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Previous guests include:

- Jack Welch, Former CEO of GE*
- John C. Bogle, Founder of Vanguard*
- John Snow, Former U.S. Secretary of Treasury*
- William Cohen, Former U.S. Secretary of Defense*
- Robert Reich, Former U.S. Secretary of Labor*
- Steve Forbes, Editor in Chief; Forbes Magazine*
- Sir Richard Branson, Founder of Virgin Group*
- Suzanne Somers, Actress & Entrepreneur*

Money Matters can be heard every Saturday on WABC at 11am and every Sunday on WOR 710am at 6pm.

* Gary Goldberg Financial Services and GGFS which are the marketing names used by Bruderman Asset Management, LLC, an SEC Registered Investment Adviser, and its affiliated company, Bruderman Brothers, LLC, a FINRA registered broker-dealer, member SIPC.



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BUYING HUDSON VALLEY

WE'LL SHARE ITS HISTORY

By Brenda Zuck



Taking pride in our regional back yard, I wish to share its history so you may become familiar with where you are looking to relocate. As a professional realtor, I take quality time to research, and discover the area we are selling to you. We are not just here to sell, but to educate you regarding the footsteps of the ones who have walked here before us.

From George Washington's headquarters in Newburgh, to West Point, which began as a fort before the Revolutionary War, its history is housed within the premiere museum for our viewing pleasure. The remains of the ironworks that reach from Ringwood NJ. To Sterling Forest in Tuxedo, then to Arden, these iron works were all instrumental in winning the civil War with their famous "Parrott Cannon" forged by the iron ore from their towering furnaces that still exist and make a wonderful hike destination.

We take special pride in the history of our "Tuxedo Park" where the most famous garment in the world obtained its origin at the 1886 Autumn Ball by Griswold Lorillard and James Brown Potter. The famous Tuxedo Club, whose original members were icons of the industrial movement mingling with our railroad tycoons, forging a financial world so vast, they were actually known as "The men who moved Wall Street during the Gilded Age". The world obtained its manners from Emily Post's "Book of Etiquette". Emily was one of the original residents of Tuxedo Park, whose father, Bruce Price, developed the architectural splendor of the park, which we enjoy today.

Join us on a culinary tour where both, history, and pantry are shared with us in some of the most historic landmarks developed into "Culinary Legends of Ghosts & Gravy". On

this tour we find places like the Landmark Inn on 94 in Warwick, where you may meet "Aunt Helen" whose spirit has been glimpsed on many occasions, or Grappa Restaurant, housed in the most famous 1800's dance hall in the county, where stories abound and history comes alive with the high tin ceilings and original dance floor. Then, there is Silvio's Villa in Warwick, vibrant with diners and cultural events every season. There are footsteps, doors opening and closing and shapes entering in and out of the dimly lit spaces late at night. The house is from the late 1700's originally owned by a Revolutionary War veteran.

Whether it is the culinary delights, history, or entertainment, join us each issue as we bring you.. "Buying Hudson Valley... We'll share its history."



Brenda has a passion for finding the perfect match for seller and buyer utilizing her background in Sales and Marketing, Client and Service representation. She has won awards in her previous career for her fastidious, and tenacious approach for success. Protecting the relationships that surround the important decisions and supporting the strongest and best solutions for all clients, she is all business; all love for finding the perfect match between buyer and seller.

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Tuxedo Park Christmas

A Victorian-style poem

Coming through the wide stone gates
As day approaches dark,
The joy of songs on Christmas Eve
Ring through Tuxedo Park.

Carriages with emblemed doors
Approach the entrance proud,
Wishing all good will and cheer
With voices singing loud.

The chatter and elated moods
That lead the group at dark,
Through wide French doors toward chandeliers
That light Tuxedo Park.

Sleigh bells that announce their way
come through the falling snow,
Treetops bow their winter whites
To greet their guests below.

Carols come from doors adorned
The hill is festive-clad,
Gifts have not been overlooked
For children good or bad.

Cups are fondly touched in toast
In hope of happy years,
Hearts are full of love and joy
And souls of all good cheer.

Voices follow merrily
The psalms from prayer and church,
Skates and mittens find their way
Along the white-edged birch.

The snow is falling gracefully
Like angels in the dark,
As Christmas bells ring joyously
Throughout Tuxedo Park.



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Scalia & Co. Craft Kitchen and Bar is owned and operated by Vito, Peter & Marco Scalia, who also own and operate the "Best of Little Italy" deli.

Our craft kitchen and Bar is a casual Italian eatery with an upbeat attitude and is located in the heart of Monroe in the Shop Rite Plaza, next to "The Best of Little Italy" deli.

Utilizing local products & purveyors, our lunch, dinner and beverage menus feature a wide selection of hand-crafted specialties, prepared by us daily. Signature craft items include homemade Burrata with sea salt and extra virgin olive oil, Jumbo Cheese Ravioli filled with fresh local ricotta, 850 degree wood fired Pizza Margarita made with genuine San Marzano tomatoes and our own hand crafted mozzarella. Our flash fried Point Judith Calamari with Semolina tempura batter, spicy pepperoncini and garlic basil aioli, is a must have!

Our bar offers an extensive menu of hand crafted classic & signature cocktails made with fresh fruit & herbs. No less than nine imported and local craft brews on tap, and eight "guaranteed fresh" wines by the glass, quartino, or carafe. Our bar menu features fresh local oysters and is available every night until 10pm and midnight on Friday and Saturday. And if you have a sweet tooth, try our homemade cannoli. Our atmosphere is lively, upbeat and comfortable. It is great for lunch, dinner and meetings after work with colleagues for a drink, or a quick bite before a movie.

Scalia & Co. also offers private and corporate catering for all occasions.

We also proudly own The Best of Little Italy, located in Monroe. Each day, we prepare sausage, pasta, ravioli, and more in our in-store kitchen, using only the finest and freshest ingredients. We receive shipments daily, of hot, fresh bread, pastries, and cheese. Other ingredients are imported directly from Italy.

Delicious time honored recipes and personal, friendly service have made The Best of Little Italy a mainstay in the community and well beyond. Many Italian specialty items and gluten-free products are now available on our online store.

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Rachel Bertoni does both fine art mixed media and jewelry making. Movement is always the starting point for Rachel's mixed media artwork. In life, movement is at the core of most development. Rachel says, "As we develop and move through our existence on the earth, we create a life path or evolution through time."

Evolution is evident both in her process as well as her concepts. She also says, "We evolve as humans throughout our existence and the process that I use evolves with time as well. Images I've collected over a lifetime are used to combine and blur the essence of time and space."

Layered thoughts and images are used to create a dreamlike quality allowing multiple interpretations within the conceptual surreal imagery.

Blending the lines between opposite forces can be a strong element in any given image. She brings about the idea of, blending the distinction between heaven and earth or black and white. She tries to create the sense of infinitive aspects of gray or truly what is in between what we perceive to be black and white opposites. There are so many aspects of gray within the realm of thought as well as life. There are far more grays than black and white.

In Rachel Bertoni's "Nature's Elements Collection", she uses the idea of movement in nature. The organic designs feel comfortable and have a universal appeal. The flow of changing elements creates an endless sense of freedom for the creator as well as the wearer.

Many of the rings and bracelets have multiple design elements all the way around, creating a continuous circle of lines. They all connect one to the other, yet allowing each angle to be different in some way.

The jewelry is first created as an original wax carving. Using various files, razors, and sanding materials allow the creation of a very detailed refined wax model. Wax carving allows the freedom to create endless sculptural possibilities and have them transformed into pieces of wearable art in silver and gold using the lost wax casting technique. The cast



metal is then soldered, set and polished. Many of the designs are accented with colored stones including opals, tourmalines, colored diamonds and various other semi-precious and precious stones.

The Nature's Elements collection is a wearable and visual reminder that nature is part of us. The flowing lines represent the flow of energy we all possess and can use to make connections to all living things which allows us to reveal our true essence. She also creates many special orders for customers and says "I make

people's dreams into reality" by incorporating their personal elements into her designs for them.

There is an interesting connection between Rachel's work and her mother Mae Bertoni's work. Mae Bertoni is an established, master, realist painter. She values nature, and is inspired by it as well, but in a totally different way. Her work tries to emulate the essence of what she sees and feels while in nature and tries to capture in her paintings. Mae Bertoni says, "I sit with the deepest respect for nature, in awe and wonderment, as I contemplate a particular subject. I attempt to understand the essence of the place and to reach the area's soul, if possible. Through her medium of choice, she creates some of the most fascinating and photo realistic watercolors you have even seen. People are always amazed by her skill and mood she creates.



Her watercolor paintings have been recognized by many publications and organizations including "Who's Who in American Women" and "2000 Outstanding Women of the 20th Century". She has been given many art awards over the years through several art establishments. Her work is represented in many private and corporate collections.

She continues to be inspired, happy and painting as she turns 90 this year. Rachel says, "my mom is one of the happiest people I know!"

Creativity can keep you inspired each and every day. If you can't create it yourself you can certainly surround yourself by beautiful art. At Bertoni Gallery you can find a variety of local artwork, crafts and jewelry mostly made by local artists. Buy local, shop local and support local artists. Let it inspire you!



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Innovative Student Experiences @SRDS

By Geoffrey Bowman, Director of Admissions

Aligning with the Saddle River Day School's mission to encourage students to be "intellectual risk takers" and "caring and ethical contributors to society," the school has established a Center for Innovation and Entrepreneurship (CIE). Under the direction of Science Department Chair Anastasia Kelly, CIE will work to enhance our academic environment with meaningful projects and programs that encourage students to examine issues in the community and the world, and to see these issues as opportunities for innovation, design and entrepreneurship. It will allow for more project based, student centered learning and cross-divisional collaboration in the classroom. It will enhance popular applied learning courses and programs already in place such as Engineering and Design, Graphic Design, Entrepreneurship, Robotics, Digital Citizenship and Fluency, and create new programs and curriculum that help prepare students to succeed and thrive in life.

At its outset, the center's new programs and curriculum will include:

- Competitive design club: we will be teaming up with Odyssey of the Mind and preparing for their regional design competition in February. SRDS will enter 3 teams- one from each division (Lower, Middle and Upper Schools). Team members will be developing skills such as critical thinking, creative problem solving and risk assessment as they work together to take on this year's challenges.
- Sustainability program: 10th graders will each spend a trimester discussing sustainability issues locally and globally. Assembly programs about the UN sustainability goal will take place throughout the school year.



- Weekend and evening community innovation and design boot camps: families will be invited to participate in community events that encourage team building and innovation.
- Internal and external entrepreneurship opportunities: we will work to develop a database of mentors and speakers that we can reach out to for opportunities for our students.
- TREP\$: 8th grade students will be participating in this empowering entrepreneurship program. With the help of the Rebel Leaders they will be learning how to launch a business during their workshop time and presenting their business ideas at a TREP\$ marketplace in the spring.
- Monthly design challenges: monthly design challenges will be run during assembly time to involve the community in design thinking, team building and problem solving activities.
- Integration of design thinking and technology into the current curriculum: the team will be working with SRDS faculty to integrate more innovation and technology into the classroom.

Innovative experiences outside of the traditional classroom setting are one hallmark of an SRDS education. These experiences enhance the overall learning process at SRDS and prepare our students for success in college and beyond.

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BUYING NANTUCKET



First time on the market in this century, aspirational homeowners will be smitten with this multi-generational estate situated in the coveted Fair Street neighborhood of Nantucket. Brent Tartamella of Fisher Real Estate takes us on an exclusive guided tour

Stunning is an understatement, when you first catch a glimpse of this multi-faceted property, meticulously renovated with impeccable craftsmanship that honors its historical pedigree. The two houses, on two plots, boast 11 bedrooms and over 10,000 square feet of interior living space – making a magical summer enclave and a one-of-a-kind island estate that would be difficult to duplicate. 2 Farmer Street lends itself to a more formal, historical feel, while the Shaker-style home on 1 Twin Street offers a more relaxed, contemporary living environment.

First Floor: Farmer Street As you enter this exquisite home, your attention is immediately drawn to the hand

painted, shell inlaid dining room completely lit by candlelight. Flowing through to the rear and you have an open living room with multiple sitting areas. The chef's kitchen offers a center island, informal dining area and fireplace, with French doors which lead to a beautiful terrace, plus it's the gateway to the Twin Street yard and transitional garden space. Twin Street: From the first floor living room with beautiful wide pine floors, there are three sets of French doors that lead to an oversized porch and spacious yard. On the other side of the great room is a dining room which can access a garden area and a porch. The piece de resistance of this property is the gourmet kitchen. The space offers shiplap walls, a vaulted stained-wood ceiling and architectural lines that mimic the original barn that once stood in this space. Additional features on this floor are a front parlor and a powder room that utilizes reclaimed-wood from the original attic floor on the powder room's walls and ceiling.

Second Floor: Farmer Street: Three bedrooms are located on the second floor. The en-suite master with fireplace and walk-in closet is perched to the rear and overlooks the entire property from this comfortable balcony. Two bedrooms share a hall bath and the second-floor laundry closet is also on this level.

Twin Street: The landing area, leads to two bedrooms, a laundry room and full bath by a stunning master bedroom. The master suite is accentuated in pink hues with a custom walk-in closet. On the west side of the master bedroom is a stunning sun porch with windows on three sides.

Third Floor: Twin Street: The third level of this home features its own suite and living area. This space offers a comfortable living room, full bath and a walk-in closet area that leads to the bedroom. The roof walk accessed from this space offers stunning views of downtown.

Basement: Farmer Street: The lower level of this home has a playful kids' room, two additional bedrooms with a shared bath and an additional entertainment space that could double as a home office. A unique feature of the lower level is the impressive workshop and storage room.



ABOUT THE DESIGNER

A leader in the interior design industry, Susan Zises Green's most notable accomplishment is her eight times participation in the prestigious Kips Bay Boys & Girls Club Decorator Show House. Her most recent project



in Palm Beach Florida was awarded the prestigious Ballinger Award and Susan was also awarded the Florida Trust for Historic Preservation Award 2017 for her role in this project. Additionally, Susan's work has been published in House Beautiful, Architectural Digest, The New York Times, and a number of other publications.

THE FISHER MINDSET

At Fisher Real Estate, we know that the island means something different to everyone. More than just real estate, Nantucket is a lifestyle. Our team is eager to share their expertise and experience to help achieve your buying, selling and renting goals. Whether it's sharing in-depth knowledge, providing forward-thinking marketing solutions, or offering insight on which areas and vacation homes are most suitable, the Fisher team works tirelessly to ensure their clients are satisfied.

THE FISHER HISTORY

Founded in 2016, Fisher Real Estate Nantucket came about when three of the island's top brokers decided to come together to elevate the technology, marketing, data and services that had traditionally been provided. Voted the Best of Nantucket real estate office in 2018 and 2019, FRE also participated in over \$228 million in transactions in 2018 and was the most efficient sales office on the island as measured by sales volume per agent. The agency works on its original missions every day to keep elevating business, so clients benefit to the fullest. A New England native, with roots and a career in hospitality and private club management, J Brent

Tartamella brings his network, commitment to community, and five-star service approach to Fisher Real Estate. Brent has introduced several hundred Nantucket families to each other, is skilled at connecting the right people and has a dedicated approach to every business transaction. Closing just shy of \$25mm in transaction in 2018 and on track for 20 transactions in 2019, Brent's singular expertise will find you the house of your dreams.

Brent can be reached at 508-901-0191 for all of your sales, rental, and general Nantucket needs! Follow him on Instagram & Facebook @brenttucket or Linked in for regular market updates!



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Post Carding the Holidays

The custom of sending greeting cards can be traced back to the ancient Chinese, who exchanged messages of good will to celebrate the New Year, and to the early Egyptians, who conveyed their greetings on papyrus scrolls.

By the early 1400s, handmade paper greeting cards were being exchanged in Europe. The Germans are known to have printed New Year's greetings from woodcuts as early as 1400, and handmade paper Valentines were being exchanged in various parts of Europe in the early to mid-1400s.

By the 1850s, the greeting card had been transformed from a relatively expensive, handmade and hand-delivered gift to a popular and affordable means of personal communication, due largely to advances in printing and mechanization, as well as the 1840 introduction of the postage stamp.

The first known published Christmas card appeared in London in 1843, when Sir Henry Cole hired artist John Calcott Horsley to design a holiday card that he could send to his friends and acquaintances.



Although the first known Valentine card can be traced back to 1415, it wasn't until the early 1800s and the Penny Post that they became popular and affordable. Esther Howland, a young woman from Massachusetts, was the first regular publisher of Valentines in the United States. She sold her first handmade Valentine in 1849, eventually establishing a successful publishing firm specializing in the elaborately decorated cards.

Louis Prang, a German immigrant who started a small lithographic business near Boston in 1856, is generally credited with the start of the greeting card industry in America.

Within ten years of founding his firm, he had perfected the color lithographic process to a point where his reproductions of great paintings surpassed those of other graphic arts craftsmen in both the U.S. and Great Britain. In the early 1870s, Prang began publishing deluxe editions of Christmas cards, which found a ready market in England. In 1875, he introduced the first complete line of Christmas cards to the American public.



The world's first known Christmas card originated in London in 1843. It was designed by artist John Callcott Horsley for Sir Henry Cole.

Prang's cards had reached their height of popularity in the early 1890s, when cheap imitative imports began to flood the market, eventually forcing Prang to abandon his greeting card publishing business.

Joyce C. Hall, founder of Hallmark Cards, overcame poverty and a lack of a formal education to become the architect of an industry and live the American dream.

Born Aug. 29, 1891, in David City, Nebraska, Hall was the youngest son of a very poor family as he recounted in his autobiography called "When You Care Enough". The Hall family moved to Norfolk, Neb., before the turn of the



Mother of the American valentine, Esther Howland created this lace Valentines Day card titled "Affection" during the 1870s.

century. Young Joyce, after an initial venture selling perfume to neighbors, clerked in his older brothers' bookstore after school.

When he was 16, Joyce Hall and his two older brothers, Rollie and William, pooled their money and opened the Norfolk Post Card Company. But the market for imported postcards in Norfolk was limited.

So in January 1910, 18-year-old Joyce dropped out of high school, crammed two shoeboxes full of postcards, and boarded a train for Kansas City, Mo. At first, he called on drugstores, bookstores and gift shops, wholesaling products created and manufactured by others.

As business picked up, he ventured to the towns served by the railroads running in all directions from the midwestern rail center. Soon brother Rollie joined him, and they opened a specialty store in downtown Kansas City, dealing in post cards, gifts, books and stationery.

Several years after Hall's arrival in Kansas City, his entire inventory was wiped out by fire. The brothers floated a loan and bought an engraving firm, setting the stage for the creation of the first original Hallmark card designs.

William Hall, who had stayed in Norfolk to run the bookstore, joined Joyce and Rollie in Kansas City. They formed Hall Brothers, Inc., the predecessor of today's Hallmark. The world has shared in his creation of Hallmark and the sentiment he produced into words has resounded across the globe, ... **When you care enough to send the very best.** ❧

Written by Tuxedo Park Lifestyle Magazine:

References: "The Halls of Hallmark: The Nebraska Years", Nebraska State Historical Society <http://www.nebraskahistory.org>; Joyce Hall with Curtiss Anderson. "When You Care Enough", Kansas City: Hallmark Cards, Inc., 1992.; "From the Heart of a Mom" by Joyce Hall, Outskirts Press



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| Pom Poms – cheese filled meatballs | Sicilia, Italy |
| Fried Artichokes – served with herbed aioli | Roma, Italy |
| Lamb Chop – double cut served over Mediterranean salad | Sicilia, Italy |
| Filet Mignon Caprese – filet mignon medallion, fresh mozzarella, tomato, basil | Romangna, Italy |
| Calamari Amalfitani – rings of calamari and eggplant in a light tomato sauce | Amalfi Coast, Italy |
| Octopus & Calamari – grilled, served over arugula and fennel salad | Sicilia, Italy |

Pasta and Risotti

| | |
|--|-------------------------|
| Risotto Salmone e Zucchini Zest | Milano, Italy |
| Spaghetti e Filetto di Pomodoro – fresh tomato, onion and basil | Emiglia Romangna, Italy |
| Veal Ravioli – chef prepared daily, served with prosciutto, peas, mushrooms | Toscana, Italy |
| Short Rib Lasagna – chef's creation! Served with tomato and besciamella | |
| Spaghetti Frutti di Mare – assorted shellfish (shelled) and fish of the day | Campania, Italy |
| Squid Ink Spaghetti – black pasta, lobster, shrimp, pancetta, tomato sauce | Sicilia, Italy |
| Spaghetti with Sardines – a Palermo specialty – spaghetti with fresh sardines | Sicilia, Italy |

Meat and Fish

| | |
|---|-------------------------|
| Veal Milanese – thinly pound veal, breaded and served with special salad | Milano, Italy |
| Pork Tenderloin – oven roasted, served with cherry sauce and apple compote | Calabria, Italy |
| Veal Chop Romana – veal chop, artichokes, pomodorini, mushrooms | Roma, Italy |
| Bistecca Fiorentina – 14 oz rib eye, tre colore salad, potatos | Emiglia Romangna, Italy |
| Cotoletta di Pollo Parmigiano – chicken parmigiana | |
| Gamberi Toscana – shrimp, arugula, cannellini beans | Toscana, Italy |
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*Social circle column...
Circa...1904*

Tuxedo Beats Harvard on New Year's Day!...1904 New Year's Ball in Tuxedo Park

Tuxedo Park clubhouse was the scene of a large gathering of society people on New Year's Eve for the annual New Year's Eve ball. Ideal weather prevailed and large crowds gathered this year for the winter sports. Many of the residents gave house parties. The feature of the dance was the large attendance of the younger set. Many large dinners were given before the dance at the club.

The large circular ballroom was beautifully decorated with roping of holly and wreaths and the stage where the two orchestras were placed was banked with cedars. At midnight the New Year's Eve custom was observed. A large punch bowl was brought into the ball room, all joined hands and ushered in the New Year singing "Auld Lang Syne" after which supper was served in the dining room. New Year's Day

was a gala one with the weather being perfect. A large gathering of well-known society folk, including many who came out last night for the ball and remained over. The day was one continuous round of gayety. The principle attractions were the coasting, sleighing, and the skating on Tuxedo Lake.

J. Henry Smith, Mr. and Mrs. Charles B. Alexander, Mr. and Mrs. P. Lorillard, Mr. and Mrs. P. Cooper Hewitt, and Mrs. William Kent entertained with house parties, which will continue during the week. The winter sports held on Tuxedo Lake under the committeeship of Pierre Lorillard, William Kent and Winthrop McKim, attracted a large and fashionable gathering of well-known New Yorkers.

The hockey match between the Tuxedo and Harvard teams resulted in a victory for the Tuxedo team by score of 4 goals to 1.

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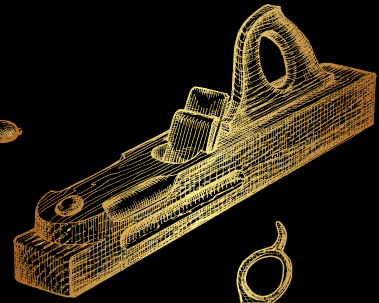
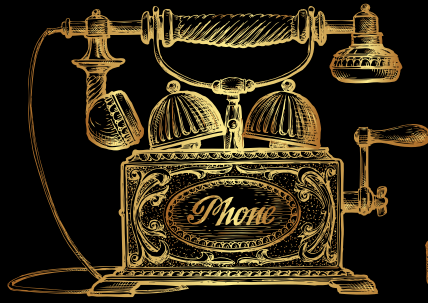
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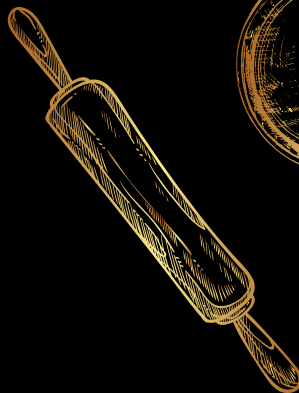
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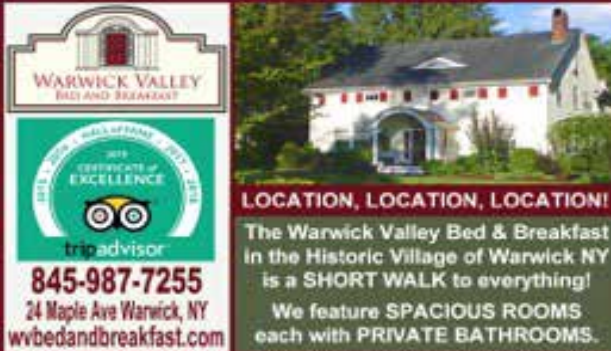
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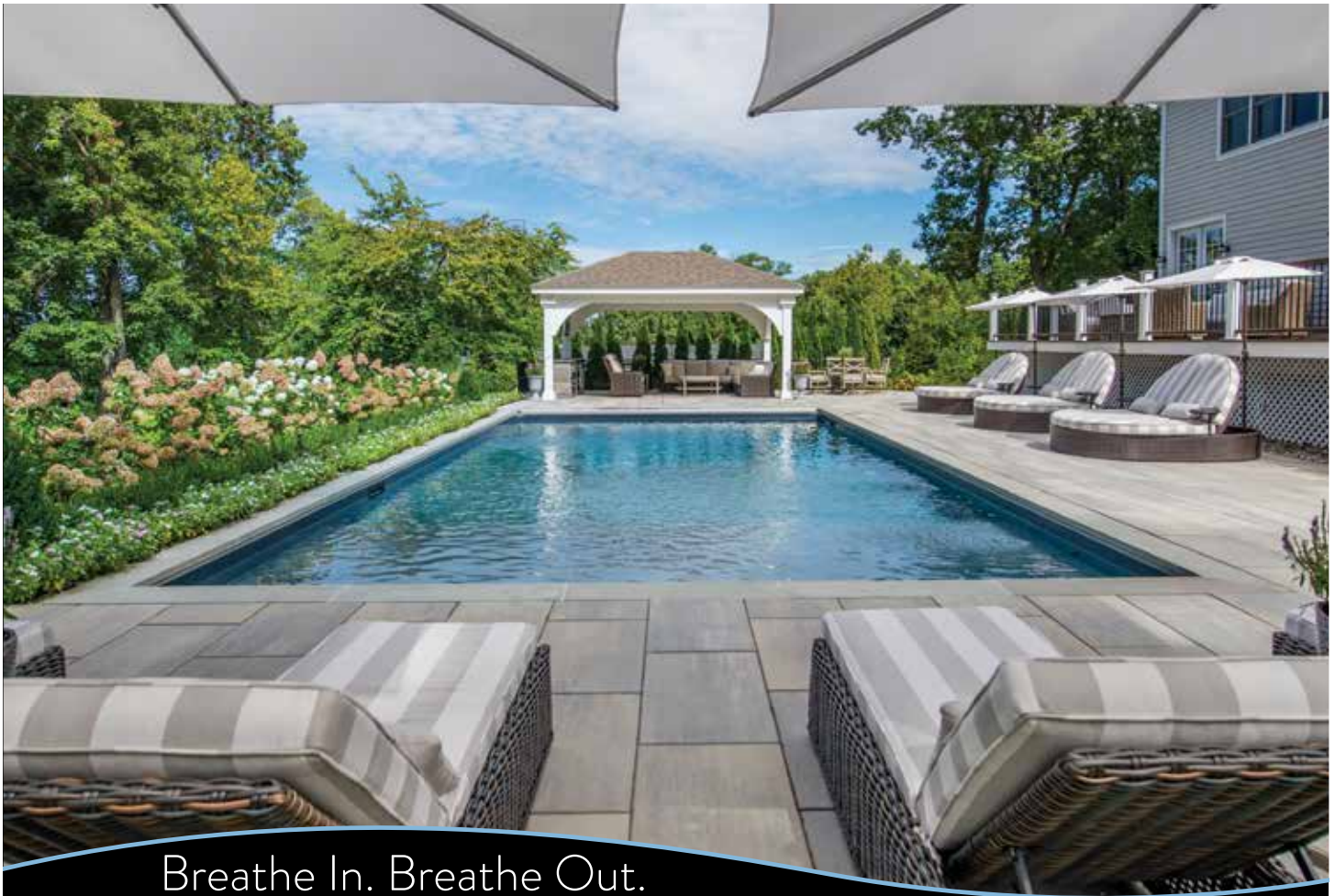
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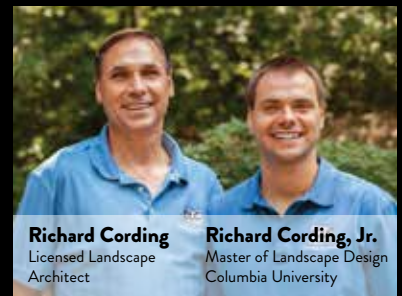
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