

OCEAN LIFE

SMART ADVICE FROM OCEAN COUNTY'S BEST IN BUSINESS

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Editorial Assistant	Sandra Levine Sandra Levine Productions
Magazine Committee Chair	Bill DeBernardis Atlantic Printing & Design
Ad Managers	Gary Herviou A Neumann & Associates Peter Levitt IDSAutoshred
Graphic Designer & Printer	Atlantic Printing & Design

Ocean County Business Association
PO Box 1291
Toms River, NJ 08753-1291
OceanCountyBusinessAssociation.com
ocbamemberinfo@gmail.com
866.606.OCBA (6222)

PRESIDENT'S MESSAGE



It has been a great privilege for me to be president of the Ocean County Business Association.

Over the past two years, the OCBA has been exceptionally busy. We had to deal with returning to “normal” post Covid, with all the issues, ramifications, and roadblocks the pandemic brought to small businesses and organizations. Although frustrating at times, this eventful period has been a most rewarding one!

The goal of the Ocean County Business Association is to improve the quality and quantity of commerce in Ocean County, and to bring more great members into the group. Our efforts over these past two years have laid down a foundation in which the Ocean County Business Association will thrive for years to come.

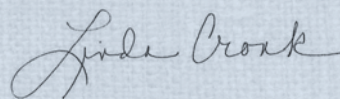
There are many wonderful people in this association with great energy and generosity, all helping each other to expand their businesses.

Critical to our success was the business of the OCBA board. I want to thank board members who met regularly to make decisions that allow the Ocean County Business Association to run so effectively. We had fun and will continue to do so.

Thank you, officers, members, and friends of the Ocean County Business Association for the opportunity to serve an association that deserves to expand and prosper and will grow with your continued participation.

Interested in joining? 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 Riverboat Tours, Inc. for the cover photograph of The River Lady taken by R. Justin McNeill, Code Zero Aerial Photography.

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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AI and ChatGPT: Where Are We Heading?

By *Bill DeBernardis*

With all the fuss about ChatGPT, let's take a step back and examine what it is—and isn't.

ChatGPT, or "Chat Generative Pre-trained Transformer," is a software product of OpenAI, an artificial intelligence (AI)-centered research firm, whose co-founders include Elon Musk. Its dialogue format allows you to speak directly to it via your phone or computer and request it to perform a wide range of tasks, from solving math problems to writing computer code to offering parenting advice.

ChatGPT is like a smart computer that "learns" every time someone asks it a question; it searches the internet for answers, typically providing answers within seconds. In the process, it learns about you and other people's lives on earth. (Privacy questions are a whole other thing that we'll put aside for now.)

But beware: Sometimes it will give you a response with inaccurate, misleading, or just plain wrong answers. The technology is so promising that Microsoft has committed to investing \$10 billion into OpenAI to fund research.



You may have read articles with headlines screaming, "The Wolf (AI) is at the Door" or "Jobs Will Become Obsolete," or "NYC Bans ChatGPT in its School System over Cheating Concerns." While these headlines may exaggerate the situation, there is some truth to them.

AI will undoubtedly transform the workforce. It will also create many new jobs requiring new forms of training to keep up with the fast pace of technology. The U.S. economy must keep evolving along with our 21st century world. To do otherwise would leave the engine that is the American economy consigned to the dustbin of history.

As for schools, ChatGPT must be a force for change. We need to teach our children how to properly harness the vast array of information available through its use. Already, guardrails are being developed so our children can navigate these tricky waters ethically and morally and steer clear of its darker possibilities.

One such program is called ChatGPTZero. Its purpose is to identify text created by AI. So far, 40,000 teachers in 40 states and 30 countries have signed up for it. While its developer says it isn't perfect, the software will improve over time, and additional guardrails will be developed.

We in the printing business are always looking for ways to improve the service we offer our clients. Cold computer output will never replace the interaction between client and graphic artist to develop precisely the type of look and feel a company wants to project to the public. A computer will have no emotional attachment to any project.

However, ChatGPT may assist in research and creating groundwork for the ultimate product.

In a previous article (2019), I quoted Kai-Fu Lee (referred to as the Father of AI in a CBS *60 Minutes* interview), who said that up to 40 percent of repetitive-type jobs could be replaced and that AI will change the world more than any invention in human history. He also noted that human wisdom always overcomes revolutions in technology and will find ways to maximize its benefits.

Welcome to the future. It is here now.

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



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How We're Wired in 2023

By *Pete Ferro*

In 1881, Alexander Graham Bell invented twisted pair copper wires. His new invention, the telephone, used the existing copper telegraph wires as a means of calling phone to phone. As the telephone became more popular, wires were added to accommodate the increasing traffic.



The old, raw telegraph wires had many flaws when it came to live voice conversations. There was a lot of noise and frequent connectivity loss. When new wires were installed, issues like crosstalk and background noise bleeding over the wires compounded the problems.

Adding to the confusion, another invention was becoming popular at this time: electricity, which also needed wires to work. Electric wires were mounted on the same poles as the already existing telephone wires, putting the two wires in proximity.

With the addition of more electrical wires, telephone parties experienced voltage interference from the electrical wires and could not have audible conversations. As the demand for telephones grew, central office buildings had to be constructed to exchange calls through a switching station. Here, all regional wires from each home and building were connected so calls could be handled.

The sky was covered with wires. Bell realized that, to make his new invention work, it had to be more efficient and effective. When he twisted a pair of wires and covered them with a thin sheathing of either braided wire or foil he discovered it drastically reduced the background noise and vastly improved the electromagnetic compatibility of the copper wires. Now telephone wires and electric wires could coexist on the same poles.

Businesses are still using this 100-year-old technology to stay connected.

Until recently, these wires strung from telephone pole to telephone pole have been our lifeline to connectivity with the world. But the internet has changed all that, enabling us to connect phones without wires.

The introduction of VoIP (Voice Over Internet Protocol) and Wi-Fi have revolutionized the way we conduct business and how we use phones. Technically, we are still connected with wires, but not to the same degree as before.

Nowadays, most businesses have a local area network that requires one connection from the telephone pole into the building. The local area network can then connect unlimited numbers of phones without wires. Wi-Fi, or wireless routers, can extend hundreds of feet, keeping computers and phones connected.

Cellular towers have allowed us to stay connected while we travel. The honeycomb design of cell towers overlaps, thus enabling the handoff of a traveling connection to continue with the call while driving 60 miles per hour.

Pete Ferro owns Ameritel Communications Corporation based in Toms River.



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Why Deals Fall Apart (and what to do about it)

By Gary W. Herviou

The process of selling your business can be a very rewarding experience—both financially and for your lifestyle. Handled properly, executing a proper sale can meet all ownership goals and benefit the organization moving forward. However, an improperly handled attempt to sell can be a nightmare, fraught with potholes and problems that will cause the effort to fail. This can be extremely demoralizing to the owner and put the organization at risk.



The transfer of a privately owned business is a very complex transaction with many considerations. Most important is setting the planning into motion with as much lead time as possible and having the correct team in place to execute the process correctly.

Let's examine six of the most common reasons a deal to sell a business might fail:

1. Lack of True Motivation to Sell – A fully motivated seller is the most important ingredient. He or she must be mentally prepared and “at peace” with the decision to sell, and the owner's goals (both monetary and lifestyle) must be clearly defined and obtainable.

2. Unrealistic Expectations – A clearly defined deal structure must be laid out. That means enlisting a qualified mergers and acquisitions (M&A) advisor to provide an accredited fair-market valuation. In addition, the seller needs to know what to expect from a proposed sale: process steps, confidentiality, timeline, tax implications, seller notes, real estate, transition period, and life post-closing.

3. Team Not on Same Page – A qualified team of professionals with defined roles must be in place to support the owner: CPA, financial advisor, business attorney, and an experienced M&A advisor. All stakeholders should share the motivation to sell, including spouses, family members, and key advisors.

4. The Financial Story Changes – If the “financial

story” of the business changes while on the market, then the buyers and banks will lose trust and the deal will evaporate. Any negative deviation from projected performance will reduce valuation, leading to lower offers. The financials must be strong, consistent, and predictable.

5. Dependencies & Concentrations – If a buyer—or lender—perceives a threat to continued operations, the deal becomes harder to close. Threats may include: significant sales tied directly to the owner (or personal relationship); one primary supplier or manufacturer; retirement of a key employee; and (most glaring) a too-high a percentage of revenue coming from one client.

6. Poorly Qualified Buyer – Before making a deal with a potential buyer, it is critical to know that he or she has management qualifications, decisiveness, and financial capability, and that good chemistry, communication, and professionalism exist between buyer and seller.

Now that we've identified some of the most common barriers to completing a transaction, how can a business owner ensure a smooth sale? Here are a few tips:

- **Be Well-Prepared** – Will the sale bring happiness and provide the desired financial result?
- **Assemble the Right Team** – Professionals and family all need to serve a role and be dedicated to the success of the proposed transaction.
- **Proper Valuation** – An accredited fair-market valuation of the business is a critical first step in understanding the true value and marketability of the firm.
- **The Correct Process** – A sales process that is coordinated by an experienced M&A professional will ensure that confidentiality is maintained, buyers will be fully pre-qualified, and an efficient transaction completed.

The process of selling a privately held company is a unique experience and, if handled properly, can result in an extremely rewarding transaction that fully meets the goals of the owner and the firm.

Gary Herviou is vice president of A Neumann & Associates, LLC, a professional mergers and acquisitions and business brokerage firm.



OCBA wants you!

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

Appliance Sales & Repair
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Publicist/PR Specialist
Tree Service

Severe Weather and Keeping Safe from Storms and Hurricanes

By Jen Lorentzen

Severe weather can happen anytime, anywhere. While it may be difficult to prepare for the unpredictable, here are steps you can take now to help ensure you are ready when disaster strikes.



Before the storm:

- Build an emergency supply kit
- Develop a communication plan
- Keep important papers and valuables in a safe place
- In case of lightning, unplug any electrical equipment that doesn't need to be used
- Secure outdoor objects
- Shutter or board up windows and doors

During the storm:

- Stay indoors
- Use radio or TV to keep updated on changes (keep a battery-operated radio on hand)
- Avoid contact with corded phones

- Avoid contact with electrical equipment or cords
- Avoid contact with plumbing, as it can conduct electricity
- Stay away from doors and windows

After the storm:

- Never drive or walk through flooded areas
- Steer clear of storm-damaged areas
- Stay away from downed power lines and report them immediately

The first step to becoming weather ready is to understand the types of hazardous weather that can affect where you live and work. Here is a list of common weather terms for the Ocean County area that you may hear before, during, and after a storm:

- **Storm surge** is the abnormal rise of water generated by a storm's wind. This can travel several miles inland, especially along bays, rivers, and estuaries.
- **Flooding** occurs when water covers or submerges normally dry land with a large amount of water; it can persist for several days after a storm has dissipated.
- **Winds** from storms can damage and destroy buildings.
- **Tornados** can accompany landfalling storms and occur in rain bands away from the center of a storm.
- **Dangerous waves** can pose significant hazard and damage to coastal residents' structures and businesses, even when the storm is more than 1,000 miles offshore.

Know the difference between a storm watch and a storm warning:

- **Watch** is used for conditions that may turn into a severe weather event. Remain alert for further warnings.
- **Warning** is when severe weather has been spotted or indicated on radar and signals that you should take cover immediately.

Knowing your risk and taking action before, during, and after a storm will make you better prepared to save your life and assist in saving the lives of others.

Jennifer Lorentzen is in business development at SERVPRO of Toms River.

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Is It Gaslighting or Lying?

By *Midge Cannin-Schuck, LPC*



The term gaslighting comes from a 1940s film, *Gas Light*, which was based on a book and play by Patrick Hamilton.

What's the difference between gaslighting and lying? Gaslighting is a form of manipulation used to make someone feel guilty for a mistake or action he or she

has committed. This form of "power over" is a type of emotional abuse, often used as a form of self-protection the abuser employs to place blame on the victim.

Gaslighting has three main phases:

1. **Disbelief** — the abuser tries to alter reality, so the victim mistrusts their understanding of the situation
2. **Defense** — the victim attempts to defend him- or herself, eventually mistrusting his or her own belief
3. **Depression** — after a while, victims lose their self-confidence

Lying, on the other hand, is a matter of not telling the truth and may include:

- **Omission** — purposefully leaving out important details
- **Restructuring** — changing the details, either intentionally or due to a memory lapse
- **Denial** — refusing to accept the truth
- **Minimization** — reducing the impact of the mistake/action
- **Fabrication** — deliberately making false statements
- **Maliciousness** — told to hurt people, often carrying serious consequences and leading to unfair or unjust circumstances for others.

Types of liars include:

- **Deceitful** — lie to others about the facts
- **Duplicious** — lie about their own values to get their way
- **Delusional** — lie to themselves about the facts
- **Demoralized** — lie to themselves about the facts

Gaslighting can be more harmful than lying because the abuser twists the truth to gain unequal power over another. It's a form of persistent manipulation and brainwashing that causes the victim to discredit his or her thoughts and perception of a situation.

A gaslighter will:

- Lie and exaggerate
- Repeatedly talk about the situation to wrest control and dominate the relationship
- Escalate the situation when challenged by increasing verbal attacks, refuting evidence with blame, and creating mental confusion in the victim
- Strive to wear out the victim, form a codependent relationship, and give false hope with the goal of achieving dominance and control

If you or someone you know is being emotionally abused in this manner, please seek guidance from a licensed professional.

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

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Sailing the High Seas on a Tall Ship

By *Nancy Schott*

Would you like to climb the mast to the crow's nest 75 feet above the deck or visit the open bridge where you can help sail the vessel? If so, a tall ship adventure might just be the ticket.

You can relax in the bowsprit netting to listen to the waves and experience the feeling of being surrounded by water on all sides, while suspended above the ocean as dolphins frolic below you.

Life on board is casual and relaxed, with no crowds or lines—just the perfect amount of personal service. It's like being on your own private yacht. Visit ports untouched by larger cruise ships. Enjoy water sports, yoga and wellness classes, swimming pools, shore excursions designed to highlight the best of the ports visited, and guest lecturers.

Watching the sun rise each morning and slip below the horizon each evening from the top deck also makes for some incredibly romantic moments.

Warm air on your skin, the thrill of visiting far-flung locations, vibrant sunsets glimpsed from a cozy spot on the deck—the experience of gliding into an exotic port aboard one of the world's largest clipper ships under full sail is simply amazing.

In 1989, Swedish entrepreneur Mikael Krafft turned his boyhood dream into a reality when he founded Star Clippers, a modern-day cruise line dedicated to re-creating the golden age of tall sailing ships. These voyages treat passengers to a mega-yacht experience in places like the Caribbean, Mediterranean, and Central America. Since then, other tall ship cruise lines have taken to the seas.

Intimacy on these small ships is a prized attraction, with guests limited to fewer than 250 passengers. But don't think they skimp on amenities: Ships boast expansive teak decks, swimming pools, informal dining, convivial tropical bars on deck, and piano lounges.

Itineraries are based on wind charts, allowing them to move by the power of the wind 70 to 90 percent of the time, making this mode of travel a wonderfully green option.

Ready to set sail? Contact your travel agent to learn all about the tall ships experience.

Nancy Schott is owner/manager of Home Town Travel based in West Creek.



Benefits of Fencing in Your Yard

By *Carl Del Pizzo*

A fence can be more than just a fence, offering a world of appearance-enhancing benefits.

Many people picture a white picket fence when considering a home's aesthetics, but there are many more fencing options to consider. With multiple styles, materials, and colors to choose from, you can give your property a polished and cohesive look, while complementing your home's architecture and design.

If your home is in a busy area, a fence will help reduce noise from traffic, neighbors, and other sources and create a more peaceful outdoor environment.

An attractive fence can improve curb appeal and property value. It also affords you privacy from neighbors and offers enhanced safety and security—a deterrent to potential intruders, especially if you add gates with locks.

Good fences will also act as barriers to the elements. Strong, well-built fences will hold up against some wind events and can keep your yard warmer on windy days. They may also protect landscaping and plants that would otherwise not survive this type of weather.

Keeping children and pets safely contained and preventing them from wandering off is another great advantage. If you have a pool, there are specific fences designed in accordance with pool safety guidelines to keep animals and children out of the area.

Overall, adding a fence to your yard provides a range of benefits that will enhance comfort, safety, and appeal to your



home. With that in mind, when you're shopping for fences, search for reputable contractors who can streamline the selection process. Be sure to choose a contractor you trust to install the fence correctly—one who will make good on any mistakes and be available for future repairs, if needed.

Reputable fence contractors are knowledgeable about local regulations and well versed in the best materials and styles for your needs and situation. Durability and maintenance are two important factors to consider when choosing a fence. A good contractor will provide you with the best fit to keep your new fence looking good for years to come.

Carl Del Pizzo is CEO of Carl's Fencing.

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Smart Shredding

By *Peter Levitt*

Shredding is not just destroying paper and tossing it into the trash. It's knowing how to destroy confidential and personal documents by keeping the information secure, while also contributing to the health of our planet. If you're going to shred, shred smart.



Here are just a few of the benefits of shredding:

- **Helps the environment.** Shredding generates a direct impact on the planet. A single ton of shredded paper can save up to 17 trees, 7,000 gallons of water, 84 gallons of oil, 4,100 kilowatts of energy, and up to three cubic yards of landfill space.

- **Saves time.** In life, time is one of those things you can't make up once it passes. Time is money! Storing piles of outdated, unnecessary documents in your home or office eats up space and requires lots of time to sort through and deal with responsibly.

- **Protects your (and your customers') information.** Keeping sensitive information accessible is highly risky, since this information may be easily accessed by others or end up in the wrong hands. One piece of paper, a pen drive, an X-ray file, or any type of document is enough to cause a security breach that could compromise your integrity—or that of your customers.

- **Keeps an organized working environment.** Piles of paper and stacks of documents can cause mayhem in the workplace. It's very easy to confuse outdated or no-longer-needed documents with those that are current and may contain sensitive information. At the end of the day, you could end up distributing or sharing the wrong information.

- **Saves money.** Accumulating documents or office goods requires space, and space means money. The more stuff you acquire, the more money you spend to accommodate it all in your office, home, or warehouse. Shredding or destroying what you don't need will enable you to invest in space for what you do need or must keep.

Want to clear your head of mess and confusion, while saving time, money, and maybe the planet? Contact your local shredder today and start shredding!

Peter Levitt is CEO of IDSAutoshred, a customized shredding service.

Fibromyalgia Linked to Fatigue Syndrome

By *Steven Pollack, D.C.*



Question: I have fibromyalgia and still don't understand what causes it. Why is there so much confusion over it?

Answer: Fibromyalgia is a mysterious illness with a bad reputation. The symptoms range from inexplicable pain, stiffness, and fatigue to full body joint aches.

In the past, most patients were told they were stressed out or depressed or that their condition was psychosomatic. But with an abundance of cases emerging over the years, much more attention has been focused on the syndrome. Research and clinical data now imply that fibromyalgia is linked to chronic-fatigue syndrome and possibly the after-effects of Lyme disease.

Other theories contend that fibromyalgia may be due to decreased blood supply to parts of the brain that process pain. Another, more radical, theory contends that residual effects of antibiotics and vaccine treatments express themselves after many years of dormancy.


The symptoms may be serious, including swelling, tingling, numbness, stiffness in soft tissues (muscles, tendons, and ligaments), aching, and throbbing pain that is worse in the morning, intensifies again at night, and has been known to drive sufferers to suicide.

Fatigue is one of the most common complaints (reported

in 9 out of 10 cases), caused perhaps by disturbances in the deep-sleep phase the body needs to get properly refreshed at night. For some unknown reason, women get fibromyalgia seven times more than men.


There is no known cure for fibromyalgia. Many patients manage their pain with aerobic exercise, such as cycling and jogging. Others find stretching and yoga to be effective, and many utilize massage and chiropractic as their primary treatments.

Dr. Pollack is a chiropractic specialist and director of Pollack Health and Wellness in Beachwood.



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glenn.vanpell@jumppcpa.com

ACCOUNTANT**Glenn VanPell, CPA***Jump, Perry and Company, LLC*

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Glenn.VanPell@JumpCPA.com

JumpCPA.com

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P: 732.244.0222 / F: 732.244.0450

MooseDr29@gmail.com

PollackHealthAndWellness.com

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Info@ChapConstruction.com

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P: 732.286.2501 / F: 732.286.2165

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P: 732.797.3100 / F: 732.797.3223

CRosati@FWHAssociates.com

FWHAssociates.com

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 LHInspects.com

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GelzerLaw.com

MEDIA: RADIO**Linda Cronk***Beasley Media Group, Inc.,**WJRZ 100.1-WRAT 95.9*

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BBGI.com

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P: 732.349.6663 / F: 732.349.8803

PLosseff@aol.com

PHOTOGRAPHY**Angie Lombardi***Angie Lombardi Photography*

P: 908.902.3413 / F: 732.854.7355

Angie@AngieLombardi.com

AngieLombardiPhoto.com

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Bill@APADNJ.com

APADNJ.com

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Sales@AmeritelNJ.com

AmeritelNJ.com



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P: 732.349.6601

Sandy@SandraLevine.com

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P: 732.349.0559 / F: 732.349.0179

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WEB DESIGN & ONLINE MARKETING**Jeff Demos***Deimos Designs*

P: 732.687.7219

Jeff@DeimosDesigns.com

DeimosDesigns.com

WRITER, EDITOR & AUTHOR**Lisa McComsey***Lisa McComsey, Writer, Editor & Author*

P: 848.333.6100

Lisa@LisaMcComsey.com

LisaMcComsey.com

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Use the Right Recipe to Cook Up a Tasty Video Story

By *Sandy Levine*



More and more, businesses—and families—are using video to tell their stories and connect. But not all stories will whet the appetite of your audience. Using the right recipe makes the difference between a half-baked video that no one will consume, and a scrumptious smorgasbord.

Recently, Joanne Gwin, community coordinator of the Jon Bon Jovi Soul Kitchen in Toms River, spoke to members of the Ocean County Business Association about her organization. The Soul Kitchen, whose original location operates in Red Bank, has the perfect ingredients for an effective video: interesting visuals, a compelling story arc, and the potential to do good.

The JBJ Soul Kitchen is a nonprofit, community restaurant run by musician Jon Bon Jovi's foundation, whose mission is lessening hunger, poverty, and homelessness. The Soul Kitchen provides delicious meals to all who come in, regardless of ability to pay. Prices are not on the menu, but dignity and respect always are. Among the growing number of clients: local senior citizens struggling to put food on the table as prices skyrocket.

Paying diners who eat at the Soul Kitchen support its mission through a \$20 donation per meal. It's a great deal: patrons feast on soup or salad, a main course, dessert, and an alcohol-free beverage. Each time diners donate an additional \$20 they pay it forward by providing a meal for someone in need.

People unable to pay are welcome to enjoy a healthy meal, and often do volunteer work in return. Gwin strives to find out what other problems are leading to food insecurity; it is always just part of a bigger picture.

The Jon Bon Jovi Soul Kitchen is located within the B.E.A.T. Center where organizations, including Fulfill and the People's Pantry, are also working to break the cycle of food insecurity and poverty. Agencies offer wraparound services to help

with issues, including housing, mental health, substance abuse, domestic violence, and more.

As Joanne Gwin talked about the Soul Kitchen, I imagined a wonderful video. What are the great visuals? The fresh, local ingredients used in the recipes. Cooking in the kitchen. Diners enjoying a meal in a warm, welcoming setting.

What is the compelling story arc? Positively affecting people by providing not just meals and services, but respect, kindness, and compassion. The Soul Kitchen sees many success stories, where guidance and support have helped people get back on their feet: finding housing, becoming sober, landing jobs. The opportunity to spread this critical information—and provide hope—are the ingredients of a video worth creating and watching.

If you would like to support the work of the Jon Bon Jovi Soul Kitchen, visit jbjsoulkitchen.org for the restaurant's hours, and stop by for a meal. The Soul Kitchen also is always looking for volunteers.

If you need help finding the secret sauce of your story—whether about your business, your nonprofit, or your own life—a video professional can help create the tastiest recipe.

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

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How to Protect Smart Devices from Hackers

By *Ryan McCabe*

Although smart-home technology can offer a variety of conveniences within your household, such technology can also increase your cyber exposures.

Hackers might be able to turn off your security camera, access your personal information, or spy on you and your family.

Without proper precautions in place, cybercriminals could tap into any of your connected devices—threatening both your home security and data privacy. Don't let criminals take advantage of your smart home.



Follow these six tips to keep your household secure:

1. **Purchase reputable products.** Only buy gadgets from trusted brands. Research potential products through online forums.
2. **Use a secure network.** Connect and access your devices through a private Wi-Fi network. Protect your home's router with a strong encryption method.
3. **Disable what you don't need.** Be sure to disable any unnecessary features or settings on your gadgets, as these can increase your cyber exposures.
4. **Create strong passwords.** Ensure your devices' passwords are unique and difficult to guess. Avoid using common phrases or personal information.
5. **Consider extra authentication.** Always check to see if your gadgets offer two-factor authentication capabilities. If so, be sure to enable them.
6. **Conduct routine updates.** Keep up with regular software updates and maintenance to help protect your devices from bugs, malware, or viruses.
7. **Monitor who has access to your devices.**
8. **Unplug devices when not in use.**

What are smart devices? Here are some examples:

- Security cameras, security systems, and wireless doorbells
- Door locks
- Baby monitors
- Thermostats
- Personal assistants (Amazon Alexa, Google Home, etc.)
- Televisions
- Garage door openers
- Sprinkler systems
- Kitchen appliances

Strong passwords are important. Here's why:

- Most websites and services encrypt passwords before storing them on their servers. As a result, even if hackers were to gain access to the password, they

wouldn't have access to the actual text that makes up your password.

- Once criminals gain access to an encrypted password, they can use sophisticated programs to quickly guess every combination of letters, numbers, and symbols until your password is cracked. Longer passwords and those that contain a large variety of characters will be difficult for programs to guess.

Here's how to create a strong password:

While effective passwords should be complex, they don't need to be difficult to remember. The next time you need to think of a unique password, try using a favorite song title, lyric, or quote.

This will make a password that's long and difficult for hackers to crack and has the added benefit of being memorable. Be sure to add a capital letter or special character to make your password that much stronger.

For example: If you like the 1975 song "Born to Run," you can use the phrase "I love Bruce Springsteen's 1975 Born to Run!" to create your password, using upper and lower case, numbers, and a symbol, e.g., ILbs1975B2R! Voila! A strong password that meets the important security criteria.

Get smart about your smart devices and avoid the danger—and the agony—of being hacked.

Ryan McCabe is a Commercial Lines Manager at McMahon Insurance Agency headquartered in Manahawkin.

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Finding a Qualified Termite Inspector *By Jeff Koerner*



Few things are as exciting or as nerve-racking as buying a new home. Termite inspections are an important part of the purchase process, and finding a qualified termite inspector is not as easy as you might think.

So, whether you're in the market for a new home, or need a termite inspection for your current home, here is some

important information to help you choose and hire a qualified inspector:

Currently, many inspectors with limited experience or training are performing termite inspections. Many are not aware that there are insects other than termites that can attack and destroy wood.

Some of the common ones are old house borers, powder post beetles, carpenter ants, carpenter bees, and ambrosia beetles; interesting names and all of them destructive. It's imperative you have an inspector that can identify the different telltale signs of each of these wood-destroying insects.

Why and How to Choose a Credentialed Inspector

Selling or purchasing a home is one of the biggest decisions people make in their lifetime. A termite inspection is generally required by mortgage

companies, banks, VA, and HUD to protect their interests and those of the buyer.

Unfortunately, New Jersey doesn't have any rules, regulations, licensing requirements, training, or prerequisites of any kind to govern those who perform inspections. Literally, anyone can hire him or herself out to perform a termite and wood-destroying insect inspection.

Protect yourself by choosing a New Jersey Pest Management Association Credentialed (Termite) Inspector. Every credentialed inspector has undergone a two-day comprehensive, challenging course that tests each inspector's ability to properly identify and report termites, as well as other wood-destroying insects. Two years' experience is required prior to taking these tests.

This course has been in development for years and provides homeowners, potential buyers, referring realtors, and attorneys with a thoroughly trained, knowledgeable and qualified inspector.

The training course includes:

- Complete understanding of subterranean termites
- Thorough knowledge of commonly found wood-destroying insects
- Step-by-step inspection instructions on WDI (Wood Destroying Insect) inspection reporting

To find a credentialed inspector in your town, go to NJPMA.com or call 800-524-9942.

Jeff Koerner is Owner of Ozane Termite & Pest Control in Toms River.

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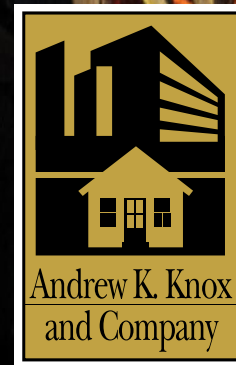
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Learning is for Life

By *Kenneth M. Karamichael, Ed.M.*



“Lifelong learning” is one of the most popular terms in 2023. The act of seeking and developing new knowledge is the foundation for expanding your career, maintaining an active lifestyle, and strengthening your community. The need to learn something new is prevalent throughout our everyday lives. Depending on your stage in life, the motivation for learning a new skill may vary: professional advancement, personal growth, sheer necessity, health and

wellbeing, curiosity, or even fun.

Learning doesn't start or stop with formal schooling, nor exist only in libraries, books, and encyclopedias (Yes, they still exist!... #mostlyonline). Another major misconception is that obtaining a degree or professional certification is only for the young.

It's never too late: One of the biggest barriers toward obtaining a diploma, degree, or certification occurs when we say to ourselves, “I am too old,” or “That ship has sailed.” Hogwash! Colleges, universities, and vocational schools are ready to help you at any point in your life. In fact, there are customized programs for all ages—from pre-college (high school diploma) to senior living.

The educational landscape has changed dramatically. Credit for prior learning (or life experience) is a real thing, and your path to completion may be much shorter than you realize. However, reaching the finish point only occurs after you inquire about the possibilities. There are also more start dates and open-house events than ever before.

Recharge your career: You may not need to complete a four-year degree or comprehensive technical bootcamp to advance your skill building. There are programs available in nearly every length of

time, geographic time zone, and language. Terms like short courses, digital badging, upskilling, and mini-MBAs reflect the variety of today's educational options. Courses range from “A”ccounting, through “Z”oom Applications Developer, and everything in between. Many programs run less than a month; they may last one day, or even just hours. You can choose a specific skill to explore or a series that leads to a cluster of skills or certification.

Access and delivery formats: A wide variety of classes may be given in-person, online, or a hybrid. As a result of the pandemic, we are more remote-ready to access information. Terms like webinars, zooms, and virtual meetings are now part of our daily language. They are also portals to lifelong learning! These are the skills, behaviors, and tools required to strengthen your learning.

Passion, hobbies, and wonder: Reflecting and channeling the “wonder” of your youth may help develop your lifelong learning inner-self. As we transition out of full-time employment and into retirement, we will find more time to spend on learning the topics we have always wondered about.

Perhaps that part-time hobby now becomes a full-time passion. You may seek to rekindle your love of the arts, fine tune your woodworking skills, or explore the gilded age. Whatever interests you have, your local college, university, library, arboretum, museum, church, park, and community centers can help you expand your knowledge.

Remember—Learning is for Life!

Ken Karamichael is the Associate Vice President for Professional Studies and Business Development at Georgian Court University

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Social Security Tax Considerations

By *Chad White*

Here are the tax considerations a 62-year-old should keep in mind before turning on Social Security:

- Taxable Social Security benefits:** If you have other sources of income in addition to your Social Security benefits, your benefits may be subject to federal income tax. The amount of taxable benefits depends on your provisional income, which includes your adjusted gross income, plus any tax-exempt interest and half of your Social Security benefits. It's important to consult with a tax professional to determine if your Social Security benefits will be taxable and to understand the tax implications your decision will have on your other income sources. For example, turning on Social Security could cause your IRA withdrawals to be taxed at a higher rate.

- Early retirement penalties:** If you start receiving Social Security benefits at age 62, you will receive a lifetime 30 percent reduction to your benefit amount compared to waiting until full retirement age (which is between 66 and 67, depending on the year you were born). Additionally, if you continue to work while receiving benefits before full retirement age and earn more than \$21,240 in 2023 (which changes each year), your benefits will be reduced by \$1 for every \$2 you earn over the \$21,240 threshold.

- Medicare premiums:** If you're already enrolled in Medicare, your Social Security benefits will be used to pay your Medicare premiums. If you delay receiving Social Security benefits until after you turn 65, you may be able to avoid higher Medicare premiums associated with early Social Security benefits.

- Estate planning:** If you have significant assets or estate planning needs, you may want to consider the impact of Social Security benefits on your estate. For example, if you have a spouse who may be eligible for survivor benefits, delaying Social Security benefits may provide a higher benefit amount for your



spouse in the event of your death.

It's important to keep in mind that everyone's financial situation is unique, and the decision to start receiving Social Security benefits should be based on a variety of factors, including your retirement goals, financial needs, and health status.

It's a good idea to consult with a financial advisor or tax professional to understand the tax implications of your decision and to ensure that you're making the best decision for your individual circumstances.

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

By *Lisa McComsey*

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



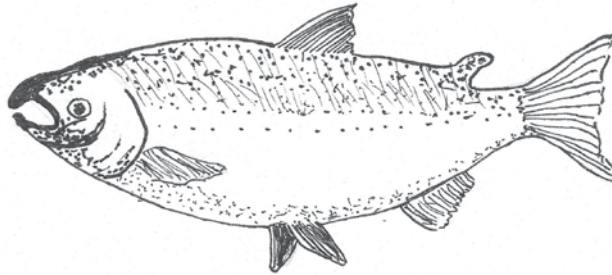
The Hunger

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

Some capture methods damage the environment (dredging, for example). Others result in unwanted bycatch, where marine life like turtles and seabirds are ensnared in nets and often drowned.

Even fish farms can wreak havoc on the surrounding natural habitat and destroy native fish populations.

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



Guidelines for choosing sustainably caught seafood:

Size Matters

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

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

Domestic Rules

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

Go Local

If you're lucky enough to live near water—ocean, river, lake, or stream—eating freshly caught fish is usually a safe, delicious option.

Check Labels

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

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

“Good Catch” or a “Bad Catch”?

Seafood that is overfished, laden with toxins, unsustainably captured, or endangered is considered a bad catch.

A “good catch,” for example, is arctic char, haddock, wild-caught Pacific/Alaskan salmon, or shellfish, as well as small fish like sardines and anchovies. On the “bad catch” side is Chilean sea bass, imported catfish and shrimp, grouper, and Atlantic salmon.

These sites offer up-to-date advice on what to buy and what to bypass:

- EDF (Environmental Defense Fund) Seafood Selector—edf.org
- Food & Water Watch Smart Seafood Guide—foodandwaterwatch.org
- Monterey Bay Aquarium Seafood Watch—seafoodwatch.org
- The Safina Center—safinacenter.org

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

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

Illustration of coho salmon by Ed McComsey.

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