

OCEAN LIFE

SMART ADVICE FROM OCEAN COUNTY'S BEST IN BUSINESS

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PRESIDENT'S MESSAGE



After 20 years of being a member of the Ocean County Business Association, it is a privilege to become president of this prestigious group. Each month, the Ocean County Business Association provides great networking opportunities for business owners who exchange referrals and build connections that last a lifetime. The referrals come from the mutual respect and friendship our members have for each other.

Members are category exclusive and represent the "Best of the Best" in business. While the challenges of the past nearly two years of the Covid-19 pandemic almost destroyed many area businesses, OCBA members rose to overcome adversity. To date, The organization continues to receive many business leads and grow.

Twice a month, members gather at the Clarion Hotel for two hours to have lunch and share craft talks about their businesses. They also acknowledge referrals from each other. But it's not all business here: Throughout the year, we also have parties and gatherings for different occasions—whether at the beach, on the River Lady, or in a fine restaurant. These are great times of fun and bonding for our group.

With many businesses blooming in Ocean County, my goal is to recruit more members to OCBA. Once you join OCBA, you'll receive business from the members, and then some!

For more information about membership, contact OCBA at **866-606-OCBA**, or OCBAMemberInfo@gmail.com.

Sincerely,

Linda Cronk
Beasley Media Group, Inc.
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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 Robert Ott for the cover photograph.

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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The Changing World of Construction

By *Barbara Farley*

It's time to shift your thought process and understand that the way things were done two years ago is not valid today. All aspects of construction have shifted—and we either must change with it or get left behind.

This isn't a novel idea. In any business we're constantly taking the temperature of our customers, suppliers, and vendors to be sure we can provide the best outcome. We implement changes based on the feedback we get. Sometimes we have to find a different product or extend a completion time or refer a customer to a new vendor to ensure we're consistently meeting everyone's needs.

Now it seems all bets are off. It's like the wild, wild west! For example, you get a price on something; the next day when you go to order it, you notice a price increase no one told you about, and end up paying eight percent more. Or you order an item that's "in stock," but two days later, an email



arrives claiming the item won't be available for sixty days.


Getting materials used to be easy: You'd order siding, roofing, and decking a couple weeks before you needed them. Now you've got to plan months ahead. Materials are rationed to our suppliers, and some of them are reducing their product lines to meet demands. This means that the selections you made for your project three months ago may be temporarily discontinued with no clue as to if or when they'll be available again.

It's all very volatile, but there are some things you can do to ensure that your construction project goes as planned and is completed in a reasonable amount of time. First, abandon what you think is a "reasonable amount of time." Reputable, honest, and trustworthy contractors, architects, and engineers are busy—very busy. Double whatever time you thought it would take to complete your project and then don't be surprised if even that timeline isn't doable.

Make all the selections that your project requires as soon as you can. We always run the risk of having to go back to make a second choice but hopefully we can secure all materials before the "break-ground" day. Be ready for your project to begin any time within the timeline given. If another project runs into a supply-chain issue, we may be able to get yours going sooner.


Above all, be flexible and understanding. We are trying to figure out the new normal and continue to produce the same great work we did a couple years ago. We can get there if we work together.

Barbara Farley is Office Manager for CHAP Construction.



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Could Flying Cars Be Far Behind?

By *Bill DeBernardis*

The printing industry in America has seen earth-shattering changes in the last decade. Let's review a brief history, along with the radical changes that are taking place today:



- **1450:** The Gutenberg printing press was created. Modeled after ancient wine and olive presses widely used in the Mediterranean area, this press could produce about 250 one-color sheets per hour. The press replaced laborious, handwritten manuscripts.
- **1476:** Earliest known print advertisement appeared, promoting one of the first newly published books.
- **1835:** The American Anti-Slavery Society printed and mailed marketing materials in the South, perhaps the first direct-mail campaign in the U.S.
- **1872:** The New York Life Insurance Company began a direct-mail campaign to clients and prospects. This was followed by similar campaigns by Montgomery Ward, the famous Sears Roebuck catalogs, and the National Cash Register Company.
- **1926:** The Book-of-the-Month Club was established.
- **1980s:** The personal computer emerges onto the scene.

Today, printing has become a high-tech industry. The quality and reproduction ability of digital presses are more than just amazing; they're shocking!

- Today's presses are incredibly smart. Not only can they independently identify the type of paper being printed, but they can also fix problematic print issues. For example, they scan each sheet going through the press for imperfections, eliminating any sub-par sheets in the press run. Plus, the machine will identify the troublesome area in the press and fix it. Incredibly, this is all done in a split second while the machine is running so that the sheet after the imperfect sheet is perfect.
- Press downtime—and therefore productivity and price—are positively affected. The press is "smart enough" to notify the company that services the machine of problems in real time, as they occur. Even more impressive is its "ability" to notify the service department of impending problems, even before they occur.
- Advances in color technology have made a huge impact in the stability and density of color, making each sheet in a press run the same as the one before



and identical to the next run of that job weeks, months, or years later.

- Software programs built into smart presses allow for faster setup that is error free. Available software can enhance poor image quality to acceptable levels and acceptable images into breathtaking color images.
- Print technology has led to what are now everyday innovations like QR codes and paper-like materials that print like paper but are very durable for things like menus, postcards, flyers, and so forth.

Technology has changed so many things in today's world, and we at Atlantic Printing are committed to and heavily invested in it. Things like how and what we read, how we live, eat, and even travel are changing.

The next decade promises to be even more mind-boggling than the last one. Flying cars, anyone? Can't wait!

Bill DeBernardis is co-owner of Atlantic Printing & Design.

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Don't Be Afraid to Open Your Mouth

By *Chet Chianese, D.D.S.*



Yes, these are scary times. Just the mention of Covid raises blood pressure. The illness can be deadly and debilitating, especially to the elderly, the immunocompromised, and those with certain pre-existing medical conditions. Your best defense is to follow the Centers for Disease Control's recommendations and get vaccinated.

Three vaccines are available in the U.S.: Pfizer, Moderna, and Johnson and Johnson. All three are safe and effective. Booster shots are now recommended six months following your initial vaccination.

To date, upwards of 775,000 Americans have died from Covid-19, surpassing the total number of deaths from the Spanish Flu epidemic of 1918-1919. But don't let this scare you into avoiding the dentist and jeopardizing your dental health.

About 80 percent of the adult population in this country has some form of gum disease. Most of these patients need to have their teeth cleaned every three months. Thanks to the Covid pandemic, many fell off their schedule. As we begin to see these patients return, we're again finding a more deteriorated periodontal condition exemplified by bleeding and tender gums and an increase in depths of periodontal pocketing. This usually

translates into more treatment and additional expense.

The dental office has always been one of the cleanest in the medical-professional world—and that's especially true now in times of Covid. Operatories are equipped with individual filtration units. All surfaces throughout the office are wiped and disinfected, not just in the operatories; this includes counters in the business office as well as light switches and door handles.

Masks are worn throughout the day and not just during a procedure. Gloves are always worn. Instruments and hand pieces are sanitized in the autoclave. Scheduling times are staggered to avoid crowds and minimize contact between patients.



Be sure to check when your last dental check-up and cleaning were and schedule yours accordingly.

Remember there is a direct link between gum disease and many medical conditions, the most common of which is cardiac disease. Every time you swallow, you are ingesting millions of bacteria and bugs! These bugs travel throughout your entire body.

Be well, stay safe and get vaccinated.

Chet Chianese, D.D.S., is based in Toms River and has been named a Top Dentist by New Jersey Monthly magazine multiple times.



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How to Make Sense of Food Labels

By *Clare Bojus*

We are often advised to check food labels to help us make informed meal decisions. Here are a few tips to assist you in understanding the most important information on your food labels.

Serving size and number of servings per container: Always start with the serving size. If you are trying to manage your weight, it's important to monitor how many servings you are eating.

Calories: This represents the total number of calories in one serving (including calories from fat, saturated fat, and cholesterol). A calorie is a way to measure the amount of energy a food provides to our body. For most of us, approximately 30 percent of our daily caloric intake should come from fat (with most of those coming from unsaturated fats). Fifty to 60 percent should come from carbohydrates. Most of us require between 2,000 and 2,500 calories per day.

Carbohydrates, fiber, and sugar: The label lists total carbohydrates, as well as the amount of fiber and sugar that make up those carbohydrates. The best carbs are from fruits; vegetables; whole-grain cereals, breads, and pastas; and brown rice. It's best to pick foods that have at least three grams of fiber per serving. Many health professionals recommend at least 20 grams of fiber per day. Dietary fiber is not digested or absorbed by the body; it provides no calories but helps you feel full and keep your digestive system healthy. Be careful with sugar—sugars in fruits and milk are not a problem, but watch out for foods like candy, soda, jelly, and syrup that will pile on the added sugar.

Daily values (DVs): Depending on the packaging, you may see DVs show the percentage of the nutrient value that a particular food provides (based on the total calorie diet shown on the label). You may need to adjust the percentages to match your individual calorie consumption. Higher percentages are good for nutrients like vitamins A and C, calcium, and iron. Products that come in smaller packaging don't always have to include labels or can use abbreviated versions. However, the products must contain information that's clear and visible.

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



Planning Your Home-Improvement Project Amid Supply Issues

By *Carl Del Pizzo, Jr.*



In an efficient supply market, home-improvement materials are available, and lead times are predictable. Simply order the materials, and they arrive within an estimated time frame. That is, until the supply market dissolves into chaos.

Due to unprecedented demand and manufacturing challenges, home-material supplies have become scarce. In a sector where skilled labor is typically the rate-limiting factor, supply has become the bane for customers and the central focus for contractors. Material unavailability and shipping delays have made planning a home-improvement project a daunting task.

The reasons for the supply issues are varied and disparate, ranging from factory shutdowns and shipping and port delays to lack of manpower able to fulfill the work orders. Weather has even contributed to the mix, with some manufacturers of vinyl resin products exercising force majeure clauses due to power outages and hurricanes in the southeastern United States. While these causes are beyond the customer or contractors' control, there are ways to be proactive.

For one, go mainstream and avoid the temptation to purchase items that are "too" obscure. While this is a good idea generally—given that the item on page 102 of the catalog versus page 3 will likely not be available in seven years, making repairs difficult—it is particularly relevant during times of limited supply.

Cont'd next page

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Indeed, many manufacturers will streamline their offerings to include only their best-selling products, while suspending or eliminating lesser-sold products. For example, PVC fence manufacturers have suspended color products in an effort to keep up with demand for the ever-popular white fencing.

Early planning is key to the success of your project, and you're smart to have backups in mind. While it's common for consumers to get their heart set on a certain style or product, they must be willing to adapt during changing times.

How early is early? While the answer depends on many factors, consumers should be prepared to wait an additional two months for their chosen products to arrive. The perfect kitchen-island light may be out of stock with an eight-week backlog. Likewise, certain exotic wood-color deck boards may be discontinued, and consumers may have to be flexible and choose a more common color.

So, what do you need to start your next remodeling project during times of limited supply? Planning, flexibility, patience, and of course, compromise.

Carl De Pizzo, Jr. is CEO of Carl's Fencing and Decking.

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Are You Prepared for the Sale of Your Business? By Gary W. Herviou



You've worked many years to build and grow your business, with the goal to sell one day. Are you doing what's needed to make that a reality?

A proper business sale requires significant time and preparation—it's unlikely that the perfect buyer will appear one day with an offer you can't refuse and close a transaction in a couple of months. Rather, thoughtful planning and a proactive approach will result in an efficient sale on your terms—a transaction that quickly maximizes financial return with the right buyer in a professional and confidential manner.

What's most important is setting the planning into motion with as much lead time as possible, ideally three to five years ahead of the anticipated transaction time. This allows the owner to have his or her questions addressed to provide peace of mind that selling is the right move.



Here are five key questions every business owner should answer before proceeding:

1. **What is my business really worth?** A proper accredited fair-market valuation should be performed. The valuation should identify the seller's discretionary cash flow, as well as the assets included in a sale.
2. **How attractive is my business to a potential buyer?** Part of the valuation must include a formal company-marketability assessment, outlining the positive and negative operational factors that drive value. Items such as owner dependency, client concentration, managerial depth, financial record-keeping, recurring revenue, and potential growth opportunities all impact the marketability of a firm in the buyer's eye.
3. **What will a deal look like?** The combination of proper valuation and marketability review will directly influence what a final deal will look like—you need to know exactly how much cash will be delivered at closing and how much will be deferred in either seller-note or performance-based scenario. The physical assets and working capital levels included in a sale must be defined and deliverable.
4. **Will that deal meet my goals?** Now that you know the details of what a deal will look like, you'll need to see if that transaction will meet your goals—both financially and from a lifestyle perspective. Your goals will be met if

there is clarity with valuation, deal structure, and owner motivation.

5. **What is the process to discreetly sell my business and meet my goals?** There is a correct way and an incorrect way to sell a business. Once the preparations outlined above are in place, it is essential to collaborate with the proper advisors to implement the sale. Professional marketing documents, access to the correct buyers, stringent buyer prequalification to preserve confidentiality, expert negotiation skills, accurate financial reporting, and a thoroughly managed approach are all pillars of a successful transaction process. If you understand the process and are an active participant from the beginning, the experience and chances of success will be enhanced.

Preparing for and deciding to sell your business require a thoughtful, proactive approach. The execution of an efficient sale is a complicated process that calls for experience, discretion, and professionalism. The sooner you can have a meaningful fair-market valuation and marketability assessment put in place with a qualified M&A advisor, the sooner you can get the information you need to build the foundation for a successful exit strategy.

Gary W. Herviou is Vice President of A Neumann and Associates, LLC.



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How to Prevent Your Pipes from Freezing This Winter

By *Jen Lorentzen*

As the Jersey Shore heads into winter, now is a good time to start planning ahead to avoid one of winter's most unwanted experiences: frozen pipes.

Some homes and business have pipes that are in danger of freezing. In fact, burst pipes are one of the most common causes of property damage during frigid weather and can cause thousands of dollars in water damage.

Before we share how to prevent your pipes from freezing, let's first look at which pipes are most likely to freeze when the weather plummets:

- Pipes that are exposed to severe cold, like outdoor hose bibs, swimming-pool supply lines, and water sprinkler lines.
- Water supply pipes in unheated interior areas, like basements and crawl spaces, attics, garages, or kitchen cabinets.
- Pipes that run against exterior walls that have little or no insulation.



How can you prevent pipes from freezing, even the most vulnerable ones? Here are a few tips:

- If there are water-supply lines in the garage, keep garage doors closed.
- Open kitchen and bathroom cabinet doors to allow warmer air to circulate around the plumbing. Be sure to move any harmful cleaners and household chemicals up out of the reach of children and pets.
- When the weather is frigid, let the cold water drip from the faucet served by exposed pipes. Running water through the pipe, even at a trickle, helps prevent pipes from freezing.
- Keep the thermostat set to the same temperature both during the day and at night. By temporarily suspending the use of lower nighttime temperatures, you may incur a higher heating bill, but you can prevent a much more costly repair job if pipes freeze and burst.
- If you will be going away during cold weather, leave the heat on in your home set to a temperature no lower than 55° F.

In the event your home or business does experience a frozen pipe, here are a few things to do while waiting for the cleanup process to begin:

- Turn off the main water to the property.
- Shut off the power main if there's a chance water will come into contact with anything electrical.
- Find the damaged pipe and repair it yourself or call a licensed plumber to help.
- Check with your agent or insurance company so you will be sure what your policy covers.
- Document the damaged articles and take photos.
- If your home sustains water damage, it's important to ensure the area is properly dried and repaired to prevent any potential problem with mold.

In the event of property damage from a frozen or burst pipe, you may need professional assistance to make repairs, clean up the water, and prevent any mold from creeping up in the affected area of your home. Contact a reputable water-damage cleanup specialist to help.

Jen Lorentzen is a marketing representative for SERVPRO of Toms River.



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Help Seniors 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 stressful, confusing, or even depressing if their mental, physical, and emotional needs are not considered. 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’re 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’re 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.

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*(Help Seniors Enjoy...)****Avoid embarrassing moments.***

Try not to make 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. Seniors need new things to anticipate. Enjoy activities that are free, such as taking a drive to look at holiday decorations.

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.

Keep on the sunny side. Seasonal affective disorder (SAD) is a fairly common problem during the darker, shorter days of winter. It's 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. Help senior family members adhere to their regular schedule of medications during the holiday frenzy, and 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 CEO of Affordable Senior Home Care.

Create Simple Video Testimonials to Attract New Customers

By ***Sandy Levine***



Smart business owners are always on the lookout for effective ways to attract new customers and retain the ones they already have. Video testimonials are a relatively simple way to do just that. Here's how:

Be Selective

Whether you have no budget and plan to produce the testimonials yourself, or you're hiring a professional, the first step is to pick the right people to star in your videos. Choose satisfied customers who will be well-spoken, authentic, and enthusiastic when they are asked to talk about your products or services.

Pick the Best Location

If your work is easy to see (landscaping, fencing, new roof) do the interview at your customer's home or business. First, he or she likely will be more comfortable, and you can also get shots of your work to edit in later. If you're a florist, car mechanic, or restaurant owner, you have great visuals to show! Ask your customer to come to you.

If you provide professional services (attorney, accountant, consultant) and it's difficult to show interesting shots of your work, the interview can be done either at your client's location or your office.

Ask Good Questions

What problem needed to be fixed? How did your company fix it? How did your client feel about the work you did? What was the best part of working with you? Would they recommend your business to others and why?

Create a Succinct Story by Editing

To produce a video people are more likely to watch, you will need to do some editing to remove flubs and make the story flow. The best length depends on several factors, including whether the content is truly compelling, and where it will be seen. If you're planning to post testimonials on social media, shorter is generally better—between 20 seconds and one minute.

If you're showing a video to a captive audience—at a seminar, for example—and you've done a good job editing, the video can run longer, especially if it combines testimonials from several different customers and useful information about your industry. Video testimonials also can be posted on your website, YouTube channel, and shown at trade shows.

Now more than ever, your customers are checking reviews and ratings online, as they decide where to do business. Video testimonials are another way to get noticed with positive, authentic messaging, boost search engine optimization, and increase sales!

Sandy Levine, owner of Sandra Levine Productions, LLC, is a filmmaker and inspirational speaker.

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Buying Commercial Property in NJ? Take Note!

By Philip I. Brilliant, CHMM, LSRP



I'm buying a commercial or industrial property in New Jersey, and I've been told I need an ASTM Phase I Environmental Site Assessment (Phase I ESA). However, I've also been told I need a NJDEP Preliminary Assessment Report (PAR) as well. Do I really need both?

Won't the Phase I ESA provide me adequate innocent purchaser protection?

Easy Answer: No! Here's Why.

Chances are, you're conducting a Phase I ESA to satisfy one of the requirements to qualify for the innocent landowner, contiguous property owner, or bona fide prospective purchaser limitations on CERCLA liability (Comprehensive Environmental Response, Compensation and Liability Act (42 U.S.C. §9601)), and the Environmental Protection Agency (EPA) All Appropriate Inquiry (AAI) Rule, Subsection 312.10 of 40 Code of Federal Regulations 312 (40 CFR §312). However, CERCLA is a federal law and does

not necessarily address requirements of state or local laws. Users of a Phase I ESA are cautioned that federal, state, and local laws may impose environmental assessment obligations that are beyond the scope of the Phase I standard.

New Jersey has enacted its own innocent purchaser defense that requires a property owner to demonstrate that, at the time they acquired the property, they didn't know that any hazardous substance had been discharged at the property, accomplished with an "all appropriate inquiry" prior to purchase of the property. As stated in the New Jersey Spill Compensation and Control Act (Spill Act), any person who owns real property acquired on or after September 14, 1993 on which there has been a discharge prior to the person's acquisition of that property and who knew or should have known that a hazardous substance had been discharged at the real property, shall be strictly liable, jointly and severally, without regard to fault, for all cleanup and removal costs no matter by whom incurred [N.J.S.A. 58:10-23.11g(c)(3)].

New Jersey has not adopted the federal All Appropriate Inquiries rule (which can be satisfied by performing a Phase I ESA) but instead has its own unique definition for satisfying "all appropriate inquiry." Under N.J.S.A. 58:10-23.11g(d)(2), an "all appropriate inquiry" is defined as the performance of a preliminary assessment, and site investigation, if the preliminary assessment indicated that a site investigation is necessary. In a January 14, 2016 court ruling, a party buying property in New Jersey after 1993 must obtain a PAR in accordance with NJDEP rules in order to have a chance of obtaining innocent purchaser protection in the State of New Jersey. The decision was affirmed regarding environmental contamination at the Accutherm mercury thermometer manufacturing property in Salem County, that later became a Kiddie Kollege daycare. DEP v. Navillus Group, App. Div. Dkt. No. A-4726-13T3. In this case, despite advice of counsel, the defendants merely relied on various environmental reports, instead of performing a PAR; thus, no innocent purchaser protection was afforded them under the Spill Act, and they were liable for the contamination identified at their property.

If you're performing real estate due diligence in New Jersey and want to qualify for both federal and state innocent purchaser liability protections, you need to perform both an ASTM Phase I ESA, as well as a NJDEP PAR.

Philip I. Brilliant, CHMM, LSRP is Owner of Brilliant Environmental Services, LLC.

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How to Avoid Cyber Thieves This Holiday Season

By *Ryan McCabe*

The holiday season is about to begin. Whether you're buying online or in a store, your identity could be at risk. Financial fraud can occur in several ways. A thief can open a new account in the stolen identity and then default on payments or make unauthorized purchases on a victim's account.



While the new chip technology in credit cards make them harder to duplicate, stealing someone's identity provides a bigger payoff for a thief and is harder to detect.

Here are some recommendations for keeping your information safe:

Avoid phishing

Beware of opening emails from unknown sources or opening attachments or clicking on links embedded in emails. Trust your instincts. If you think an offer is too good to be true, it probably is.

Take care while traveling

Lots of people travel during the holiday season. What they may not realize is that their boarding passes contain personal information. Don't toss yours in the hotel trash can—take it home and shred it to protect your information.

Watch your credit accounts

It's rare that your information is used immediately,

Cont'd next page



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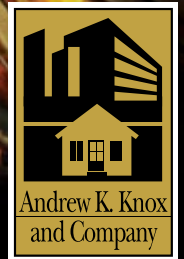
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(How to Avoid Cyber Thieves...)

but something could happen six months to a year later, so monitoring is important.

Protect your passwords

Protect all devices that connect to the internet and all user accounts. Do not use the same password twice—choose a password that means something to you and only you. Change your passwords on a regular basis (every 90 days or so).

Take these steps if you believe your information has been compromised:

- Immediately change all passwords, beginning with your financial passwords. If you used the same password for multiple resources, make sure to change it for each

account, and do not use that password in the future.

- If you believe the compromise was caused by malicious code, disconnect your computer from the internet.
- Restart your computer in safe mode and perform a full system restore.
- Contact businesses, including banks, where you have accounts, as well as credit-reporting companies.
- Close any accounts that may have been compromised. Watch for any unexplainable or unauthorized charges to your accounts.

Ryan McCabe is a Commercial Lines Manager for Anderson Insurance Agency.



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- Tree Service

What's Up With Flowers? By Cathy Mulhern and Stacey Cofka



Have you noticed lately that flowers are in short supply and/or more expensive? You can blame Covid for that! The flower industry is struggling to meet high demand and low supply. Here are some reasons why flowers have become more expensive and remain in short supply:

1. Covid forced growers to pull crops from the fields, as they didn't have the staff to keep them alive.
2. During the pandemic, flowers became the turn-to gift. Demand outstripped supply for months.
3. An insufficient number of new crops were grown because there were too few plants.
4. Global bad weather means what flowers are in production are

growing slowly. A plant can take up to nine months to start producing flowers.

Like we say, "You can't rush Mother Nature!"

5. Two years of delayed weddings around the world are now taking place in droves and flower demand has skyrocketed.
6. Raw costs have gone up for everything from root plants and cardboard to paper and vases.
7. Transportation costs have quadrupled. Drivers are at a premium and delivery expenses have risen.

What does this all mean for the consumer? There are a couple of things consumers can do when ordering flowers. First, trust your florist! Let him or her offer substitutions and solutions. Florists offer "designers' choice." This allows your florist to pick

their best blooms to give you the best value for your money.

Order early if possible, especially if there is a specific must-have flower on your wish list. This will give the florist time to work with their wholesaler to secure the flowers.

Try to be flexible with your florist. Florists across the world are doing the best they can under difficult circumstances. Not only are there floral shortages, but there are supply shortages as well (vases, baskets, containers, etc.).

Patience, understanding, and flexibility will help you and your florist work together in partnership to get you the best product for your budget.

Cathy Mulhern is founder of A Blossom Shop, and her daughter, Stacey Cofka, is currently the owner.



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Chiropractic Maintenance and Wellness Care

By *Steven Pollack, D.C.*



Correcting a spinal condition in the initial stages of vertebral subluxation (spinal misalignments), is just the start of the healing of your nervous system. The origin of spinal-nerve irritation is unique in each patient, causing a variety of symptoms, including pain spasms, weakness, numbness, and more.

Everyone heals at different intervals of correction. Most chiropractic adjustments at the early stages of pain and inflammation respond quickly and patients feel immediate relief. However, this is only the beginning of the healing process.

Based on research by Dr. Su in the late 1990s, symptoms don't arise until we are 40 percent of our 100 percent potential to be well. We've been conditioned and brainwashed by the media that temporary relief or putting a bandage on your pain defines healing. This is deceptive information and far from the reality of how our bodies function.

You are born with an amazing, innate ability to heal yourself. Our symptoms are protective measures alerting us that something is out of synchronicity.

The first few adjustments can and will elevate your healing and give relief, yet that is only the tip of the iceberg. Laughing and moments of happiness can temporarily elicit endorphins – natural pain killers – and a euphoric sensation that make you feel well and forget your pain. This will wear off quickly also.

Chiropractors can give patients customized treatment plans aimed



to relieve pain and/or symptoms. This is considered acute care involving multiple daily or weekly visits over the course of four to eight weeks. Most patients comply with the corrective phase of care because healing begins to occur and they feel better.

Maintenance care is the next step, and this is the most difficult stage. Patients raised in western cultures often have little education in this area.

We live in such an immediate-gratification-oriented society that, once we get what we want, we only want more and disregard maintaining our achievements.

Maintenance care is the golden nugget that keeps you well. Based on your daily and weekly stress loads, the goal is to maintain a balanced nervous system that can combat and neutralize your stress exposures. Once you have reached your maximum potential to express your well-being you want to maintain it with weekly or monthly treatments.

Most healthcare insurance doesn't cover maintenance or wellness care, which is another reason patients stop treatments. Be sure to work with a chiropractic practice that encourages maintenance and wellness care and rewards you to continue with care well after insurance is terminated. Educated, devoted, wellness-oriented patients are the easiest to work with.

In conclusion, be sure to continue your adjustments after your pain and symptoms subside. The criticism that chiropractors make their patients get treated forever is not the chiropractor's choice, but the intelligent patient's educated decision.

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

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Parents, Beware the Perils of TikTok

By *Midge Cannin-Schuck*



We're all aware that government-mandated social distancing due to Covid-19 has become a trigger for many individuals of all ages to turn to social media for companionship, knowledge, and fun. One of the preferred social-networking sites among youth, tweens, and teens is TikTok. Not only is this platform a "friend" when kids feel lonely and isolated, it can keep them occupied for hours. And when they're eventually able to talk, text, or meet in person, they enjoy sharing what they watched and learned on TikTok—and perhaps they duplicate and/or imitate (for better or worse) what they viewed online.

Children's competitive nature and desire to be up on the latest fun, new, "woke" fads may not always turn out well. What appears to be harmless fun or educational may be masquerading for something more sinister, leading to potentially disastrous outcomes for themselves or others.

A few of the most dangerous challenges (noted on www.dailydot.com) are the choking challenge, the fire challenge, the condom challenge, the outlet challenge, and the pepper challenge. The goal is always the same: to be the "star of the show."

Other challenges may result in the malicious destruction of property—for example, when someone attempted to burn down a public building. There are an estimated 90,000 videos on the platform relating to destruction and school-property theft, costing taxpayers and creating problems for staff and teachers.

Just as serious is the emotional destruction to girls who are struggling with body image and try to live up to the idealized images they see online.

On the Apple App Store, TikTok is advertised as: "The destination for mobile videos. On TikTok, short-form videos are exciting,

Cont'd next page



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(Beware The Perils...)

spontaneous, and genuine. Whether you're a sports fanatic, a pet enthusiast, or just looking for a laugh, there's something for everyone on TikTok. All you have to do is watch, engage with what you like, skip what you don't, and you'll find an endless stream of short videos that feels personalized just for you. From your morning coffee to your afternoon errands, TikTok has the videos that are guaranteed to make your day."

Notice how it reads "skip what you don't like." What is not addressed is the (un)reality of kids tuning out when they see something they consider "juicy." Really!

TikTok was intended for children 13 and older. There is a site for adults, too. The videos are supposed to be monitored by TikTok when a child downloads the app, but is that really happening? How many children tell their correct age on the application?

Since there's no such thing as the "app police," parents or guardians must play that role and know what their children are watching and which videos and challenges are dangerous, controversial, or inappropriate. Don't ever assume that everything they're watching is benign fun.

While there are plenty of funny, educational, and worthwhile videos on TikTok, children may not always admit to what they're really watching, some of which could be detrimental to their physical and/or emotional health.

Midge Cannin-Schuck is a Licensed Professional Counselor in Toms River, NJ.



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When is it Time to Replace Your Roof?

By Dan Fleming

The roof is one of the most important components of your home. It provides shelter from the elements for you and your family and protects everything else in your home from getting severely damaged.

Despite the importance of its functionality, roofs are often out of sight/out of mind, which can be dangerous! It's crucial for homeowners to be aware of the overall condition of their roofs and know the warning signs that a replacement is sorely needed.

Leaking Roof

Many people believe if their roof leaks, it just needs a repair. This may be true if there was a single incident that caused an otherwise perfectly good roof to leak. But more often than not, leaks are caused by a roof that has outlived its lifespan.

Repairs on old roofs are not a real solution to the overall problem, and the money invested in these "quick fixes" is gone forever. While replacing the roof is costly, it's a wise, long-term investment into your home.



Granule Loss

If you see a lot of granules in your gutters or collecting under your downspouts, it's a sign that your shingles have outlived their lifespan. When granules wear off from shingles, it's like having bald tires on your car. The shingles become prone to absorbing moisture rather than shedding it away, which (for obvious reasons) is not ideal.

Worn/Aged Shingles

After 20 years or so, shingles become more and more brittle and are prone to blow-offs and water infiltration. In addition to granule loss, keep an eye on your roof for signs of shrinking, cracking, pitting and curling, as these are all signs of a worn-out roof. And if your roof is nearing the 20-year mark, make sure that getting a new roof is on your radar.

Missing Shingles

If your roof has missing shingles, it's a sign the shingles are too old and no longer holding their seals during high winds. If you notice shingles missing, that's a big clue you're due for a new roof.

By educating yourself on the roof warning signs and being proactive, you'll save yourself a lot of money and headaches in the long run. It's much less stressful and expensive to handle a well-planned roof replacement project than a time-crunched emergency on top of multiple interior water-damage repairs.

Dan Fleming is co-owner of Proven Contracting, LLC.



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Why Your WordPress Site Needs Security, Like Right Now

By Jeffrey Demos

If you're running a website, chances are you're running it on WordPress. In fact, around 60 percent of all CMS (content management system) websites are powered by WordPress. Since WordPress is the most popular CMS, it comes as no surprise that it's also the number-one target of hackers.



There are many reasons why hackers would want to get into your website. The most likely reason is so that they can throw "ad injection attacks" on your site. These are spam-like ads that drive traffic back to their website or redirects. If you're running a store, they can also get your customers' sensitive information.

Brute Force Attacks

About 90 percent of hacks on WordPress sites are "brute force attacks," meaning the hacker attempts to guess your login and password over and over again, usually by using bots. Once they're logged in with your admin account, they'll have free reign to wreak havoc on your site.

How To Secure Your WordPress Site

Make sure your WordPress version is up to date, as any security holes that exist are fixed with each update. Having an older version makes it easier for hackers to break in. To be sure you're continually updating, set your plugins to auto update or install "companion auto update."

Use Safe Login Names & Passwords

Avoid using easy-to-guess login names like "admin" or "test." Also, a password like "12345" is not secure. Make sure your password contains letters, numbers, and special characters.

Install Wordfence, NOW!

The first thing you should do when you set up a WordPress site is to install Wordfence. This security plugin can prevent brute force attacks by locking out too many failed login attempts. It also protects against several other site attacks. Wordfence is constantly updated. The free version should be sufficient for most people, but if you need additional protection, the paid version allows you to block entire countries and has a more robust firewall and blacklisting.

Don't let your WordPress website fall to hackers. If you don't want your website riddled with spam ads or worse, it's best to follow these simple practices—the peace of mind alone is worth it.

Jeffrey Demos is the owner of Deimos Designs.

Mapping the Medicare Maze in 2022

By Richard Gilchrest



Today's health-insurance coverage and access to quality medical care seem to be at odds.

It can be even more confusing when it comes to enrolling in Medicare. Everyone is eligible on the first of the month they turn age 65, and special enrollment is available when coming off employer-based benefit plans after age 65. The whole process can feel

like getting lost in a maze. The government has an agency known as CMS to set the rules and rates; here is a general breakdown:

Medicare Part A (hospitalization): No monthly cost after satisfying a deductible of \$1,484. Days 1 through 60 are covered at 100 percent.

Medicare Part B (doctors and diagnostics): Monthly income-based cost starting at \$148.50 per month. Must be enrolled for outpatient coverage. Basic annual deductible is \$203, then 80 percent coverage for the "approved medical expense amount."

Medicare Part D (prescription drugs): \$4,430 annual benefit with a \$480 deductible. Plans and cost vary. All plans offered have the same rules—the difference is the level or "tier" of the prescription required. There are five tiers, from generic to the newest formularies (most of which are advertised on television). Your pharmacist can advise you on which plan best suits you.

Medicare Supplement or Gap Plans: Provide complete 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. Most hospitals participate, as do the doctors who have privileges for admissions. There are other programs known as Advantage All-in-One plans, which include all three parts of Medicare. These are government programs through private insurance companies. 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. Gilchrest is a Certified Health/Life Underwriter at the Martin Agency in Toms River. He is also past board president of the Monmouth/Ocean Health Underwriters Association.

Best Breakfasts (and you won't miss the bacon!)

By *Lisa McComsey*

Good morning, taste buds! Here's how to jumpstart your day with some rise-and-shine goodness.



Many people say breakfast is their favorite meal of the day. For me? Not so much. I'm a dinner gal.

But the adage goes, "Eat breakfast like a queen, lunch like a princess, and dinner like a pauper." The idea, of course, is that you bulk up on calories and nutrients early in the day, so you don't stuff yourself (as I often admittedly do) a few hours before bed.

While breakfast isn't my favorite meal of the day, I'm no breakfast slouch, either. I never miss it (me on an empty stomach = super grouchy), and I love to eat wholesome, flavor-packed meals.

Oh, and did I mention I follow a plant-based diet? (Yeah, that means no bacon, sausage, or cheesy omelets.)

Before I scare you away, take a look at some of my delicious and satisfying morning favorites:

Go With the Grain

My tried-and-true favorite is oatmeal made with non-dairy milk, drizzled with a little maple syrup, and topped with seeds (sunflower, pumpkin, and/or hemp), nuts (walnuts, pecans, and/or almonds), and fresh fruit, including berries, apples, and peaches. I love the texture, crunch, and mix of this sweet-and-savory combination.

Lately, I've been experimenting with other grains that are higher in protein, with delicious results. Try quinoa, amaranth, and teff.

Dessert for Breakfast?

Trick yourself into thinking you're eating a big, sinful treat with an easy-to-make breakfast parfait. Layer a cup of non-dairy yogurt, a cup of mixed berries, and a quarter cup of low-oil, low-sugar granola into a tall glass. Grab a long spoon and dive in!

While on the topic of yogurt, I want to applaud the non-dairy yogurt gods for finally coming out with some great alternatives. Beware, though—many are loaded with sugar (often north of 16 grams), so read the ingredient label and go for plain or vanilla unsweetened. You can always add your own sweetness—I use a drizzle of maple syrup.

You'll find a wide variety of non-dairy yogurts made from almond, coconut, cashew, oat, and soy milks.

If Savory is Your Speed...

Sometimes I want a hearty, savory breakfast—and that's where my tofu scramble comes into the picture. The dish looks like scrambled eggs, and I swear—if I put a plate of it in front of an unsuspecting diner (my husband, for example), he would never know the difference. It has similar texture, color, and perhaps even flavor since scrambled eggs are pretty flavorless.

Here's how I make it: Throw whatever veggies into a frying pan—peppers, onions, tomatoes, zucchini, etc.—and sauté till slightly soft. Crumble a half a block of firm tofu into the mixture, season with a couple teaspoons (or to taste) of turmeric, and toss everything together till heated through. Throw in spinach or kale if desired at the end. Serve with hot sauce.



Another easy savory treat is avocado toast—avocado, onions, tomatoes, and cilantro on a slice of whole-grain toast. Top with salt and pepper. Yummy.

Bon appétit!

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



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