



# OCEAN LIFE

SMART ADVICE FROM OCEAN COUNTY'S BEST IN BUSINESS

2019  
VOLUME 2

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**Friend or Foe? p.15**

**Produce Great  
Stories for Good p.22**

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## PRESIDENT'S MESSAGE



It was an honor and a privilege to be installed as president of the Ocean County Business Association (OCBA) this past July. As a second-generation member and president of OCBA, I can proudly attest to the longevity and success of this incredible organization. The OCBA took root in 1980, nearly 40 years ago, when a handful of local business owners gathered at the Howard Johnson's restaurant in Toms River. These founders had a vision of establishing an organization that would gather the finest business owners in Ocean County to create and refer business with each other. The newly formed OCBA was a success from the start, and has continued to grow and evolve ever since.

Today's OCBA is dedicated to creating an atmosphere that promotes an easy exchange of business and referrals between members. Membership in the OCBA is category-exclusive and each member represents Ocean County's best in their particular field of business. Knowing that all members are the absolute best in business allows for an unparalleled level of confidence when engaging or referring fellow OCBA members. It is this level of confidence that allows the OCBA to grow larger and more effective every year.

As our organization thrives, so do its members. Each year, thousands of leads and referrals are exchanged within the group. Our members are virtually guaranteed new business while discovering a whole new world of friends and business associates.

If you're an Ocean County-based business owner or corporate decision-maker looking to meet the most trusted and respected people in our community, then the OCBA is the ideal networking organization for you. Please contact us at [info@oceancountybusinessassociation.com](mailto:info@oceancountybusinessassociation.com) or 866-606-OCBA (6222). We look forward to hearing from you.

Sincerely,

Andrew Knox

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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 Angie Lombardi of Angie Lombardi Photography for the cover photograph "Sunset on the Barnegat Bay".

**Tips For Seniors To Enjoy The Holidays**

*By Kevin Bradshaw*



For most of us, the holidays are a wonderful time to share the joys of family life and friendship. But for many older adults, the holidays can be highly stressful, confusing, or even depressing if their mental, physical and emotional needs are not taken into account. You can help older friends and family enjoy the holiday season more by following these simple tips:

•**Stroll down memory lane.** Holidays provoke memories, which can be especially powerful in the later years of life. “Memory and ‘life review’ are important parts of the aging process,” says Barry Lebowitz, Ph.D., deputy director of UCSD’s Stein Institute for Research on Aging. “Older people whose memories are impaired may have difficulty remembering recent events, but they are often able to share stories and observations from the past. These shared memories are important for the young as well. Children enjoy hearing about how it was ‘when your parents were your age...’” He suggests using picture albums, family videos and music to help stimulate memories and encourage older seniors to share their stories and experiences.

•**Plan ahead.** If older family members tire easily, limit the number of activities they are involved in or the length of time they are included. Consider designating a “quiet room” where an older person can take a break or nap. “Assign someone to be the day’s companion to the older person to make sure the individual is comfortable,” says Daniel Sewell, M.D., director of the Senior Behavior Health Unit at the UCSD Medical Center.

•**Eliminate obstacles.** If a holiday get-together is held in the home of an older person with memory impairment or behavioral problems, don’t rearrange the furniture. This could be a source of confusion and anxiety. If the gathering is in a place unfamiliar to an older person, remove items that could present barriers to someone with balance problems or who has difficulty walking.

•**Avoid embarrassing moments.** Try to avoid making comments that could inadvertently embarrass a family member who may be experiencing memory problems. If an older person forgets a recent conversation, don’t make it worse by saying, “Don’t you remember?”

•**Create new memories.** In addition to sharing memories, seniors need new things to anticipate. They may enjoy activities that are free, such as taking a drive to look at holiday decorations, or window-shopping at the mall or along a festive downtown street.

•**Be inclusive.** Involve everyone in holiday meal preparation, breaking down tasks to include the youngest and oldest family members. “Older adults with physical limitations can still be included in kitchen activities by asking them to do a simple, helpful task, like greasing cooking pans, peeling vegetables, folding napkins or arranging flowers,” Sewell says.

•**Reach out.** Social connectedness is especially important at holiday times. “Reaching out to older relatives and friends who are alone is something all of us can do,” Lebowitz says.


•**Keep on the sunny side.** Seasonal Affective Disorder (SAD) is an illness that can be provoked by a reduction in sunlight during the short days of winter. It is important for people confined indoors, especially those at risk for winter depression, to make time for activities that will increase exposure to daylight, according to Lebowitz.

•**Monitor medications and alcohol.** Be sure to help senior family members adhere to their regular schedule of medications during the frenzy of the holidays. Also, pay attention to their alcohol consumption at family gatherings. According to Sewell, alcohol can provoke inappropriate behavior or interfere with medications.

“Older family members with special needs can get lost in the shuffle of happy family gatherings,” Sewell says. “So, just remember to be sensitive and loving. And plan ahead.”

*Kevin Bradshaw is marketing director of Affordable Senior Home Care.*

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## Baby Boomers – Are You Safe at Home?

By Carrie Fusella



One of the most important tasks we can do as baby boomers today is to make sure we are getting our home environment ready for our coming mature years. The goal is to stay in our homes and age with grace, comfort and safety. At Design Alternatives Commercial Interior Design Firm, we are contracted every year to renovate and provide designs that take into account function, beauty, aesthetics and safety. We specialize in senior living, active adult communities, hospitality and healthcare with a focus on clubhouses, lobbies, ballrooms, hotel rooms, spas/ locker rooms, offices, etc.

There are some important factors to consider when you need to prepare your home/ living environment for the future. These very important pointers will help you stay safely in your home for as long as possible.

### Whole House Safety List

- Level flooring and reduced-slip tile or non-skid floors
- 36" wide doors for easy access or pocket doors
- Rearrange furniture and remove any clutter to allow for clear, wide passageways
- Bright, non-glare lighting in all rooms, stairwells and passageways
- Electrical outlets 18 inches off the floor
- Rocker-style light switches 42 inches off the floor
- Extra electrical outlets to accommodate future technology or medical equipment needs
- Space for a chair under sinks, cooktops and vanities for seated users
- Color-contrast and rounded edges on all countertops to prevent spills and injuries
- Anti-scald faucets with lever-style handles
- Easy-glide drawers that close automatically with D-shaped or pull-style cabinet and drawer handles

### Kitchen and Laundry Room Safety List

- Clear counter space next to sink and all appliances
- Easy-access storage, such as pull-out pantry or adjustable-height shelving
- Stove-top water access to fill pots
- Drawer-style dishwasher or raised platform under dishwasher to reduce bending
- Easy-access side-by-side refrigerator/freezer or under-counter, drawer-style refrigerator
- Front-mounted appliance controls that are highly visible or can be operated by touch
- Built-in storage space for easy-access and removable recyclables and trash
- Laundry on main floor
- Front-loading washer and dryer, stacked or on raised platform to reduce bending, with accessible controls on front
- Laundry sink and countertop no more than 34 inches above floor with knee space below for seated user

### Bathroom Safety Check List

- No threshold walk-in or roll-in shower with minimum dimensions 5 feet by 3 feet (4 feet preferred)
- Hand-held, adjustable-height showerhead with easily operable controls
- Maneuvering space that accommodates a 60-inch turning radius
- Toilet seat 17 to 19 inches off floor for older persons, lower for children
- Grab bars or wall-blocking for future installation in tub, shower and near toilet
- Full-length and/or tilted mirror that can be used seated or standing
- Sink bowl mounted close to front edge of vanity for easier use while seated
- Integral transfer seat in tub and built-in bench or shower chair in shower

### Stairways and Halls Safety List

- Handrails on both sides of stairs, interior and exterior
- No open, see-through risers on stairs
- Deep stair treads to accommodate entire foot
- Contrasting color at front edge of steps, to provide visual orientation, or non-slip adhesive strips
- 4' wide stairway to accommodate future chairlift
- Replace or remove any worn or torn carpeting

*Carrie Fusella is CEO and President of Design Alternatives, Inc.*

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## Frozen Pipes – Will My Property Insurance Cover It?

By Andrew Knox



It happens every winter. Inevitably, some unfortunate home or business owner will walk into their property only to find it destroyed by water after their plumbing lines have frozen and cracked open. When this happens, one of the first questions that comes to mind is, "Will my insurance company pay for this?" Unfortunately, there is no one-size-fits-all answer. It all depends on your particular

insurance policy.

The most common homeowner's or commercial policy will provide you with coverage for water damage from frozen pipes as long as you make an effort to maintain heat in the building or shut off the water supply and drain the plumbing systems. This means making sure that your heat is on and working if you leave for vacation, or alternatively, have a plumber winterize the property if you're closing for the season and don't want to pay heating expenses all winter.

Unfortunately, not all policies will provide you with coverage. If you opted for a policy that has lower premiums in exchange for less coverage, there is a chance that you may have no coverage, whatsoever, for damage from frozen pipes. To make things more complicated, some policies will provide you with coverage but only under limited conditions. For example, you may have a policy on a rental property that excludes coverage for frozen pipes if the property is unrented and sits vacant for more than 30 days. There is even a homeowner's policy that stipulates that if you are planning to go on vacation and leave the house vacant for more than 7 days, you have to have your plumbing system completely drained and winterized in order to be covered for a broken pipe while you're away.

As you can see in the examples above, it is imperative that you are familiar with your particular insurance policy. Knowing the conditions set forth in your policy, and planning accordingly or switching policies, can make the difference between being covered or not in the event of a disaster. If you're unsure about what is covered in your insurance policy, make an appointment with a qualified public insurance adjuster for a free policy review.

Andrew Knox is president of Andrew K. Knox & Company, a public insurance adjuster.

## Four Provisions People Forget to Include in Their Estate Plan

By Christina M. Costanzo, Esq.



Even if you've created an estate plan, are you sure you included everything you need? There are certain provisions people often forget to put in a will or estate plan that can have a big impact on their family.

### 1. Alternate Beneficiaries

Your estate plan should include at least one alternate beneficiary in case the named beneficiary predeceases you or is unable to claim under the will. If a will names a beneficiary who can't take possession of the property, your assets may pass as though you didn't have a will at all. This means state law will determine who gets your property, not you. By providing an alternate beneficiary, you can ensure the property goes where you want it to go.

### 2. Personal Possessions and Family Heirlooms

Not all heirlooms are worth a lot of money, but they may contain sentimental value. It's a good idea to be clear about which family members should get which items. You can write a list directly into your will, but this makes it difficult if you want to add items or delete items. A personal property memorandum is a separate document that details who gets what personal property. In New Jersey, if the document is properly referenced in the will, it is legally binding.

### 3. Digital Assets

More and more, we conduct business online. What happens to online assets and accounts after you die? There are some steps you can take to help your family deal with your digital property. You should make a list of all of your online accounts (e.g. e-mail, financial accounts, social media, etc.). Include your username and password for each account. Also, include access information for your digital devices, including smartphones and computers. Your power of attorney and will must give your agents authority to deal with your digital assets/online accounts.

### 4. Funeral and Disposition of Remains

Your will should designate an agent to control your funeral and disposition of your remains. If it doesn't, the law dictates who is in charge and this may not be who you would select. What if you're estranged from one or more of those people? What if there is more than one person in charge and they do not agree? If you do not designate a representative in your will, your wishes may be disregarded and your family could end up in costly litigation.

As you can see, it is highly advantageous to include all these provisions in your personal estate plan. If that is done, you can be certain that your wishes will be carried out as you have planned.

Christina Costanzo is an elder law attorney at Costanzo & Russom Law Group, LLC in Toms River.

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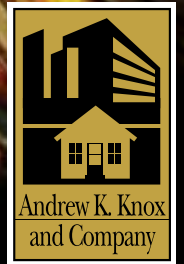
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## Mapping The Medicare Maze

By Richard J. Gilcbrest



Today's health insurance coverage and the access to quality medical care can sometimes seem to be at odds with each other. It can be even more confusing when it comes to enrolling in Medicare. Everyone is eligible on the first day of the month they turn age 65. The process can be very complicated for many seniors and can sometimes seem like getting lost in a maze with the multitude of plans and options being offered.

The government has an agency known as CMS to set the rules and rates. The system is really quite direct. Here is a brief rundown of the parts and the plans offered:

- **Medicare Part A Hospitalization:** there is no monthly cost, but it carries a \$1,365 deductible. Days 1-60 in a hospital are covered 100% after the deductible is met.
- **Medicare Part B Doctor & Diagnostics:** there is a monthly income-based fee starting at \$135.50 per month. Basic annual deductible is \$185, then 80% coverage for the 'Approved Expense Amount.'
- **Medicare Part D Drugs:** annual benefits amount to \$3,820 with a deductible of \$410. Plans and costs may vary.

A prescription drug plan D is offered and all plans have the same rules. The difference is the level or tier of the prescriptions required. There are 5 tiers from generic to the newest formularies (most of which are advertised on television!). Your pharmacist can give you advice on which plan is best for you. Plans and costs vary.

Medicare supplement or gap policies provide coverage to fill in and pay the deductibles and balance percentages of covered expenses. Many insurance companies offer a variety of these types of plans with a wide range of premiums.

The best guide for medical advice is a physician who participates in Medicare. The vast majority of hospitals participate in Medicare, as do the doctors who have privileges for admissions. There are other programs known as 'Advantage All-in-One' plans. They include all three parts of Medicare. These are government programs through private insurance companies. You must check with your doctors to see if they accept any of these alternatives.

When in doubt, contact a licensed, certified health insurance underwriter. They can be a guide through the maze and explain the ins and outs of this important medical coverage in full.

*Richard J. Gilcbrest of the Martin Agency in Toms River is a Certified Health/Life Underwriter and Past Board President, Monmouth/Ocean Health Underwriters Association.*

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## Document Destruction and Compliance

By Peter Levitt



Like many industries in the 21st century, the document destruction business is evolving with a second and equally important goal in mind: document security. In our business, we recognize that data breaches are reaching epidemic levels. It is the duty of businesses in our industry to step up and help clients comply with the very strict and complex regulations that surround data breach

notification and data privacy laws in the US and beyond.

We have uncovered a potential solution to this problem – CSR Readiness Pro. This is a full suite of industry-leading data protection services for small- and medium-sized businesses. Its 360-degree privacy platform contains the risk-assessment program CSR Readiness and the award-winning CSR Breach Reporting Service™. Readiness Pro provides a comprehensive, start-to-finish data privacy solution. CSR Readiness also helps the way your business handles personal information and will help identify potential privacy or security deficiencies. It then provides a prioritized remediation schedule to fill the gaps in your privacy policies and practices. This latter service could be critical should a business be involved in an investigation or legal process related to a breach. CSR Readiness works hand-in-hand with the Breach Reporting Service in fulfilling your legal requirements to report a breach and notify customers. This service should be provided by Certified Information Privacy Professionals in order to protect your reputation and mitigate fines.

If your data destruction company is not evolving with trends or dealing with threats to your business, you may be placing your business at risk. Be wary!

*Peter Levitt owns IDSAutoshred, a locally owned and operated document-shredding company with two locations.*

## Is College the Right Path for Your Child?

By Barbara Farley



What do you say when your child comes to you and says, “I don’t want to go to college”? If your first reaction is anger or tears, you may need to get a grip. College isn’t for everyone, and you need to take a long, hard look at who your child is and what your expectations may cost them. There is a stigma that if you

don’t have a college degree, you won’t/can’t be successful, and that is just not true. There are many people in this world who do not find success in a traditional classroom.

Is it possible that our education system has gradually made it harder and less mainstream to take classes like auto shop, wood shop, home economics, art, music, etc.? In my opinion, the answer is a resounding YES!


What people fail to realize is that these classes allow for the students who find greater success working with their hands to feel fulfilled. There are always employment opportunities for plumbers, electricians, auto mechanics, chefs, HVACR techs, carpenters and the like.

These professions will not be “phased out.” People will always need places to live or buildings to work in that require heat, hot water, bathrooms, and lights. Auto manufacturers will never develop disposable cars. Cars will continue to require service or repair. People will always need to eat and continually look for new restaurants to try.

So, when you hear your child say, “I don’t want to go to college,” take a minute and think about the areas where your child excels. Has he or she always been good at taking things apart and figuring out how to put them back together? Do they intently observe a relative working on a car? Do they find calm in figuring out how something works? Does creating amazing meals make them smile?


Trade school should always be an option. I would love to hear more guidance counselors say, “Would you be interested in going into the trades?” At some point, our education system needs to realize that not all people fit into one mold. Pushing everyone toward the same category or to the same type of education tends to back fire, creating a group of unfulfilled workers in unrewarding jobs, not to mention a shortage of trades people who typically function in important, lucrative careers critical to society.

*Barbara Farley is Customer-Service Specialist for Chap Construction.*



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## What Kids Want From Parents

By Midge Cannin-Schuck



Children have fears, anxiety and needs. Here are some suggestions for parents that will help children feel safe and less anxious.

### Children want you to:

- Be available to help with their homework, but this does not mean doing it for them. If you do their homework in grammar school, you better know high school math because

you will be doing that too.

- Understand their moods. They can feel anxious or afraid, sad or they might be envious of something other kids have. They might feel jubilant that they made a desired goal, made an A on a test, or someone told them they are pretty, handsome or smart. At times, children need to know they are special, but this does not mean being self-centered.

- Give hugs. Pre-teens and teens want hugs even if they push you away. Remember to tell your children you love them every day regardless of what they did to get you angry. Be clear that the action made you angry, not the child.

- Treat them with age appropriate expectations. Don't expect a 10-year-old to think like a 40-year-old. If you see regressive behavior, look twice, something might be wrong.

- Know how important friends are to kids. Allow them to make choices, but if you're concerned about a potential friend, TALK IT OVER with them. Kids will respect your opinion, and there might be a good reason your child likes a child you don't.

- Keep a secret. If one of your children tells you a secret, remember that IT IS A SECRET. It is not open for discussion with your other children. LISTEN and ask if you can help or share it. But this is extremely important: ***If your child tells you he is suicidal or heard that another child is hurting himself, then you must contact the proper authority for help!!***

- Help him or her to look his/her best. Keep clothes washed and if torn, sew them. Looking good helps a child's self-esteem. Kids in school can be unkind.

- Keep the house tidy. No child wants to bring home other children to a house that is dirty or disheveled. This is a real downer for children, and living in a disorganized, dirty home makes them feel ashamed.

- Make meals a priority and sit with your children while eating. If a child feels the family is a unit where members respect one another and share time together, a child will feel personally secure within the family unit.

- Listen to their problems. Empathy works. Understanding is needed and solutions can be found within the child if you allow him/her to solve these problems with your help.

- Discipline them. When a child needs to be disciplined, they must understand what they did wrong before a punishment is given.

Tell your children what is expected along with the consequence.

- Offer love, not abuse. When you're overwhelmed or angry, your child is not your kicking post. Don't yell at them.

- Help your child to laugh while laughing with them, and allow them some alone time. But time restraints should be used especially when they are playing with electronics, since some electronics can be addicting, and for some children the challenge to win can be beyond their coping skills.

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



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**Technology: Friend or Foe?**

By Bill DeBernardis



So my good friend, let's call him Joe (the names have been changed to protect the guilty), who is an avid reader, recommends a book for me to read called *Paper, Paging Through History* by Mark Kurlansky. Since I am in the printing business, this seemed like a natural fit. The flaw in this reasoning is that I failed to remember that Joe's decision making regarding his choice of books can run to the eclectic. In fact, his last good decision may have been convincing his wife (let's call her Gale) to marry him ..... and that was decades ago.

At any rate, I began plowing through the book. I found the prologue fascinating. Each succeeding chapter went downhill. In fact, I needed emergency chiropractic care because my neck kept snapping as I dozed off after reading a few pages. But I did learn some things.

Initially, Europeans had no use for paper until more than 1,000 years after it was invented by the Chinese. It was not until they appreciated literacy and began learning the skills of math and science pioneered by the Arabs that paper grew in importance. The use of paper, and civilization itself, grew in Asia in 250 BC, then spread to the Arab world which, for centuries, was the dominant culture. Europeans, on the other hand, were among the most backward people on earth. As Kurlansky writes, "They didn't read, they had no science, and they could not do simple math. The barbarians who destroyed Rome in the 5th century were still barbarians in the 11th century."

Europe's great leap forward past its Asian and Arab counterparts was facilitated by movable type (by the way, a Chinese invention) which was well-suited to the European alphabet. This also meant that Europeans got to write history the way they saw it. Interesting stuff!!

Author Kurlansky notes that time and technology will continue to march on in an unobstructed fashion. He argues that it is futile to denounce technology. Technology is created based on the needs and wants of society; it doesn't happen independently of societal demands. The written word replaced oral history, paper replaced parchment, and printing replaced hand-written manuscripts. While technology makes us more dependent on computers with less personal interaction, it also makes us more powerful. We have all the world's knowledge on today's cell phones that are always conveniently at hand.

More changes are yet to come. In a recent *60 Minutes* interview on CBS, Kai-Fu Lee, referred to as the Oracle of AI (Artificial Intelligence) says that up to 40% of repetitive-type jobs will be "displaceable" by AI in 15-25 years. It is his belief that AI will change the world more than any invention in human history. But, more importantly, he also said that it is his belief that human wisdom ALWAYS overcomes revolutions in technology. Mankind will continuously evolve and figure out ways to maximize its benefits.

When all is said and done, I guess my buddy Joe's efforts to educate me did not go unrewarded now that we have addressed one of the great questions facing 21st century man. The only question that remains is why Gale agreed to marry Joe. It's a real head-scratcher that is beyond my ability to comprehend.

*Bill DeBernardis is senior vice president of Atlantic Printing and Design, with offices in Toms River and Manahawkin.*



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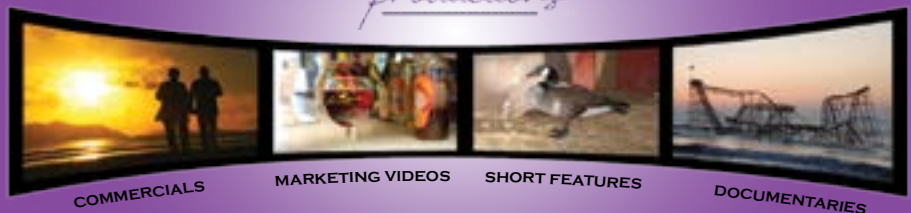
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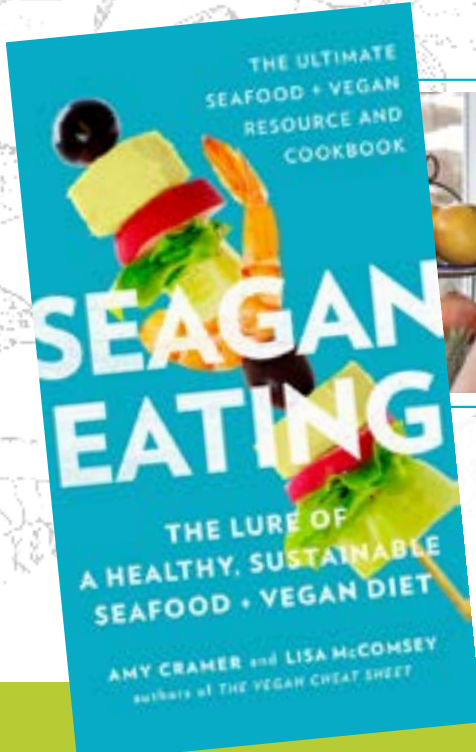


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## When Does It Make Sense To Refinance?

By Robert Rauf



Heading into the Third Quarter of 2019, we have been fortunate to see an unexpected drop in interest rates, with fixed rate mortgages dropping to levels we have not seen in years, and close to 1% below the highs we saw late 2018/early 2019.

So how do you know when it is a good time to refinance? Unfortunately, it is not an easy answer as each scenario is unique. For my clients I will ask:

- 1) What is your current rate?
- 2) What is your loan balance?
- 3) When did you buy the home, what did you pay, what is the current market value?
- 4) How long have you been in the home?
- 5) How long do you plan on staying in your home?
- 6) What are your goals for the refinance?
  - a. Lower payment
  - b. Reduced term
  - c. Stability of a fixed rate
  - d. Debt consolidation
  - e. Home improvement
  - f. Cash out for upcoming expenses

It is helpful to have a recent mortgage statement handy when running figures. Be sure you are doing an apples-to-apples comparison, not only for the rate and the balance, but for the break down of principal and interest in your current payment. It is not just an interest rate comparison. You also need to consider:

- **Time:** The further into a mortgage you are, the less sense it may make to refinance to a longer-term loan. It is easy to just look at the monthly savings, but you do have to consider the years you add to the loan. The other side of the time factor is how long you plan on being in the home. In most cases refinancing will only make sense in the long run, not the near term. You need to be sure the monthly savings are worthwhile. Remember, no matter how often you see the words “no cost,” that is not the case. There are costs involved in a refi; burying them into the loan is a common option, but it is still your equity.

- **Savings:** How much are you saving each month, and does that make sense given the term, and the amount of time you plan on being in the home?

- **Cash out:** This covers debt consolidation, home improvements, funds for college, investment, buying another home, etc. As an example, just a few weeks ago I was able to structure a loan for a client where we increased the mortgage payment by approximately \$250/month but eliminated enough debt to save them well over \$2,000 each month. As a side note, I am strongly against using a refi to pay off a car loan. In general, you want to avoid putting short-term installment debt into a longer-term mortgage. You need to make smart financial planning decisions.

- **Rate:** The smaller the loan, the larger the spread in rate you will need to see a savings; the larger the loan, the more

sense it makes, even with a small change in rates. You need to do the math to see if a refi is justified. This, of course, goes out the window if you are paying off higher interest rate debt and putting yourself in a better financial position.

There are many reasons to refinance and an almost infinite number of ways to structure it. Having a conversation with a licensed mortgage professional that you trust is paramount. A mortgage professional worth his salt will only advise you to refinance if there is adequate justification and doing so fits your individual scenario.

*Robert Rauf is a Licensed Mortgage Originator (NMLS #248937) with Homebridge Financial Services in Toms River, NJ and can be reached at RobertRauf.com or (732) 908-4868*



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## Reducing the Number of Cesarean Sections

By Steven Pollack, D.C.



In the last couple of years, there has been an alarming rise in the number of cesarean sections. This procedure is not only invasive, but can be a physical, emotional, and financial drain on couples.

Many years ago, a technique was developed by Dr. Alan Webster, a teacher at Life Chiropractic College, to minimize the need for cesarean sections where the baby

is in improper position. It's called the Webster In-Vitro Turning Technique.

In my years as a certified chiropractic pediatric doctor, I have successfully treated dozens of pregnant women externally with this non-invasive, painless technique, where the fetus is either breach or improperly positioned prior to birth.

The turning technique is over 90% effective based on statistics from multiple physicians' offices. Through ultrasound, a woman may be diagnosed with carrying a breached baby as she nears her third trimester. As the due date approaches and is within one month of delivery, if an ultrasound still indicates the potential for cesarean intervention, the discussion intensifies. Most pregnant moms are referred to us at this time. Referrals tend to come from mid-wives, obstetricians, pediatricians, and other patients who have had success with this procedure.

Patients are evaluated based on their history and medical records, including a diagnostic ultrasound, and physical evaluation. When a pregnant mom qualifies for correction, they can be treated the same day.

Treatment entails releasing the intra-uterine ligament externally by firmly yet gently holding specific release points. The patient is then evaluated for pelvic misalignment. Adjustments are made to appropriately balance the pelvic cavity and release pressure. These 2 factors are usually the main causes of impeding the fetus from turning facedown for proper delivery. The treatment is painless and only takes a few minutes to perform. Most patients respond in 1 to 5 treatments and many have follow-up ultrasounds that show the correction has occurred.

The release of the pressure in the pelvis by freeing up the taut ligament and muscle fibers along with balancing the proper alignment allow nature, through gravity, to move the fetus into

proper position. The bodies of the fetus and mother are then in harmony and are designed to work properly for a natural child birth.

New Jersey has one of the highest rates of cesarean section intervention in the country. If the public, and more pregnant mothers and physicians were educated on this procedure, serious inroads can be made in substantially reducing the number of these interventions both locally and nationally.

*Dr. Steven Pollack is director of Pollack Health and Wellness, Inc.*

A large advertisement for Robert Ott, Jr. Landscaping. The background is a vibrant field of red tulips in full bloom. The text is centered and uses a mix of bold, white, and black fonts. At the top, the words 'Design', 'Installation', and 'Maintenance' are stacked vertically in a bold, white, sans-serif font. Below this, 'Certified Brick Paver &amp; Retaining Wall Specialists' is written in a similar bold, white font. A horizontal line separates this from the website 'ottlandscaping.com', which is also in white. Another horizontal line follows, leading to the phone number '(732) 929-3520' in a large, bold, white font. At the bottom, there is a logo for 'Toms River' in a purple oval, with 'ROBERT OTT, JR.' in white text on a purple banner. Below the banner is a yellow ribbon with 'LANDSCAPING' in black text. At the very bottom, 'Owner Operated Since 1978' is written in a white, italicized font.



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## The Amazing Benefits of Chocolate

By Clare Bojus



In addition to its distinctive and wonderfully satisfying flavor, chocolate has many health benefits which may include mood elevation and stress relief, as well as impact heart, brain, and nervous system functions. Although chocolate is famous world round, many people are not aware of some of the most interesting facts about this wonderful treat! Let's explore some of the ways that chocolate or cocoa can benefit your health.

Cocoa contains vitamin C and antioxidants whose main components aid in increasing the efficiency of the brain and nervous system. They protect them from damage by free radicals which are associated with human diseases like cancer, Parkinson's disease, Alzheimer's, atherosclerosis and many others. Cocoa increases serotonin in the brain and contains caffeine, which is a phenylethylamine. Phenylethylamine is known to act as an anti-depressant. Serotonin and phenylethylamine are both effective as mood elevators as well as anti-depressants. Cocoa also contains tryptophan, which is an essential amino acid linked to relaxing side effects.

Chocolate contains flavonoids such as epicatechin and gallic acid which may help keep the heart healthy. Flavonoids also have other components that act as antioxidants that are helpful in minimizing the effects of free radicals and helping heal the damage they can cause. Flavonoids are powerful antioxidants with anti-inflammatory and immune system benefits. Epicatechin is a flavonoid which is found most famously in dark chocolate. Epicatechin and gallic acid aid with age-related heart issues, as well as with vision, hearing, and stress.

Cocoa also contains stearic acid and palmitic acid which are both considered fatty acids and oleic acid which is an unsaturated fat. Using pure cocoa, these acids may help our body with energy levels without raising cholesterol. Cocoa is also known to increase nitric oxide levels in the blood which helps to maintain proper blood pressure. Preventing thickening of the blood can help decrease pressure on the arteries and veins of the heart.

As you can see, cocoa has many potential health benefits. Along with all these benefits, cocoa is also rich in minerals like iron, calcium, magnesium, and copper. It is not surprising that chocolate has become world famous for its delicious taste and its many varieties. We can now add to the list many healthy properties and potential benefits for a longer, healthier life.

*Clare Bojus owns The Creative Basket and Devil Brownies.*

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Produce Great Stories for Good

By Sandy Levine



If you're producing a video project, you likely will commit a big chunk of time, energy, and resources to bringing it to life. To make sure your hard work truly pays off, start by choosing a topic that matters. A powerful story is not only interesting and engaging, but also inspiring; it provides important information – and

can even save lives.

Recently, while I was scrolling through social media, I saw a brief post about a friend preparing to race her 40-foot sailboat in a charity regatta. The Ms. Race, out of Atlantic Highlands Yacht Club, raises funds for 180 Turning Lives Around, a Monmouth County nonprofit that helps victims of domestic abuse and sexual violence.

The post grabbed my attention because my friend, Karen Harris, revealed a shocking and disturbing truth: she is a survivor of domestic abuse. For that reason, the upcoming race would be particularly meaningful. The instant I read the post, I felt compelled to start working on a mini-documentary.

The short film would provide a platform for Karen to share her story and put a face to the most recent sobering statistics: in New Jersey alone there are about 174 reports of abuse every day. The story would highlight the impressive accomplishments of the Ms. Race, which has raised about \$150,000 over the years to benefit 180 Turning Lives Around. It also would provide critical information to people in crisis: how to reach 24-hour hotlines, operating locally and nationally.

We shot the Ms. Race in mid-August from Karen's sailboat. Early on, the sailors made a devastating mistake, and headed to the wrong mark. But after correcting course, their boat picked up steam, moving from last place to finish third, a remarkable, unlikely, and thrilling come-from-behind.

This poignant story, which I stumbled upon by chance, turned out to be one of my favorite projects of all time: An empowering tale about women helping women, that just may motivate someone in an abusive situation to seek help.

The most important first step before you begin producing your video is to find a story worth telling. Create a project that not only engages your viewers, but also inspires them. Provide truly useful information that does good – whether for patrons of your business, or perhaps, for a much bigger cause.

The National Domestic Violence Hotline is 1-800-799 SAFE.

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



Ms. Race photo by Jeff Smith



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## Business Valuations – Not Just For Sellers Anymore

*The Increasing Demand for Strategic Appraisals*

By Gary W. Herviou



When interacting with owners and their advisors of small- to mid-sized businesses, there is increasing evidence that “strategic” business valuations are being employed as a vital planning tool. A recent study indicated that over 65% of the total valuations performed between 2014 and 2018 were tactical in nature, meaning they were requested by

owners with no plans to sell within the next three years.

“The increasing number of strategic appraisals is confirmed locally at our three offices here in New Jersey,” says Achim Neumann, president of A Neumann & Associates, a professional business brokerage organization with over 25 years of experience in the industry. “The trend is that savvy business owners realize that they need to establish a baseline value for their operation in order to then improve certain features of it.”

Simply put, there are generally two types of business valuations. “Transactional valuations” are utilized 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 as they represent an independent, third-party, fair market value of the firm, the primary difference lies in the way that the client uses the valuation information.

For a business owner not looking to sell, there are various motivations for obtaining a business valuation. According to Neumann, “We increasingly find business coaches, financial planners, estate attorneys, wealth managers, and CPAs suggesting that their clients look into the business appraisal process for the purposes of family succession planning, partnership buy-outs or disputes, business expansion and long-term exit strategies.”

“Over 85% of business owners do not really know what their company is worth,” adds Neumann. “The business owners we speak with are increasingly recognizing that they must get a handle on this information in order to address certain concerns and put themselves in a position to ultimately 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 from?”

It’s only natural for owners of small- and family-run businesses to spend the majority of their time thinking about such things as short-term cash flow, personnel issues, customer satisfaction, and the like. The wise owner, however, also finds 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 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 undersold – 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.
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, the business owner also gets vital information about the factors that are driving that value (positively and negatively.) Neumann concludes, “It’s here that they truly benefit from a strategic valuation. It’s here that they truly become empowered – obtaining peace of mind and control of their destiny. It’s here that they have all the information they need to succeed and effectively operate to meet their exit strategy 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. For more information about business valuations, please call 908-415-3700 or visit [www.neumannassociates.com](http://www.neumannassociates.com). Please reference this article.*



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## What is Good Customer Service?

By Joe Caldeira



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 buzz words, but none of that means anything without GOOD OLD-FASHIONED CUSTOMER SERVICE. As a local businessman, my customers are

my lifeblood. Nothing is more important to me than serving the customer's needs. When one of my customers calls, they know that they will speak to a decision maker. This is what sets mom and pop companies apart from national conglomerates. The customer service that you receive with a local, caring company far exceeds what you can expect from a multi-national company. Your local provider will know and recognize you by name, and is far more likely to be able to fulfill your needs as opposed to a nameless, faceless customer service representative who handles hundreds of calls per day. My customers know that with just one phone call, problems will be solved, service requirements will be met, and any challenges that they pose can be overcome, all on a 24/7 basis.

Quality customer service is a total team effort. Everyone is involved, from the customer service department, sales department, frontline drivers and even up to the owner. All must be on the same page with a dedicated commitment to provide the customer with the best possible service we can offer. That is typically what you'll get when you deal with a local, service-oriented company. Don't be fooled though, as all companies, both large and small, are not alike.

Price is not always the best measure of value. For example, if you are a builder and request a roll-off container for removing debris be delivered at 10:00am, you likely will schedule your manpower to be loading the container no later than 11:00am. A good service-oriented company will do everything in its' power to get you that container on time, or earlier. They know that you are depending on them. If there is a delay, they should call and let the client know what the delay is and when they can expect delivery. Instead of having 3-4 men waiting for the container and wasting valuable time, they can reschedule their manpower to complete other tasks.

Before choosing a solid waste or recycling collection company, take a look at their commitment to excellent customer service. Picking the right company can not only save you time and money, but also needless stress and aggravation.

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



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## Record-Breaking Sixth Annual Marty Aronow Charity Golf Classic

Smiles were endless at the OCBA's Sixth Annual Marty Aronow Charity Golf Classic as we raised over \$31,000 for CAREing for Children. To date, we have raised over \$116,000 for underprivileged families in our community.

This year the weather was on our side as the players competed in a variety of friendly games to win great prizes. A Chevy Equinox was up for grabs at a hole-in-one competition sponsored by Lester Glenn Auto Group, which unfortunately, was not won.

A huge thank you goes out to the sponsors who helped make the OCBA's Sixth Annual Marty Aronow Charity Golf Classic an exciting and successful fund-raising event:

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*Left to Right: Andrew Knox, OCBA president; Clare Bojus, chair of CAREing for Children; and Mike Reilly, golf committee chair.*

Thank you to everyone who donated, played golf, volunteered and/or made donations of goods and services like Beasley Media, Atlantic Printing & Design, and Girtain Signs. All these fine businesses contributed to making this year's event our most successful fundraiser to date. CAREing for Children would not be possible without the endless and generous support of our family, friends and community members.

We are already planning our 7th Annual Marty Aronow Charity Golf Classic on Thursday, May 14, 2020, so save the date!!



*photo by Angie Lombardi Photography*



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# OCBA In Our Community

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On August 17, 2019, SERVPRO of Toms River sponsored its own First Responders Appreciation Day at Yankee Stadium, taking a dozen of our local heroes to see the Yankees. It is important to let these brave folks know how important they are to the community and how much they are appreciated. To top off the day, our first place Yankees pulled out another win. Sweet! Special thanks to our General Manager, Patrick Reilly, for making awesome shirts for all to wear in support of First Responders Appreciation Day!



## 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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