

# OCEAN LIFE

SMART ADVICE FROM OCEAN COUNTY'S BEST IN BUSINESS

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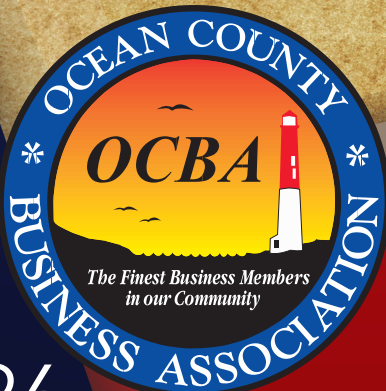
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2026

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## PRESIDENT'S MESSAGE



OCBA's success as a member-run business organization is based on the participation of its active, professional membership. It is the exceptional work of our members, who each carve out time from running their own business, that makes our association productive and successful.

In my first year as president, I truly thank all the members who've helped to continue our success in expanding our membership. Our membership is composed of exceptional people and businesses. Through their knowledge, skill and support, we have successfully implemented the following exciting programs including:

- A highly visible, more accessible and easily searchable new website
- An active and updated social media presence
- An informative guest speaker program, featuring experienced professionals whose local knowledge helps educate our members about working and living in Ocean County
- Expanded networking opportunities with other organizations, spreading the word about OCBA and learning about the programs of other organizations

These initiatives have helped our group increase the value of OCBA membership – not only for networking opportunities, but educational benefits as well.

I am very thankful for the seasoned professionals who take the time to support each other, working together to make our organization vital in all areas of professional service to our community. That is why OCBA and its members are known as “The Best in Business”.

For more information about membership, contact the OCBA at 866-606-OCBA or [OCBAMemberInfo@gmail.com](mailto:OCBAMemberInfo@gmail.com).

Sincerely,

A handwritten signature in black ink that reads "Richard J. Gilchrest".

**Rich Gilchrest**  
*President*  
Ocean County Business Association

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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 Atlantic Printing and Design for the artful cover design.

## Remembering Lisa McComsey



The Ocean County Business Association dedicates this issue of *Ocean Life* to our beloved colleague and friend, Lisa McComsey, who passed away last summer. An extremely talented writer, Lisa was the longtime editor of the magazine.

Lisa had served as president of the OCBA, a group so important to her, she called it her second family.

Throughout her distinguished career, Lisa wrote for numerous national publications, including *Vogue*, *Allure*, *Life*, and *People*. She also co-authored two books, *The Vegan Cheat Sheet*, and *Seagan Eating*.

Her kindness, brilliant smile, and innumerable contributions to both the organization and the magazine will be forever missed by the entire membership.



*About the Cover*

**Celebrating Our Flag!**

By *Bill DeBernardis*

Over the last 250 years there have been approximately 27 official versions of the US flag. Here is a brief history that also mirrors the history of our great nation.



In 1775, Congress met and created the first official US flag, the Grand Union Flag. It was a compromise between those who wanted to stay with Britain and those who wanted independence.

The next year, in 1776, Betsy Ross is alleged to have sewn a revised flag at George Washington's request with 13 alternating stripes of red (symbolizing the British homeland) and white (symbolizing our independence from it). Washington wanted 6-point stars, but Betsy objected claiming 6-point stars were problematic to embroider. Betsy won her case. We still use a 5-point star to this day.

In 1792, two new states were added to the Union, Vermont and Kentucky. Two new stripes and two stars were added to the flag, which now totaled 15 stars and 15 stripes, creating what's known today as the Star Spangled Banner. That flag, flying over Fort McHenry in Baltimore during the War of 1812, inspired Francis Scott Key to write the Star-Spangled Banner which became our official national anthem in 1931.

In 1818, Congress passed a law limiting the number of stripes to 13 due to the burgeoning number of states joining the Union. With statehood granted to Ohio, Tennessee, Indiana, Mississippi & Louisiana, a new flag named Old Glory was designed that year with

24 stars and 13 stripes.

On April 12, 1861, the first shots of the Civil War were fired on Fort Sumter in Charleston, South Carolina by the Confederate Army. This marked the beginning of the deadliest war in American history. Fort Sumter's senior officer, Major Robert Anderson, ordered the 33-star Fort Sumter "storm flag" raised. It withstood a 34-hour bombardment. On April 14, 1865, after 4 years of war, the flag was returned to Fort Sumter in a ceremony hosted by President Lincoln. That night, President Lincoln returned to Washington and was assassinated at Ford's Theatre. The flag stayed in the Anderson family until 1905 when it was donated to the US Government. It now resides at Fort Sumter.

The Centennial Flag was designed in 1876, to celebrate the Centennial anniversary of the signing of the Declaration of Independence.. The nation was still in turmoil following the Civil War and President Grant hoped a national celebration would unify the country. Widespread celebrations were held, including in Philadelphia, where the first World's Fair was celebrated in America. In 2000, the United States Postal Service honored the flag by depicting it on a 33-cent stamp.

Designed in 1960, our current 50-star flag is the first to have lasted 50 years. Congress solicited citizens' suggestions for the new design with Hawaii and Alaska joining the Union. Congress received more than 1500 proposals. The winning design came from a 17-year-old high school student. Ironically, his teacher gave him a B minus.

This Flag Day (June 14), and every day, we're celebrating the USA!

*Bill DeBernardis is an owner of Atlantic Printing & Design, a commercial printing and design company with locations in Monmouth and Ocean counties, New Jersey. Learn more at [apadnj.com](http://apadnj.com)*

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## How AI Is Quietly Transforming Internal Teams

By *Katrina Golden*

### Boosting Productivity in Admin, Marketing, and Back-Office Work

Running a business today feels faster and more demanding than ever. Whether you're growing an agency, managing a healthcare practice, or scaling a local service company, the biggest struggle is usually the same: **how to get more done without burning out your team.**



That's where Artificial Intelligence (AI) is stepping in as a surprisingly helpful partner.

AI isn't about replacing people. It's about giving your team back their time and energy by handling the repetitive, tedious tasks that slow everyone down. When used thoughtfully, AI helps your staff focus on the work that actually matters—the creative, strategic, and relationship-building parts of the job.

Here's how AI is making a real difference across three key areas:

#### 1. Administrative Tasks: Reclaiming Hours Every Week

Admin work quietly eats up a huge chunk of the day—answering emails, scheduling meetings, entering data, and managing documents.

AI tools can take a big bite out of that workload:

- **ChatGPT** – Drafts emails, summarizes meetings, and creates reports in seconds.
- **Calendly** – Eliminates back-and-forth by allowing direct meeting bookings.
- **Otter.ai** – Converts conversations into organized notes automatically.

The result: less manual work, fewer errors, and more time for meaningful tasks.

#### 2. Marketing: Creating More, Faster, and Consistently

AI helps small teams do more without increasing workload:

- **Canva** – Instantly creates social graphics, presentations, and short videos using simple prompts—no design skills needed.
- **Copy.ai** – Generates social captions, blogs, ad copy, and emails to keep content consistent and on-brand.
- **Ubersuggest** – Suggests keywords and content ideas, cutting down hours of SEO research.
- **Mailchimp** – Optimizes send times, subject lines, and targeting to improve open rates and engagement.

With AI, teams can produce more content, reach the right audience, and stay consistent—without working overtime.

#### 3. Back-Office Support: More Accuracy and Easier Scaling

Back-office tasks—like data organization, customer support, and internal reporting—are essential but rarely exciting. AI helps make them smoother and more reliable.

- **Tidio** – Customer support tools can handle common questions instantly with smart chatbots, providing quick answers even when your team is offline.
- **Notion AI** – Organizes notes, summarizes documents, and builds a searchable knowledge base.
- **Zapier** – Connects apps and automates workflows (e.g., sending leads to your CRM and triggering emails automatically).

These automations reduce manual errors and allow your operations to grow without constantly hiring more people.

AI's biggest impact isn't just saving time—

it transforms how your team works.

Instead of getting stuck in repetitive tasks, they can focus on strategy, creativity, and stronger client relationships. For growing businesses, that shift is a true game-changer.

AI doesn't replace your people—it elevates them. And when your team feels empowered, your entire business runs smoother, faster, and more effectively.

*Katrina Golden is owner of A+ Virtual Pro, an international virtual assistant and business support firm based in Barnegat, New Jersey. Learn more at [virtualpro.solutions](http://virtualpro.solutions)*

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## Preparation Prevents Neck Pain at the Computer

By *Steven Pollack, D.C.*

Professionals or at-home computer users who spend two or more hours in front of a computer often complain of severe neck pain.

Improper computer positioning can definitely contribute to neck pain. The best solution to preventing further irritation is to study your work site from an ergonomic perspective. Step back from your work area and examine the way your equipment is set up. Here is a checklist of items to review:

1. Make sure that your chair, desk, table and workstation are at the right height for you. If more than one person will be using the same equipment, make it easy to adjust for each person.

2. Position your computer so it is at eye level or just below eye level. Looking up at the screen is not ideal, nor should you be required to look down at a sharp angle.

3. Keep all your paperwork as close to eye level as possible. There are a variety of stands available that allow paperwork to be placed next to computer monitors to prevent you from having to turn your head back and forth from paperwork to monitor.

4. Take frequent breaks. Get up, stretch tired muscles, and allow eyes to focus on something in the distance. Doing this will help prevent eye and neck strain as well as headaches.

5. Consider using a telephone headset if you spend long hours on the phone while also at the computer. Cradling the phone between your ear and shoulder quickly tires muscles and creates tension.

6. Engaging in breathing and relaxation exercises throughout the day helps keep your focus and reduces mental and physical stress.

7. Standing desks or elevated computer stands help take pressure off your spinal discs and mitigate the changes that result from prolonged seated pressure.

8. Examine other areas of stress in your life that may stress your neck. Common problem areas include: poor posture while sleeping, reading, or watching television in bed, driving in your car, lifting objects or children, and many more poor posture habits.

Most importantly, to avoid recurrent episodes of neck pain, follow all of

your Doctor of Chiropractic's instructions for healing and prevention. Chiropractors can examine and diagnose the cause of your neck pain.

The use of X-rays and other testing to determine the cause of your condition helps guide practitioners toward the specific, gentle corrections that will be as helpful as possible.

Healing is a dual effort and though chiropractic works, it is your responsibility to make your own personal adjustments in your life activities to maintain your health and prevent injuries.

Quote of the day: "Learning is discovering that something is possible." Fritz Perls.

*Dr. Steven Pollack is Director of Pollack Health and Wellness, Inc. based in Toms River, New Jersey. Learn more at [pollackhealthandwellness.com](http://pollackhealthandwellness.com)*



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## Business Sellers Should Demand An Independent Valuation... Ahead Of Time

By *Gary W. Herviou*

If a small business owner wants to sell their company now or sometime within the next five years, an independent business valuation is an essential first step. If the time is now, then the appraisal serves as the basis for a potential deal structure. Should a transaction be further down the road, then the information provided in the valuation process allows the owner to properly position the firm to maximize financial return when the time comes.



Why is a neutral party, fair market appraisal so important when preparing to sell a business? Let's dig a little deeper:

**1. The Guessing Game is Eliminated** – even though some owners think they know what their business is worth, they are merely guessing or perhaps using incorrect industry rules of thumb. A multi-dimensional and accurate report will ensure that no money is left on the table.

**2. The Need for a Buyer Valuation is Eliminated** – if a proper third-party valuation (as opposed to one done by the firm's CPA or broker) is in place, then prospective buyers have no inclination to ask for one themselves. The business owner should control this process. An independent appraisal provides the buyer with a value justification and identifies the anticipated rate of return on their financial investment – problem solved.

**3. Deal Structure and Marketability Feedback is Provided** – the independent valuation lets the owner know exactly what to expect. Every industry and business is unique. Going into the market requires the owner to analyze tax implications, timing, positive leverage, deficiencies and confidentiality. A savvy business seller wants to be aware of these beforehand.

**4. Value Drivers are Analyzed** – the factors that are influencing a company's value (both positively and negatively) are identified for the business owner. A shrewd owner will be able to implement changes as part of an orchestrated strategy to improve value and better position the business for sale.

**5. A Faster Deal Closing is Achieved** – since the independent valuation is accredited and recognized by the financial community (including the SBA), commercial financing is obtained in a quicker fashion, as much as two months faster than without one in place.

An independent, fair market valuation is confidential, timely and cost-efficient. More importantly, it can typically be completed within 30 days and updated every 18 months at very little cost – a vital tool in measuring progress along the way.

In order to maximize the financial return from a sale of a business, the firm must be both properly priced and properly marketed. The independent accredited valuation sets the stage for both.

If selling the business is a possibility, it's incumbent on the owner to look at the big picture and get the cold, hard facts regarding the salability of the company in advance.

This "valuation mindset" can be summed up as follows: value now, plan ahead, and maximize return at closing.

*Gary W. Herviou is Vice President with A Neumann & Associates, LLC – the premier Middle Market M&A Advisory firm in NJ, PA and NY. For more information on this topic, please call 908-415-3700 or visit [www.neumannassociates.com](http://www.neumannassociates.com). Kindly reference this article and inquire about the firm's complimentary Seller's Guide.*



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## How To Get Your Business Recommended in AI Tools like ChatGPT and More

By *Lisa Mazzuca*

When it comes to search engines, business owners want their website to appear at the top of results when potential customers are looking for what they do and where they do it. This is because of “search intent”. These people need what they have to offer and are more likely to buy. What good is a website if no one can find it when they need it?

The recent widespread availability, ease of use, and public adoption of AI tools have changed search significantly. As with any new technology, there will be people who resist using and understanding it, but the functionality is rapidly being integrated into so many platforms now that avoidance is becoming nearly impossible.

Some users prefer to consult AI to make purchasing decisions rather than rely on the search engines they would have turned to previously. So, how do business owners ensure these tools choose to recommend them instead of their competitors?

Fortunately, many of the strategies used in traditional SEO (search engine optimization) are also effective in getting a small business noticed in AI. Websites should have detailed and helpful content, FAQ pages, a page explaining each service, information about company leadership and target customers, clear contact information, and more.

While we are all still learning and there is a great deal of testing happening to establish proven methods, digital marketing experts agree that there are some traditional SEO strategies that are more important than ever to establish the credibility required to win recommendations. Some important factors that make an impact include:

- Online reviews and customized review replies
- Social proof, like case studies and brand mentions by people in the community you serve
- Relevant and localized awards, certifications and memberships
- Press releases and digital PR (public relations)
- Published pricing and package options

Rather than trying to manipulate a system or play an algorithm, business owners should focus on doing great work as well as community outreach. Seek opportunities to collaborate with relevant local businesses and organizations - and don't keep what you are doing a secret! Update your website and social media often and ask for public feedback. May you all enjoy greater local visibility in 2026.

*Lisa Mazzuca is owner/operator of On Your Mark Designs, an award-winning, digital marketing agency helping businesses in Ocean and Monmouth counties to get more leads online. Learn more at [oymdesigns.com](http://oymdesigns.com)*



## Helping Our Community Work Better, Together

By *Diana Monti*

Ocean County's economy doesn't run on spreadsheets or statistics alone—it runs on people. From healthcare and construction, to logistics, manufacturing, and hospitality, local businesses depend on a workforce that is skilled, adaptable, and ready to meet changing demands. At the same time, residents are looking for pathways that lead to steady careers and long-term security for their families. Ocean County Career Center is the hub where all of these people connect.

Behind the scenes, workforce development in Ocean County follows a national framework known as the American Job Center network. Since 1998, federal workforce policy has emphasized the role of job training and adult education in supporting economic growth. Over time, this approach has shifted toward employer-driven strategies that better align education and training with real workforce needs. Collaboration has become a defining feature of this model, helping simplify access to resources and supporting initiatives such as apprenticeships, industry-recognized credentials, and structured career pathways.

Local businesses play an essential role in shaping workforce demand. Many small- and mid-sized employers face familiar challenges, including recruiting qualified candidates, addressing skills gaps, and adapting to evolving industries. When training and education efforts reflect local labor-market needs, businesses benefit from a stronger talent pipeline, while workers gain skills

that support long-term career advancement.

Community partnerships further strengthen this ecosystem. Collaboration among workforce organizations, educational institutions, nonprofit groups, and supportive service providers helps residents access more than just job leads. These connections support individuals as they explore career options, pursue education, and address barriers that can affect employment decisions.

For residents, gaining new skills or credentials can lead to better wages, greater stability, and more opportunity close to home. When people are able to build careers locally, the impact reaches far beyond individual households. Businesses benefit from a stronger workforce, families gain financial security, and the local economy becomes more resilient as a result.

*Diana Monti is an operator at Ocean County Career Center based in Toms River, New Jersey. Learn more at [oceancountycareers.com](http://oceancountycareers.com)*



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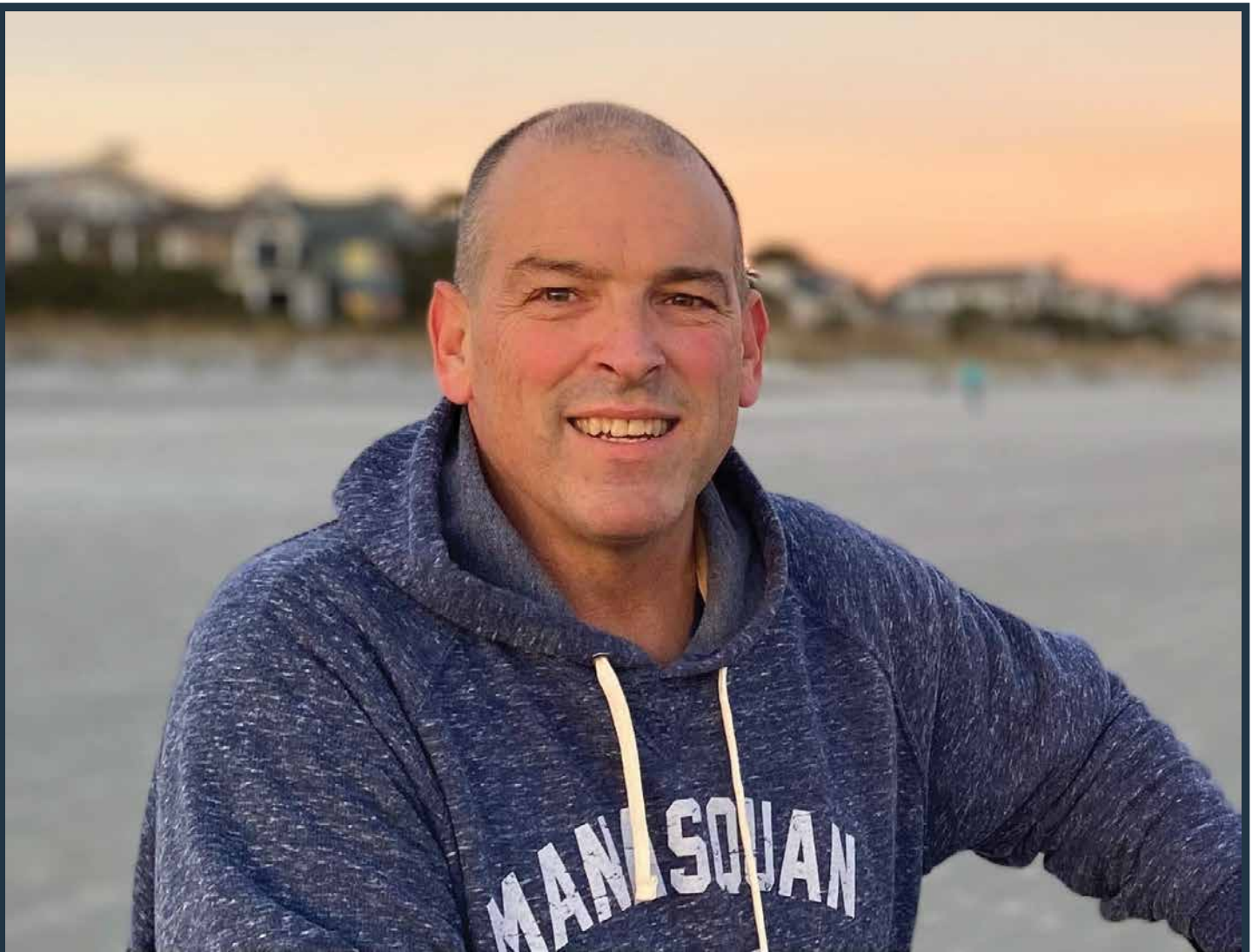
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## Practical Tips to Prevent Workplace Burnout

By *Jessica Pepe*

The alarm goes off and you hit the snooze button maybe two or three times. Your coffee is percolating, while your inbox is overflowing with emails, reminders, calendar invites, and AI-inspired suggestions to maximize your time. (Oh-the irony!) It's easy to get wrapped up in deadlines, schedules, and the nuances of the work world. Burnout is easy to succumb to in this fast-paced, ever-evolving, always "on" society.



The funny thing about burnout is that it creeps up slowly at first. A missed appointment, overlapping schedules, a deadline or email response slips through the cracks, and your motivation begins to drop. Maybe you start becoming more irritable and you begin to react rather than respond. Burnout looks different for everyone, but the truth behind preventing burnout remains the same: Listen to your body; it knows more than you!

Whatever we do in exchange for a paycheck—a job, a career, or a calling—inevitably carries moments of stress and responsibility. Even when we love what we do, challenges and pressures are part of the journey and can lead to burnout if left ignored and unaddressed. By recognizing this reality, and taking intentional steps to care for ourselves, we can stay positively energized instead of negatively charged. We can continue moving forward with purpose, while making a difference in the work we choose to pursue.

Here are some suggestions that can be interwoven into the fabric of your daily life. Parents or caregivers can model these tips for children and invite them to practice self-care at the earliest of ages. Integrating these tasks into daily living allows your nervous system a chance to regulate and disrupts the build up of stress.

1. Schedule small breaks throughout the day. Whether working remotely or in an office, give yourself three to five minutes per hour to stretch, grab a glass of water, or take a quick lap.
2. Use any vacation or PTO time afforded to you. Make the time to take the time for yourself.
3. Keep peppermint, lavender, cinnamon, or other intense flavors (for taste!) and scents (for smell!) nearby to calm you when feeling dysregulated.
4. Bond with nature—once a day. Go for a walk, watch the sunset, or listen to the birds.

*Jessica Pepe is the Development Coordinator for Ocean Partnership for Children. Learn more at [oceanpartnership.org](http://oceanpartnership.org)*

## From Copper Wires to Wireless and How Communication Keeps Changing

By *Pete Ferro*

Telephones and communications have changed dramatically since the telephone was introduced well over a century ago. In the early days, voice needed wires to travel from one location to another. Those first telephone networks depended on physical lines, switchboards, and a growing web of infrastructure that connected homes, businesses, and communities. The telephone was built for two-way conversation, which made it different from later technologies like television that were designed mainly to send information in one direction.



As public internet use expanded in the late 20th century, many people first accessed it through dial-up connections running over telephone lines. That was a turning point. The same basic infrastructure that had carried voice calls for generations was now helping carry data. Cable companies soon entered the picture in a bigger way, adding internet access to their services and later offering voice service through broadband networks. Over time, consumers and businesses had more than one path for phone service: traditional telephone providers, cable companies, and eventually internet-based voice providers.

The next major shift came with mobile connectivity, Wi-Fi, and broadband strong enough to support everyday business communication without tying the user to a desk. Voice no longer had to follow the same path it once did. Calls could move across internet networks, through mobile devices, and across locations with very little awareness from the person making the call. In practical terms, that changed how people worked, how offices were set up, and how companies thought about communications.

Today, many people talk about "cutting the cord," and in many ways that has already happened. The connection still has to come from somewhere, but the user experience is far less dependent on a hardwired phone on a desk or a cable running into one room. Communication has moved from fixed places to flexible systems.

It is hard to say exactly what comes next, but one thing is certain:

communications technology never stands still. From copper wires to cable, from dial-up to broadband, and from desktop phones to wireless devices, each step has brought us closer to faster, more flexible ways to connect. Maybe one day the overhead wire will be as rare as the wired handset.

*Pete Ferro is the owner of AmeriTel Telephone Systems, a business telephone and VOIP service provider. Learn more at [ameritelnj.com](http://ameritelnj.com)*

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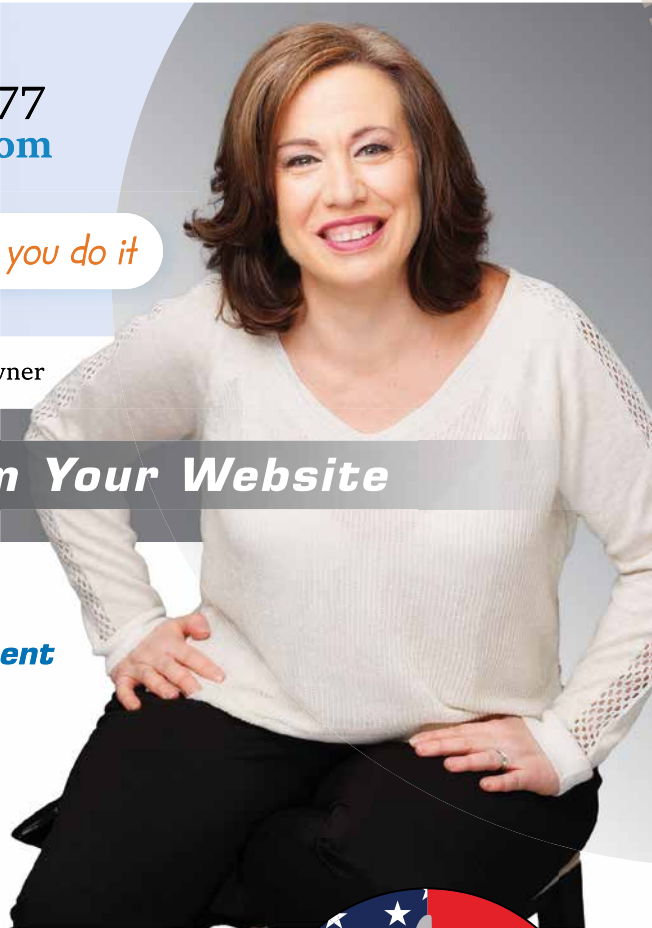


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## What Homeowners Should Know Before Hiring a Pressure Washing Company

By *Mike Tomasino*

When looking for exterior cleaning, homeowners notice how widely the prices can vary. Quotes can differ by hundreds of dollars for what appears to be the same job. In reality, those price differences often reflect major differences in equipment, insurance, training, and cleaning methods.



Exterior cleaning is an industry with a very low barrier to entry. Anyone can purchase a pressure washer at a hardware store and begin offering services. That's why individuals commonly offer very low prices compared to established companies.

A legitimate exterior cleaning business carries real operating costs. These typically include general liability insurance, commercial auto insurance, professional equipment, proper cleaning solutions, and ongoing training. Someone working casually with a pressure washer often doesn't carry these protections. If a worker is injured on your property and does not have proper coverage, the homeowner can potentially become involved in liability claims, depending on the circumstances.

Another misconception is the belief that homes are cleaned using high pressure. In reality, professional exterior cleaners rarely wash siding with high pressure. High pressure can force water behind siding, damage painted surfaces, and permanently mark softer materials like vinyl or wood.

Instead, professionals typically use a method called soft washing. This process uses specialized cleaning solutions to break down organic growth such as algae, mold, and mildew and is followed by a gentle, low-pressure rinse.

Think of washing your car. You don't take a 3,000-psi pressure washer and blast the paint off; you use soap to loosen the dirt and then rinse it away. The same applies when washing clothes or even your own body. The cleaning agents do the work. Professional house washing works the same way. The solution breaks down the grime, and the rinse simply removes what the detergent has already loosened.

Many homeowners are surprised to learn that one of the most common cleaning agents used in the industry is sodium hypochlorite, the same disinfecting compound

found in household bleach and used in municipal water treatment. While that may sound alarming at first, the key is proper dilution and professional application.


Training and experience are required to soft wash and to apply these solutions safely and effectively. When used correctly, they are extremely effective at eliminating biological growth while remaining safe for surrounding surfaces and landscaping.

When hiring someone to clean your home's exterior, it helps to ask a few simple questions:

1. Do they specialize in exterior cleaning, or simply own a pressure washer?
2. Are they properly insured?
3. What cleaning method do they use — high pressure or professional soft washing — and what precautions do they take when applying cleaning solutions?


Your home is likely your largest investment. Taking the time to choose a qualified professional helps ensure it is cleaned safely and correctly.

*Mike Tomasino is the owner of Vantage Exterior Solutions, an owner-operated exterior cleaning company based in Forked River and serving homeowners across Ocean County. Learn more at [vantageexterior.com](http://vantageexterior.com)*



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## Letting Go with Purpose: A Kinder Approach to Downsizing

By *Tara Dixon*

After 45 years in the moving industry, we have had the privilege of helping tens of thousands of families transition into new homes. Many of those moves happen during major life changes, like retirement. Along the way, we have learned something important: It is rarely about the “stuff.” It is about the stories tied to it.



At some point, most of us will need to downsize or “rightsized.” This may come after retirement, when children move out, or after the loss of a spouse. While family members often offer to help, the process can quickly become overwhelming if it is approached as simply clearing out belongings. What may look like a box of old items to one person can represent a lifetime of memories to another.

A 90-year-old client preparing to move into assisted living once told me, “My daughter and her husband came to help me pack. I felt like I was dead already and was just watching them throw out my things and all my memories.” That perspective stays with you. It is a powerful reminder that when we rush the process, it can feel like we are dismissing someone’s life story.

At the same time, the opposite can be just as overwhelming. When everything is kept, people can find themselves overwhelmed in their new space, surrounded by boxes they no longer have the time, energy, or desire to manage. The physical, mental, and emotional toll can be significant.

The most effective and compassionate approach is to start early and go slowly. Downsizing should not be a single weekend event. It should be a gradual process of revisiting spaces, simplifying, and organizing over time. Many people find beginning with the obvious to be helpful. Remove true trash first, then evaluate furnishings and decor based on what will realistically fit and function in the next home. From there, work through smaller areas like drawers and cabinets to build momentum.

Equally important is how the process is handled. Take time to listen. Ask about the story behind an item. Often, what someone really wants is to feel heard and remembered. Encourage them to select

a few meaningful pieces that represent their life, relationships, and experiences. This shifts the focus from “getting rid of things” to preserving what matters most.

If you cannot offer direct help due to time or distance, hiring experienced moving professionals or a professional organizer well in advance can get the tasks done in a compassionate and efficient way. Work with vetted service providers endorsed by NASMM or trained and experienced in helping seniors.

Letting go is not about loss. It is about making space for a new chapter while honoring the one that came before. Starting the process of letting go early can help create a more caring transition that our loved ones deserve.

*Tara Dixon, VP of Sea Cure Moving, NJ, Agent for Bekins Van Lines, is the 3rd generation co-owner and Silver Certified in Moving Older Adults. Learn more about Senior Moving and Rightsizing at [www.seacuremove.com](http://www.seacuremove.com)*



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## Is the Retirement Honeymoon Phase the Most Overlooked Opportunity in Retirement Planning?

By *Chad White, EA, CIMA®*, *AIF®*

Most people understand the honeymoon phase in marriage—the early years when you have the most flexibility and opportunity to shape the future.

Retirement has a honeymoon phase, too.

Unfortunately, many retirees don't realize it exists—let alone use it to their advantage.



### What Is the Retirement Honeymoon Phase?

The retirement honeymoon phase is the period after you stop working but before the government dictates when you must take income.

For many retirees, this window occurs in their early- to late-60s. During this time, you often have:

- Lower taxable income
- Control over where retirement income comes from
- Flexibility in when to claim Social Security
- The ability to manage taxes proactively

Once this window closes, many of those options shrink dramatically.

### The Retirement Default

One of the most common mistakes is what I call the retirement default—retiring and automatically turning on Social Security without fully analyzing the decision.

Some people run a basic, break-even calculation to determine how long they must live for delaying benefits to pay off. That's a useful exercise, but it's only part of the picture.

Social Security decisions don't exist in a vacuum. They interact with:

- IRA withdrawals
- Pension income
- Investment income
- Taxes

Looking at Social Security alone can lead to costly mistakes.

### When Claiming Early May Cost You

For retirees who rely primarily on Social Security, claiming early may be necessary.

But, for those who saved consistently in 401(k)s or IRAs, the decision is far more complex.

Many retirees are surprised to learn that:

- Withdrawals from traditional retirement accounts are taxed as ordinary income
- Up to 85% of Social Security benefits can become taxable because of those retirement account withdrawals
- Social Security income can increase taxes on other retirement income

Claiming too early can unintentionally push retirees into higher tax brackets and increase lifetime taxes.

### The Government's Timeline

Eventually, flexibility disappears.

Two milestones matter most:

**Age 70** – the latest you can begin Social Security

**Age 73 or 75** (depending on birth year) – Required minimum distributions begin

At that point, the government—not you—determines how much income you must take and when.

### Why Your 60s Matter So Much

Federal tax brackets jump from 12% to 22%—nearly doubling.

For higher income retirees there is another large tax bracket jump from 24% to 32%.

During the retirement honeymoon phase, many retirees temporarily fall into the lower bracket. That creates an opportunity.

Strategic withdrawals during this window can reduce future RMDs, lower the taxation of Social Security, and increase after-tax retirement income. This ultimately helps you pay less tax and have more spendable income throughout retirement.

### Don't Waste the Honeymoon

The retirement honeymoon phase doesn't last forever. Once Social Security and RMDs begin, many planning opportunities disappear.

Retirement planning isn't just about accumulating assets.

It's about knowing when and how to use them.

And like any honeymoon, the best outcomes come from intentional planning—not default decisions.

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## Navigating Change at NJDEP: What to Expect Under Governor Mikie Sherrill and Commissioner Ed Potosnak

By *Philip I. Brilliant, CHMM, LSRP*

As New Jersey enters a new political era under Governor Mikie Sherrill, the New Jersey Department of Environmental Protection (NJDEP) is also undergoing a significant transition. Sherrill, who took office in January 2026, has nominated Ed Potosnak as Commissioner of NJDEP, replacing former Commissioner Shawn LaTourette.



Potosnak brings a different background to the role—part environmental advocate, part educator, and notably, a licensed contractor. That last detail matters more than it might seem. The Sherrill administration has made it clear that while environmental protection remains a priority, there will be a renewed emphasis on streamlining permitting and reducing regulatory bottlenecks.

So what should regulated parties, developers, and environmental professionals expect?

First, expect a continued focus on climate resilience and environmental cleanup. The administration has highlighted flood mitigation, PFAS contamination, and brownfield redevelopment as top priorities. These initiatives will likely drive regulatory activity, funding opportunities, and enforcement attention across multiple NJDEP divisions.

Second, expect a push toward faster, more predictable permitting. Potosnak has publicly emphasized cutting through red

tape and creating clearer timelines. That may sound like good news, but in practice it often means tighter application standards, more complete submissions upfront, and less tolerance for incomplete or poorly coordinated filings.

Third, expect continued complexity within NJDEP itself. The agency remains a large, multi-division organization overseeing everything from site remediation and water quality to air permits and land use. Even with leadership focused on efficiency, navigating internal processes, overlapping jurisdictions, and evolving guidance will not suddenly become simple.

Finally, expect heightened expectations for compliance and technical accuracy. As the state balances economic growth with environmental protection, regulators will be under pressure to “get to yes”—but only when applications are defensible, complete, and aligned with policy goals.

That’s why, more than ever, having experienced guidance matters. Policy shifts, new leadership priorities, and internal restructuring can create both opportunity and risk. Successfully navigating NJDEP today isn’t just about knowing the regulations—it’s about understanding how they are being interpreted and applied in real time.

In this environment, working with someone who has lived through decades of regulatory evolution can make the difference. Someone who understands how NJDEP actually operates behind the scenes. Someone who can help translate policy into strategy, avoid costly missteps, and move projects forward efficiently.

Because in a changing administration, experience isn’t just helpful—it’s essential.

*Philip I. Brilliant, CHMM, LSRP, Brilliant Environmental Services*

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## New Jersey Shore Building Changes Under REAL Regulations

By *Barbara Farley*

The New Jersey Department of Environmental Protection's adoption of the REAL (Resilient Environments and Landscapes) regulations will have a major impact on the development of our coastal communities and surrounding areas. Part of these rules includes CAFE (Climate-Adjusted Flood Elevation), which affects the DFE (Design Flood Elevation) of homes. Once you get past the acronyms, the real question becomes what this means for homeowners and builders.



It's important to note that flood insurance is not the main concern with these new requirements. Flood insurance is a federal program through FEMA, while these new regulations are being implemented at the state level. The real impact will be seen in what you can build, how you build it, and how long it takes to secure permits.

If you were not previously in a flood zone, you may find yourself in one now. That change can affect any future projects, from renovations to new construction. Homeowners may be required to raise their homes, pay higher permit costs, and face longer approval timelines. In some cases, getting a building permit could take months longer than expected.

For those already in a flood zone, the changes are even more significant. FEMA establishes the Base Flood Elevation (BFE), and municipalities typically add an extra safety margin to determine the Design Flood Elevation. Under the new CAFE guidelines, an additional 4 feet may be required. For example, if your current BFE is 7 feet and your town requires 2 additional feet, your DFE would be 9 feet. Now, add 4 feet under CAFE, and that same home would need to meet a DFE of 13 feet. This varies by municipality, so it is important to confirm requirements locally.

These elevations impact more than just structure height. Mechanical systems, living space, and overall layout must all be reconfigured. In towns with strict height limits, raising the first floor may reduce the ability to build multiple stories, limiting design options and

overall square footage.

The NJDEP has effectively changed the landscape for development along the Jersey Shore. Planning now requires more time, more coordination, and a clear understanding of local and state regulations.

It's important for homeowners and property owners to stay informed and involved. Reach out to your local representatives, ask questions, and understand how these changes may affect your property and future plans. The decisions being made today will shape the future of our beautiful shore communities.

*Barbara Farley is a representative of Chap Construction, a family-owned design-build contractor based in Bayville, NJ, serving Ocean County and the Jersey Shore since 1972. Learn more at [chapconstruction.com](http://chapconstruction.com)*

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## The True Cost of the “Cheapest” Estimate

By *Dan Fleming*

Most homeowners don't realize they made the wrong decision until months—or even years—after the job is done.

When it comes to home improvement projects, it's natural to focus on price. But when reviewing estimates—especially for exterior work like roofing, siding, or windows—the lowest number can often come with the highest long-term cost.

Homeowners are often presented with multiple quotes that vary widely. At first glance, it may seem like an easy decision: Why pay more for what appears to be the same job? The reality is, not all estimates are created equal—and the biggest differences aren't always clearly spelled out.

Understanding those differences requires looking beyond the paperwork. The details that matter most—how the job is managed, what materials are used, and how the contractor operates—aren't always obvious without asking the right questions.

One key factor is understanding what's included in the scope of work. Lower-priced contractors may leave out essentials like premium underlayment, proper ventilation, or flashing replacements. These aren't upgrades—they're necessary for performance. When they're skipped, the job may look fine at first, but problems often surface later when repairs are more costly.

Another major difference is insurance and liability. Some contractors offer lower prices by not carrying proper levels of liability or workers' compensation insurance. If an accident occurs and coverage isn't in place, the responsibility can fall on the homeowner—turning initial savings into significant risk.

There's also a difference in who is doing the work and how it's supervised. Lower pricing can mean untrained labor with little oversight. More established companies typically have trained crews and dedicated supervision, helping ensure the job is done correctly from start to finish.

When comparing estimates, look beyond price and focus on three key areas:

- What is included in the scope of work?
- Is the contractor properly insured?
- Who is overseeing the job?

These answers often tell you more than the price itself.

Material quality and warranty



coverage are another area where differences show up. Lower bids may rely on basic materials or limited warranties, while more complete proposals offer stronger protection and longer-lasting results.

A higher estimate isn't just about paying more—it's about understanding what you're actually getting. In many cases, you're not comparing the same job at all.

Before making a decision, take the time to look beyond the price. Ask questions and understand the full picture—not just the number at the bottom of the page.

In the end, the goal isn't to find the cheapest option—it's to make the right decision.

*Dan Fleming is a managing member and general manager of Proven Contracting based in Bayville, New Jersey. Learn more at [provenroofing.com](http://provenroofing.com)*

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## Account Takeover Financial Fraud: Keep Your Money Safe

By *Kathy Holmes*

Criminals have long sought ways to steal consumers' personal financial information. Some of today's extremely sophisticated criminals even try to steal consumers' personal information and money by impersonating individuals, businesses, and organizations in what is called account takeover ("ATO") fraud schemes.



Here's how it works: Once the cyber criminals gain access to a customer's online account, they can co-opt the personal profiles and open new accounts in their names. ATO gives criminals complete control over an existing account and all information found on the online profile. But, there are ways to help protect yourself and your finances.

### Common Methods of Attack

ATO fraud is the direct effect of scams, which rely on urgency, trust, and human behavior. Criminals are able to exploit everyday digital habits and do a lot of harm through manipulation and stolen information schemes, such as:

Social engineering. Scammers send emails, texts, or phone calls that appear to come from technical support, customer service representatives, or other employees of trusted organizations. These seemingly urgent messages may report fraudulent transactions, and ask you to "verify" your account or click a link, tricking you into sharing passwords or one-time codes.

- Fake (phishing) websites. Lookalike web pages can deceive you into unknowingly releasing usernames and passwords to fraudsters instead of legitimate authorities.
- Search engine optimization (SEO) poisoning. Criminals can buy ads that mimic lawful businesses and lead you to a fraudulent online presence. Once you log in, criminals act quickly and can wire funds to their own accounts.

- Malware and spyware. Malicious software installed through infected downloads or fake apps can capture keystrokes, record login credentials, or monitor activity on your device.

### Guarding Against ATO

ATO can lead to financial loss, credit damage, stress, frustration, and many hours spent contacting banks, credit bureaus, and merchants. While no method is foolproof, taking these steps dramatically lowers your risk.

- Use strong, unique passwords. Create a different and complex password for every financial account.
- Enable multi-factor authentication (MFA). MFA adds an extra layer of security, such as a one-time code sent to your phone or generated by an authenticator app.
- Be skeptical of messages. Banks and credit card companies typically don't ask for passwords or full security codes. Don't click links or respond to unexpected messages.
- Monitor accounts regularly. Check bank and credit card activity frequently. Set up account alerts for logins, password changes, and transactions so you're notified quickly if something changes.
- Keep devices secure. Install updates for your devices and apps promptly. Use antivirus software and avoid public Wi-Fi for financial transactions.

### If Your Account is Taken Over

If you suspect you have been the victim of ATO:

- Contact your financial institution immediately to freeze or secure the account
- Change passwords on affected accounts
- Monitor your credit and consider placing a fraud alert or credit freeze if personal information is compromised
- File a report with the FBI Internet Crime Complaint Center (IC3) at [www.ic3.gov](http://www.ic3.gov)

*Kathryn Holmes is Assistant Vice President and Senior Relationship Banker of the Manchester Branch of M&T Bank.*

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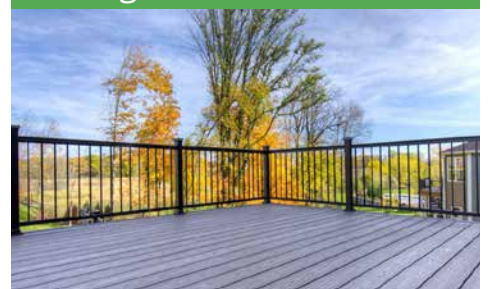


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