

# SOUNDOFF

July - August 2022

George P. Vanderveer Post 129 American Legion (Established 1919) 2025 Church Road Toms River, NJ 08753

George P. Vanderveer Post 129 American Legion

# COMMANDERS MESSAGE

Well brothers and Sisters, American Legion family, I hope everyone is having a wonderful summer. We just got back from a very successful and enjoyable Legion Convention. I believe everyone had a great time and we raised some funds for COTA. I would like to thank our Auxiliary Unit 129 for Wednesday nights feast. We will be having a fund raiser in August or early September for COTA details to follow.

Saving the Cathedral of the Air in Lakehurst, we have several of our members working on this. Mr. Michael Schaffer is working on this with the Department and MDL. Mr. Ralph Morantz, Darlene Scheiderman and Bill Schmidt are working to make the population aware of this issue. I am sure that with all these individuals working together there will be a successful conclusion.

Our July 4<sup>th</sup> BBQ will be held on Saturday July 2<sup>nd</sup>, hope to see our entire Post there.

In closing I would like to say God Bless our Post, God Bless the American Legion and God Bless America.

For God and Country

Pete Chafatelli Commander



# MEMBERSHIP MINUTE

Just back from The American Legion 103<sup>rd</sup> Convention in Wildwood. It was great to see everyone that came down to participate in the Convention. After two years finally able to get together and have some fun and try to get back to normal Legion business. Our Department of New Jersey final numbers were 33,468 and put us at 92.74%. Our Goal for 2022 was 36,089, we missed our goal by 2,703 which put us in 35<sup>th</sup> place Nationally and 10<sup>th</sup> place in the Northeast. Post 129 went over the top with 1653 paid members and Ocean County was the only County that went over the top at 100.37%. They don't call us the Great County of Ocean for nothing .WHOOOP!!!

With the 2023 membership year just starting as of July 1<sup>st</sup> please send in your dues early and be an **Early Bird**. You can go on line at mylegion.org and pay your dues on line also. Let us all try and put New Jersey over the top this coming membership year. We need to reach out to our expired members and get them to renew. Together we can achieve 100% goal so let us roll up our sleeves and push membership this year.

Please do not forget the Buddy Check, I am asking all our Legion Family members to reach out to their fellow legionnaires and legion family members to see if they need any help or just to give them words of encouragement to help



# **Veterans of New Jersey**

get them through these trying times. It is what we do, Veterans taking care of Veterans.

I honestly believe we are Legion Family and together we will accomplish great things. Stay Safe and please do not forget BUDDY CHECK.

Remember BPOTS: **'BE PART OF THE SOLUTION'** 

For God and Country Rich Godfrey Department of New Jersey Membership Chairman

# **HELP YOUR POST**









Volunteers always welcome to help on BINGO night. Contact Ralph Moranz.

FACEBOOK: https://www.facebook.com/groups/post129/

WEBSITE: https://alpost129.org/

# IMPORTANT THINGS YOU SHOULD KNOW ABOUT YOUR POST AND YOUR MONEY

Governor Phil Murphy, Senate President Scutari, and Assembly Speaker Craig Coughlin this week announced the expansion of the ANCHOR Tax Relief Program, making the relief program one of the largest in state history. ANCHOR, which stands for Affordable New Jersey Communities for Homeowners and Renters, was announced by Governor Murphy in March as part of his Fiscal Year 2023 (FY2023) Budget Proposal. The expansion of the program will increase this investment from the nearly \$900 million proposed in March to over \$2 billion and will reduce property taxes for over 1.16 million homeowners and 900,000 renters beginning in FY2023.

Under the expanded ANCHOR Property Tax Relief Program proposal, there will be a full phase-in of rebates and the benefits will be simplified:

- 870,000-plus homeowners with a household income of under \$150,000 would receive a \$1,500 property tax credit on their property tax bill each year
- 290,000-plus homeowners with a household income between \$150,000 and \$250,000 would receive a \$1,000 property tax credit on their property tax bill each year
- 900,000-plus renters with incomes up to \$150,000 would receive \$450 each year to help offset the rent increases caused by increasing property taxes

The average New Jersey property tax bill was approximately \$9,300 in 2021. ANCHOR's direct property tax relief rebates could offset over 16 percent of the average property

tax bill in New Jersey for some homeowners. For a middle-class family receiving the \$1,500 in direct relief, the average bill will effectively become \$7,800, a property tax level New Jersey has not seen since 2012.

The ANCHOR program expands on and replaces the Homestead Rebate Program, which serves 470,000 homeowners annually and provides an average benefit of \$628. Renters are not eligible for the current Homestead program, but ANCHOR recognizes that rents are often raised to offset rising property taxes. ANCHOR will make over four times more New Jerseyans eligible to receive a property tax re-

bate when compared with Home-stead.

# **FINANCE**

Our Post 129 fiscal year is ending and our new fiscal year will begin on July 1, 2022. Financially, that means we start all over again. A new budget, a new strategic plan, and a new balance sheet. While all looked good just a few months ago, we are now facing a review of our budget even before presenting it to our membership, because of the fast-growing inflation rate. Currently, 8.6%, everyone is feeling the pain. With the average homeowner now paying at least \$450 more a



month this year than last, some find It difficult to survive. Like you, our Post must position itself to handle this unexpected increase in the cost due to inflation

# VICTORY GARDEN

Our Victory Garden is growing. Not only the vegetables but the size of our footprint. We now have a hot house donated and built by Fulfill. We thank Fulfill for always supporting our Post and our veterans. We have planted six fruit trees, also donated by Fulfill. It will be a couple of years before they produce but when they do, wow. As the vegetables are harvested, they will be put in the canteen for you. Please keep your eye out for them.

Respectfully submitted by:

Ralph Wolff,

Finance Officer









American Legion Riders Post 129

# Bike and Car Cruise Night

Music by DJ Louie with Karaoke

Tuesdays May 10<sup>th</sup> and July 12th 6:00 to 9:00 PM

# **AMERICAN LEGION POST 129**

2025 CHURCH ROAD ♦ TOMS RIVER ♦ NEW JERSEY

\$10.00 per person includes:

Music, Burgers, Hotdogs, soft drinks and salad

\*CASH BAR\*





# **AUXILIARY MESSAGE**

American Legion Auxiliary Officers For 2022/2023

President:

Pam Bowen First Vice President: Danielle Di Benedetto Second Vice President:

Shea Solliday

Treasurer:

Jackie Corbin

Historian:

Cat Galioto-Galesky

Chaplain:

Lisa Mayer

Sat. At Arms:

Shannon D'ercole

Secretary:

Jane Keeley

Correspondence Secretary:

Marianne Kosakowski

These are the new Auxiliary Officers for the incoming year 2022/2023

We are looking forward towards working with the Legionnaires, SAL, and the Riders to make this year a successful year.

Just a reminder, we do not have a July meeting. If you are interested in joining a committee please get in touch with me @ bowenpamela@23yahoo.com and I can get you on the committee.

Have a safe and healthy fourth of July and I hope to see you at our August meeting which is the second Monday of the month.

For God & Country Pam Bowen Unit President



# **CHAPLAIN REPORT**

#### My activity since April 1, 2022

- April 2 Attended department meeting in Trenton
- April 4 Meeting at Donovan catholic about Food Pantry Project
- April 5 Meeting with Brick Elks, food project
- April 6 Meeting with Lakehurst Historical Society
- April 11 Pick-up turkeys for delivery to Earle for Easter
- April 14 Attended security meeting on M.D.L.
- April 22,23,24, Chaplain Instructor Legion College
- April 24 Attended Commander's Testimonial Dinner
- April 25 Attended Hospice assistance meeting
- April 27 Food drive Lakehurst Historical Society food drive
- April 28 Assisted Red Cross at M.D.L. Family Day
- April 28 Attended MSA board meeting
- May 2 Officiated funeral for Past Dept. Command er Cliff Griffth at General Doyle Cemetery
- May 6 Participated in Hindenburg Ceremony Hanger 1 Lakehurst
- May 7 Participated in Veterans Housing Fund Raiser at Gold Coast Cadillac in Oakhurst
- May 11 Delivered invocation at Salvation Annual Dinner
- May 13 Officiated funeral for Eugene Gretna at General Doyle Cemetery
- May 16 Attended Groundbreaking for new Veterans Clinic presented official groundbreaking shovel to the Post 129
- May 17 Meeting with Cliff Baker for new food program for M.D.L. "Dine on Us"
- May 19 Attend National Prayer Breakfast on M.D.L.
- MAY 21 Officiated wedding at Cathedral of the Air
- May 22 Ran a meeting for the Methodist church vet erans club on VA benefits
- MAY 28 Attended Memorial Day Service at General Doyle Cemetery
- May 28 Helped a family with Burial at Sea information
- May 28/29/30 Memorial day weekend events

Plus 13 trips to M.D.L. making food deliveries.

I received no other inquiries for veterans in need

I attended the Department Convention and met with the incoming President of the Auxiliary Colleen Breen-Lopez. She would like me to meet with her and her Department Chaplin to discuss homelessness housing, the food pantry, and the Cathedral. I am looking forward to Auxiliary involvement with all three projects!

Michael Schaffer—Chaplain

# M.D.L. FOOD PANTRY REPORT

We have made incredible progress working to solve the food insecurity issue on M.D.L. but the need is growing. I know we are all facing higher prices for EVERYTHING in our lives but for those who were already facing issues this is multiplied 10-fold.

We started our support on April 14<sup>th</sup> 2021, personally I have driven have driven almost 10,000 miles picking up and delivering 150,000 pounds of food, we have acquired a warehouse on the base, and we have expanded our outreach to Earle Naval Weapons Station.

Brothers and Sisters please look inward and reflect how you can help, food, money, and time. Remember that bag of food or a small donation will keep an active-duty family fed and help them to continue their commitment to the defense of this country!

We have received some amazing donations and I just need to acknowledge some folks who have been outstanding:

AMERICAN LEGION POST 471---\$8,000 (I Heard From The Commander And The Convention More Is Coming)

FUGLE-HUMMER POST 65 \$4,000 + many pounds of food.

POST 324---\$3,000++MAJOR FOOD DONOR

FIRST PRESBYTERIAN CHURCH EDISON---\$4,6000 ++ FOOD

POST 129 LEGION RIDERS \$2,000 ++MORE TO COME

MSA---\$2,000

BRICK VFW---\$1,500

TOMS RIVER ELKS, FOOD, FOOD, FOOD AMAZING THANK YOU ZIGGY!!!

DONOVAN CATHOLIC HIGH SCHOOL CLASS 2022---\$1,000

POST 129 \$1,000++LOTS OF FOOD

ST. JOHNS CATHOLIC CHURCH IN LAKEHURST OVER 10,000#S OF FOOD

LAKEHURST POST OFFICE 5,000#S OF FOOD

MANY, MANY PRIVATE DONATIONS OF MONEY AND FOOD

Donations: Checks Payable To: American Legion Post 129

Memo Line: M.D.L. Food Warriors Food Donations: Drop Off Location

American Legion Post 129 2025 Church Road Toms River

Or Contact Me At:

Michael.A.Schaffer1949@Gmail.Com For Pick Up

# **RIDERS NEWS**

Hello American Legion Family

The Riders wish to congratulate the Unit 129 Auxiliary for their 100th Year Birthday Celebration. The Party was a great event!

The May 10<sup>th</sup> Bike/Car Cruise Nite was attended by many of our American Legion Family. Several awesome cars and bikes were in attendance.

Riders from many Posts were in attendance for the gathering of the Chapters Poker Run.

Post 129 was the Registration Post and start of the Run.

Come on out and join us on July 12th from 6:00-9:00 p.m. for our July Bike/Car Cruise Nite. DJ Louie is looking forward to providing music to be enjoyed by all on stage at the Bunker Bar.

Mark your calendars for Post 129 Riders Country Western BBQ on August 20th from 1:00-5:00 p.m. Country Music by DJ Capt. Jack. All proceeds are dedicated to support our Veteran Families thru the MDL Food Warrior's Project.

Well .... that is all I have for now!

Looking forward to everyone having a fun time this Summer. See you all soon!

For God & Country God Bless □

Cliff Johnson Director American Legion Riders Post 129





# AMERICAN LEGION RIDERS POST 129 ANNUAL COUNTRY WESTERN BBQ



# SATURDAY August 20, 2022 1:00 to 5:00

{ RAIN OR SHINE - INDOOR ACCOMODATIONS AVAILABLE FOR RAIN }

# **AMERICAN LEGION POST 129**

2025 CHURCH ROAD ♦ TOMS RIVER ♦ NEW JERSEY

\$25.00 per PERSON \*\$20 in Advance \*\$10 Children under 12

BBQ CHICKEN \* PULLED PORK \* BURGERS \* HOT DOGS \* CORN ON THE

COB \*BAKED BEANS \* SALADS \* SODA \* WATER

\*CASH BAR FOR WINE/MIXED DRINKS

Music by

# DJ Captain Jack Nash

**Country Music Radio Personality** 

#### PROCEEDS TO BENEFIT

#### AMERICAN LEGION VETERAN'S CHARITIES

Advance tickets available at Toms River American Legion Post 129 Or by PayPal. Please visit <a href="https://www.alrpost129.com">www.alrpost129.com</a> or call 908-285-8713



Tin Can Sailors meet at Post 129 on the 3rd Wednesday at 12 noon.





Ocean County Memorial Chapter of the DAV meet at Post 129 the 2nd Wednesday of the month at 7 PM

# **CANTEEN NEWS**

Eric Inauen

Summer is here at last and we are all glad for that. Even with this crazy inflation, which affects the price of food and gasoline, Post 129 is hanging tough. A big "THANK YOU" goes out to you, our Members & Guests, who support our Post. Without you, none of the things that Post 129 does for our Veterans and the Community would be possible.

Many of our Members are enjoying Horseshoes (Wednesday Nights) and Corn Hole (Thursday Nights) down at the Bunker. Mike Feimer and Dale Hugo continue to do a great job.

Bingo is also BIG on Thursday Nights. There is always room for more players and volunteers. Our doors open at 5PM and games start at 7PM. If you need more information, call our Bingo Chairman Vice Commander Ralph Moranz at 908-278-3568.

The Post is aways looking for volunteers. Whether it be helping out at the Canteen in the morn-

ings, getting involved in House Maintenance, Membership, Bingo, our Color Guard or our Ritual Team. You would be a great help to the Post. The great thing is that you get to "pick your poison" and the time you are willing to donate. If your interested in getting more involved with the Post and the great things we do, stop by the Canteen in the morning and talk to the Commander, Pete Chafetelli. You will find it very rewarding.

#### **BIKE & CAR CRUISE NIGHT**

On Tuesday, July 12<sup>th</sup>, from 6PM to 9PM the Legion Riders will be hosting their Bike and Cruise Night. Tickets are \$10 at the door which includes pulled pork, burgers, dogs, soft drinks and salad. Live Entertainment is provided by DJ Louie. As always, the Bunker Bar is a cash bar.

#### ANNUAL COUNTRY BBQ

The Legion Riders will be hosting its annual Country BBQ on Saturday, August 20<sup>th</sup>, from 1PM to 5PM. If it rains the event will be moved into our Hall. Tickets are \$20 in advance and \$25 at the

door. Tickets for Children under 12 will be \$10. Your ticket includes BBQ Chicken, Pulled Pork, Burgers, Hot Dogs, Baked Beans, Corn on the Cob, Salads, Soda & Water. A cash bar is also available. Music will be provided by DJ Captain Jack Nash (Country Music Radio Personality).

Proceeds of the event go toward American Legion Veteran's Charities

The Bar Committee would especially like to thank all of our bartenders, Robin, Lori, Danielle, Shea, Rocky, Carol Ann, Donna, Joe, Rob and Linda for the job they do.

Unfortunately, we have suffered some sickness and injury in our ranks. We wish them all a speedy recovery. All of our other bartenders have stepped up their game to keep our operation running smoothly. Thank God, they are not "I", "I" people. They put the Post first. That is what makes them the best Bartender Team in the State.

Remember, when you support Post 129, you support the greatest Post in the USA.



# SAL MESSAGE

Greetings!

Here we are heading into summer, beautiful weather - my favorite time of the year. We are keeping busy in our squadron. Just back from convention in Wildwood where we attended our meetings. Very productive week.

We also, once again, had a very successful pig roast and bbq in May. Over 400 people attended! I would like to thank everyone who took the time to help us that day. It's much appreciated. We could always use more help for these events.

We will have our 2023 membership cards in soon. We had another very good yer with membership. Thank you to everyone for your continued support in renewing and signing on new members. This is what keeps us alive.

Finally, let's keep our brother Mel in our prayers. He's still in the hospital and showing little improvement. Hope to see you all soon.

For God & Country,

Rocky Lucia Commander SAL Squadron 129







American Legion Riders Post 129

# Bike and Car SHOW

Music by DJ Louie with Karaoke

All paid entries receive a card to vote for the best Car and Bike.
Winners will be announced and receive trophies.

# Tuesday September 13<sup>th</sup>, 2022 6:00 to 9:00 PM AMERICAN LEGION POST 129

2025 CHURCH ROAD + TOMS RIVER + NEW JERSEY

\$10.00 per person includes:

Music, Burgers, Hotdogs, soft drinks and salad

\*CASH BAR\*





Be an Early Bird and pay your 2023 dues.

Your Membership Card is waiting for you with an expiration of 2023 showing your support of Post 129.



1 age 0			BOUNDOIT			zegion i est iz,			
<b>July 2022</b> Aug 2022 ▶									
Sun	Mon	Tue	Wed	Thu	Fri	Sat			
					1	U.S. ARMY AIR CORP ESTABLISHED (1926)			
3	INDEPENDENCE DAY	<sup>5</sup> General Meeting 7 p.m.	6	7	8	9			
10	Auxiliary Meeting 7 p.m.	<b>12</b> BIKE AND CAR CRUISE NIGHT 6 - 9 P.M.	SAL Meeting 7 p.m.	14	15	16			
17	18 Board/ Trustee Meeting 7 p.m.	19	20	21	22	23			
24	Riders Meeting 7 p.m.	26 MERICAN SINGLE SERVICE SERV	KOREAN WAR ENDED (1953)	<b>28</b> WORLD WAR I BEGAN (1914)	29	30			
31	JULY 2.	2022 INDE	EPENDEN	CE DAY P	ICNIC 7	A Gill			

# **JULY ENTERTAINMENT**

FRIDAY, JULY 1<sup>ST</sup> **JERSEY SURECATS** 

SATURDAY, JULY 2<sup>ND</sup> JULY 4<sup>TH</sup> PICNIC WILD ROSE IN THE PICNIC AREA DJ LOUIE INSIDE 7—10 p.m.

FRIDAY, JULY 8<sup>TH</sup> THE POWERTONES

SATURDAY, JULY 9<sup>TH</sup> THE NIGHT OWLS

Entertainment is scheduled in the Post 129 Hall from 7—10 p.m.. Times and venue are subject to change.

FRIDAY, JULY 15<sup>TH</sup> **DJ LOUIE** 

SATURDAY, JULY 16<sup>TH</sup> STEVE AND DEBBIE

FRIDAY, JULY 22<sup>ND</sup> WATERFRONT DUO/ LEON

SATURDAY, JULY 23<sup>RD</sup>

\*NEW BAND\*

FRIDAY, JULY 29<sup>TH</sup> THE BLACK TIES

SATURDAY, JULY 30<sup>TH</sup> JUKEBOX GOLD

<b>August 2022</b> August 2022 Sep 2022 ▶									
Sun	Mon	Tue	Wed	Thu	Fri	Sat			
	General Meeting 7 p.m.	2	3	4 U.S.COAST GUARD ESTABLISHED (1790)	5	6			
VIETNAM WAR BEGAN (1964)	Auxiliary Meeting 7 p.m.	9	SAL Meeting 7 p.m.	11	12	13			
14	Board/ Trustee Meeting 7 p.m.	NATIONAL AIRBORNE DAY	17	18	NATIONAL AVIATION DAY	COUNTRY WESTERN BBQ 1 - 5 P.M.			
21	Riders Meeting 7 p.m.	23	24	25	WOMEN'S EQUALITY DAY	27			
28	29  NMERICAN  REGION  RIDERS	30	31		782 - PURPLE H L ESTABLSHED	EART			

# **AUGUST ENTERTAINMENT**

FRIDAY, AUGUST 5<sup>TH</sup> WILD ROSE
SATURDAY, AUGUST 6<sup>TH</sup> JOEY D

FRIDAY, AUGUST 12<sup>TH</sup> **THE BLACK TIES**SATURDAY, AUGUST 13<sup>TH</sup>
STEVE AND DEBBIE



FRIDAY, AUGUST.  $19^{TH}$ 

THE POWERTONES

SATURDAY, AUGUST 20<sup>TH</sup>

**DJ LOUIE** 

FRIDAY, AUGUST 26<sup>TH</sup> **OFF R ROCKERS**SATURDAY, AUGUST 27<sup>TH</sup>

JUKEBOX GOLD



# 2022 CALENDAR OF EVENTS July-August



# Legionnaires:

July 2, 2022 (Saturday)

July 4<sup>th</sup> Picnic 1 p.m.—5 p.m.

Remembrance Day July 27, 1953 Korean War Armistice Signed

Remembrance Day August 31, 2010 Iraqi Freedom Ended



# **Legion Riders**

July 12, 2022 (Tuesday) Bike/Car Cruise Nite 6 p.m.—9 p.m.

August 20, 2022 (Saturday) Country Western BBQ 6 p.m.—9 p.m.

Gerd Trommer-Events Chairman













# **2022 CALENDAR OF EVENTS**

# September to December

# Legionnaires:

September 1, 2010, New Dawn Began
September 3, 2022
September 11, 2022
Remembrance Day
September 1, 2010, New Dawn Began
Labor Day Picnic - 1 p.m.-5 p.m.
Recognizing September 11, 2001
September 15

POW/MIA Recognition Day
September 24, 2022 RUN FOR THE FALLEN - All Day

(Gold Star Mother's Day)

Remembrance Day October 6, 2001

Enduring Freedom Began (Afghanistan War)

December 7, 2022 Recognizing Pearl Harbor Day

Remembrance Day
Remembrance Day
Battle of the Bulge
December 15, 2011
Official End to Iraqi War

December 31, 2022 New Year's Eve Party - 8 p.m.-1 a.m.

**Auxiliary:** 

November 20, 2022 Vets Thanksgiving Dinner- All Day November 26, 2022 Craft & Vendor Fair - 8 a.m. -4 p.m. December 18, 2022 Children's Xmas Party -12 p.m.-3 p.m.

SAL:

December 3, 2022 POW-MIA Tree Lighting 7 p.m.
December 10, 2022 Army-Navy Game 3 p.m.

# Legion Riders:

September 13, 2022 Bike/Car Show 6 p.m.-9 p.m.









# THIS IS WHO WE ARE.



## **VOICES OF THE LEGION**

"When you explore the original purposes of THE AMERICAN LE-GION - support for veterans, defense, youth and patriotic values a common denominator emeraes. The American Legion was built to strengthen America."

American Legion National Commander Denise H. Rohan, in testimony before a joint session of the House and Senate Committees on Veterans Affairs. Feb. 27. 2018

# JOIN, RENEW, SUPPORT POST 129



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George P. Vanderveer Post 129 American Legion

**PUBLISHED** 6 times per year

for the next issue (September-October 2022) **DEADLINE** 

is August15.

SUBMISSIONS can be emailed to:

soundoff.al.post129@outlook.com

or via U.S. mail to: Al Harbord, 1038 Audubon Drive,

Toms River, NJ 08753.

ADVERTISING business card advertising accepted for 6 issues

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**DISCLAIMER** errors-my dog did it.

# **SUPPORT THOSE** WHO**SUPPORT** US!

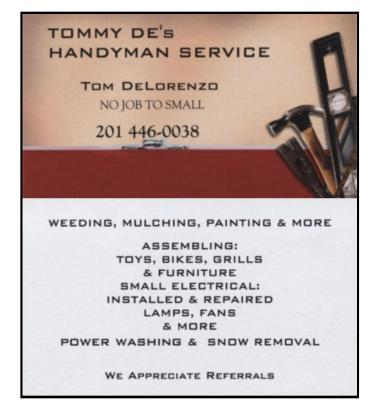
**POST 129** 













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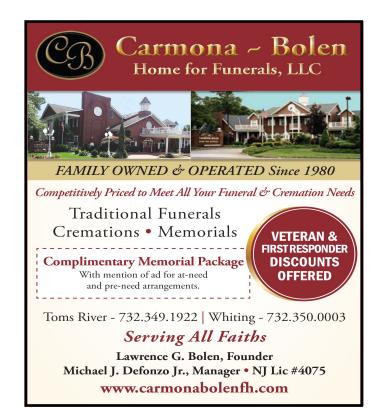
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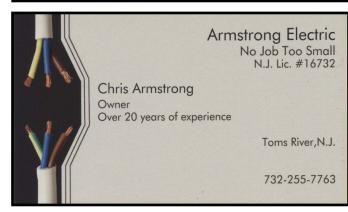
76 15th Street, Toms River, New Jersey 08753 (732) 255-4669

#### TERRANCE L. TURNBACH

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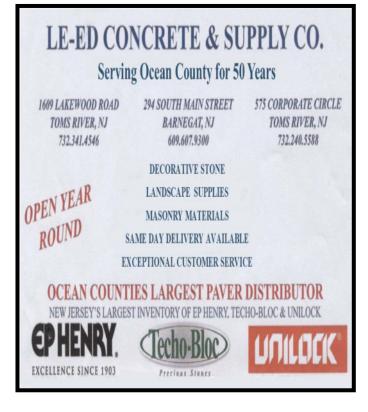
## **SOUNDOFF**

GEORGE P. VANDERVEER AMERICAN LEGION POST 129 (Established 1919) 2025 CHURCH ROAD TOMS RIVER, NEW JERSEY 08753 732-255-9250 NON-PROFIT U.S.POSTAGE PAID TOMS RIVER, NJ 08754 PERMIT NO. 71











# Thomas K. McNeill Chairman-CEO

4 Palm Springs Ct Voice: 732-581-9920 Toms River, NJ 08753 Fax: 848-210-9611

Email:tkmceo51@gmail.com

Who I am: I have over 40 years financial services experience, 38 of them in investment management.

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**How I do it:** I use a formula I developed over the last 38 years to make buy and sell decisions in conjunction with current events.

Where is my account held: E\*Trade Securities, Jersey City, NJ – NO Commissions.

How much does this service cost: Minimum account is \$10,000 and fees start at 2% per year and DECREASE as account grows. Fees are taken from the account quarterly in arrears.