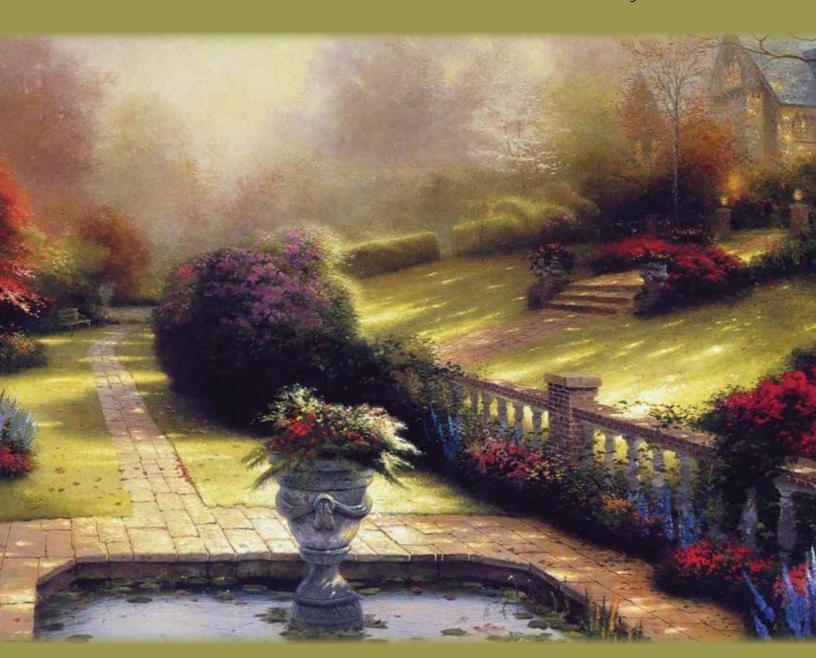


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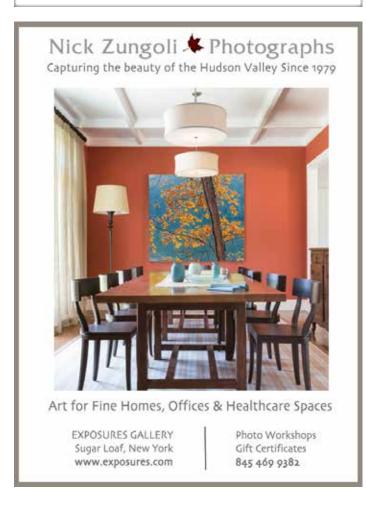


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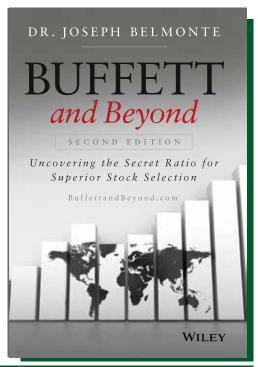
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THE GOOD STOCKS SHOULD BE IN OUR PORTFOLIO, THE BAD STOCKS SHOULD BE IN SOMEONE ELSE'S PORTFOLIO AND THE UGLY STOCKS SHOULD BE IN NOBODY'S PORTFOLIO.

arren Buffett uses a very little-known method called Clean Surplus (comparable profits) as a filter for a company he intends to invest in or purchase outright. At Buffett and Beyond Research, we use this method as our primary stock selection method.

Clean surplus is a little-known accounting method designed to provide us with a comparable operating efficiency ratio as well as predictability of the future growth of that company.

Stock of the Month

MasterCard is a global leader in electric payments. It serves as a processor, franchisor, and advisor to about 25,000 financial institutions in support of their credit, debit and related payment

MASTERCARD INC NYSE-MA REVENUE CLEAN RETENTION **EARNINGS** Years to Recent GROWTH GROWTH SURPLUS RATE pay debt Dividend **RETURN ON** 5 Yr Avg 5 Yr Avg 5 Yr Avg 0.6% YEAR **EQUITY** 81.9% 15.6% 14.5% Industry 2018 22.4% 82.5% 14.6% 15.4% Financial Services 2017 Market 23.2% 80.8% 24.1% 17.4% 2016 22.0% 79.4% 10.1% 15.1% Cap \$Bil 2015 23.8% 8.1% \$178.0 80.9% 6.5%

programs. It licenses its card brands, including MasterCard, MasterCard Electronic, Maestro, and Cirrus to clients worldwide. Revenue is derived from both transaction volume and dollar volume. Has about 11,900 employees.

- 1) Return on Equity: The first thing we look at is the comparable operating efficiency which is the Clean Surplus Return on Equity (ROE). We look for a high and relatively consistent ROE. By high, we like to see the ROE 20% or greater in order to qualify for our growth portfolio. This stock certainly fits our criteria. We see a nice, consistent ROE which is exactly what the market likes to see.
- 2) Earnings Growth: The next thing we look at is the earnings growth. At a projected earnings growth for 2018 of 14.6%, it is above the average growth rate for the S&P 500 stocks of 11%.
 - 3) Revenue Growth: We then look at revenue growth. We

see a projected revenue growth rate for 2018 of 15.4%. This is more than double the average stock in the S&P 500 index. After all, if revenue is not growing, then it is impossible for a sustained earnings growth into the future.

- 4) Debt: Years to pay debt. This is a quick way for Buffett to analyze a company's debt. If the company takes all of its earnings or net income, how many years will it take to pay off the debt? Buffett's rule of thumb is 5 years or less. Mastercard has very little debt and certainly fits Buffett's criteria.
 - 5) Retention Rate: The retention rate measures how

much of the earnings or net income the company is retaining within the company in order to grow. If we are constructing a growth portfolio, then we want the retention to be as high as possible. We certainly like what we see here.

Bottom line: MasterCard is definitely an above average company in all areas that we measure. If we select above average stocks for our growth portfolios, then we can be certain we will outperform the market averages. If we can do this, and we can, then we will outperform 96% of professional money managers over any 10-year period.



Dr. Joseph Belmonte

Dr. Joseph Belmonte is a renowned investment strategist and market thinker. He has taught investments, corporate finance and advanced managerial finance for many years, and has lectured to numerous professional and investment groups across the country.

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"Members of the older generation are frustrated because it's becoming tougher and tougher to spend quality time with their children and grandchildren. Everyone is so busy," says Linda Conoval, of Cruise Planners®. "That's the primary reason for the surge in options for multigenerational travel."

"The hippest new vacation offerings are ones that can be enjoyed with the entire family," adds Allan Conoval. "Everyone from cruise lines to luxury tour companies recognizes the need to accommodate travelers of all ages, and have stepped up to offer complete vacations that truly offer something for everyone. A multigenerational vacation is the perfect opportunity for a family to relax, regroup and reconnect."

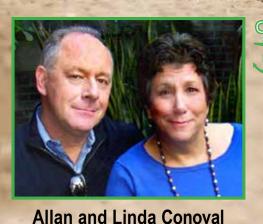
So, how does one decide? "The best thing to do is think about the ages, activity levels and interests of the family members," says Linda. "Then, instead of spending hours endlessly searching on the internet, just give us a call. We have the latest travel deals, group

discounts, special activities, tours, and more, that you won't find for yourself online. Because we benefit from Cruise Planners' buying power, we get special packaging and pricing from our suppliers. Having us put together a group package is often far less expensive than you would think—and it doesn't cost more to let us do the work for you!"

Some of the more unique tour vacations are being offered by Tauck Bridges and Adventures by Disney. Top resorts that cater to providing an amazing family vacation experience include Karisma Generations, Gran Velas, Four Seasons, and Atlantis. And, of course there are fun family cruises being offered by Princess, Cunard, Disney, Regent (Alaska) and Carnival.

And popular destinations? "Alaska, the Caribbean, the Mediterranean and Hawaii are all at the top of the list when it comes to family travel," says Allan. "Some families want to relax, while others are eager for a new and exciting adventure. Whatever your preference or your budget, we have something we're sure everyone would enjoy. After

all, the most important thing is spending quality time with the whole family!"



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block is land inns

hether you're looking for a romantic getaway or an epic family vacation, you'll love every minute you spend on beautiful Block Island, Rhode Island.

A mere 3 hours from the lower Hudson Valley, you'll find yourself worlds away as you explore outdoor adventures, or just kick back with a good book. While there is no shortage of activities to be found on this tiny dream of an island it's also the perfect opportunity, at least for a moment, to do nothing at all.

Located just 13 miles off the coast of the Ocean State the Island can only be reached by air or sea (ferry)—a breathtaking destination waiting to be experienced no matter what your interests are. The 17 miles of beaches, down-to-earth residents and laid back lifestyle are all it takes to woo first time visitors into lifelong vacationers. And, there's no need to search for the best places to stay on Block Island. Two of the most celebrated Bed & Breakfasts in New England are located right on the Island: The Blue Dory Inn and Avonlea, Jewel of the Sea, both part of the award-winning Block Island Inns.



the blue dory inn

The Blue Dory Inn welcomes you to one of the most well-known turn-of-the-century Victorian Block Island B&Bs. Sitting at the head of the famous Crescent Beach it's only a short walking distance to the ferry, fine restaurants and Island shops. Our Block Island bed and breakfast will ensure your vacation will be stress-free and delightful. Join us in the eat-in kitchen for a delicious complimentary New England breakfast. Then take a towel and chair, that we provide complimentary, and follow the short path from our back door right down to Crescent beach, with its miles of unspoiled beauty.

After a day at the beach, relax in the Blue Dory parlor where wine, hors d'oeuvres and our famous Block Island

Barnacle cookies are served every afternoon. Fourteen spacious guest rooms include three guest room cottages in our Block Island accommodations that provide views of the ocean or the historic town. All the rooms have private baths, A/C, carpeting and feature antique décor. A favorite spot for honeymooners, you'll find out why The Boston Best Guide has voted The Blue Dory Inn "Block Island's Most Romantic Bed & Breakfast" since 1996.

The Blue Dory Inn





avonlea, jewel of the sea

Avonlea is a beautiful, newly renovated ocean front inn that offers what is hands-down the best view on the Island. All rooms have private baths and A/C. It's the perfect romantic Block Island B&B. With its large wrap around porch and sweeping ocean vista, guests often spend their entire vacation relaxing on the property. Should you wish to venture out, the inn has its own private path to the beach that is a 30-second walk from the front porch, making Avonlea one of the best places to stay on Block Island. Don't forget to grab a beach chair and towel that we provide complimentary. From sunrise

> to sunset, Avonlea is an absolutely serene place to spend your Block Island getaway. Your stay at Avonlea also

includes a complimentary New England breakfast, as well as an afternoon wine and hors d'oeuvres hour with our famous Block Island Barnacle cookies.

At Block Island Inns we try to make your stay here as memorable as possible with relaxing accommodations, and great hospitality. The innkeepers are your island concierge and are happy to assist in customizing your stay. Contact us at info@blockislandinns.com or directly at 1-800-992-7290.

Avonlea, Jewel of the Sea

make yourself at home







reating Global Citizens is the theme for the year at Tuxedo Park School, and one small group traveled to Africa in March embracing the global idea.

"We provide our students the opportunities to learn and grow by combining inside school work with outside experience," said Head of School Todd Stansbery. "The group that went to Africa over their spring break exemplifies that concept."

This was the first year TPS students traveled to Africa for class. The trip was part of an elective, Service Trip to Africa. The elective was open to all sixth through ninth-graders.

Darren Donaldson, math department chair, created the elective after spending six weeks in Botswana over the summer teaching math at one of Botswana's top independent schools, Maru-A-Pula. While there he worked with MaP on their service projects with Galatetsang Primary School, the local primary school, as well as the local humane society. He realized he could continue this work with TPS students."

My objectives for spearheading this trip was to give our students an opportunity to participate in a hands-on and hopefully life-changing experience," said Donaldson. "Providing students the opportunity to complete a service project and helping them to develop leadership skills was a big part of this idea."

Donaldson achieved one of his goals in the eyes of some students well before they departed.

"I signed up for this elective and trip because it was a once in a lifetime experience to see a foreign country that may not have the same opportunities as the country in which I live," said eighth-grader Aiden Cunningham. "And to top it all off, I get to help too."

An integral part of this project was student involvement with the planning and preparations. The bulk of their efforts revolved around fundraising for the purchase of supplies and equipment."

I have learned that planning a large trip like this is a long and complicated process, which takes hard work and determination," said eighth-grader Lili Misbrenner.

All of their hard work paid off. Students raised \$4304.79 as a result of the fundraisers they planned and executed. With the money they raised, ten students with some parents and a few faculty members traveled to Gaborone, Botswana for a week. At the Galatetsang Primary School, in addition to teaching art, language arts, P.E., and math classes, they painted a basketball court and delivered the following:

- -125 pencil bags, handmade by students and stocked
- 24 drawstring bags, full of teaching stationery for the faculty.
- 50 pairs of soccer cleats
- 2 two portable basketball hoops
- 2 full-size soccer nets
- and a variety of other teaching/ educational supplies, PE supplies.

They also donated veterinarian supplies and toys the S.P.C.A.

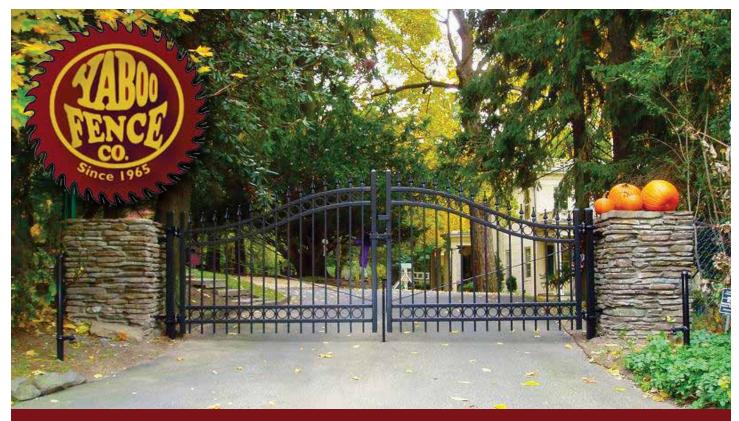
The students returned from their time in Africa inspired to continue to be global citizens.

Christopher Kasker Director of Communications Tuxedo Park School - Mountain Farm Road Tuxedo Park, NY 10987 845-351-4737



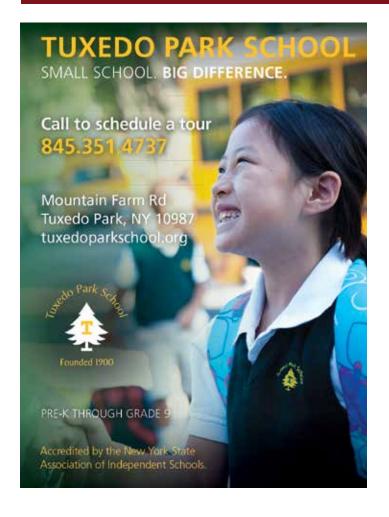






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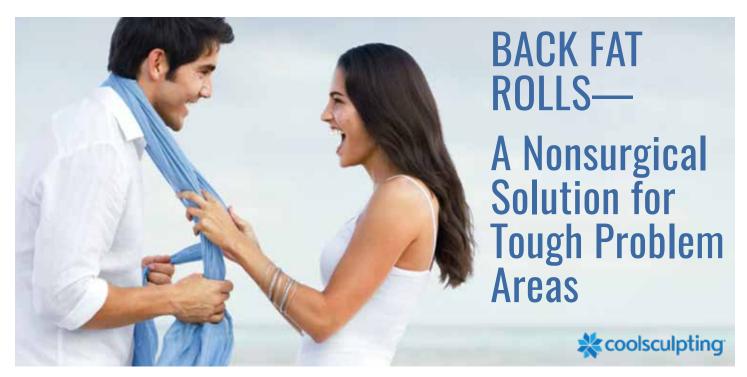
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ack fat can ruin the contour of a nice dress or sweater, persisting despite diet and exercise. These rolls of fat push out under the arm, above the bra, or under the bra, even in women who are close to their ideal weight. Like other areas of unwanted fat, such as the belly, waist, inner and outer thighs, these sites are well-suited for nonsurgical fat reduction. The latest CoolSculpting® technology has made treatment of these tough to get spots better and easier than ever.

Traditionally, plastic surgeons could only treat these areas

with extensive liposuction requiring heavy sedation or general anesthesia. It is now possible to use an in-office treatment that freezes the fat without any needles or cutting. While it may seem too good to be true, it actually does work.

In fact, in the right patients, it can even do a better job than liposuction. The tough fibrous fat of the back has always made it difficult to get a good smooth contour. No matter how carefully liposuction is performed, it always leaves grooves and spaces which then have to collapse down. This can leave irregularities. CoolSculptng® takes the fat away cell by cell, without leaving a space behind. This avoids the need to wear a heavy compressive garment afterwards, as is necessary following liposuction.

The treatment is done in the office, in a comfortable chair. Most patients read, or watch a movie on their phone while it's going on. The device is placed on specific areas for thirty-five

minutes at a time. For back rolls, patients lie on their stomach and two spots can be treated simultaneously with two machines. In between areas, patients can get up to stretch, get a drink, or go to the bathroom. Usually, within a couple of hours, back fat sculpting is done!

As easy as it sounds, the assessment, selection, and planning for the treatment is critical, which is why many feel it is best performed by a physician who has treated back fat before-who understands the science of fat, the dynamics of back skin and fascial rolls, and approaches body contouring with an artistic

> eye-in other words, an aesthetic plastic surgeon.

It seems CoolSculpting® machines are everywhere these days. As with any aesthetic treatment, it behooves patients to do their homework, find a physician who you feel will best assess you,

determine if you are a good candidate, and best plan your treatment. CoolSculpting® results on the back can be excellent, but only in the right patients, and in the right hands.

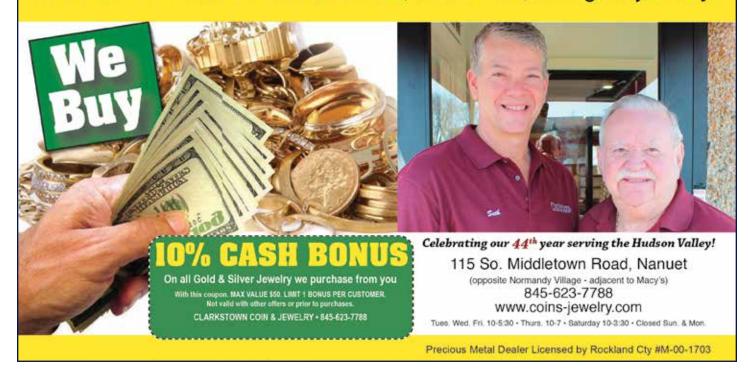


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These are just some of the issues that retirees face. We know, because it is what we specialize in.

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Mark Lange, AWMA, CRPC, CRPS, RICP President

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The Difference Between Being a

"There are two ways of spreading light: to be the candle or the mirror that receives it" —Edith Wharton

am quite sure you have heard people say to you, "let's be partners." How successful have these partnerships been in your life? An alternative to being "partners" is to be "collaborators." Collaboration is a shift in perspective; it allows for a process in which any two individuals in the universe can find their relationship by "tuning in to" and "being with" rather than "doing things to each other." This framework respects and encourages clear distinctions in our conversations regarding mutual learning, which in turn, can be systemically adjusted and corrected in a beneficial way. This is exemplified by the story of how the Pig and the Chicken were exploring the possibility of forming a partnership to create a ham and egg sandwich. The Chicken had no problem with this proposed partnership; however, the Pig had some strong reservations regarding his personal outcome. When he looked at his dilemma in a larger picture he decided that he desired a more collaborative agreement that would allow for both he and the Chicken to feel comfortable. After expressing his concern, they mutually decided on a final product which was a ham flavored tofu

and egg sandwich, now found in your local health food stores.

Lynne McTaggart in her book, "The Field: The Quest for the Secret Force of the Universe", (2008) explains: "At our most elemental, we are not a chemical reaction, but an energetic charge. Human beings and all living things are a coalescence of energy in a field of energy connected to every other thing in the world. This pulsating energy field is the central engine of our being and our consciousness, the alpha and omega of our existence." It makes sense to explore our creative attributes.

A good exercise - to understand how collaboration works- is to close your eyes after rereading and slowly absorbing McTaggart's' quote above. Then, reflect on a dialogue in your life that resulted in a collaborative outcome, and you will be able to see the power of connecting energy. This process can assist you in identifying the qualities that will help result in mutual solutions, as Nora Bateson describes in her book, "Small Arcs of Larger Circles: framing through other patterns," (Triarchy Press, 2017).

When we truly communicate, we must first synchronize and entrain our inner vibrations physically and emotionally. This is the synergy of connecting with nature itself. However, old habits die hard, and individuals and institutions need support, structure and encouragement to freely collaborate. Closing the gap between how you communicate and how you would like to communicate is achieved by adjusting the energy that connects us, which exemplifies the potential of being collaborative, and most importantly, being mutually creative as our friends, the Pig and Chicken demonstrated. 🗱



Dr. Kenneth Silvestri

Psychotherapist and Certified Classical Homeopath in private practice in Montclair, NJ and Nyack, NY; Contact 973-214-0540, drkennethsilvestri.com, or drkennethsilvestri@gmail.com



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Dentalwellness of Suffern Now Offering Reliably Anesthesia-free Procedures with Convergent Dental's Solea Dental Laser

Dentalwellness of Suffern is proud to announce that it has added Solea, Convergent Dental's new dental laser, to its practice. Solea's technology offers patients a reliably anesthesia-free alternative to the traditional drill for hard and soft tissue procedures. Its unique 9.3 µm wavelength provides a natural anesthetic effect while also affording dentists the ability to cut dental enamel with unprecedented speed and precision. Patients experience virtually painless procedures that take a fraction of the time of a traditional dental appointment because practitioners do not need to inject anesthetic or control bleeding.

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"This is really going to change the way people feel about going to the dentist. I can finally take care of most of my patient's dental needs with virtually no pain at all." says Dr. Sherri Alpert.

Investments in modern technology are what set Dentalwellness apart from everyone else. Solea delivers a completely different experience than the traditional drill. No more needles. No more jarring noises. No more soreness. Convergent Dental's customers report that the majority of their hard and soft tissue procedures are done with no anesthesia and virtually no bleeding. Dentalwellness of Suffern patients will be able to receive the oral care they need and immediately jump back into their day. No anesthesia means no risk of patients biting themselves so the traditional limit of working in a single quadrant per visit is a thing of the past. Now patients can get all of their dental needs addressed in a single visit making it easy to return to work or home and avoid missing valuable "up-time".

"Dentalwellness of Suffern is at the forefront of a dental revolution," said Convergent Dental CEO Michael Cataldo. "People all over the country have been pleasantly shocked after experiencing anesthesia-free and virtually pain-free procedures. The skilled practitioners at Dentalwellness of Suffern are now able to deliver that experience to each one of their patients."

"At Dentalwellness of Suffern we are always trying to find new ways to take the fear out of dental visits," says Dr. Alpert. "Our primary focus is teaching families how to take care of their teeth in order to prevent dental problems, but it's nice to know that if problems do arise, we have a pain free way to fix them."

About Convergent Dental, Inc.Convergent Dental, Inc., is a privately owned dental equipment and technology company. We are the developer of Solea®, the first computer-aided, CO2 laser system to be cleared by the FDA for hard, soft and osseous tissue indications. With Solea's unique wavelength and computer controls, dentists can reliably perform procedures anesthesia-free, blood-free, suture-free and pain-free. For dentists, reliably anesthesia-free and blood free procedures are powerful practice growth drivers, which enables multi-quadrant dentistry, saves time overall, allows dentists to perform more procedures themselves rather than refer patients out, and provides a more positive patient experience. For more information visit www.convergentdental.com. Follow the company on Twitter, Facebook and LinkedIn.



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Mark Twain in Tuxedo Dark

"Tuxedo is a charming place; I think it hasn't its equal anywhere.

—Mark Twain, Tuxedo Park Resident, in a 1907 letter to Adm. H. H. Rogers

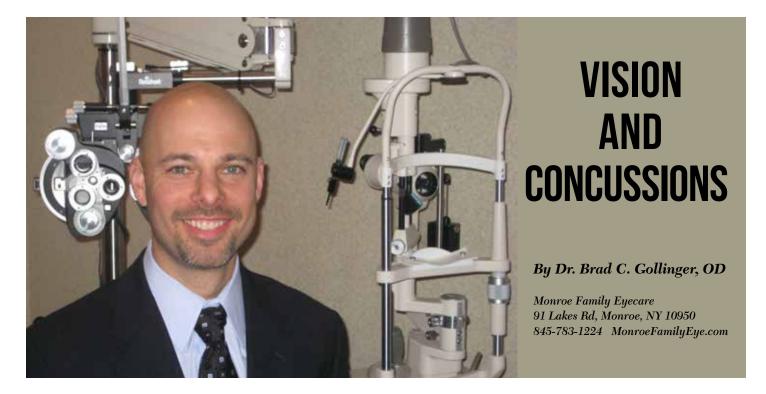
n 1906, Samuel L. Clemens (Mark Twain) rented the Voss Cottage in Tuxedo Park; he was totally enchanted with the Park. Perhaps a clue to this enchantment can be found in this quote from his work, *Some Rambling Notes of an Idle Excursion*, which he had penned a few years earlier while traveling in Bermuda: "Take any road you please . . . it curves always, which is a continual promise, whereas straight roads reveal everything at a glance and kill interest." Obviously, this observation by one of America's most revered writers could easily apply to the roads of Tuxedo Park.

Although, when he rented and lived in the Voss cottage, Twain was only four years short of his death in 1910, he was an active participant in the social circles which had always characterized the Park's "way of life." An August 4th, 1907 article in The New York Times, records the fact that the day before that, he had entertained Mr. & Mrs. John B. Stanchfield on Sunday at the Voss cottage. By September, he had not only taken over control as skipper of Admiral Roger's personal yacht, Kanawha, on its trip to the Jamestown Exposition for the Robert Fulton Day ceremonies, but had suggested a race with Cornelius Vanderbilt's steam yacht, North Star, to see who would arrive first at their destination. The outcome of the "race" is not reported, but a contemporary account quotes a friend of Twain's as noting, "You may take it from me that a more confirmed sea dog than Mark Twain doesn't exist at present. He is the temporary owner of Kanawha on this voyage, and he has promised to stay on the bridge from the moment the vessel clears the Hook until she passes in the Virginia Capes tomorrow afternoon, and the weather won't make any difference, for whether it is rain or shine, snow or hail, it's all the same with Mark Twain when it comes to navigation."

Mark Twain was often seen strolling along the roads of Tuxedo Park while he lived at Voss Cottage. He had noted once, that he was truly at peace in Tuxedo, and reveled within its tranquility.

Inspiring such literary greats as Mark Twain, the roads and landscape of Tuxedo Park have changed little since he visited, and the tranquility disposition of it, remains untouched to this day.

—Tuxedo Park Magazine



ith more children participating in youth sports, concussion rates are rising sharply among U.S. kids and teens.

According to the Centers for Disease Control, almost 250,000 children, the largest group being 10-19 year olds, end up in the emergency room each year because of a sports or recreation related concussion.

A concussion is a type of traumatic brain injury—or TBI—caused by a bump, blow, or jolt to the head or by a hit to the body that causes the head and brain to move rapidly back and forth. Injuries such as these can cause a loss of consciousness, however most concussions will not. In fact, not all symptoms of a concussion will occur right away so some people can have a concussion and not even realize it. It is not unusual for the symptoms to not show up for days or weeks after the initial injury.

There are a range of symptoms that can occur with concussions. Some of the more common consist of headaches, poor concentration, dizziness, sleep disturbances, blurry and double vision. These symptoms can last for several days, to several weeks or even months. Vision related symptoms can often have the greatest effect on a person's life and their desire to return back to their normal activities.

Recent research suggests that over 50% of patients with concussion or post-concussion syndrome have visual problems. This can consist of double vision, eye strain, light sensitivity or blurred vision. These symptoms can make ordinary tasks such as reading, watching TV or driving extremely difficult. They may even cause students to have decreased reading speeds and comprehension.

It is estimated that almost 60% of the neural connections within the brain are involved with some aspect of vision, whether it is visual input, visual perception, or visual integration. With so many of the connections within the brain involved with the process of vision, it is no wonder that vision problems are so common following an acquired brain injury.

Post-concussion vision problems can often be managed and treated by eye doctors with experience in binocular vision disorders and vision therapy. Treatment can sometimes be as simple as a pair of glasses that utilize different tints for light sensitivity or incorporate prisms and different lenses for assistance with muscle balance and focusing.

If visual symptoms persist, or are not remedied by glasses, vision therapy can be effective in normalizing visual function. Vision therapy can be thought of as physical therapy for the eyes. Vision therapy, however, is not about strengthening eye muscles, but rather improving the connections between the eyes and the brain. Therapy consists of exercises or activities that attempt to improve a person's visual skills, comfort and efficiency. In patients that are having visual symptoms from a concussion, it can ease and stabilize the visual system and the processing of information.

The care and treatment of a person after a TBI can often include several different health care providers. If visual symptoms continue to persist, an optometrist with experience in binocular disorders and vision therapy should also be included in the post-concussion care and management. It is often this multifaceted approach that will allow individuals to return back to their normal schedules and activities.



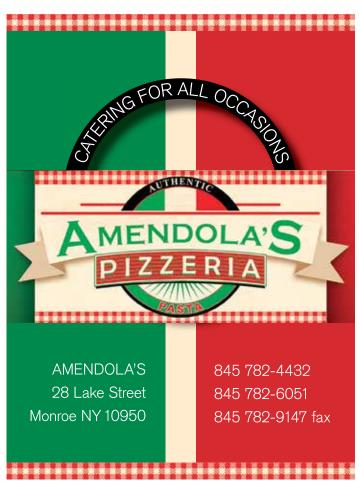


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Nick DeMatteo receives the President's Club Award and Triple Excellence Award from GAF Territory Manager Derek Dwyer.





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Improve Your Focus Improve Your Life!

Is your brain focused like a laser or scattered like a shotgun shell?

aser focus. It's responsible for Super Bowl wins (think Tom Brady), mega-successful companies (think Amazon), cutting edge innovations (think Apple) and peak performance (think every astronaut NASA ever put into space). But, what about just simple, daily successes? How could you gain that competitive edge in business, school or your everyday life?

We are asked these questions daily. The inability to focus has been the, well, "focus" of many frustrated business people, older people and students/children—even as young as five. So, let's take a good look at each:

Business People: Focus is the key to being productive, plain and simple. If you are not able to focus due to stress, anxiety, distractions, or even lack of sleep, you are costing yourself and your company money. Poor focus is a huge contributor to employee errors—again, costing a company money. Your inability to be productive is sure to hinder both your business and personal success.

Business executives are starting to take notice. "Corporate Wellness" is the new buzzword—companies are now realizing that healthier employees mean more productive companies—and they are willing to invest in their employees' overall wellbeing.

Older People: "I can't seem to focus because I'm not sleeping well. The medications prescribed by my doctor don't seem to help. I'm experiencing memory loss, too. I guess there's not much I can do. I'm just getting old." Not so! There have been numerous studies on what is called "aging brain". Sure, everyone is getting older, but evidence proves that the brain is elastic and able to generate new pathways resulting in better focus, improved memory and overall better mental function across all age groups.

Students/Children: Focus is a big issue for many children, especially school-aged children. Some children naturally have more energy or are more lethargic than others. Some have a harder time with focus or concentration, or find difficulty with certain subjects like math or science. Unfortunately, some children who 'differ' from their peers are labeled as having ADD or ADHD, and are immediately placed on any one of a number of medications. However, whether the child's high energy level and lack of focus is truly ADD/ADHD or not, the reliance on medication to treat the symptoms may be detrimental to the child's longterm brain function and overall health and wellbeing.

So, what if there was a simple, safe and effective treatment proven to improve concentration, focus, memory and symptoms of ADD/ADHD... without the use of medication?

For over <u>50 years</u>, *neurofeedback* has been that simple and effective treatment.

Neurofeedback is based on neuroplasticity—your brain's ability to create new neural pathways. It is a tool to stimulate the brain's neurology in the same way exercise builds muscles. This puts you in the driver's seat for reclaiming and optimizing your health.

Your brain is not hard-wired, it is not limited or fixed in its abilities to heal. When the imbalance is removed and brainwaves regulated through neuro-feedback therapy, cognitive function improves. The result is often a dramatic improvement in depth and quality of sleep, mental focus and clarity, concentration, adaptability and mental cognition, rate of mental processing, and memory.

Patients of all ages have seen dramatic improvements in all areas of their lives—many of whom have "tried everything" and believed that nothing would relieve their symptoms. For these patients, neurofeedback therapy was nothing short of a miracle.



Drs. Hayley & Ron Nathanson

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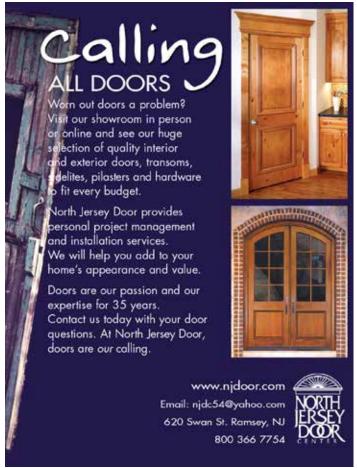
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Learning from Mistakes and Failures...

Mistakes. Failures. In the past, I hated to make mistakes. I despised failure even more. When I was younger, I would become quite upset over mistakes and failures. It wasn't until several years ago that I learned that mistakes and failures are important. They are essential in that they are necessary for growth. If mistakes lead to learning and improvement, they are invaluable.

I find it curious that although I understand a concept, sometimes that comprehension does not translate into actual thoughts and feelings. I had this experience recently during a flying lesson. For a while, I had been interested in learning how to fly a helicopter. I guess it was my fear of heights that held me back, but one day I decided to inquire. I took an introductory flight and loved it. I was scared up in the air, but I loved it and decided to continue.

One thing we practice is hovering. It is challenging to coordinate brain, hands and feet to keep the aircraft in a hover in one place a few feet above the ground. I had been showing some improvement over the course of a few lessons. However, during a recent lesson my flight instructor gave me greater reign over the controls and I did much worse than I had in the past. In the moment I felt disappointed with my performance. It wasn't until the drive home that I realized that my mistakes were vital for my learning and growth.

Later that day, my son Joey was on his pogo-stick. I watched him with amazement. He was good! I remember when he first got it. He couldn't even do a single jump without falling off. He practiced. Over time, all his mistakes and little failures created quite a talent for using a pogo-stick.

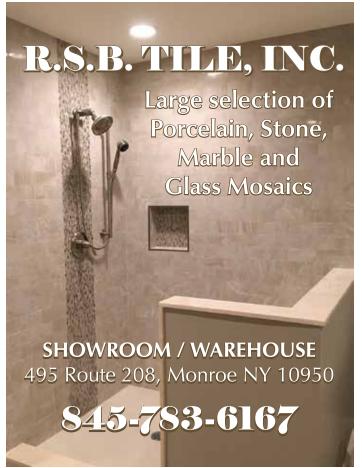
In the future, I am going to try to make a conscious effort to truly understand the importance of my mistakes in the moment. After all, if I learn from them, they are helping to create a better version of myself.

This is Steve Piriano preparing for departure. Until next time.... ${\bf TJ}$

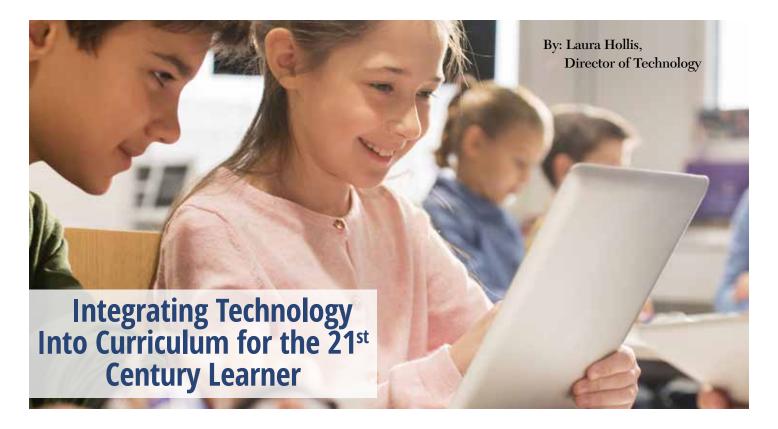


By Steven Piriano, MD
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t Saddle River Day School, we cherish learning, bridging the traditional methodologies with modern technology. Student outcomes and experiences are at the core of every decision regarding purchase and implementation of new software and hardware. Learning doesn't rely on technology at SRDS; it is just one tool that can be used and integrated in the established curriculum. We are careful to ask the question - "Does this (tech resource) help the student learn?" as we integrate technology and computer skills into core lessons across the curriculum in all divisions.

Although technology is just one tool that is integrated into the curriculum, it can be powerful and support academic excellence. Laptops, microphones, video cameras, online resources and iPad apps can help teachers differentiate their content delivery methods to reach every student. Students, in turn, have various vehicles to demonstrate their understanding, and are able to choose the most effective ways to show what they know.

Technology at SRDS engages students visually, cognitively, emotionally, socially and ethically in facets of the academic context. The technology program empowers students by giving them professional tools to use, as well as leadership and creative opportunities such as producing and broadcasting their own news shows across campus and organizing tech demonstrations for parents and students.

Students from PreK-12th grade practice their digital literacy skills and build their digital fluency through the use of various digital devices. They use these tools to gather, evaluate, organize and apply information they collect. Students use critical thinking skills to plan and conduct research, manage projects, solve problems, and make informed decisions using digital resources. They use digital media and environments to communicate and work collaboratively. Students at SRDS also use technology to explore, understand and communicate with communities outside their own.

Whether it is an interactive

SMARTboard lesson illustrating a concept in AP Biology, practicing geography skills with a class in another state through a mystery Skype, or watching a student's hieroglyph design become an object printed on a 3D printer, at Saddle River Day School we help students understand that technology can help build connections from textbook to real life and from campus to other parts of the world and beyond.



Article Provided By **Eileen F. Lambert**

Head of School & Interim Dean of the Middle School Saddle River Day School, Saddle River, NJ

What is TMJ?

Temporomandibular Joint (TMJ) disorders affect close to 10 million Americans. This condition causes dysfunction in the jaw joint and muscles that control jaw movement. People with TMJ often experience a variety of different symptoms. According to the American Association of Oral and Maxillo-Facial Surgeons some of these symptoms may include:

- Difficulty opening the mouth in the morning
- Jaw and cheekbone pain
- Pain when eating
- Ringing in the ear
- Headaches
- Changes in the bite

The oral and maxillo-facial surgeon will try to determine the cause of TMJ disorder in order to provide treatment. Some of the key reasons for TMJ symptoms include:

- Injury to the lower jaw
- **Emotional stress**
- Misaligned teeth or jaws
- Arthritis
- Muscle spasms

After the TMJ disorder is properly diagnosed, appropriate treatment can be provided. There is a range of possible treatments. Some of them include:

- Night Guards
- Non-steroidal, anti-inflammatory medications
- Physical therapy
- Conservative surgical treatment



If you believe that you may be experiencing the symptoms of a TMJ disorder, the surgeons at Ramapo Oral and Maxillo-Facial Surgery can help you diagnose and properly treat this condition.



David J. Caponigro, DDS Anthony G. Pavone, DDS, MD, FACS Drew A. Nunziata, DMD, MD Hunter J. Martin, DDS, MD

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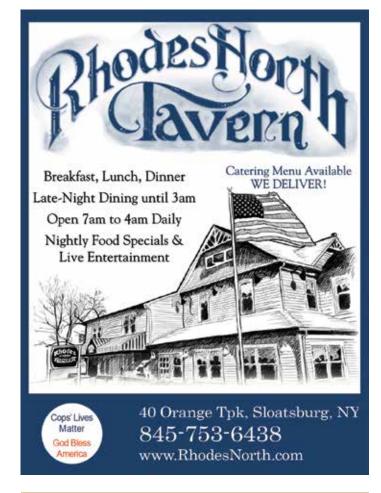
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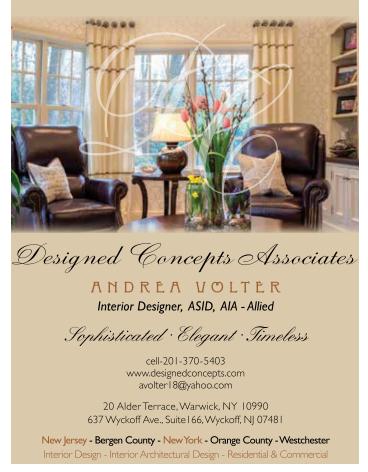
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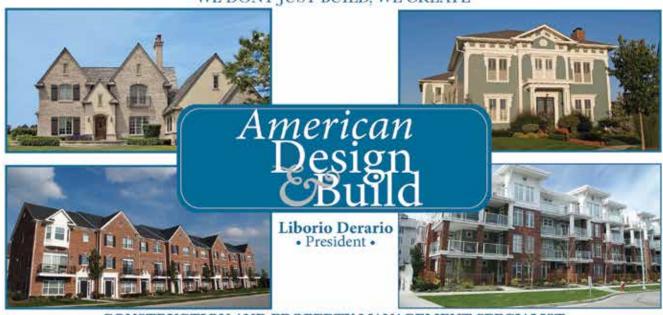
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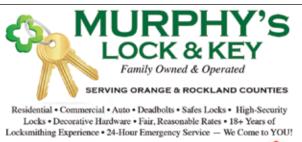










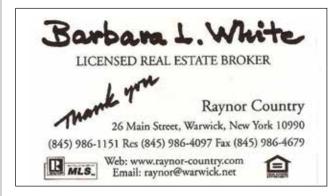


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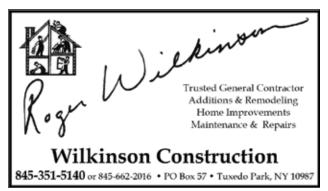














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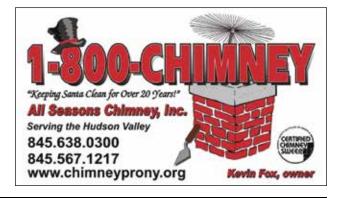
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Breakfast in the Formal Gardens

Across the broad sweep of lawn, a balustrade of granite and brick graced the horizon. Just beyond, stone benches played audience to a fountain where the figure of a young boy playing a flute bathed in a pool lined with Venetian tiles. The early dew lay heavy on the climbing roses, and their fresh scent pushed into the corners of a beautiful day. People spoke in hushed tones as they rested on stone benches soaking up the splendor of the formal gardens. Upon entering these gardens, one appreciated the care, imagination, and skill devoted to them. Carefully tended beds of colorful perennials and rich green herbs nestled within stone borders that meandered carefree along the pathways. The sweet scent from the flower petals mingled with the mild haze rising from the garden path, creating a soft and mellow mood. A short way down the garden path, vines laden with the promise of Concord grapes wove themselves through trellises in the small vineyard. Their deep purple fruit, whether pressed as jelly between warm slices of bread or blended into a chill-chasing glass of wine, played an important part on linen draped tables. It was a grand time of year to breakfast outdoors. The gardens were serenely quiet, when in the distance; the shrill cry of a red-tailed hawk announced its approach. Its shadow glided across the nearby ridge, and its expanse of wings pressed against the rich blue of the young June sky.

Sweet Potato Waffles

2 cups whole-wheat flour 3 tsps baking powder ½ tsp salt 1 tablespoon molasses

1½ cups of milk 2 eggs 2 tablespoons canola oil one large, cooked until very soft, sweet potato (skin removed)

Blend all together well until the batter is on the thick side (add a bit of water if too thick). The consistency should be that of thick pancake batter. Scrape the sides of the bowl well; making sure the batter is well blended. Heat waffle grill and spray with canola cooking spray to avoid sticking. (Spray on iron before each batch). Spoon mixture as needed onto the iron and cook per directions of regular waffles.

Pumpkin Griddle Cakes with Rosemary

2 cups flour

3 teaspoons baking powder 1 teaspoon salt

1 teaspoon dried rosemary

2 tablespoons sugar

2 eggs, beaten well

1 1/2 cups milk

1 cup cooked pumpkin

2 tablespoons melted shortening

Mix dry ingredients together. Combine eggs & milk. Add to flour mixture and beat until smooth. Mix in pumpkin & shortening and pour onto hot griddle. Approximate yield: 2 dozen small cakes.





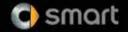
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