and conditions are very restrictive and bind you for a period of time. Changes or cancellation requests may be met with vehement opposition; lawsuits can even be threatened. They reason that they have lawyers on permanent retainer and it is simply a cost of doing business for them. Anyone wishing to cancel the contract has the right to do so but must pay a six-month liquidated-damage cancellation fee to do so.

My advice is to read the contract’s terms and conditions carefully, cross out items you do not agree to, and give yourself the option to cancel any time with a 30-day notification. Better yet, deal with a local company you know and trust. Remember they are easily accessible and will usually look out for their customers’ best interest.

Joe Caldeira is vice president of Meadowbrook Industries, LLC.

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## Why an Asset Guide is Critical to Your Estate Plan

By Christina M. Costanzo, Esq.



When people think of an estate plan, they often think of a last will and testament, power of attorney, and living will/advance healthcare directive. Those documents are critical. But if your plan stops there, you're leaving your loved ones with a great deal of unnecessary work and stress.

A complete estate plan must also include a comprehensive guide to all your assets and personal information. Far too often,

families seeking advice in a time of crisis lack the information they need to act competently and swiftly as their loved one's fiduciary. Time they should spend with their ill loved one or grieving a loss is, instead, spent tracking down account numbers, contact information, and paperwork.

For many people, estate planning is about making things simple and seamless for their loved ones. To truly accomplish that goal, your estate plan should include a guide to everything someone needs to know about you, including but not limited to, your:

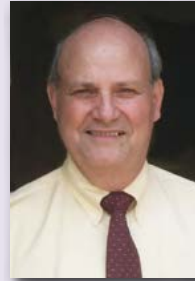
- Personal information (including standard personal, military-service, medical, and insurance information)
- Marital information (including the location of important paperwork)
- Family-contact information
- Estate-plan information
- Asset information (including account numbers, location, contact information, and location of paperwork)
- Liabilities information
- Pet information
- Digital accounts
- Professional contacts
- Income information
- Funeral-arrangement information

If you work with an estate-planning attorney, make sure he or she offers a template for a comprehensive guide to your assets and information. An estate-planning attorney is in the best position to advise you regarding the depth of detail your loved ones will need to effectuate your estate plan and will likely recommend that you include information that you would never have thought to catalogue.

*Christina Costanzo is an attorney specializing in elder law at the Law Offices of Apicelli, Costanzo & Russom in Toms River.*

## Tricks of the Trade

By Bill DeBernardis



We at Atlantic Printing and Design have been in the printing business for more than 30 years. Over the decades, we've met many printers who, like us, have to wear many hats.

One thing we do that doesn't get as much emphasis as it should is direct mail. This can be a cost-effective way to grow your business by targeting specific clients for virtually any business. Not all printers involve themselves in direct mail, but those that do know the

tricks of the trade. Here's a tried-and-true formula for creating an effective mail piece:

**First, define your product/service in terms that are clear to the recipient.** What does it do and how will it make that person's life or business better or easier? (Rule #1: Be clear about your product/service and what benefit it provides.)

**Second, tell the reader why your product is better than that of your competition.** Sometimes, but not always, this comes down to price, but more importantly, may be qualities like outstanding service, convenience, or superior product quality. Perhaps you are the only business in your market area offering the product. (Rule #2: Differentiate your product/service.)

**Third, be a problem solver.** "Have foot pain? We offer same-day appointments." "Are your business sales lagging? Use our direct-mail program to generate new sales leads and new business," or "I can knock two strokes off your putting game in one easy golf lesson." (Rule #3: Identify a problem, provide a solution.)

**Fourth, it's not enough to establish your credibility in your advertising piece;** you must ask the recipient to take some action. If there is no action or response to your mail piece, it is a failure. For example, "Call me at this number or email me at this address for your free gift." "If you call in the next 7 days, I'll offer you a free, no-obligation consultation, normally a \$100 value." (Rule #4: Call to action.)

Here are a couple ways to keep mailing costs to the bare minimum:

- Talk to a printer who has experience in mailing. Designing a poorly sized mail piece can double your postage expense.
- Keep the weight of a folded self-mailer under 1 ounce. If it exceeds an ounce, a heavier paper must be used. This will increase your print costs as well as mailing costs. Mailers over 3 ounces must go in an envelope. This will also incur the additional cost of printing the envelopes.

In summary, consult with your local printer. He/she will steer you along the right path and help you avoid the minefields that can sabotage your project.

*Bill DeBernardis is co-owner of Atlantic Printing and Design.*



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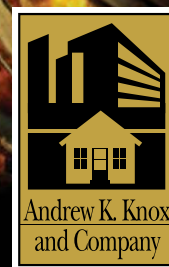
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## Feed Your Lawn For Optimal Health

By Robert Ott



Like humans, lawns must be well fed and properly nourished in order to grow strong and healthy. With the proper fertilizer program in place, your grass will flourish. Here's how:

### Phase One

As most of us know, there are three main food groups that theoretically keep our bodies healthy: carbohydrates, proteins, and fats. For ultimate health, these foods should be

consumed in the correct ratios and contain (or be supplemented with) ample vitamins and minerals.

Plants—including grass—have three basic food groups as well: nitrogen (N), phosphorous (P), and potassium (K). Many of us were brought up to believe that all a lawn needs to thrive is water and fertilizer. This would be like assuming our kids could maintain good health by consuming a diet of instant-meal bars or meal-replacement shakes. While they may provide carbs, proteins, and fats in the correct ratio, they're deficient in other nutrients needed for strong immune systems and robust health.

The same is true for plants and grass. Yes, they need NPK, but plants and grass also crave vitamins and minerals like copper, iron, and zinc for optimum health and color. The secret to a good lawn is to know what your grass is lacking—a thorough soil test will reveal the missing nutrients—and replenish it with the basics.

### Phase Two

Fertilizer is plant food. When applied to soil, fertilizer makes the soil "fertile." Most fertilizers are synthetic, made by mixing lots of chemicals together to form a balance of NPK.

Organic fertilizers, on the other hand, are made with a mixture of natural materials, such as animal waste, blood and bone, fish extract, and the like. NPK are naturally found in these elements, along with traces of the good stuff that synthetics simply don't have. Using organic fertilizer is like using herbal supplements and vegetable extracts in your meal-replacement shake.

One of the main differences between synthetic fertilizers and organic fertilizers is that the synthetics, when applied to soil, are rapidly absorbed by the plant. They benefit the plant, not the soil, and usually don't last very long. If you fertilize your lawn, it turns nice and green and grows very fast and has to be cut often. But in a few short weeks, the lawn begins to lose color and needs another "hit" of fertilizer.

Organic fertilizers benefit the soil. When used correctly, they provide and maintain a natural food chain in the soil that will last, theoretically, forever—providing natural "food" to the plants.

In New Jersey, it's very difficult to combat pests—like fungus, weeds and insects—with organics. For those of us who want to have a beautiful lawn and be as "green" as possible, the best option is to put a program together that uses as much organic material as possible, while using as little non-organic as possible to combat pests.

If you have questions about how best to fertilize your lawn and which products are right for your situation, contact your landscaping professional or lawn-care specialist.

Robert Ott owns Robert Ott Landscaping.

## A Cruise Experience Like No Other

By Nancy Schott



If you love the idea of traveling by ship—but can't stomach the idea of a giant "floating hotel"—there's a great alternative: sail cruising. Hop on board a graceful, multi-masted sailing ship and enjoy the ultimate seagoing experience.

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Nancy Schott owns Home Town Travel in Manahawken.



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## Angry and Emotionally Hurt Children: Why Do Kids Kill?

By Midge Cannin-Schuck



What is happening to our society? Is it too late to help our youth? More important, is it too late to help the adults who are parenting our youth? What happened to the good old days—and were there ever really good old days?

We try to teach our kids not to steal, lie, and bully. But we adults might not be spotless in these arenas, either. For example, we may have received too much change at the supermarket cash register and neglected to tell the cashier. We excuse it by saying, "Well, it wasn't much money." Or, "It's just a little white lie." Or, "No one will notice."

Perhaps we've bullied others because we wanted to preserve our egos or self-esteem. The healthier approach would be to tell ourselves, "I didn't get it this time, but I've had victories in the past" and acknowledge that success could be just around the corner.

Do you teach your children that, while things may be rough now, they'll have plenty of opportunities to become leaders, win awards, or score first place? Do you encourage your kids to be happy for those who did get the prize?

Our kids are angry. Family life today is different than in past years. Parents have to work hard to maintain homes, feed their families, and provide basic necessities. There's a strong need to be competitive in a world that wants us to keep up with the Kardashians and show off expensive sneakers that the NBA players wear.

Extrinsic value—in which one's value and success are measured by external factors like possessions and wealth—is the norm today among youth. But a successful future relies on intrinsic value, in which kids pride themselves on their own achievements and acknowledge that the prize is within themselves. The "A" they achieved on an exam is because they studied hard.

Those with intrinsic values know they have the power within themselves to accomplish great things—and to feel good about those accomplishments. They don't need to be given money, gifts, or beautiful clothes to feel self worth.

The question is, are we pushing our kids too hard in school? Believe it or not, school is competitive. Most students know what other students have gotten on tests, quizzes, and report cards.

Not everyone has the same learning style—some are visual learners, others auditory. Some students test poorly; others excel in writing. And still others may have excellent memorization skills. The point is, one student's "C" is another person's "A." It's important that the "C" student take pride in that grade if it's all he or she can achieve. Don't compare children.

A healthy sense of self-esteem is important for kids, especially when they encounter bullying. If they're sure of themselves, they don't need to engage with bullies' behavior and remarks.

The best advice came from my father. When I was growing up, he'd say, "If someone calls you a jackass, are you going to bend over and eat grass for him?" I use that a lot in my counseling sessions (thanks, Dad!).

To kill is a revengeful act. It's a way to get back, a way to be heard, and a way to tell the world, "I'm here and I have power."

It's up to parents to prize their children's uniqueness, abilities, looks, and God-given potential, no matter what that is. It may take time for that potential to surface, but it's there.

A home of hate, fighting, put-downs, fear, and trepidation, produces just that: a child who's fearful and always looking for a way to protect the self. Children who have loving, accepting homes can speak to their parents about their day, their fears, their dreams, and their wishes.

If you want the mirror image of how you parent, watch how your children act! Good parents listen. Good parents lead by example. Good parents are always available. Good parents know what their children are doing. They attend as many school and non-school related activities as possible. They are emotionally available no matter what's going on in their own lives. Remember, you are the parent—don't act like the child. If you need help, Ocean County has outstanding mental-health agencies and therapists.

Read your children's social media. If you think your child is having a mental-health crisis, do not wait to get help—seek it now. Don't chalk it up as "just a phase."

Our children are being diagnosed with anxiety, depression, and bipolar disorder at an alarming rate. Children do not have the minds of adults. They do not rationalize—they react. We must know how to read the signs. We must know our own children.

We must also tell our children it's okay to share the secret if they hear someone is going to hurt him/herself or others.

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

**SOUTH BASEBALL**

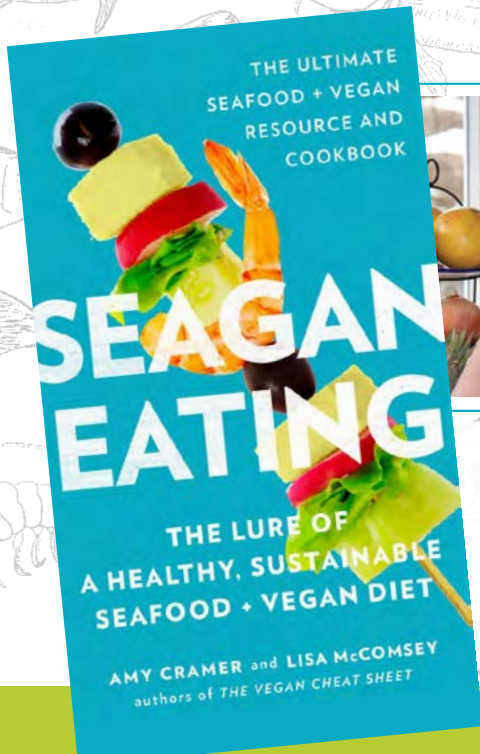
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From the Authors of *The Vegan Cheat Sheet*

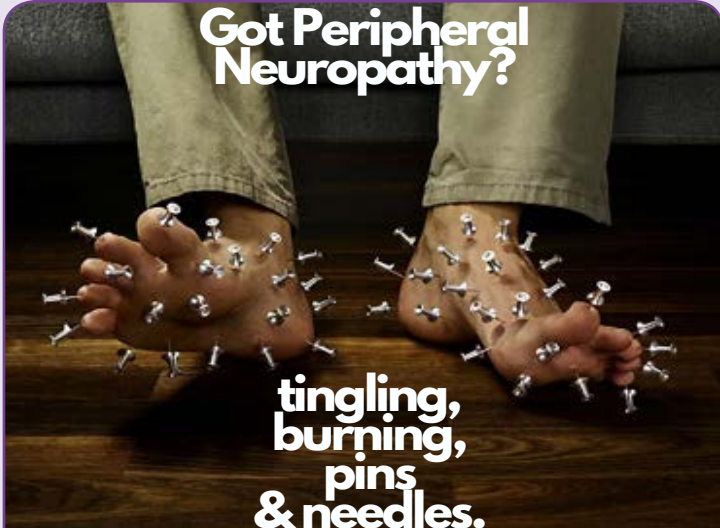


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## Business Valuations: Not Just For Sellers Anymore

By Gary W. Herviou



When interacting with small- to mid-size business owners and their advisors, there is increasing evidence that “strategic” business valuations are being employed as a vital planning tool. A recent study\* indicates that more than 65 percent of the total valuations performed in 2016 were tactical in nature, meaning they were requested by owners with no plans to sell within the next three years.

The trend is that savvy business owners realize they need to establish a baseline value for their operation to then improve certain features of it.

Simply put, there are generally two types of business valuations. “Transactional valuations” are used for a sale or transfer of ownership, and “strategic valuations” are established to determine the key factors driving the value of an operation. While both types of appraisals are essentially the same in that they represent “an independent third-party fair-market value” of the firm, the primary difference lies in the way the client uses the valuation information.

For a business owner not looking to sell, there are various motivations for obtaining a business valuation. For example, business coaches, financial planners, estate attorneys, wealth managers, and CPAs may suggest that their clients consider the business-appraisal process for the purposes of family succession planning, partnership buyouts or disputes, business expansion, and long-term exit strategies.

More than 85 percent of business owners don’t really know what their company is worth. Business owners increasingly recognize that they must get a handle on this information to address certain concerns and position themselves to meet their long-term objectives. After all, how can you get to where you want to be if you don’t know where to start?

It’s only natural for small- and family-business owners to spend most of their time thinking about such things as short-term cash flow, personnel issues, customer satisfaction, and the like. Wise businesspeople also find the time to look at the bigger picture by understanding what the true value of their largest asset is—namely the business itself.

While the business-valuation process is simple, confidential, and cost-efficient—requiring only about an hour of the business owner’s time—the benefits of an independent fair-market business appraisal are long-lasting and essential for all business owners regardless of size or industry:

1. Ensures that a business will not be under-sold—maximizing financial return at time of sale transaction, whenever that may be.
2. Establishes baseline value for insurance, financial, and estate-planning purposes.
3. Eliminates incorrect assumptions of value based upon risky industry rules of thumb.

4. Provides a credible basis for asking price and satisfies buyer-financing requirements.
5. Provides feedback about buyer demand within firm’s specific industry.
6. Identifies vital value drivers; provides a “call to action” to get to final value goal and a more favorable deal structure (more cash at closing).
7. Helps to better position the company for ultimate sale in the future; provides financial guidance and structural recommendations to be implemented to maximize value.

In addition to getting the bottom-line dollar amount of what their company is worth on the open market, business owners also get vital “marketability” information about the factors that are driving that value (positively and negatively). It’s here that they truly benefit from a strategic valuation, where they truly become empowered and gain leverage in the market. It’s here that they have all the information they need to succeed and effectively operate to meet their goals.

The increasing demand from business owners for strategic business valuations is clear evidence of this positive trend in the marketplace.

Gary W. Herviou is Vice President with A Neumann & Associates.

\*Source: The increasing number of strategic appraisals is confirmed locally at three A Neumann & Associates offices in New Jersey.

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## There Is A Solution For Peripheral Neuropathy

By Steven Pollack, D.C.



Peripheral neuropathy is a condition in which the feeling in your feet and hands is abnormal. There may be tingling, pain, or numbness. These conditions often develop slowly, are irritating, and often worsen over time. Without a specific diagnosis as to the cause of the peripheral neuropathy—and there are many causes—it may not be wise to use drugs or other invasive treatments for a neuropathic problem.

Many physicians feel there is no cure. No device, drug, or magic compound can legally claim to cure peripheral neuropathy. However, several treatments appear to be able to alleviate symptoms in some patients. The causes of peripheral neuropathy include diabetes—the major cause—as well as chemotherapeutic drugs, alcoholism, post-traumatic events, degeneration from aging, and low-back issues.

Regardless of the cause, vascular disease is the leading contributing factor in peripheral neuropathy. If left unaddressed, poor blood flow to the feet and extremities can often lead to the formation of ulcers. In many cases, these wounds are so difficult to heal that amputation is required.

If you suffer from any level of peripheral-neuropathy symptoms, including pain, numbness, or pins and needles in your hands and feet, you may benefit from Healthlight infrared treatments.

A large body of scientific evidence shows that infrared light triggers the release of nitric oxide from the blood vessels, which dilate—or expand—the area. When blood vessels dilate, blood flow increases, which is useful in patients with peripheral neuropathy. Increased blood flow to neuropathic tissues helps nerves to carry sensations again. This helps reduce symptoms of peripheral neuropathy.

In some offices (like ours), this pain-free, non-invasive treatment has resulted in 75 percent improvement in most patients, with some becoming symptom free.

If you suffer from neuropathy, consult with your chiropractor to see if you qualify for infrared treatments.

*Dr. Pollack is director of Pollack Health and Wellness, Inc. located in Beachwood.*



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## Dos and Don'ts When Applying (or Thinking of Applying) For a Mortgage

By Robert Rauf



While some of these may seem obvious, there are a few not-so-obvious financial choices you can make during the mortgage process that may slow the process or worse.

### On the Credit Side:

- *Don't* open any new accounts and/or close existing accounts; each of these moves can and will lower your credit score.

- *Do* continue to make all payments on time.
- *Don't* pay off collection accounts without speaking to your mortgage loan originator first. You may not need to pay them off; there may be an easier way, and you want to be sure you're doing the right things to improve your credit score.
- *Don't* co-sign a loan for anyone. This will lower your score temporarily, and the new payment will be counted against you for qualification purposes until you can prove the other party has made 12 consecutive payments.

### On the Money Side:

- Cash may be king—but that's not the case in the mortgage world. *Don't* make large cash deposits. Mortgage loan originators need to verify where the funds came from and will review your last two months statements.
- *Don't* transfer money between accounts; this will cause extra paperwork to verify sources of deposits. In general—avoid any unnecessary transactions.
- Avoid overdrafts or negative balances in your checking account.

### On the Job Side:

- *Don't* change jobs! While this seems obvious, it happens more than you'd think. It may not be a problem, but have the conversation with your mortgage person before you make the move.

### On the Paperwork Side:

- *Do* keep your most recent bank statements handy; any lender will need at least two months; be sure to keep all pages of the statements—missing pages will slow the process down.
- *Do* keep your paystubs. The industry likes to see a month's worth of paystubs and two years of W-2 statements.
- *Don't* staple your paperwork. Staples cause problems. The industry prefers to be paperless, so any paper will need to be scanned. If you hang around a mortgage office long enough, you will hear someone cursing staples.
- *Do* be sure to copy both sides of two-sided originals.

- *Do* make sure any scans or copies are complete. Cut-off pages, partial pages, or blurry documents will likely require resubmission.
- PDFs are great and are welcomed—just be sure they have what your lender requires. You'd be surprised how often clients send printouts or screen shots that don't have a bank name or even our client's name on them.

Much of this can be summed up by saying: Consult with your mortgage loan originator before you make any financial moves. It's easier to document things before the event and much easier to avoid disasters with a quick phone call and conversation.

*Robert Rauf is a licensed mortgage Loan Originator (NMLS#248937) at HomeBridge Financial Services, located in Toms River, NJ*

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## Are You Coddling Your Lawn?

By Frank Tansley



Spring is a time for plants to re-emerge from their winter slumber. It's important that this time be used as a foundation for a healthy growing season. When it comes to a healthy lawn, spring is when your lawn needs to reestablish its root system to ensure it will have the strength needed to thrive under the less-than-optimal conditions summer can bring.

Think of it as training. If you coddle your lawn by overwatering it during this phase, it will never build the strength needed to face the extreme heat of summer. A lawn's defense against drought, heat, and disease is in direct correlation to the health of its root system.

In our region, we have many varying soil types. Our proximity to the ocean provides us with mostly well-drained sandy soil; however, we are also home to an array of clay soils that may be present to varying degrees.

It is very common for even the smallest patch of lawn to have multiple soil types present. Couple that with unpredictable weather patterns (70 degrees in February and 30 degrees in April), and it can be difficult to plan an irrigation schedule that properly suits your lawn's needs.

There are two conflicting ideologies when it comes to setting your irrigation schedule. The first train of thought is that it takes more water to repair a drought-damaged lawn than to provide it with enough water to prevent it from drying. While this is abundantly true, it can often lead to overwatering and subsequent root damage, especially true early in the season. The second philosophy is that, just like an ingredient in a recipe, it is easier to add more water than it is to take it away. It is almost always easier to correct a deficit of water than a surplus.

While our area is blessed with an abundant water supply, it is always important to evaluate the ramifications of our water usage and understand the many issues that can result from overwatering. By adhering to a few guidelines and familiarizing yourself with the signs of a strong, healthy lawn, you can greatly improve the quality of your landscape and prevent future stress on your lawn and your water bill.

Frank Tansley owns Hydro-Power Sprinklers, LLC.

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Preventing Silver Alerts

By Denise Van Tassell



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 impacted.

You're 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. I should know—I have dedicated my entire professional life to caring for those who suffer from these conditions.

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 at a facility designed for memory-impaired patients. And even with your best intentions, you most likely cannot give the level of care and attention that a medically trained professional can give.

So 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 wellbeing of both of you are comprised. And at worst, you find yourself in a "Silver Alert" situation. And there can be no worse feeling than that. So please, for your loved one's safety and your peace of mind, find a community or home environment 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 owns Alcoeur Gardens, a residential Alzheimer and dementia-care community.



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## What the Fluke is Sustainable Fish—and Why Should You Care?

By Lisa McComsey



Oceans cover nearly three-fourths of our planet and are home to about 20,000 known species of fish. That's a lot of seafood swimming around. Or is it?

### The Hunger

The world's insatiable appetite for everything from shark to shrimp is quickly depleting our planet's fisheries. In fact, an astonishing 70 percent of fisheries have collapsed or been exploited.

Some capture methods damage the environment (dredging, for example). Others result in unwanted bycatch, where marine life like turtles and seabirds are ensnared in nets and often drowned. Even fish farms can wreak havoc on the surrounding natural habitat and destroy native fish populations.

With our oceans and waterways under threat, it's important to make mindful choices about the seafood we eat. But how to know which fish are safe to eat and which we should avoid?

### Guidelines For Choosing Sustainably Caught Seafood

#### Size Matters

Small fish at the bottom of the food chain—anchovies, sardines, and herring, for example—are more plentiful than their larger cousins, grow more quickly, and contain fewer contaminants. They're an excellent choice.

Large predators that feast on other fish—think albacore tuna, swordfish, and king mackerel—carry a heavy load of toxins in their flesh.

#### Domestic Rules

Because of stringent U.S. regulations, American fish are generally more environmentally sustainable than imported varieties, where laws may be lax (or non-existent).

#### Go Local

If you're lucky enough to live near water—like those of us at the Jersey Shore—eating freshly caught fish is usually a safe, delicious option.

#### Check Labels

Canned, jarred, and packaged fish are great to keep on hand for spontaneous or last-minute meals. Salmon, sardines, anchovies, herring, crab, mackerel, and tuna are some of the varieties easily found on supermarket shelves.

Make sure salmon is Pacific or Alaskan wild-caught and that tuna is sustainably captured (the label should say hook and line, troll and pole, or troll caught).

#### Know "Good Catch" From "Bad Catch"

When shopping for seafood, be sure to arm yourself with the info you need to make wise choices. The fishmonger at your local store should be knowledgeable about all things "fishy."

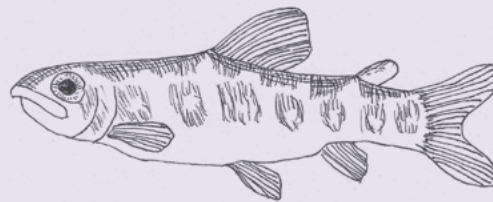
For example, a "Good Catch" is arctic char, haddock, wild-caught Pacific/Alaskan salmon, or shellfish. On the "Bad Catch" side are Chilean sea bass, imported catfish and shrimp, grouper, and Atlantic salmon.

You can also consult any number of terrific websites and apps that monitor sea life and recommend the best options, including:

- **EDF (Environmental Defense Fund) Seafood Selector** – [seafood.edf.org](http://seafood.edf.org)
- **Food & Water Watch Smart Seafood Guide** – [foodandwaterwatch.org](http://foodandwaterwatch.org)
- **Monterey Bay Aquarium Seafood Watch** – [seafoodwatch.org](http://seafoodwatch.org)
- **The Safina Center** – [safinacenter.org](http://safinacenter.org)

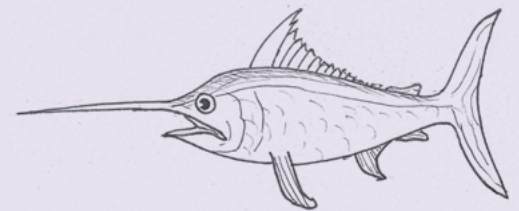
Fish is a nutritional powerhouse, packed with protein, omega-3 fatty acids, and other vitamins and minerals. So eat up—but eat right, too. Make sure your choices are good for your health—and for the health of our planet.

*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.*



**Good catch:**  
**Arctic char.** A distant relative of trout and salmon, this pinkish fish has a mild, salmon-like flavor.

**Bad catch:**  
**Swordfish.** Like other large fish at the top of the food chain, swordfish carry a heavy load of toxins.



Fish illustrations by Ed McComsey.



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## A Surefire Way to Set Your Business Apart

By Dave McIndoe



Every business owner has scratched his or her head from time to time wondering how he or she lost a sale to a competitor. We all like to think our prospects carefully consider every purchase decision, but the facts are gut feelings play a huge role.

In other words, most purchases are based on an emotional connection between your brand and your customers. Now, on a basic level, this could be as simple as how

well your salesperson connected to the prospect. But, it's more complex than that.

Here are a few suggestions on how to improve your reputation and your chances of closing more sales.

### Personality

You can't be all things to all people. Figure out the personality of your business to connect with more of your ideal customers. Then deliver a message that resonates with your target market.

You can buy coffee anywhere. Why do the majority of buyers queue up at Starbucks or Dunkin'? Because both companies have built a loyal customer base through consistent messaging.

### Be a Good Neighbor

Most business owners are committed to community service, but they keep their donations quiet, afraid they will come off as braggarts. However, you should certainly let people know why and how you are giving back to the community you serve.

Share your time and financial donations on social media while tagging the nonprofits in the posts. In turn, they will usually share your generosity with their followers. Publish photos of company principals with check recipients and employees pitching in at events.

Community-oriented posts routinely garner more views and followers than company announcements.

### Your Website and Online Persona

Most prospects begin their search online. So your website should be one of your most critical marketing initiatives. Too many business owners take a casual approach to their website. This is where you can gain an edge. Invest in your website and search-engine tools so the right people can find you before your competitors.

Build a simple one-and-done template website and your prospects will be one (visit) and done. Your online presence is every bit as important as your top salesperson. Take care in building a site that guides prospects to a desired outcome. Freshen it regularly with new content. Double down by sharing this new content on your social media and email blasts (yes email is still incredibly effective).

All this takes time and effort. You keep your storefront or office clean and inviting. Why wouldn't you do the same for your online presence? Most

importantly, you don't know what you're missing if you don't analyze website traffic.

A strong reputation works for all businesses. It's the edge you need in competitive situations while you're the road to non-compete business. If you think a branding program is going to cost you, you're right. But consider the alternative. If two items seem to be identical in the consumer's eye, the only differentiating factor is price. The trash heap of failed businesses is strewn with lowest-price advertisers.

Recall the branding kings mentioned above. Consider the average receipt at Dunkin or Starbucks and the lines you wait in to pay those premiums. Branding pays, baby!

*Dave McIndoe is president of Netwave Interactive Marketing based in Point Pleasant Beach.*

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## Why Have a Certified Health Insurance Agent?

By Richard Gilchrest



Perhaps the most important insurance coverage you will ever need is health insurance.

The wonderful medical advances have made treatments more effective, and of course, more expensive. Access to this care is usually allowed with your medical-insurance ID card.

During our working years, employee-benefit programs provided by our employers cover the majority of us. This only started about 70 years ago and became the norm for the American workforce. Before employee benefits were available, individuals could purchase policies from companies like Blue Cross to cover themselves and family members as they felt it necessary.

The current status of our nation's health-insurance environment has changed. The Affordable Care Act (ACA) is still in force. Medical-insurance premium costs have become very expensive. At age 65, most of us qualify for Medicare. Parts A (hospital) and B (doctors and diagnostics) pay only part of the expenses.

Each individual is responsible for deductibles and 20 percent of approved medical expenses. For modest monthly premiums, there are supplemental policies to fill in the gaps for Medicare-covered individuals as well as prescription plans (Part D).

These policies and programs, available through insurance companies and social-service agencies, provide coverage in most all areas of care.

Help is available. It is critical that you consult an experienced and qualified insurance professional to guide you through the maze of today's health-insurance system.

*Richard J. Gilchrest is a certified health/life underwriter with the Martin Agency in Toms River and a past board president of the Monmouth/Ocean Health Underwriters Association.*

## OCBA Networking June 7, 2018, 6 to 8 P.M.

OCBA's first evening network bonanza takes place on June 7 from 6 to 8 P.M. at the Clarion Hotel, 815 Route 37 West in Toms River.

A cash bar will be available and hors d'oeuvres will be passed while potential members and guests meet each other, mingle with current members, and learn more about the organization and its members' services.

Visit member kiosks to find out more about each business and take advantage of the many discounted services and offerings at this one-time event.

We encourage OCBA members, their families, and their employees—as well as the community at large—to join us.

Our mission is to offer you the best in business for all your home and business needs. We are looking to build our membership with top-quality business owners and entrepreneurs from Ocean County. Our category-exclusive organization would welcome: criminal attorney, personal-injury attorney, painting/wallpapering specialist, roofing contractor, window and door installer, wireless communications, massage therapist, acupuncturist, plumber, public-relations expert, podiatrist, and many more professionals in open categories.

Since 1980, OCBA has been an integral part of the community. We support our fellow members with referrals, purchases, education, and ideas, helping each other become successful. How wonderful to know you can trust and get a fair, honest deal on everything from flowers to health care to building a new home!

This is your opportunity to join an established organization that can propel your business to new heights. Call to reserve now at 866-606-OCBA (6222) or email [info@oceancountybusinessassociation.com](mailto:info@oceancountybusinessassociation.com).

Reading this after June 7 and interested in membership? We'd love to meet you and invite you to join us at any meeting (first and third Thursday at 11:30 A.M. at the Clarion Hotel, Toms River). Visit [oceancountybusinessassociation.com](http://oceancountybusinessassociation.com) for details.

*Thank to Steven Pollack D.C. for submitting this article.*

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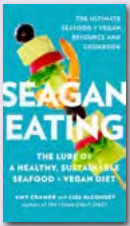
## OCBA Members Are Making Waves in the Community



**Chester Chianese, DDS** was once again named a Choice Top Dentist in New Jersey by *New Jersey Monthly* magazine. The results will be published in the July 2018 issue.



**Sandy Levine of Sandra Levine Productions** announced that her new documentary about Toms River's passion for baseball has been released. **South Baseball—The Spirit of Winning** focuses on legendary Toms River South head coach Ken Frank, who is the winningest high school baseball coach in NJ, ranked in the top 20 nationwide. The film also explores Todd Frazier's inspirational story, from Little League World Series Champion, to South Baseball standout, to Major Leaguer. Check [sandr Levine.com](http://sandr Levine.com) for information about film screenings and television broadcasts.



**Lisa McComsey, a writer, editor, and coauthor of *Seagan Eating* and *The Vegan Cheat Sheet***, was published on the website, Dietspotlight, a health-and-wellness resource tapped by tens of millions of men and women around the world. Her article, "Seagan Diet—Is This Diet Healthy?" can be found at [dietspotlight.com/seagan-diet](http://dietspotlight.com/seagan-diet).

## Join Us at the Fifth Annual OCBA Golf Outing Tuesday, May 15, 2018

In 2015, with the untimely passing of our former president, Marty Aronow, the OCBA board of directors voted to rename our annual golf outing the Marty Aronow Charity Golf Classic to Benefit CAREing for Children. Marty was an exemplary OCBA president (2013–2014) who helped bring to life a golf fundraiser that would support OCBA's CAREing for Children (CFC)—a 501(c)3 charity that provides food, gifts, and toys to underprivileged families and children during the holidays.

The Fifth Annual Marty Aronow Charity Golf Classic will again be played at the Pine Barrens Golf Club on Tuesday, May 15, 2018. In the four years this event has been held, we've raised \$70,000. Clare Bojus, CFC chairwoman, uses these funds to purchase food boxes, toys, and clothing, which are always in high demand around the holidays.

The distribution of these gifts has been an OCBA family event with Sheree Robinson's grandchildren, Robbie and Danielle, instrumental in unpacking several pallets of toys that were delivered. OCBA member Steve Belitrand aided in arranging pickups of holiday gifts for the charities. The charities we assisted are too numerous to mention here, but among them are: DYFS of Toms River and Lakewood, St. Joseph's Church in Toms River, Pine Beach and Beachwood police departments, the Ocean County Sheriff's Department, Providence House, Salvation Army, O.C.E.A.N. Inc., and Mental Health Associates of New Jersey.

Because CFC is run strictly on volunteer power and there are no overhead costs, 100 percent of the donations go to support the charity. Likewise, 100 percent of the Golf Classic net proceeds are funneled directly to CFC.

As you can see, this cause is close to our collective hearts and one that, we hope you agree, is worth your time, money, and effort. We're optimistic that this year's Classic will surpass last year's very successful event—and help even more people in our community. If you'd like to join us, please contact Steve Pellegrinelli at 732-240-4500 x7173 or [spellegr@oceanfirst.com](mailto:spellegr@oceanfirst.com), or Bill DeBernardis at 732-557-9600 or [info@apadnj.com](mailto:info@apadnj.com).

For additional information, or to become a sponsor, visit [oceancountybusinessassociation.com](http://oceancountybusinessassociation.com).

If you're reading this after May 15 and would like to donate to CAREing For Children, please call 866-606-OCBA (6222) or email [info@oceancountybusinessassociation.com](mailto:info@oceancountybusinessassociation.com).

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## OCBA WANTS YOU!

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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## 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.

## Spotlight on...

Our members are more than just superb entrepreneurs. They have interesting hobbies, pursue worthy causes, and lead otherwise fascinating and fulfilling lives. Here are a couple of their stories.

### ANDY ANDERSON



**What are you happiest doing when outside of work/OCBA?**  
Flying patients for Angel Flight.

**What is one surprising thing we may not know about you?**  
Here are three: I'm blind in my right eye. I'm a volunteer fireman. I was a drummer in a rock band.

**What's your favorite vacation spot/activity?**  
Motorcycle riding in national parks and New Jersey and boating New Jersey's waterways.

**What do you consider your greatest accomplishment?** Obtaining my multi-engine, instrument pilot's license.

**Where in the world have you been ... and/or ... where would you like to go?** My wife and I love traveling to see America. Our bucket list includes seeing all of the presidential libraries and museums.

**If we went to happy hour, what would you order?** Tito's gimlet on the rocks.

**Who is someone you admire and why?** Hands down, George Washington: strong, courageous, and bold.

**How would a coworker describe you?** Firm and fair.

**What are three pet peeves?** Removing the strainer from the kitchen sink, not replacing the toilet paper roll when you use the last sheet, and not picking up after yourself.

**What are a few of your daily habits (other than shower and brushing teeth) you do to enhance your day?** Read comics, history, and current events.

**What are some causes you care about?** Angel Flight (getting patients where they need to go for specialized medical treatment); open space (trust for public land, etc.); wildlife and their habitat preservation.

**What's your personal motto?** Life's short.

**Any words of wisdom you've gleaned from work/life?** Associate yourself with people of good character.

**Where did you grow up? How did you land in Ocean County?** I was born in Beach Haven and lived there until I was 18 years old. I enjoyed most of the outdoors that Ocean County offers.

**What do you like/dislike about living here?** Ocean County offers everything that I love about living, but I yearn for big open space like in Alaska and the Dakotas.



*Andy flew this 17-year cancer patient and his father to Boston, where the Virginia-based teenager received treatment for a rare form of cancer.*



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# MEMBER SPOTLIGHT

## GARY HERVIU



**What are you happiest doing when outside of work/OCBA?** Relaxing with my family and friends; listening to music; engaging in conversation; playing games; eating a delicious meal; and drinking a good beer. A summer party at my house on a sunny day does the trick!

**What is one surprising thing we may not know about you?** I was born in France.

**What's your favorite vacation spot/activity?** Bucuti Resort in Aruba; relaxing on the beach; and enjoying happy hour with my wife, Debbie.

**What do you consider your greatest accomplishment?** On the personal front: my wonderful, simple life with my wife of 30 years, Debbie, and our two young-adult children, Nicole and Kevin. Professionally: reinventing my career at age 46 and successfully transitioning into my role as vice president with A Neumann & Associates. Helping business owners sell their companies and having them cry on my shoulder with joy and appreciation is extremely rewarding. I'm lucky to love what I do!

**Where in the world have you been ... and/or ... where would you like to go?** Before I travel the world, I would really like to see everything the United States has to offer—Alaska, Hawaii, the Northwest, major cities, etc.

**If we went to happy hour, what would you order?** The best craft beer they had on tap.

**Who is someone you admire and why?** My father, Andre Herviu. He came to this country from France in 1967, learned a new language, started his own business, and took care of our family for 45+ years. He's the embodiment of the motivated small-business owner who does what it takes to survive and succeed.

**How would a coworker describe you?** Determined, honest, direct, pragmatic, prepared, and professional.

**What are three pet peeves?** Negativity or when people say something "can't be done"; reckless drivers (is your rush really worth endangering other people?); people who don't do what they say they're going to do.

**What are a few of your daily habits (other than shower and brushing teeth) you do to enhance your day?** A morning prayer of thanks and hope; wearing a suit and tie as a sign of respect for clients; family dinner without cell phones.

**What are some causes you care about?** March of Dimes of Central New Jersey; whatever my daughter, Nicole, cares about that day (like most millennials, she has a lot on her mind).

**What's your personal motto?** Motivation is everything.

**Any words of wisdom you've gleaned from work/life?** If someone asks you a question, give him or her a direct answer (or let him/her know who can provide the answer). Don't take two days or two weeks to do something that can be done in two hours. Don't say "no"—say "yes," and then figure out a way to get it done. There isn't a business owner alive who became successful by

saying, "No, it can't be done."

**Where did you grow up? How did you land in Ocean County?** I grew up in Little Silver and have lived at the Jersey Shore all of my life—no better place to live, work, and raise a family.

**What do you like/dislike about living here?** While there is always something to dislike anywhere you go, living in central New Jersey provides the best of all worlds both personally and professionally. The beach, the cities, the farms, the seasons, the diversity, the music, the action—we have it all within our reach. That's why everyone wants to live here (at least visit in the summer) and why we are very fortunate to call New Jersey home.



*The Herviu family in Annapolis, MD.*

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