

OCEAN LIFE

SMART ADVICE FROM OCEAN COUNTY'S BEST IN BUSINESS

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PRESIDENT'S MESSAGE



I am back as president of the Ocean County Business Association for the second round. After an approximate 20-year hiatus, I felt the time was right to give back once again to the organization that has given me so much.

I would like to thank my predecessor, Linda Cronk, for doing such a great job with the

OCBA during a difficult post-Covid period. I doubt I can match her enthusiasm, but I will try to live up to her commitment and continue to make the OCBA one of the premier business organizations in Ocean County.

What makes OCBA such an elite organization is twofold: First, members receive value for the time, money, and participation they invest. Because we are a category-exclusive organization, you receive sole rights to market and sell the services and/or products, as defined by your category, within the group. Other members purchase those services from you and refer you to their friends, colleagues, and family members whenever possible.

Second, consumers who use our vetted OCBA members are assured satisfaction when they purchase a product or service from them. We know how challenging it can be to hire someone without a personal referral or recommendation. But when contracting an OCBA member, it's even better than an endorsement, because our logo stands for respect, value, and superior customer service.

We have also initiated an outside speaker program in which we invite a guest speaker once a month to educate and inform us on a wide range of topics, including health and personal growth, business development, marketing, sales, and what might be happening politically within our community that affects small businesses. Members also enjoy a plethora of events and initiatives designed to enhance their business lives as well as personal lives.

Whether you apply to become a member of the OCBA or decide to hire one of its members, you'll be thrilled with the results.

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

Sincerely,

A handwritten signature in black ink that reads "Paul Losseff". The signature is fluid and cursive, written over a light blue background.

Paul Losseff

Holiday Opticians, Holiday Plaza Hearing Aid Center

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

Special thanks to Angie Lombardi for the artful cover photos. They depict the newly renovated carousel in Seaside Heights, which first opened in 1932 and closed in 2019. It’s taken four years of painstaking work to revive the more than 50 wooden horses, two chariots, two camels, a lion, and a tiger and bring them all back to life.

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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What are Forever Chemicals, and Should I be Concerned?

By *Philip I. Brilliant, CHMM, LSRP*

PFAS, or per- and polyfluoroalkyl substances, are a group of manmade chemicals used in a variety of everyday products such as nonstick cookware, food packaging, stain-resistant fabrics, and firefighting foam. These chemicals have earned the nickname "forever chemicals" because they do not break down in the environment and can accumulate in our bodies over time.



PFAS are found in water supplies, soil, and air across the globe. They have been linked to a variety of health issues, including cancer, hormone disruption, and immune-system dysfunction. Due to their widespread use and persistence, PFAS contamination has become a pressing environmental issue that requires immediate action.

Cleaning up PFAS contamination is challenging because of the complex nature of these chemicals. Traditional remediation methods such as soil excavation and water treatment are often ineffective; however, there are emerging technologies and methods that show promise in tackling PFAS contamination.

Environmental consulting firms play a crucial role in assisting industries, governments, and communities address PFAS contamination. With their expertise and resources, they can assess the extent of contamination, develop remediation plans, and implement innovative solutions to manage and clean up PFAS. In New Jersey, all site investigation and remediation are performed under the supervision of a Licensed Site Remediation Professional (LSRP).

One of the key services provided by environmental consulting firms is conducting site assessments to determine the presence and extent of PFAS contamination by collecting samples of soil, water, and air from the affected area and analyzing them for PFAS levels.

By understanding the scope of the contamination, consultants can develop a targeted cleanup plan tailored to the specific needs of the site.

Environmental consulting firms also work with regulatory agencies to ensure compliance with laws and regulations related to PFAS contamination. They help clients navigate the complex regulatory landscape and obtain necessary permits for remediation activities. Additionally, consultants monitor the progress of cleanup efforts and provide regular updates to stakeholders on the status of the project.

When it comes to cleanup, environmental consulting firms implement a variety of innovative technologies and methods to address PFAS contamination, including advanced oxidation processes, adsorption techniques, and biological treatment methods. Consultants stay abreast of the latest developments in the field of environmental remediation to ensure that their clients receive the most effective and cost-efficient solutions.

PFAS contamination poses a significant threat to human health and the environment. Environmental consulting firms play a critical role in addressing this issue by providing expertise, guidance, and solutions for managing and cleaning up PFAS contamination. By working together with stakeholders, regulators, and communities, these firms help to protect our health and preserve our environment for future generations.

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

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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**
- Car Dealership**
- Janitorial Services**
- Liquor Merchant**
- Merchant/Payroll Services**
- Painter**
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- Pool Installation and Service**
- Publicist/PR Specialist**
- Tree Service**

Lessons for Success in Business: Be Smart, Be Tough, Be Considerate

By *Bill DeBernardis*

I was reading an article about American businesswoman and investor Barbara Corcoran, the now-famous panelist on the TV show, *Shark Tank*. She was originally offered a spot on the program but was unceremoniously dropped before the first episode was even filmed.

She contacted Mark Burnett, the show's creator, and told him this rejection was a lucky charm, explaining, "Everything good happens to me after I get rejected." Thanks to her toughness and fortitude, Corcoran has gone on to greater wealth, fame, and fortune because of her role on this popular reality television series.

What lessons can we learn from her experience and how can they be applied to make a business more successful?

There are two elements to look at: your inner growth as a businessperson and your outer growth vis-à-vis the people with whom you surround yourself.

In terms of your growth as an individual, don't dwell on the negative. Everyone experiences failure to some degree. Don't wallow in it, learn from it. Analyze what went wrong. Ask yourself: How should I have approached the situation to improve my chances for success? Lessons learned from a failure can help guide you down the road to success the next time.

Turn negatives into positives. Take constructive criticism to heart and adopt an "I'll show them attitude." Analyze what you could have done differently and adjust your approach for the next task. If you have the will and desire, you can overcome obstacles in your path.

Focus on the things you can control. In Barbara Corcoran's case, although she was told she lost the part and couldn't force Burnett to change his mind, she convinced him to allow her to try out for the part. She got on a plane, made an appearance at the audition, and got the job. She analyzed the situation and asked herself: "How can I make things better?" She took action and succeeded with her emotional intelligence, tenacity, and toughness. Lesson learned.

As for your "outer self," **coworkers are critical to your success as a business owner.** Hiring the right people leads to a cohesive team. A cohesive team leads to client satisfaction. Client satisfaction leads to a successful business. It is all irrevocably connected.

To develop a cohesive team, managers need to develop a rapport with coworkers, understand them as individuals, and let them know they are appreciated. Offer them balanced feedback, both positive and negative. Offer compliments when due—not empty words—and suggestions for improvement in a constructive manner. The important thing is to be fair and equitable with your people, not because you want to wring the last bit of productivity out of them but because it's the right thing to do, the fair way to treat people.

And, by the way, it will make a great place to come to work every day!

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



Fencing to Increase Your Home's Security

By *Carl Del Pizzo, Jr.*

In today's fast-paced world, ensuring the safety and security of your home is vital. While installing security systems and surveillance cameras is commonly practiced, one often overlooked yet highly effective security measure is installing a fence around your yard. A well-designed fence provides a range of additional security benefits that can significantly boost the safety of your home and family.

First and foremost, a fence acts as a physical barrier, deterring potential intruders from entering your property. Additionally, it acts as a psychological barrier, signaling to possible trespassers that your property is protected and off-limits. A fence around your yard establishes a clear boundary and serves as the first line of defense against unauthorized access.

Moreover, the type of fence you choose can matter. Solid fences such as wood and vinyl privacy fencing can help obstruct the view into your yard. This prevents outsiders from scouting out your property for potential entry points and items of value. On the other hand, aluminum and iron fences offer a balance between security and visibility. These allow a more open feel to your yard while still providing a secure barrier against outsiders.

Beyond these security benefits, adding a fence to your yard can enhance the overall safety of your home environment. For families with children and/or pets, a fenced-in yard can provide a secure area for outdoor activities. This space allows children and/or pets to play freely, while reducing the risk of wandering off. Fences can also add peace of mind to homeowners with trampolines, swimming pools, or other features that can cause injury, as the fence helps prevent unauthorized access and accidents.

While investing in home security systems and other surveillance features is crucial for home security, adding a fence to your yard can offer additional layers of protection that should not be overlooked. From deterring intruders to creating a safe outdoor space, the right fence can provide numerous security benefits. If you are looking to fortify your home's defenses and enjoy greater peace of mind, consider adding a fence to your yard today.

Carl Del Pizzo, Jr. is CEO of Carl's Fencing & Decking.



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Caution: Know Your Contractor

By *Barbara A. Farley*

Occasionally, good people hire someone to perform a service and are taken advantage of. While it may be tempting to go with the least expensive quote and/or contractor, beware of the pitfalls when seeking to get the cheapest price.

The best thing you can do is educate and inform yourself. First, ask potential contractors if they are licensed and insured. Licensing is easy to verify in New Jersey on the Division of Consumer Affairs website. You can search by name or business name. It will tell you if the person is licensed and if that license is active or expired. Also, make sure your contractor has proof of insurance, which will reveal their liability as well as workers' compensation insurance.

Ask for names of previous customers whom you can call and request references. Check with these references that the technician was reliable, performed agreed-upon services, communicated well, addressed customer questions and concerns, and provided an accurate quote; if the customer paid more than the original quote, why?

It's also wise to request references from their vendors and subcontractors (if they use them). Ask questions like: Would they recommend this contractor? Are there any issues supplying them with materials/services? Do they have



an account or are they "payment on delivery"? There are many reasons a company or business may be placed on "pay upon delivery" terms. Perhaps they are a new business that hasn't yet established credit or they were placed on those terms either temporarily or permanently because of a particular situation.

Be wary of anyone willing to perform work that requires a permit and inspections without a permit—this puts you and your home at risk. To find out if a permit is required, call your town, and ask.

Doing permissible work without a permit is irresponsible. And while the contractor could be levied penalties and fines, you, the homeowner, could be left with larger monetary reparations, ranging from simple cost of permits and penalties to having to completely remove and redo what you just paid to have done because it isn't allowed or doesn't meet code. In extreme cases, your home could be damaged by improper construction practices.

You should also ask yourself: If the contractor is willing to cut corners by not getting a necessary permit, what other corners are they willing to cut? Is your project going to suffer due to their lack of good judgment?

While it's understandable that someone would like to get the cheapest price possible, cheap prices usually produce cheap results. Don't let unscrupulous contractors sabotage you or all the great hard-working contractors trying to what's right and best for their customers. Be smart, be savvy, and ask lots of questions.

Barbara Farley is manager of CHAP Construction.

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Understanding Medicare

By *Richard Gilchrest*

Today's health-insurance coverage and access to quality care may seem at odds with each other. It can be even more confusing when it comes to enrolling in Medicare. Every American is eligible on the first day of the month he or she turns 65. With the many plans and options available in 2024, the process can feel like getting lost in a maze. Here's a primer:



You must check with your doctor to see if he or she accepts a Part C policy. These newer plans are PPO plans with in- and out-of-network coverage.

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

Richard Gilchrest of Capstone Insurance Services in Toms River is a certified, licensed health/life insurance underwriter.

Medicare Part A

Hospitalization: There is no monthly cost, but it carries a \$1,632 first-day deductible. Days one through 60 in a hospital are covered 100 percent after the deductible is met.

Medicare Part B Doctor

and Diagnostics: After a \$174.20 monthly income-based premium, the annual deductible is \$240, then 80 percent coverage for the approved expense amount.

Medicare Part D Drugs:

Annual benefits amount to \$4,660, with an annual deductible of \$545. Plans and costs vary. You must be vigilant about your prescription needs, as they are assigned to six levels, with some subject to the deductible and others not.

Medicare supplement or gap policies provide coverage to fill in and pay the deductibles for Parts A and B and the 20 percent balance of the Part B expenses. Many private insurance companies offer a wide variety of plans with competitive premiums.

The best guide for medical advice is a physician who participates in Medicare. Most hospitals participate in Medicare, as do the doctors who have admission privileges. There are alternative plans known as Advantage Plans or Part C.

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Selling Your Business? Here's How to Make it More Marketable

By Gary W. Herviou



"You don't have to see the whole staircase, just take the first step."
Martin Luther King, Jr.

If you're thinking of selling your business in the short or long term, it's not too early to take some easy, practical first steps that will make your business more efficient, more profitable, and more attractive to buyers.

Some small businesses run on

inertia and "the way things have always been done" approach. This may be fine in the short term but is severely lacking in the eyes of potential buyers.

It's critical for all business owners to embrace new resources and technologies to improve systems within the firm, which can positively impact the business in many ways: daily operations, financial oversight, executive decision-making, and profit margins. Improved marketability equals higher valuation and maximum financial benefit at closing. Remember, as a business seller, you must think like a buyer.

Here, some recommendations:

1. Improve Your Financial Oversight

– Be sure you're on top of the company's financial picture. Working with a trustworthy bookkeeper is essential to monitoring performance on a regular basis. Do you use an internal financial software package daily? Do you receive monthly income statements and balance sheets? Do you receive weekly receivables and collection reports? Do you have a payroll service to streamline that process? Do you properly track inventory? If not, then your ability to track financial performance and make forward-looking decisions is greatly compromised.

2. Refresh Your Brand – If you don't have a website for your firm, get one. It can be simple—a few pages that convey your story, describe your products and services, and state your unique selling proposition (USP) and competitive advantages. What separates you from the pack and why should people buy from you? In this age, a company without a website is a company without an identity.

3. Review Your Lease – If you rent office space, it's vital that a formal lease be in place, not a month-to-month "handshake" agreement. Negotiate terms that are sustainable in the long run and that will be attractive to a new owner. Moreover, it's important to have a good working relationship with your landlord, as their cooperation may be needed to complete a

transaction that meets SBA lending criteria.

4. Track Your Monthly Performance – At the beginning of each year, map out the anticipated performance of your firm over the next 12 months. Based upon your history and industry expertise, you can fashion a month-by-month forecast for revenue, associated product/service costs and fixed overhead/administration costs. This will show you the anticipated net income by month and for the full year. This way, you can compare the actual monthly performance against your initial projections—a powerful tool that allows you to adjust on the fly if needed and make decisions that will guide the company accordingly.

Thoughtful planning and a proactive approach with these basic components in place will result in a healthy firm, an efficient sale of the business, and a fulfilling experience for the business owner that fully realizes the goals identified going into the process.

Gary W. Herviou is Vice President at A Newmann Associates.

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Thinking about Starting a Podcast? It's a Lot of Fun—and Work!

By *Sandra Levine*



Do you listen to podcasts while you commute to work, exercise at the gym, cook, or garden? Millions of us do! We're getting hot tips on new tech, soaking up celebrity gossip, learning about investing, relationships, health and wellness, and everything in between.

Podcasting is a great way to get noticed online. If you love content creation and have a topic about which you're passionate, audio and video podcasting can be fun, informative, and even profitable.

The startup costs for creating a podcast are low. You can simply use your smart phone! Or, invest in a good microphone and headphones and use your computer. You can polish your show by editing the raw recordings, or hire someone to edit for you, though some podcasters prefer to livestream and not worry about imperfections.

After you publish your podcast to a hosting site, the next step is submitting it to the directories that will distribute it to the world. Once you're set up, your feed can be sent automatically to Spotify, Apple Podcasts, Google Podcasts, and other platforms. Promoting your show on social media whets the appetite of potential listeners and lets them know where to find your content.

But before you buy any gear or sign up for any services, there are key questions you need to answer for your podcast to succeed.

PURPOSE: What is your show about, and why are you doing it? What topic(s) will be your focus? What will people learn from listening, or how will they change?

FORMAT: Will you talk directly to your audience or do an interview show? How long will your episodes last? Will you produce a video podcast, audio podcast, or both?

TITLE AND COVER ART: What will you name your show? How will your cover art look, and who will

design it? Together, your podcast title and graphic should give your audience a clear idea what the show is about. It takes skill to create something catchy and unique.

FREQUENCY: How often will you post new episodes? Consistency and quality are critical to gaining traction online. Be realistic about how many shows you can churn out if you're squeezing in production between other work and personal obligations.

If you'd like to learn more about launching a video or audio podcast, there are abundant resources online. Just search "How to Start a Podcast" and you'll find everything needed to help you decide if podcasting is right for you.

Sandra Levine, owner of Sandra Levine Productions, LLC, is a filmmaker, inspirational speaker, and host of Still Time for Joy, available on YouTube and wherever you get your podcasts.

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Mold Season is Here

By *Jen Lorentzen*



As we head into the summer and fall months, cases of mold growth will become more common. In the restoration industry, we refer to summer as “mold season,” especially in Ocean County.

Here are some proactive tips that can help mitigate the chance for mold growth:

- Engage in “moisture controlling” behaviors, such as fixing plumbing issues and other water problems as soon as they occur and drying the area completely.
- In bathrooms or other areas prone to a lot of moisture, consider running a fan, opening a window, or cleaning more frequently to minimize the chance for mold growth. Run exhaust and/or bathroom fans when showering. The goal is to increase ventilation and decrease dampness.
- If possible, keep the humidity of your property’s interior below 60 percent. The EPA recommends an ideal relative humidity percentage of 30 to 50 percent. You can measure relative humidity with a small device called a humidity or moisture meter.
- Condensation can be a sign of high humidity and may occur on walls, windows, pipes, or more. If you see condensation, act quickly to dry the surface, and if possible, stop or reduce the water source. Reduce humidity by using air conditioners and dehumidifiers.
- Repair roof gutters and make sure they’re cleaned on a regular basis.
- Make sure appliances that use moisture ventilate to the outside, if possible.
- Be sure water pipes or other cold surfaces are covered with insulation, if possible.
- Consider not using carpet in rooms or areas like bathrooms or basements that tend to be damp.
- As part of routine maintenance, buildings should be checked regularly for evidence of water damage.

Mold is found both indoors and outdoors. Outdoors, molds play a part in nature by breaking down dead organic matter such as fallen leaves and dead trees, but they can enter your home through open doorways, windows, vents, and heating and air conditioning systems.

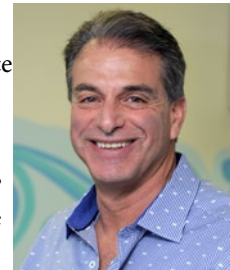
Mold in the air outside can also attach itself to clothing, shoes, and pets and be carried indoors. It may begin growing indoors when mold spores land on surfaces and come in contact with moisture or water. It can grow especially well on paper products, cardboard, ceiling tiles, and wood products. Mold can also grow in dust, paints, wallpaper, insulation, drywall, carpet, fabric, and upholstery.

Mold growth, which often looks like spots, can be many different colors. Color is not an indication of how dangerous a mold may be. Any mold found indoors should be removed, along with its moisture source. It’s impossible to get rid of all mold and mold spores indoors. Some mold spores will be found floating through the air and in house dust but the mold spores will not grow if moisture is not present. Remember, moisture control is the key to mold control.

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

Chiropractic Helps Earaches in Children

By *Steven Pollack, D.C.*



Question: My son has had earaches since he was a year old. He is now five and the earaches continue even after different series of antibiotic treatments and tubes. Is there anything that a chiropractor can do to help?

Answer: Earaches are one of the top five reasons that parents bring their children to our practice for treatment.

The medical community commonly treats earaches with antibiotics. A growing concern over the over frequent use and questionable effectiveness of antibiotics for children’s ear infections is evident.

Many physicians in all the healing arts are taking precautions before writing or suggesting prescriptions for antibiotics, as the modern bacterial strains that cause ear infections are becoming more resistant to these drugs.

More physicians are taking cultures prior to prescribing antibiotics, intending to get a specific antibiotic for a specific strain. If the culture does not show bacterial infection and the irritation is a viral cause, antibiotics are not recommended.

It’s true that even bacterial infections can resolve on their own, thanks to the body’s natural ability to heal.

Chiropractic protocol is to monitor any fevers or symptoms while administrating specific adjustments to the spine that indirectly assist the nervous system in stimulating the immune system. Additional lymphatic drainage and cranial balancing will align structures around the ear to assure proper drainage of pressure caused by congestion.

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

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Have You Thought About Your “Blended” Interest Rate?

By *Robert Rauf*

Homeowners are sitting on record equity. New Jersey homeowners gained 11.6 percent in home equity in 2023 alone. Nationally the average homeowner has \$300,000 in equity and owes less than half their value in their mortgage. It is estimated that 70 percent of existing mortgages are below five percent now, with current mortgage rates being significantly higher. That is all the “good news.”



On the other side of the coin, we have the average homeowner sitting on record high credit card debt with record high interest rates on credit cards. The average interest rate on a credit card is more than 25 percent, and I have seen many that are approaching 30 percent APR. Often the minimum payment will take decades to pay off a credit card, and in many cases, the balance can even grow when only making that minimum payment.

In addition to the credit card debt, many homeowners have home equity loans. HELOCs are based on prime rate, and that has climbed significantly in the past few years, currently 8.5 percent. The better HELOCs are at prime, but most are prime+, which puts many equity loans into double-digits rates.

Why is this important? Homeowners have been focused on a three- to four-percent mortgage rate and have not been willing to give that up, but at the same time they have enormous debt that has been difficult to manage.

Have you found your current home is not a good fit for you anymore, yet you are hesitant to sell it because you do not want to give up that rate? You should consider selling your current home, taking a little of that equity and paying off all your consumer debt and buying a home that better fits your needs. In doing so you may even end up with a lower overall monthly payment than you currently have and be in a home you are happier with.

Even with higher interest rates, about one third of all new mortgages are cash-out refinances. Using the current equity to pay off that higher interest rate debt can save you significantly. Some of our clients, for example, have saved thousands of dollars every month by borrowing more at today’s rate but eliminating their credit card debt. In some cases, we can shorten the term of the mortgage to put you in an even better position in the long run, tailoring the loan for your individual needs.

Does any of this sound familiar? If it does, you should call a trusted licensed mortgage professional to discuss your options and see if you can make your life easier by buying the better home or possibly refinancing.

Robert Rauf is a Licensed Mortgage Loan Originator NMLS# 248937.

Smoothies—Not So Smooth

They’re a hot trend, but smoothies may not be so cool after all.

By *Lisa McComsey*

Have you noticed? Smoothies are everywhere—prepackaged in supermarket fridges, on the menus of fast-food joints and coffee chains, selling like hot cakes at smoothie stores like Jamba Juice, and of course, getting whipped up in our own blenders.



All that fruit! All those vitamins! Antioxidants up the wazoo! And so much deliciousness mixed up in one, portable container—what could be more healthful or convenient than this meal-on-the-go?

Here’s a bubble buster: Smoothies, we’ve learned, are little more than sugar bombs disguised as healthy drinks. When you toss a cup of orange juice, a bunch of berries, a banana, and a dollop of non-dairy yogurt into your blender and give it a whirl, you end up with a giant glass of, yes, sugar.

Buy it from your favorite smoothie vendor, and things get even sweeter: High-fat, high-sugar ingredients like sweetened syrups and sherbets can slap you with a thousand-calorie beverage drenched in 100 grams of sugar.

Better Choice

If you’re jonesing for a smoothie, stick to the occasional DIY version and watch your fruit (sugar) intake. Throw in some greens for added nutrition and heft. Your best low- and no-sugar ingredients include kale, spinach, cauliflower, avocado, cranberries, raspberries, and strawberries.

Use water or unsweetened non-dairy milk—not juice—for your liquid and supplement with nutrient-dense add-ins, such as nut butters, flaxseed meal, chia or hemp seeds, cacao nibs, cacao powder, vegan protein powder, cinnamon, and ginger.

My latest obsession is a cranberry smoothie, made with a small piece (about one-quarter) of banana, a half cup of cranberries, a hunk of fresh ginger, a piece of fresh turmeric, a dash of black pepper, and a quarter cup of water (adjust according to desired thickness).

It has a lot of “zing” and is refreshing as all get-out. *Note: You can find frozen cranberries all year round in your grocery store’s freezer section; no need to wait till cranberry season.*

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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How Summer Landscaping Improvements Could Affect Your Home Insurance

By *Ryan McCabe*

As summer rolls in, it often brings with it a desire to make home improvements, particularly in the landscaping arena. A lush lawn, blooming flowers, and intricate garden designs beautify your home and increase its curb appeal.

But did you know that your summer landscaping improvements could affect your home insurance policy?

This article explores how these changes might influence your insurance premiums, coverage, and claims.

Understanding Home Insurance and Landscaping

Landscaping not only contributes to the aesthetic appeal of your home but also adds substantial value to your property. Let's delve into what part of your landscaping is typically covered under home insurance and the nuances surrounding this coverage.

Introduction to Home Insurance and Landscaping

Home insurance policies typically cover the main structure of your home and personal belongings inside, but they also often extend to external structures and landscaping elements.

From your well-manicured lawn to the ornamental garden, your landscaping elements are a part of your property. Therefore, it's essential to understand how they fit into the home insurance equation.

Coverage of Landscaping Under Home Insurance

Most standard home insurance policies offer some degree of protection for landscaping elements. These policies usually cover plants, trees, and shrubs against specific perils, such as theft, vandalism, fire, and damage caused by vehicles or aircraft. However, the coverage amount is often limited to a percentage of the policy's dwelling coverage, and there may be a cap per tree or shrub.



Impacts of Landscaping Improvements on Home Insurance
Landscaping projects can profoundly impact your home insurance policy.

Understanding these impacts can help you make informed decisions about your landscaping projects and insurance policy, ensuring that your beautiful backyard doesn't inadvertently lead to unexpected costs or coverage gaps.

Increasing Property Value

High-quality landscaping can increase your property's value. However, if the value of your home increases significantly due to landscaping improvements, it could render your current home insurance coverage insufficient. You might need to consider updating your policy to reflect the increased replacement cost.

Changes in Risk Profile

The changes you make can also affect your home's risk profile. For example, installing a swimming pool or a trampoline as part of your summer landscaping improvements can increase the likelihood of an accident on your property, potentially leading to higher liability coverage needs.

Regular Reviews and Updates

Keeping your insurer in the loop about your home improvements is crucial. Not only can they advise you on potential coverage adjustments but keeping them informed can also ensure a smoother claims process if you ever need to file one.

Key Takeaways

Making landscaping improvements to your home can be a rewarding summer project. But balancing these improvements with your home insurance needs is essential.

As you plan your summer landscaping improvements, remember to sow the seeds of insurance considerations into your plans.

This way, you can enjoy your home's new look with the peace of mind that comes from knowing you're adequately covered.

Ryan McCabe, CIC CPIA, is Commercial Lines Manager at McMahon Insurance Agency.



Phil Brilliant Named to NSBA Leadership Council

Longstanding OCBA member, past president, and current board member Philip I. Brilliant, CHMM, LSRP of Brilliant Environmental Services, LLC was recently named to the National Small Business Association (NSBA) Leadership Council.

NSBA is the nation's oldest small-business advocacy organization and operates on a staunchly nonpartisan basis. As a recognized leader in the small-business community, Phil joins the NSBA Leadership Council alongside other small-business advocates from across the country as they work to promote the interests of small business to policymakers in Washington, D.C.

Phil joined the Leadership Council as part of his efforts to tackle the many critical issues facing small businesses, including tax reform, regulatory restraint, health care costs, and how access to capital will impact small businesses. He'll immediately become a member of the NSBA Environmental and Regulatory Affairs Committee, advocating for small businesses on a variety of issues, such as energy and the environment, as well as the Paperwork Reduction Act and Regulatory Flexibility Act.



Sandra Levine Launches Podcast, *Still Time for Joy*

Filmmaker and inspirational speaker Sandra Levine of Sandra Levine Productions, LLC launched a podcast this spring called *Still Time for Joy*. The show provides both practical advice for weathering life's storms and inspiring stories of resilience.

"I'm excited about this new creative journey, and the chance to give voice to some positive stories," she says. *Still Time for Joy* is available on YouTube and wherever you get your podcasts.



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- **Front End commercial** – Containers available from 1yd to 10yds.
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- **Roll-off Containers available** – Same Day – 10yd, 20yd and 30yd.
- **Compactor Repairs, Sales, and Service** from 6yd to 40yd.
- **Recycling collection** – Cardboard, Comingled, Paper, Concrete, Asphalt, Metal, and Single Stream. Containers to fit your needs from 32 gallons to 40yd Compactor Containers.
- **House Cleanouts** – Cleanup Crews Available to meet your needs within 24 hours.
- **Free Estimates, Site Surveys, and Trash Audits to reduce your current monthly Trash and Recycling costs.**
- **Call Joseph Caldeira, Jr. at 732-803-7511.**

Give us a call for a quick solution to any and all of your recycling and solid waste collection needs. We are a Full Service Company and our families have been serving Ocean, Monmouth, Middlesex, Essex, Union, and Somerset Counties for over 40 years.

Local Management, Local Workforce, Local Service - Personalized Customer Attention.
Customer Service is our #1 Priority – Join our growing family of satisfied customers.

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Mold



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Fire



Sewage



Vandalism + Graffiti
Removal



Carpet + Upholstery



Commercial

SERVPRO
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Jackson/Lacey

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Point Pleasant

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