

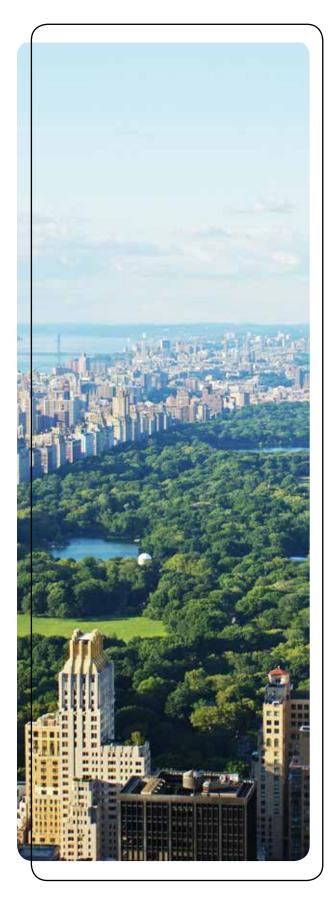
HUDSON VALLEY & NORTHERN NEW JERSEY

1879 Advisors

Looking forward with 2020 Vision (Pages 2-3)

Richard Kersting President

(800) 433-0323 www.1879advisors.com





Looking forward with 2020 vision

This January, **Bruderman Asset Management LLC**, the parent Company of **Gary Goldberg Financial Services (GGFS)**, launched **1879 Advisors**, merging the Goldberg and Bruderman brands into one forward looking financial advisory firm with a long history of helping investors. We recently held a 'fire-side chat' with James M. Bruderman, President of Bruderman Asset Management LLC, Michael Murphy, Chief Investment Officer, and Rich Kersting, President of 1879 Advisors and Head of Advisor Development. Below are some excerpts from the discussion:

Jim, why 1879 Advisors?

James M. Bruderman: The name expresses the continuity of our experience and philosophy in helping investors. My family has been managing client portfolios for three generations, going back to my grandfather who started his career on Wall Street in 1928. He inherited his business from his mentor, an investor and philanthropist named Robert Brunner, whose father started in the business in 1879. That's five generations of experience, each with an overlap of 20 years or more; learning from each other and passing that knowledge along. Coupled with Gary Goldberg Financial Services' forty-year history, Mike Murphy's leadership of our Portfolio Management Team, and Rich Kersting's training and development of our Advisors, we have a world class team dedicated to our clients success, we wanted a brand name that captures our collective experience, rather than just one person's name on the door. That's why we are 1879 Advisors.

Wonderful background. You must have a lot of great stories and lessons learned over the years. Is there one thing that differentiates 1879 Advisors from everyone else?

James M. Bruderman: I could talk for hours, if not weeks, about the lessons and stories I've learned from my father and grandfather and promise to share more in future discussions and meetings. The one thing that I think differentiates us most is having a dedicated Portfolio Management team led by Michael Murphy who also chairs our Investment Committee. Rather than relying on the stock picking prowess of one individual who could be wearing a lot of hats at other firms, our clients receive the collective experience of the entire firm and our full-time staff of securities analysts; most with the Chartered Financial Analyst - CFA® designations or working towards them. Michael and his team truly deliver institutional quality investment management to our individual investors

Thanks Jim. It sounds like a great team. Michael, can you tell us more about the team and how client portfolios are managed?

Michael Murphy: More than anything else, we focus on quality and risk management. We have a robust securities analysis and screening process, which lays the framework for our overall investment strategy. Our portfolios are designed to take significantly less risk than their benchmarks or portfolios from many of our peers. Moreover, by focusing on strong and disciplined stock selection, we have historically achieved market-like returns while exposing our clients to less volatility and risk than the S&P 500 or other broad indexes.

Thanks, Michael, for that great perspective.

Looking ahead, what is your outlook for 2020 and beyond; are there any immediate risks investors should be concerned with?

Michael Murphy: While there are more than a few economic and geopolitical risks on our radar screen, our outlook for the economy and markets is generally positive for the year ahead. The most important advice we can provide investors is to make sure their portfolios are sufficiently diversified and structured around their time frame and risk tolerance. Rich Kersting and his team of Investment Advisors are experts at helping clients structure their assets to provide the right combination of growth and safety to reach their goals and still sleep at night.

Thanks Michael, great advice. Rich, what makes a good Financial Advisor, and what do you look for in an Investment Advisor?

Richard Kersting: Advisors should have a financial planning background and expert knowledge of investment products and strategies. It's also important that they share our investment philosophy. The single most important attribute though is having a real passion for helping people by providing the right education and recommendations

> so that investors can have the confidence and peace of mind that comes with knowing they're on track to reach their goals. We're growing quickly and are looking for Advisors that share our passion. We recently opened a new office in White Plains and will be adding more offices in Rockland County and Long Island in 2020.

Wow, that's impressive and certainly shows a commitment to helping area investors! Along those lines, what sort of clients do you think would benefit from the services 1879 Advisors offers?

Richard Kersting: Great question. Investors who are planning for retirement or are currently retired and want to make sure their

portfolios are structured properly to provide for their income needs can benefit from our expertise. Helping these clients has always been our strong suit, and getting it done right is critical when people are leaving their best earning years. Along the same lines, we can help anyone switching jobs evaluate their 401(k) roll-over options to make sure their retirement money is working at least as hard as they are. Given our affiliation with Bruderman Brothers, we also have an impressive suite of resources for closely held private businesses. These include company and self-employed retirement plans, and Investment and Merchant Banking services for owners considering a sale or looking to raise capital.

Finish the year on a healthy note with a complimentary portfolio consultation.

"our clients

receive the

experience of the

staff of securities

entire firm and

our full-time

collective

analysts"

1879 Advisors has generations of experience providing investors and their families with institutional quality portfolio management and innovative wealth planning strategies to preserve and grow their assets.

During these unprecedented times, your portfolio may be impacted by the current market volatility. Call today at (800) 433-0323 or visit www.1879advisors.com and click on "Request an Appointment" for your one on one complimentary portfolio evaluation.

Virtual Meetings are Available



This material is for informational purposes only and is not intended as investment advice or the solicitation for a specific product or service. 1879 Advisors is the marketing name used by Bruderman Asset Management, LLC, an SEC Registered Investment Adviser, and its affiliated company, Bruderman Brothers, LLC, member FINRA/SIPC. Investment advisory products are offered through Bruderman Asset Management, LLC.

Local business support

Michael Bruno is supporting businesses in the art, design, hospitality and natural worlds in Upstate New York, during this trying time with the new site, TastemakersGuide.com

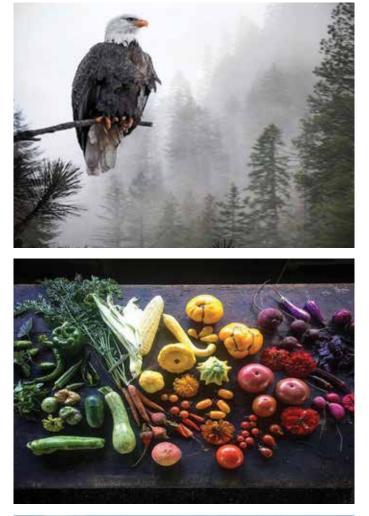
Tastemakers Guide 🚿

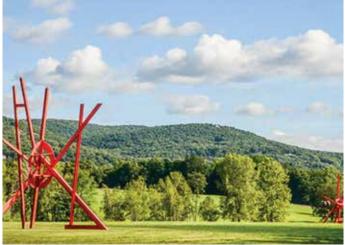
Art, Design, Nature & Hospitality Upstate New York

UPDATES FROM THE FIELD BUSINESS STATUS BROWSE

EAT & DRINK STAY DO SHOP

LOCATIONS Y





Welcome,

As the world reopens, we want to make it easy for you to find out who is open and what they are offering.

Tastemakers Guide does just that with a curated selection of over 300 places to visit in the art, design, hospitality and natural worlds in Upstate New York.

We all expect places to be trying new things and have adjusted hours, so we are making it easy for them to share their business status and updates from the field. You will be able to save all of your favorite places on one page and easily check on their status before you head out. You can search by businesses that have online commerce and click right through to their website to shop.

We are excited to be working with the community to create this special guide that you can use as we venture back out into the world. We hope you will find it useful in making your time count!

Most of our team is either working pro bono or their time has been donated by the company they work for. This service is free to the businesses and institutions we love.

Please share it with your friends and family and tag us on Instagram and Facebook @tastemakersguide.

Warm regards, Michael Bruno

EQUITABLE'S BOARD DECIDE TO-DAY

Reported that Amicable Agreement Will Be Reached.

STATEMENTS FROM BOTH SIDES

Hyde's Friends Call Opposition a Conspiracy-Too Much Power In One Man's Hands. Says Alexander.

THE MEN WHO MOVED WALL STREET DURING THE FROM TUXEDO PARK OF, IN. In Sept



NORTH PLATTE, NEBI

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County authorities were informed today that Robert Coelet of New York has just come into possession of Glenmere Lake, which he has bought from Roland Harriman, and added it to the Goelet country place at Ches-

The lake is a fairly large sized one. It is reported that promiscuous fishing, bathing and hoating will he stopped there, but that some of the residents of the neighborhood vill be granted permits to use the

AMERICAN RAILROAD JOURNAL, AND ADVOCATE OF INTERNAL IMPROVEMENTS.

SATURDAY, DECEMBER 21, 1833

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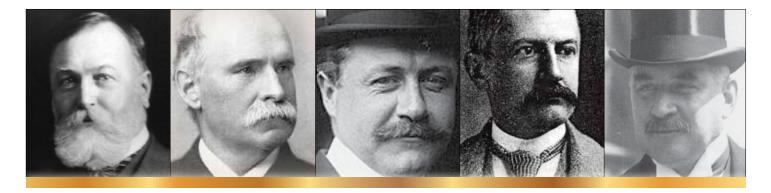
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AMERICAN RAILROAD JOURNAL, &c.



nchored by Wall Street, New York City has been called both, the most economically powerful city and the leading financial center, being home to the world's two largest stock exchanges by total market capitalization, the New York Stock Exchange and NASDAQ.

Captains of finance and industry in the gilded age were legendary icons enabling this country to become strong and independent. American industrialists and philanthropists revolutionized industry and defined the structure of monetary gain. Many were deeply involved in developing and financing railroad empires by reorganizations and consolidations, building a strong vision of an integrated transportation system.

Beginning in the 1870s, thanks to a modern corporate form of ownership, a new merger movement, and a dominant form of competitive, proprietary capitalism, industrialists like John D. Rockefeller, James Pierpont Morgan, Andrew Carnegie, and Cornelius Vanderbilt rose to unprecedented heights of prosperity and power. More and more, wealth was concentrated in the hands of a few.

Not all of the changes were positive. During the Gilded Age, America, and the world, experienced a series of periodic economic crises, including a devastating Wall Street crash that inaugurated the Panic of 1873. Recurrent cycles of boom and collapse brought dramatically different consequences for those at the top and bottom rungs of the economy.

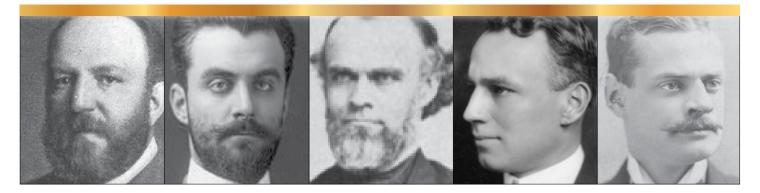
Developing an awe of such magnitude, these men of power, these men of economic strength, possessed the stability of perseverance and vision. They grasped multitudes of opportunities to swing the pendulum of control in their direction, and through this, enabled the monetary system of America to lean in their direction, thus, obtaining methods for expansion, momentum, and achievement of an empire so vast, it moved Wall Street, and the world.

Dow Jones, Barrons, Wall Street Journal, S&P 500, J.P.Morgan financial institutions, the largest insurance companies in the world and the railroad reorganization methodology, all began with these men with tenacious business dispositions and the wherewithal to connect the dots between industry, human power, and money.

They walked through the finest clubs in New York where money was aged, and new money balanced on that noble money, became ripe. The blue bloods of iconic industry, their gilded empires appear like legendary fairytales of capital worth, sending echoes of success down the corridors of Wall Street.

The old clubs which still exist, such as the Tuxedo Club, the Union Club, and the old Knickerbocker Club, where once these men shared visions of industry and wealth with one another, still house the dark paneled rooms where they once discussed finance over fine brandy and cigars. The corridors still display an old portrait or two of the club's founding fathers whom gaze from polished frames. These portraits are a tangible glimpse into the world of the Gilded Age, and the men who moved it.

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J. P. Morgan's Main Partner... Reorganization Expert of Railroads

he hardest working, and best financier among J.P.Morgan's partners, was railroad reorganization expert Charles Henry Coster. Originally recruited by Pierpont's father, Junius Spencer Morgan, who among many things had been a leading banker that channeled British savings into American railroads.

Coster was once described by Morgan's biographer as, "a gentleman with a faultless memory for small and extremely important financial details." He was tireless as he carried his portfolios home in the evening and back to the office in the morning, then from meeting to meeting for the many railroads of which he was the director.

Having a mystic genius for figures it was once quoted by John Winkler in 1930 of Charles Coster that "He possessed a mental solvent by which all the intricate and interwoven relations of railroads, obligations, bonds, underlying bonds and collateral trust mortgages, resolved themselves into original and perfectly distinct elements."

He was a financial chemist and was said to take strange and unaccustomed quantities, and by means of his mental process, reduce them to perfect simplicity. J. P. Morgan and Charles Coster reinforced and supplemented each other.



The tremendous series of reorganizations perfected by Morgan in the traditional railroad reconstruction era between 1884 and 1885 would have been impossible without the aid of Mr. Coster. It was said that his magic powers of mind found their opportunity in preparing material for his partner's creations.

Coster and other partners of Morgan examined and hand wrote documents behind desks in large open rooms and attended countless meetings of boards of directors and prospective investors, owners and executives. It was said that all of Morgan's partners were rewarded with generous shares in profits and worked exceedingly hard, some dying quite young due to the hard work and stress. The Morgan partnership consisted at any given time of about twelve partners and three clerks per partner. The clerks were all male except for George Perkin's secretary whom worked for him previously at New York Life, and whose office was outside of the Morgan building at the corner of Wall Street and Bond.

The Morgan partnership was thought by some to be dangerous because its interests were so large. There was a concern over the concentration of the business of finance being in the hands of only a few investment banks led by the Morgan partnership.

This concern dominated public policy debates over the securities industry for some time. One danger that was noted by progressives was that the Morgan partnership was a source of several conflicts of interests.

One of J. P. Morgan's best friends and Tuxedo Park resident,

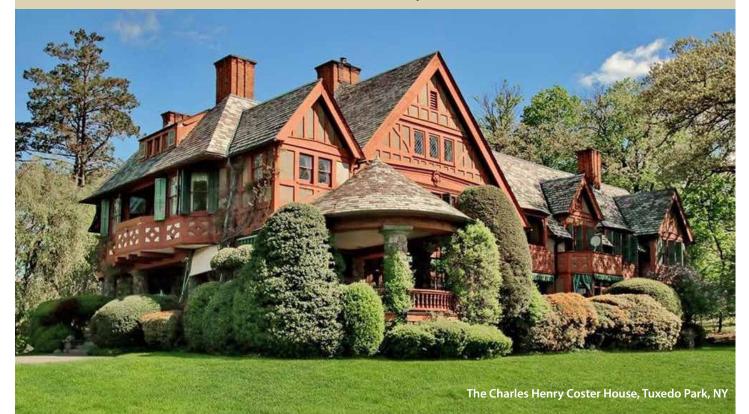
George F. Baker was asked by Morgan to serve as the deciding voice in arguments among his partners after his death. Mr. Baker was the head of The First National Bank and sat on the boards of six railroads as well as the board of AT &T.

It took time for Coster, who also lived in Tuxedo Park, to work his way up in the Morgan hierarchy. When he was made a partner, it was at the time when Morgan was just beginning to assert himself financially. It has been noted that the most enduring of the house of Morgan's accomplishments came during Coster's time with the firm. They were the railroad reorganizations that survived into the 1920's.

Charles Henry Coster's ancestors arrived in New York around the time of the Revolution and quickly gained prominence in the shipping field. His grandfather was trained as a Doctor and later joined his brother (Charles Coster's great uncle) in the shipping firm. Both had large families and both had sons whose names held the name "Washington" within them. It was said that the first president stood godfather to one or perhaps both of them.

Charles Henry Coster was a familiar figure on Wall Street whose methods were not those of fantasy; his reorganizations held their own buoyancy. He rode the railroads he was studying, watching roadbeds from the back platforms of trains. He worked hard and died young, making great strides in the world of wealth and the echoes of Wall Street.

Research material courtesy of the late Count Alexander Salm, Tuxedo Park resident and Grandson of Mr. Charles Henry Coster.



A Unique and Special Celebration: SRDS Graduates the Class of 2020

Saddle River Day School, 147 Chestnut Ridge Rd., Saddle River, NJ 07458, 201.327.4050 saddleriverday.org



n Thursday, July 23rd, Charter Field was the site of the in-person Graduation events for the Saddle River Day School Class of 2020. Due to restrictions related to the COVID-19 pandemic, these celebrations looked very different than in past years, but remained as festive as ever. Administrators, faculty, and staff were committed to making an in-person celebration for students and their families happen as allowed by the State of New Jersey. The day began with graduation rehearsal and was followed by a celebration of student accomplishments at the Senior Awards Ceremony.



In the evening, seniors and their families attended a ceremony where graduating students sat with a limited number of family members in the audience instead of on the dais. They listened to speeches given by Head of the Upper School Tony Maccarella, classmates Jordan Janowski and Steven Savas, and Head of School Jalaj Desai, all with the theme of "resiliency" and enjoyed time all together on campus as a class. While attendees wore masks and maintained physical distance from one another, it was wonderful to be able to spend time together and officially close the year for our students.

The Class of 2020 was accepted to a list of schools as varied and accomplished as they are. The strength of college guidance at SRDS is in the care and attention given to each student and family. At SRDS, our families receive expert college guidance that gives our students an advantage in the college admissions process. Over 100 colleges and universities visit SRDS each fall, and many of the best schools in the country admit our students because they know an SRDS grad is an inspired learner who is confident, creative and accomplished. Over 40% of our students enrolled at a first-choice college through Early Decision or Early Action, and 5 of our seniors were recruited athletes enrolling in colleges such as Stanford University and New York University.

Director of College Counseling, Karen Ferretti, who has over 20 years of experience on both sides of the college admissions desk, has this to say about the relationships she builds with our students:

"The hallmark of the SRDS college process has always been the individualized attention that is given to each of our students, counsel-

ing each to consider all of their options as well as empowering them to complete their applications which highlight their accomplishments and unique personality traits. As 21st Century learners, these seniors have kept an eye to their futures beyond their undergraduate years, and have spent their time considering the research, internship and career opportunities offered by all of the colleges where they applied.

Each student has made deliberate choices as to where they felt all of their academic and social needs would be met, applying to schools where they "fit" rather than just submitting applications blindly. By carefully crafting their lists in the fall, our seniors had multiple offers of admission from all types of colleges including large public research flagship institutions, small selective liberal arts colleges, fine arts portfolio based schools, and universities with superior technology at their core. We are proud of how much our seniors have grown during this process and look forward to hearing their college stories when they return to campus in the future."



Today at SRDS, we are...

Getting ahead.

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Smith Seaman & Quackenbush Funeral Homes... *Guiding You Through a Time of Need*

heir History of Benevolence began in one of the oldest homes in Orange County.

Rev. John Boyd, who was the minister of the Presbyterian Church in Monroe from 1826-1834, purchased the land where Smith, Seaman, & Quackenbush funeral home stands today, so he could build his house in 1834.

Rev. Boyd died in 1842 and his son, Dr. John C. Boyd occupied the house until his death in 1892. The Boyd family owned the property until 1910. In April, 1929 Edmund & Edna Seaman purchased the property for their funeral home.

Today, Smith, Seaman & Quackenbush still occupies the property. David Smith established the funeral home in 1835. It is one of the oldest businesses in Orange County.

In 1983 Tom Sullivan purchased the funeral home. Tom sold the business to Colin W. Campbell, who





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> DIRECTORS: Colin W. Campbell Thomas P. Sullivan

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Pre-Planning

Cremation Service Monuments and Cemetery Lettering

117 Maple Avenue Monroe, NY 10950 515 Route 32 Highland Mills, NY 10930 had been a funeral director of the funeral home since 1997. Colin currently owns and operates both the Monroe and Highland Mills, NY locations. The business continues to operate as a family owned business as it has since 1835, providing compassionate and caring service to our community.

This Funeral home is much more than a business; the owners, and staff, personally lend a strong shoulder when one needs it the most. The benevolence of this establishment has excelled, enabling the gift of strength for perseverance to so very many.

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Over 85 Years of Comfort



It is 1934, the middle of the Great Depression. Moviegoers flock to see It Happened One Night, starring Clark Gable and Claudette Colbert. The Dionne quintuplets are born. The United States Department of Justice offers a \$25,000 reward for John Dillinger, and SOS Fuels is founded by Murray Spiegel upon this principle:

In the years to follow, SOS Fuels, now known as SOS Xtreme

Comfort, has grown to become one of the largest suppliers of residential propane and heating oil in Orange, Rockland and Sussex counties, providing Ultra Clean Heating Oil and Xtreme Clean Propane. Plus they have become one of the largest distributors of premium On & Off-Road Diesel for commercial businesses and farms in these areas.

Four generations later, SOS is still family-owned and operated by grandsons Robert and Jeffrey Spiegel with great-grand-

sons Steven

Landers and

Adam Spiegel

managing the

Wholesale

continue to

pride them-

selves on giv-

ing the best

customer

service pos-

sible with the

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divi-

They

Fuels

sions.



Murray Spiegel



Murray started with. Anyone can sell oil and propane, but being dependable and concentrating on the customer's needs is what SOS finds most important.

For more than 85 years SOS has embraced new technologies to safely deliver cost-effective products and solutions for their valued customers.

The SOS Comfort Watch* Tank Monitor has been in use for Propane Customers for many years with great success. Now in 2020, SOS can offer a solution for Heating Oil customers as well. The SOS Comfort Watch* Tank Monitor

Hard work, attention to detail, fair market price and the understanding that your name is more important than profit for a short-term gain.

> by Gremlin[®], allows them to wirelessly monitor the amount of fuel in an oil tank using ultrasonic technology. Customers can monitor their tank levels daily using the Free App.

SOS is among the first in the Heating Oil & Propane industry, to use the latest in wireless t e ch n o l o g y in their fleet. I m p r o v i n g delivery performance and



reduce back-office paperwork. The result is a seamless network from delivery truck to office that allows greater accountabili-

ty, control and i m m e d i a t e availability of information. Routes are created and assigned visually to each truck. The dispatcher can view the trucks and their course, speed and location, as well



as pending deliveries and inventory.

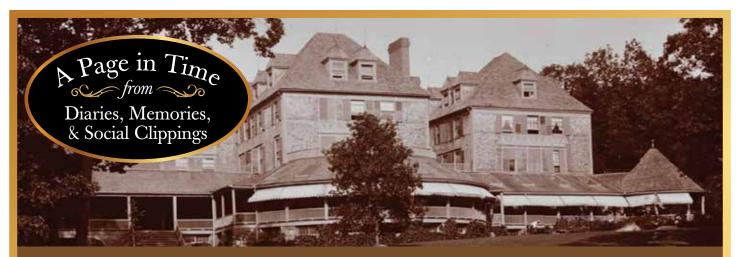
A few decades after it's inception, SOS Xtreme Comfort began providing Heating and Cooling system repairs and installations, whether or not you

were a heating oil or propane customer. SOS service technicians routinely undergo training to stay in the lead when it comes to HVAC technology knowledge and skill. That way customers can be confident that SOS services are always up to date.

Even SOS's office staff and Customer Service Representatives, often referred to as Comfort Specialists, undergo routine training to ensure they are giving the most informed and friendliest service they can.

For 84 years the simple notion of doing right by the customer and not taking shortcuts has ensured SOS a solid foundation for decades to come.





The Autumn Ball at the Tuxedo Club

NY Tribune, Sunday Oct 19,1919 "Debutantes to Make a Bow at Tuxedo Dance"



Clipping from the NY Tribune, Sunday, October 19, 1919

"Annual ball is to be expected to be most brilliant of fall entertainments...

many dinners to precede affair.

Debutantes, who have been neglected since United States entered WWI, will be much entertained this season, and many brilliant affairs already are being arranged in their honor. The entertaining will begin with informal receptions at the end of the month, followed later in the season by large dinners, dances, and theatre parties. Many of the girls however, will make their first appearance at the dance this coming Friday night, when the annual ball will be given at the Tuxedo Club. This always is the most brilliant affair of the fall season, and several dinners will be given at the villas in the park previous to the ball. Among them will be a dinner by Mrs. Henry Tilford at her grand home. In another month the season in New York will have commenced, for the opera opens in 4 weeks."

NY Tribune, 1914: Tuxedo Park, Nov 6 "Annual ball affair for many dinner parties"

"The annual Autumn Ball at the Tuxedo Club drew a large attendance tonight for it really was a debutante ball. Mrs. E.H.Harriman held a party at Arden House tonight, bringing her party to the ball after dinner. Mr. And Mrs. George Grant Mason, Mrs. Rodman Wanamaker, Mr. and Mrs. Schuyler Scheiffelin, Mr. and Mrs. Stanley Grafton Mortimer and Mr. and Mrs. Grenville Kane gave dinner parties at the club. The circular room was elaborately decorated. Roping of Red Rambler and American

Beauty roses extended from the center, to the posts on the outside of the room."

From the first Autumn Ball in 1886, for the next 75 years, generations of young women thought of the Tuxedo Ball as the most important place to make their debut. Tuxedo Park became known around the world for its Autumn Ball, prestigious society, manners, breathtaking landscape and architecture, as well as the most famous article of clothing ever known ...the Tuxedo. **W**



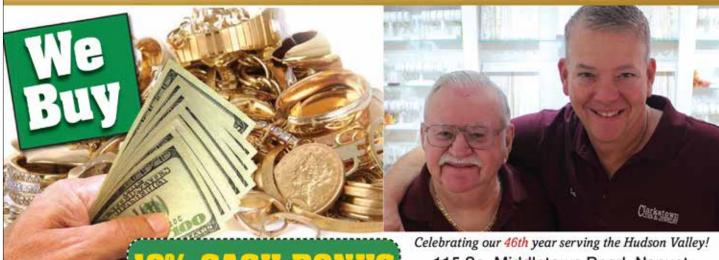
Above left: Tuxedo limo. Above right: Clipping from the Daily Mirror, October 1938. Photos courtesy of Tuxedo Historical Society.

Ball at Tuxedo

Opens Season



Clarkstown Coin & Jewelry HIGHEST PRICES PAID for coins, diamonds, and gold jewelry!



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MAKING THE WORLD A BRIGHTER PLACE ONE EVENT AT A TIME

E vents are about making memories, living in the present, inspiring hopes and dreams for the future, and having gratitude for the family and friends that share life's special moments. Just for a moment in someone's life, something magical is created that they will be able to hold onto forever. Events are about people coming together and connecting, this togetherness and connection make the world a brighter place to live in.

That was the vision when husband and wife, James and Lauren Abramson, partnered with award winning chef Craig Shelton and purchased Mountainville Manor in November 2019. Plans were well laid out, April was filled with a grand opening, weddings, and events, and Chef (and sommelier) Shelton introduced his wine dinner events for the month of May.



SEEING CLEAR THROUGH THE CHAOS ...

Nothing could have prepared the team for what happened next ... Covid-19 ... a lockdown. Non-essential and small businesses were shuttered overnight. For all of the planning, no one could have foreseen the chaos and circumstances that lay before them. Events had to be cancelled, postponed and rescheduled, yet no one knew when they could be rescheduled. In true hospitality form, Mountainville Manor remained flexible in accommodating its customers, and always with health & safety in mind, Mountainville Manor began to use Sterile-Bright, a state of the art ultraviolet and ozone technology that destroys 99.9% of pathogens, including Covid-19, both on surfaces and in the air to sanitize the venue.

As a few weeks became a few months, Mountainville Manor adapted to the new restrictions by offering Micro-Weddings that retain much of the structure, design, and details of a larger wedding, but with a smaller, more intimate guest count, as well as creating a Sunday Gastro-Brunch, all using grass-fed, organic, and/or local Hudson Valley ingredients, and all prepared with meticulous detail. Chef Shelton is a standard above most in the kitchen with his one-of-a-kind techniques, his warmth and personal touch. To witness him, along with his partners, throughout the humble Manor, all diving in preparing orders and serving customers with such precision and delicate details, is so welcoming and genuine, one could stay there and eat and watch them for hours. The world outside can be tumultuous, but the air at the manor is simple, quiet luxury.

Following the success of the Micro-Weddings and Gastro-Brunch Mountainville Manor's is now introducing the Moodna Room, a bit of Manhattan in the Hudson Valley. The vision was to transplant The Carlyle Hotel's Bemelmans Bar to Mountainville Manor. An urbane expe-

rience of cool jazz grooves with an eclectic menu of cocktail party small plates with American Society classics, Japanese specialties, French indulgences, Hudson Valley artisanship and Mexican fun. Headlining the menu is a selection of hors d'oeuvres for two, caviar service, Wagyu, Oysters, King Crab, wild organic farm vegetables, Champagnes and cocktails, along with an extensive selection of the world's finest spirits and a lovely short list of outstanding wines all very softly priced. And, the vastness of a wedding venue, combined with the relaxed atmosphere of a cocktail room, bar room, and wrap around porch offers plenty of room for social distancing, but still with a metropolitan feel. This will begin on September 10th on Thursday, Friday, and Saturday from 4pm to 10pm. A sophisticated "date night" event.

So perhaps the partners timing of purchasing Mountainville Manor was exactly right all along. Making the world a brighter place is especially important and more relevant in these current times than ever before and Mountainville Manor's vision is to manifest that in the most authentic way possible.

A VISIT WILL BE WORTH THE DRIVE.





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Inspired by Humanity...



I love to be inspired, and over this past winter I had felt so much inspiration that showed up in form of love and compassion. I have been an Emergency Medicine physician since 2002 and have witnessed countless acts of kindness during my professional life. However, the early months of 2020 brought with them what I saw as an unprecedented number of benevolent deeds.

This past winter, a novel virus that became known as COVID-19 began to infiltrate many hospitals across the nation, including our own. To say that it was a frightening and uncertain time would be an understatement. As health care providers, we worked long shifts with our skin wet with sweat as we wore our gowns, gloves, headcap, goggles and two masks. Our noses became bruised from having donned N95 masks for many hours at a time. Many, if not all, of us quarantined ourselves to some degree from our families out of concern for spreading the disease. A new after work routine became necessary. Upon arrival back home, I would strip down naked in the garage and go directly into the shower without touching anything. I slept in a different bedroom than my wife, kept my utensils separated, and did not hug my sons for a few months.

However, this all seems almost trivial when you think about the countless individuals that suffered illness. Some experienced mild symptoms, others were affected more severely, and sadly, many lost their lives. To make matters worse, a lot of these people died without family at their sides.

Where does inspiration fit into all this? It comes with the tremendous amount of concern that people had for each other. Although I was not surprised, I was still amazed by the number of people that stepped up to help each other. Local restaurants donated food every day, even twice a day, to the Emergency Department. Healthcare workers, hospital employees, first responders and employees of essential businesses everywhere were putting themselves in harm's way each day they showed up for a shift. Much of this was for the sole purpose of serving others. People stayed indoors and put their lives on hold to protect each other.

This gives me hope for humanity. Although so much of what is broadcast by the media is violence, terrorism, greed, and scandals, I know that we can be so much more. This pandemic has proven that. We are most certainly all different people. However, we all belong to one family. We are a global community. We stand together and care for each other. I don't know what this upcoming winter has in store for us, but if we will continue to love and be kind to others, we will prevail.



Steven Piriano is an Emergency Medicine physician with a strong interest in wellness. He has authored two children's books: Josh and Joey's Incredible Museum Adventure & The Lost Ugew He may be reached at steve@inspiregrowth.life

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Home overlooking river in Snedens Landing. Ellis Sotheby's International Realty sold for \$6.3M

Hudson Valley Sales Rise **As City Residents Flee**

Villages and towns across Orange & Rockland Counties have seen a huge influx of buyers from Brooklyn & Manhattan purchasing primary and secondary residences. Low inventory and high demand has brought premium prices for sellers. Rock bottom interest rates for buyers, not seen since the 1960s, has made purchasing homes even more attractive. Covid-19 has changed the way we live! It's a perfect time to sell or buy.



South Nyack River House, a renovated turn of the century home with a huge 90ft veranda facing the Hudson. \$2,600,000



South Nyack Picturesque c.1878 Hudson Riverfront home w/1,800sf former carriage house. 6br/5.1 ba. \$2,295,000

Riverfront home on private 6.5

steel & light. \$3,495,000

acres w/80ft waterfalls, 325ft on Hudson, 4,800sf of stone, glass,

A rare & wonderful melding of old

& new, this magnificent contemp

home sits on 7+ acres. 5,041sf, 4br/4.2ba. \$1,900,000

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Upper Nyack

Tuxedo Park



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Montgomery AAA Location. Established restaurant w/contiguous breathtaking 30 acres of land. \$1,200,000



Pierson Lakes Exciting waterfront home on 4+ acres. Timeless design offers 18ft ceilings, much glass & light. 4br/4.1ba, \$1.145.000





"Seven Oaks" 8.500sf c.1862 Gothic Revival on 4.2 private acres w/inground pool. \$2,995,000



Rock Tavern History & authenticity abound in this 19th century stone farmhouse on 3.1 acre lot. 4br/3ba, \$399,000



"Denike House," extraordinar renovation & expansion of c.1857 Greek Revival in bucolic setting. \$2.195.000



Patterson Brook Carriage House" 4,420sf of perfection on 3.2 private acres Historic details 4br/4.1ba/2 garages. \$1,595,000



Hambletonian House lovingly maintained as a Bed & Breakfast set on 3+ acres. 7br/3.1ba. \$669,000



Tuxedo Park Classic half-timbered & stone cottage set among towering pine trees in the Park's higher elevations. \$695.000



Upper Grandview Picture perfect gingerbread Italianate, c.1868, beautifully restored & updated set on 1.1ac 3,300 sf 4br/3.1ba. \$1,225,000



Upper Grandview Nestled atop the luxury homes of Tweed Blvd - enter the private gated entrance of this 4,500sf home. \$2,299,000



Pierson Lakes 'The Cascades," French Country Estate - epitome of a premier home with quality craftsmanship. \$1,995,000



Montebello Estate on 14+ acres w/3 acre private pond. 7,226sf custom home offers 8br/5.1ba, wine cellar & gym. \$5,700.000



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6br/5.2ba. \$999.000



Cornwall-On-Hudson Privately nestled on 19.9 acres of mountaintop paradise, "Sengen House" – reno'd 11.022sf. 11br/8.3ba. \$1,750,000







Upper Broadway Riverfront "Bennet-Deyrup' house, perfect restoration of 7,049sf c.1887 Victorian. 7,049sf, 6br/5.1ba. \$4,395,000

West Point's Constitution Island Birthplace of the World's Most Popular Hymn





onstitution Island is located on the east side of the Hudson River, directly opposite West Point. It is the only part of the U.S. Military Academy Reservation on the east side of the Hudson River. Constitution Island is the site of the earliest Revolutionary War fortifications in the Hudson Valley. Taken briefly by the British in 1777, the island was re-occupied by American forces in 1778, and made an integral part of Fortress West Point.

George Washington was appointed by the Continental Congress to make plans on how the Hudson River should be fortified against the British. Subsequently, Bernard Romans, an engineer, was appointed to begin the construction of the large fort on the island, which was to be named "Fort Constitution." When British troops went up the Hudson River from New York City in 1777, the small group of American soldiers encamped on the island destroyed as much as possible of the unfinished fort, as to not let the British use it. British troops occupied the island for twenty days. Fort Constitution was never rebuilt. West Point was the new site of the forts built in January 1778.

Constitution Island is perhaps best known as the eastern anchor-point for the Great Chain, a massive iron structure that stretched across the narrow bend in the Hudson between the island and the mainland at West Point. The chain was intended to prevent British naval vessels from navigating freely



along the Hudson. It remained in place from 1778 to 1782. A large barracks was built and American soldiers were stationed on the island until December 20, 1783, when General Washington's personal "lifeguard" was disbanded there.

After the war, Constitution Island returned to civilian use. The Warner family owned the island and lived in the house from 1838 to 1915. The oldest part of the Warner House includes a thick stone wall existing from Revolutionary War days. Henry Warner built the Victorian wing of eight rooms in 1836, when he moved his family from New York City to the island. Miss Anna Warner lived there until her death in 1915.

The early years of Susan and Anna Warner's life were spent in New York City where the family lived comfortably. During the summer months, they often visited Mr. Warner's brother who was the Chaplain at the United States Military Academy at West Point from 1828 until 1838. As a result of these visits, Henry Warner became interested in Constitution Island, the property directly across the Hudson River from West Point. Susan Warner recorded the family's first visit to the island in her journal for July 28,1834:

"This morning we all took the boat and rowed over to Constitution Island. We wandered about looking at the prospect, and considering the ground."

Their father, Henry Warner, was a New York City lawyer originally from New England. Their mother was Anna Bartlett, from a wealthy, fashionable family in New York's Hudson Square. Although Henry Warner had been a successful lawyer, he lost most of his fortune in the Panic of 1837 and in subsequent lawsuits and poor investments. The family had to leave their mansion



at St. Mark's Place in New York and move to the old Revolutionary War-era farmhouse on Constitution Island. In 1849, seeing little change in their family's financial situation, Susan and Anna started writing to earn income.

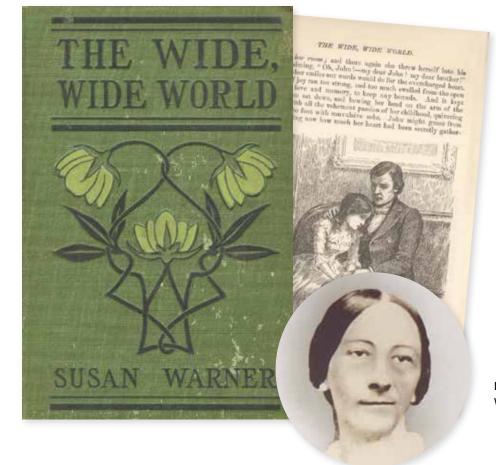
Susan wrote under the name of "Elizabeth Wetherell", thirty novels, many of which went into multiple editions. However, her first novel, The Wide, Wide World (1850), was the most popular, and became the best seller of its day. It was translated into several other languages, including French, German, and Dutch. Other than Uncle Tom's Cabin, it was perhaps the most widely circulated story of American authorship. Other works include Queechy (1852), The Law and the Testimony, (1853), The Hills of the Shatemuc, (1856), The Old Helmet (1863), and Melbourne House (1864). In the nineteenth century, critics admired the depictions of rural American life in her early

novels. American reviewers also praised Warner's Christian and moral teachings, while London reviewers tended not to favor her didacticism.

Some of her works were written jointly with her younger sister Anna Bartlett Warner, who sometimes wrote under the pseudonym "Amy Lothrop". The Warner sisters also wrote famous children's Christian songs. Susan wrote "Jesus Bids Us Shine" while Anna was author of the well-known children's song "Jesus Loves Me".

In 1875 the opportunity came for Susan and Anna Warner to communicate their faith to the cadets at West Point. At the request of several cadets, Susan began a Bible class for them on Sunday afternoons in the Cadet Chapel.

Anna wrote: "The first day, there was a very large gathering, curiosity helping on the numbers. After that, it varied from week to week, guard duty sometimes interfered; and Sunday being the free day for seeing friends.



At home, in the summer, they met in our tent near the house, the forage caps tossed out upon the grass; the gray figures in all sorts of positions in and out of the tent".

Following is a vivid account of these classes written by a former cadet and published in 1925 by Olivia Phelps Stokes in her biography of the Warner sisters.

"The visits to Constitution Island were regarded as a great privilege, for not only did they make a break in the severe routine of the daily life but they enabled the boys to roam further a field than was possible at the Academy, where the restrictions of the cadet's limits were pretty irksome to boys accustomed to the free run of the town or country. So the privilege of going to Constitution Island as one of 'Miss Warner's boys' was eagerly sought and highly prized. Every Sunday afternoon during the summer encampment the sisters would send their elderly man of all work, after the favored ones. He pulled the old flat-bottomed boat across the river to the West Point dock, where the boys with the coveted permits were waiting for him. Usually the trip back was accompanied with excitement, for the boat was always loaded to the last inch of its carrying capacity."

Susan Warner and Anna Warner were popular prolific novelists whose works sold millions of copies in the United States, England and elsewhere. The Warner sisters are recognized as among the most significant American women writers of the nineteenth century. Upon Susan's death, Margaret Sage, a friend, persuaded Theodore Roosevelt to accept the 280 acre island for the government as an addition to

Left: An 1850 edition of Susan Warner's "Wide, Wide World". Inset: Photo of Susan Warner.

ANNA B. WARNER

AUTHOR OF WORDS TO HYMN "JESUS LOVES ME"

JESUS LOVES ME THIS I KNOW FOR THE BIBLE TELLS ME SO. LITTLE ONES TO HIM BELONG THEY ARE WEAK, BUT HE IS STRONG

Above: Anna Warner's grave at West Point where she is fondly remembered. Inset: Photo of Anna Warner in later years.

West Point, with the condition the island could never be used for another purpose, and that Anna remain there until her death. Both sisters are buried at West Point Cemetery.

In 1944, John Hersey wrote an article for The New Yorker entitled "Survival." This was the story, told to him by John F. Kennedy, concerning the rescue of Kennedy and his crew after their PT boat was destroyed in the Solomon Islands.

After being stranded several days on the island, Kennedy and his men were discovered by two natives who led a rescue boat to the island for them. One of the men rescued with John Kennedy sat with his arms around two of the natives that saved them, and without a common language between them, on the way home they sang together a hymn they all happened to know:

"Jesus loves me, this I know,

For the Bible tells me so: Little ones to Him belong. They are weak, but He is strong. Yes, Jesus loves me; yes, Jesus loves me " This familiar hymn carried all er the world by nineteenth cent

over the world by nineteenth century missionaries, with its simple words and lilting tune made it so popular, that it served as a common bond between the American sailors and the Solomon Island natives. "Jesus loves me", became one of the most popular Christian hymns ever written and served as a common bond between much of the world and its faith.

The Warner House has changed very little. The Warner girl's cradle is still there, as is their mother's wedding china, a medicine chest, hundreds of books, and tattered area rugs.

The floors that creak, and lean



Some truths are easy enough for a child and profound enough for a theologian: "Jesus loves me this I know, for the Bible tells me so."

crookedly toward the front of the fireplace where the girls used to sit and write in the early morning hours, compliment the low ceilings crowning the small windows that peek out towards the river. It was quite a picturesque rustic home, with its grassy glades, and wide-reaching views of the river. And although their fortune was lost, Constitution Island became the dearest place on earth to them. It was the quiet gladness and gradual strength-gaining power that emerged from living on their "Island", where came the words of magical passion they shared with the world. 🝞

Written by Tuxedo Park Magazine References: The Wide-Wide-World, 1850, Susan Warner, Putnam; In search of Captain Warner, Patricia Barry;The Constitution Island association; Pine Needles and Old Yarns, Susan Warner, 1891, New York Hurst & Co.; Office of Chaplains, West Point, NY



Hudson Valley's MEDICAL APPROACH In The 1700's

he history of pharmacy in America is the story of a melting pot of new pharmaceutical ideas and innovations drawn from Europeans, Native American medicine, and newly discovered medicinal plants in the New World. American pharmacy grew from this fertile mixture, and has impacted U.S. history, and the global course of medicine.

Throughout the Hudson Valley in the early 1700's, apothecaries (pharmacists) practiced as doctors. Most learned to diagnose medical conditions and compound medications through an apprenticeship, some attended medical school in addition to an apprenticeship. England and America from the mid 1600s through the 1800s.

Culpeper's Herbal was an attempt to integrate ideas of the doctrine of signatures (herbal uses of treating ailments), along with astrology, into herbal medicine. It also included a translation, describing plants and their medical uses.

Nicholas Culpeper was an English apothecary and physician who rejected traditional medical authorities. Culpeper published books in English, giving healers who could not read Latin, access to medical and pharmaceutical knowledge. Many Americans possessed this "Bible of Medicine", while settling and living in the Hudson Valley.

Much of the research used by early apothecaries and physicians of the Hudson Valley was gleened from one of the early geniuses of medical and herbal practices from the 1600s. Nicolas Culpeper wrote and translated many medical books from Latin into English. His largest success being, *The English Physician* of 1653 (now known as *Culpeper's Herbal*), which was one of the most successful publications throughout



Culpeper dedicated himself to serving the sick, the poor and the powerless. In 1644 he set up his own shop in east London, and started to translate medical books

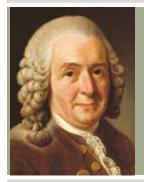
> from Latin into English. The early colonists who settled in America in the 1600s & 1700s were strong followers of Culpepper. They transported seeds from their most useful plants back in England, to America.

These new settlers planted their herb gardens within steps of their homes. Household herbs were extremely important, as there weren't many as of yet, so their "Bible of Medicine" at the time, was Culpepper's Herbal. They dried many of the herbs, storing them for use as ailment remedies throughout the long winter months.

Colonial apothecaries were thought of as doctors. They treated patients, made and prescribed medicines, made house calls, and taught apprentices. Some even performed surgeries, most surgeries occurred at the time without anesthesia. Even in the 1600s and 1700s, apothecaries were sophisticated in their knowledge of remedies. For example, they knew that calamine could be used to treat itchy skin problems and that heartburn could be cured with chalk (similar to modern-day antacids). Apothecaries often used leeches to "bleed" people and chinchona bark to treat fevers. Some "Herbs and plants are medical jewels gracing the woods and fields, which few eyes see, and few minds understand. Through this want of observation and knowledge, the world suffers immense loss"

Jane developed a technique for making ink impressions of leaves, and to many drawings she added pieces of folklore, suggesting medicinal uses for the plant.

According to medical journals of the 1700s, medicine was based on empirical observations and reason. The sciences of biology and chemistry had not made significant impacts on the theories of disease. For the apothecaries' and surgeons' trades, there were textbooks, and many still survive. The National Library of Medicine, the nation's largest medical library, published a bibliography of the books from the 1700s in a collection. Most of the 501 pages are titles on such matters as medical theory, midwifery, pharmacy, surgery, and diseases.



"Herbs and plants are medical jewels gracing the woods and fields, which few eyes see, and few minds understand. Through this want of observation and knowledge, the world suffers immense loss"-Linnaeus

apothecaries crafted their own remedies from any number of substances, herbs, animal parts, and other mixtures.

Apothecaries, and the practice of medicine in general in the 18th century, focused on the symptoms of disease rather than the causes of the disease. The major medical problems of the time were not cancer, diabetes, or heart disease, but rather smallpox and malaria.

In the home, women were the primary caregivers for the sick. They relied on simple recipes passed down from their families or their "Bible of Medicine" to treat common illnesses. These Receipts for treatment often included in gredients that were readily available, usually from their backyard or the surrounding area, and stored in their root cellar or attic.

Jane Colden of Coldenham near Newburgh, was America's first woman botanist, earning the respect of leading scientists and leaving a valuable record now in the collection of the British Museum. She began cataloging Hudson Valley's flora in the mid 1700's, compiling specimens and information on more than 300 species of plants from the lower Hudson River Valley, and classifying them according to the system developed by Linnaeus, her mentor, who believed: Much of the material in the collection embraces such social history as the stories of doctors and their patients. This bibliography reads more like a diary weaving the stories of medicinal practices throughout everyday life of the small towns that dotted the regions. The patients became as much the part of the page as the practices and treatment. Weather also played a large part of certain epidemics and conditions and was mentioned often in the physician's notes.

In the 1700's, many small roads meandered throughout the Hudson Valley known as Quaker roads. Many of which were responsible for the 1802 publication of an extensive study on a new form of medical practice known as "Medical Electricity".

Elisha Perkins brought his new concept of "Metallic Points" from Connecticut to the Hudson Valley in the late 1700s. A name given to devices that had to be pointed in the direction of an organ afflicted or diseased, touched to the surface of the body, and held above the skin for a few minutes to get rid of illness. The philosophy for this method of healing was based on the belief that there was too much electric energy stored beneath. It was believed that to treat the condition, this electricity had to be removed from the body by using a set of "points" made of two different metals. The first mention of this method in Hudson Valley history came as an article in the Poughkeepsie Journal on September 21, 1796. This article mentioned the believers and the disbelievers of Perkin's theory, and highlighted that it was becoming quite famous and supported in the Hudson Valley.

At the time, public transportation had everything to do with how new healing faiths would be preached and practiced. Local newspapers carried the news to the public of "where and when" the preachers and healers were to appear, so that the town could gather and witness the new methods of medical approach.

Many Quaker families in the Hudson Valley held monthly, quarterly, and annual, meetings to share their knowledge about whatever new philosophies were brewing within their neck of the woods regarding medicine, although, they made the "Metallic Points" a part of their local community's natural philosophy. This medical breakthrough (or so they thought of it as), spread throughout the rest of the Hudson Valley throughout the late 1700s and early1800s.

Through Latin and English translations came the wealth of knowledge handed down from time immemorial, conducting cures and healing powers, derived from the plants around us. The Hudson Valley proved saturated with these healing remedies used so often, so long ago. Small apothecary stores dotted the Hudson valley on the meandering "Quaker roads" throughout the valley.

Shops selling everything from confectionery, perfumes, spices, spiced wines, to herbs and drugs that were compounded and dispensed on the premises to the public. Many of these shops were small dusky rooms with the heady scent of herbs and soaps, lighted by candles and latticed windows. Ropes of various local tree bark draped every corner and crevice of the small buildings.

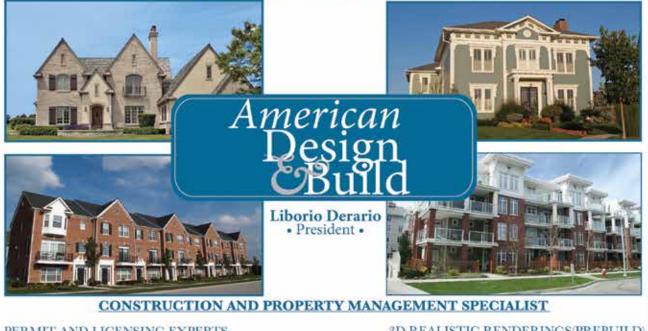
The local Sassafras tree bark was used for its quinine content as a remedy for Malaria, Willow tree bark for its salicin, (Latin word for Willow), containing salicylic acid used as aspirin, and Birch bark was widely used by chewing the Birch twigs to relieve headache and pain. Small brown bottles with twisted corks lined the shelves and windowsills, containing powders and liquids the apothecary pounded and extracted while the storms of the Hudson valley called for more epidemics.

He knew every turn of the weather and season would bring those seeking help from him. He was revered as a man of knowledge with power of the unknown. From the mythology of the middle ages came superstitions surrounding herbal cures and contracted ailments. By the seventeen hundreds in the Hudson Valley, medicine had taken a leap, although still it was steadfast to its roots of folklore and antiquity, holding the apothecary hostage to its early limitations of the practice of medicine still in its infancy. Written by Tuxedo Park Lifestyle Magazine

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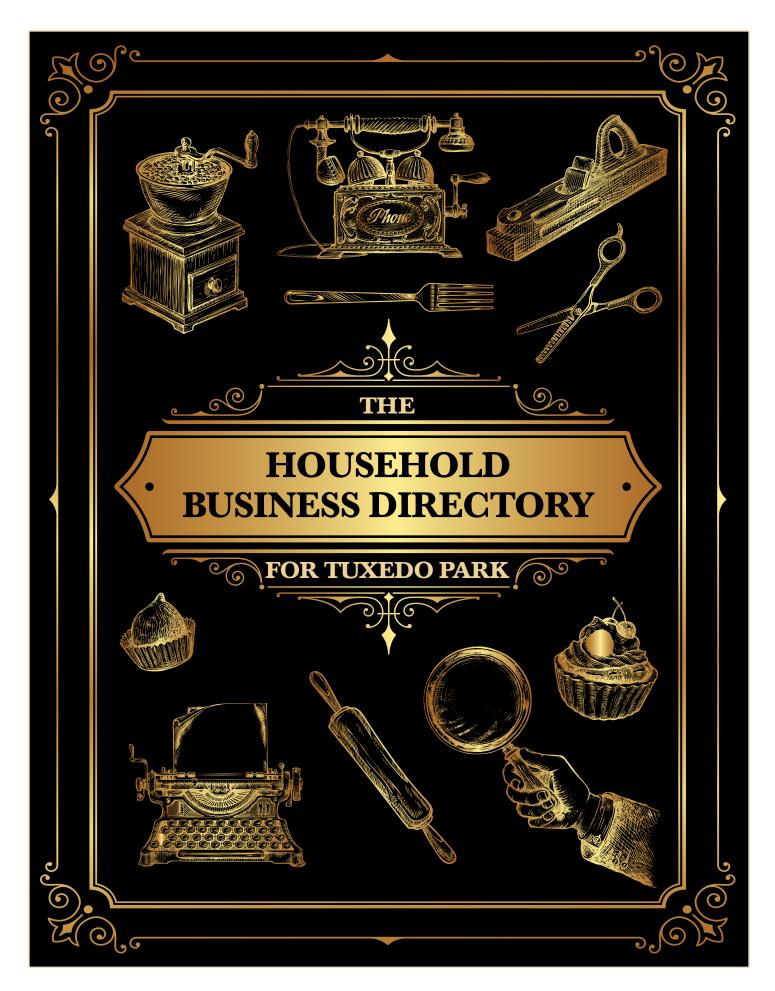
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