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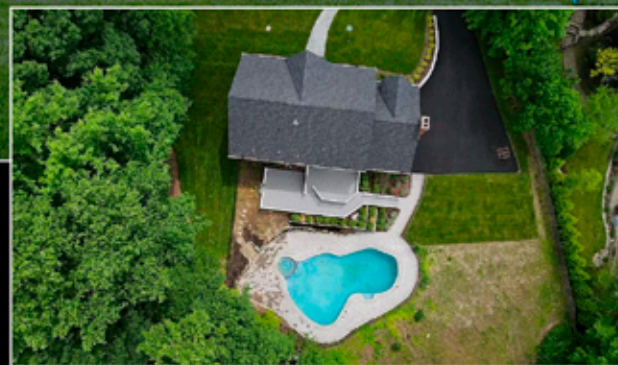
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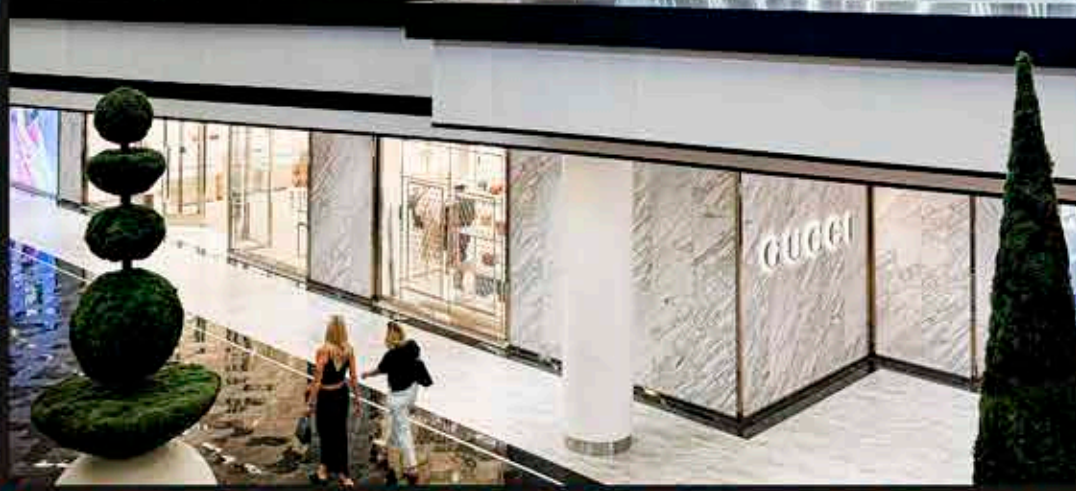
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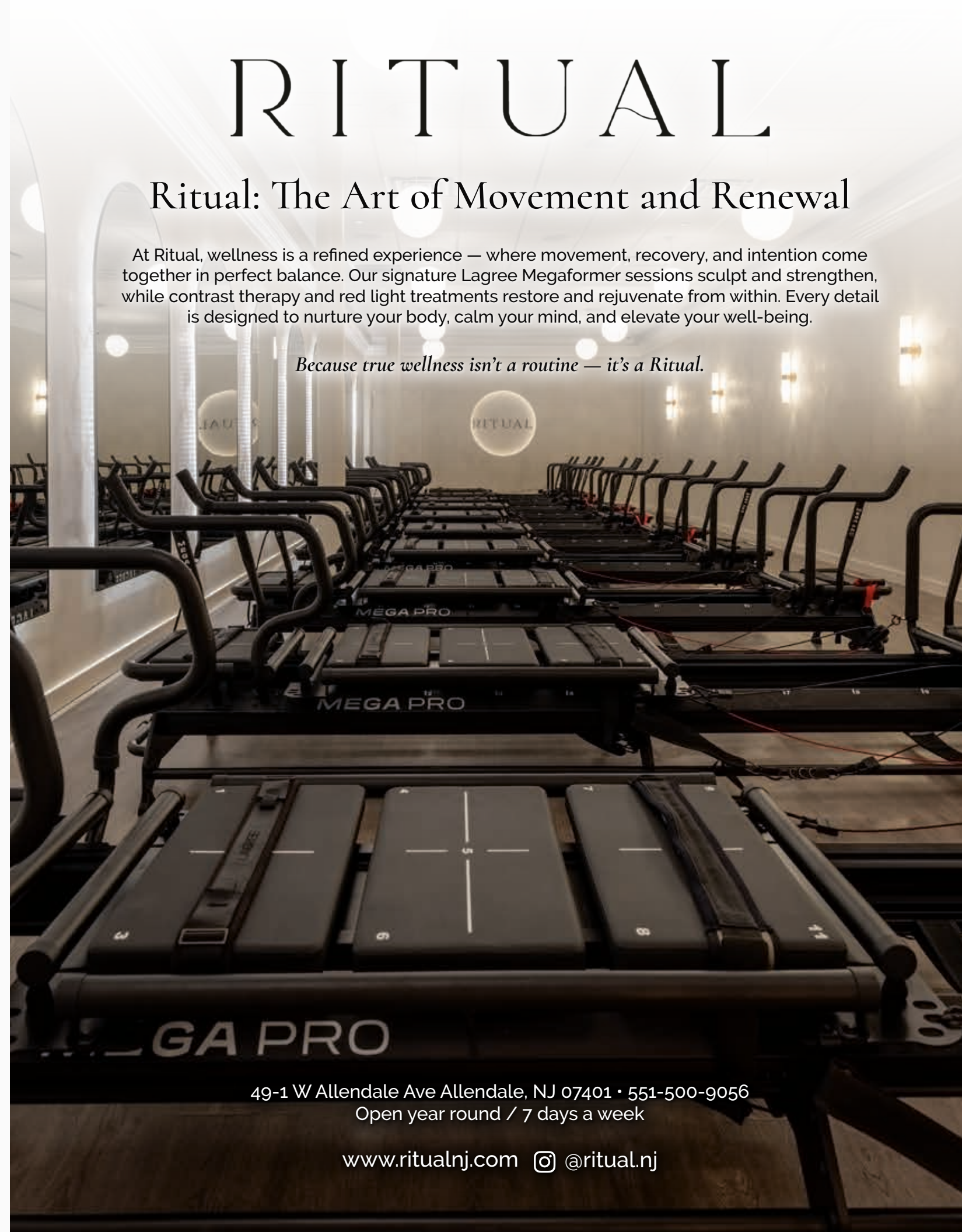
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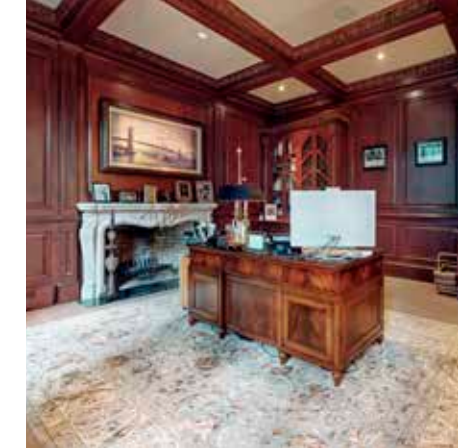
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SUBMITTED BY: CATHERINE MULVEY, BROKER ASSOCIATE,
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When Your Only Job Is To Show Up



In Saddle River, time is the one asset no one can manufacture more of. Calendars fill fast. Decision fatigue is real. And the very thing families say they want most, more time together, often gets pushed to “someday.”

That is exactly the problem Jack Kirschenbaum set out to solve when he launched Blue Diamond Luxe Travel.

His approach is intentionally human, deeply personal, and built around one guiding idea: travel is not just a break from life, it can be the place where life reconnects.

“My biggest thing is this: our kids are being sold to algorithms,” Kirschenbaum says. “I want to make sure it’s not one of my kids—and I want to give my clients the chance to step outside that overwhelming

influence, too.” That conviction shows up everywhere, from the way he prioritizes family time at home to the way he designs vacations for clients.

He and his wife are raising five children, and he’s quick to share real-life details. He talks about building a garden with his kids, caring for animals, and even hatching chicks with an incubator so his children could witness the “miracle” of life.

It’s the same spirit he brings to his work: thoughtful, intentional, and centered on experiences that stick.

THE THREE R’S: RECHARGE, REALIGN, RECONNECT

On his website, Kirschenbaum defines his mission with “the three R’s, **Recharge, Realign, and Reconnect,**”

adding that “the biggest focus is reconnecting.”

He’s not talking about a quick photo-op connection, either. He’s talking about the kind that changes the tone of a home, a marriage, a parent-child relationship.

“I feel like today we might be physically in the same house... but they’re emotionally not together,” he explains. “Screens are dominating our lives.” His answer is to create what he calls “a library of memories” that families can return to for the rest of their lives.

And then he delivers the line that stops people in their tracks: “We only have 18 summers for our kids... let’s make the most of it.”

NOT A “TRAVEL AGENT.” A PRIVATE TRAVEL CURATOR.

Kirschenbaum is clear about how he positions his work. “I’m not a... travel agent, I’m a curator, a private travel designer, a legacy creator,” he says.

Before launching his company, he worked in finance as a wealth manager. Today, he jokes that the job is similar, just with a different outcome: “I was a wealth manager in finance, but now I’m a wealth manager of my client’s peace of mind.”

That mindset is designed for Saddle River households where bandwidth is limited, and expectations are high.

“I know a lot of these people at Saddle River are busy business owners and executives,” he says. “They have no headspace to design the perfect getaway; they are focused on getting through each day, not building a lifetime full of memories.”

A SEAMLESS PROCESS, BUILT AROUND YOU

Blue Diamond Luxe Travel begins with a discovery process that goes beyond “Where do you want to go?”



“I want to know about you,” Kirschenbaum says. “I ask the right questions. I want to dig deep into why you want to go to where you want to go.”

After the initial discussion to learn about your trip, Jack determines a fee to put all of the components together and that is the only fee he charges. From there, he designs an itinerary, reviews it together with clients (often refining it multiple times), and then executes. He emphasizes transparency: client cards are charged directly by hotels, airlines, limos, and suppliers, and he keeps pricing “very open... nothing is hidden.”

To keep everything organized, Blue Diamond provides its clients with an app that brings day-by-day plans, tickets, contacts, and critical details into one place, so there are no early-morning scrambles. That is why, as Jack puts it, “seamless experience” is the phrase he hears most often from clients.

VETTED PARTNERS, VIP ADVOCACY, AND “NON-GOOGLE-ABLE” MOMENTS

Luxury is not just about a five-star room. It is about confidence. Kirschenbaum leans on a network of vetted partners and holds suppliers accountable.

“We have vetted partners,” he says. “they’re in our portfolio... and they’re there for a reason, because they are the best.”

He also obsesses over the “wow” factor that can’t be found in a basic search bar: the “off-the-beaten-path, non-Googleable experience,” like a romantic artisanal lunch at a boutique Tuscany winery that has been passed down for generations.

And when plans need to feel truly once-in-a-lifetime, he leans into a simple motto: “We work to make the impossible possible.”

FROM ROMANTIC TO RUGGED, AND EVERYTHING IN BETWEEN

Because every household defines “the perfect trip” differently, Blue Diamond Luxe Travel designs across the spectrum:

- Luxury safari lodges and tented camps
- A multi-country itinerary with drivers, reservations, and on-the-ground support
- A ranch-style Montana experience: fly fishing for trout, chefs cooking on the spot, and even “push cattle” with real ranchers
- Long weekend, private jet Caribbean getaway
- High-octane moments, like exploring a Formula 1 experience in Monaco for the client who wants a story no one else at dinner has

- Immersive “glamping” wilderness adventures
- Expedition cruises and charters

Whatever the destination, the goal is consistent: remove friction, protect your time, and help you come home with something better than souvenirs, a stronger connection to the people you love. Because, as Jack reminds his clients, “You can never buy a 10-year-old’s summer.” Get ready for the time of your life. Contact Jack for details!

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Links to sample itineraries

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Japan





Left to right: Kenneth Miller, Margaret Bello, Clifford Cuffy



Left to right:
Jodi & David
Bass, Helena
Zagorski



Peter Umoren



John Bello

This year's SRVRC Annual Gala at Macaluso's was truly unforgettable. Members and guests delighted in a bountiful, multi-course dinner capped off with a decadent dessert, all enjoyed in a lively and elegant atmosphere. Our DJ once again set the perfect tone, keeping the dance floor full well into the evening. Perhaps the best testament to the night's success was that no one seemed ready for it to end—a wonderful evening of great food, music, and even better company.

Saddle River Valley Residents Club

HOLIDAY GALA AT MACALUSO'S



Mellanice Miller



Dan Fusco



Left to right: Joe Mastropaolo, Mark Zagorski



Left to right: Helena & Mark Zagorski

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Zahra Aminlari



Left to right: Mellanice Miller, Donna Bradshaw, Helena Zagorski, Helene Richin



Stacy Cuffy



Helena Lobo-Zagorski



Sheldon Cuffy



Left to right: Cecilia & Peter Umoren and Dr. Steven & Olesya Dane



Donna Bradshaw

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More Than ABCs

How Wandell Pre-K prepares children for kindergarten and beyond

One of the most common questions parents ask when their child begins preschool is, "Will my child be ready for kindergarten?" At Wandell School, our Pre-K program is built around a simple but powerful belief: readiness is about much more than knowing letters and numbers. It is about confidence, independence, kindness, curiosity, and a love of learning that children carry with them long after they leave our classrooms.

From the moment students walk through the door each morning, they are welcomed into a structured yet loving environment designed to help them feel safe, supported, and excited to learn. Our teachers focus first on building strong social and emotional skills, helping children learn how to listen, take turns, express their feelings, and work with others. As students grow more comfortable in the classroom, they also grow more confident in themselves. That confidence becomes the foundation for everything that follows.

Learning in Pre-K at Wandell is intentionally playful, hands-on, and engaging. Early literacy and math skills are introduced in ways that feel natural and fun. Students explore letters, sounds, rhyming, and storytelling through songs, group activities, and meaningful conversations. Math comes to life as children build patterns, count, measure, explore shapes, and solve simple problems using hands-on materials. Whether they are painting at an art table, building with blocks, shaping play dough, or creating crafts, students are constantly learning through exploration and creativity. These moments allow each child's personality to shine while strengthening fine motor skills, problem-solving, and early academic foundations.

A typical day in Pre-K is filled with joyful routines that help students feel



secure and successful. Children arrive, unpack their belongings, begin simple morning tasks, and gather for circle time. Throughout the day, they participate in learning activities, visit specials, enjoy recess, share lunch with friends, rest during quiet time, and explore centers in the afternoon. These predictable rhythms help children understand expectations, transition smoothly between activities, and take pride in doing more and more independently. Even simple moments like cleaning up together become opportunities for teamwork, responsibility, and confidence.

One of the most special parts of our Pre-K program is watching how students



grow socially and emotionally over time. Kindness becomes part of the classroom culture. When a classmate is upset, others offer comfort. When someone needs help, hands quickly go up to assist. When the clean-up bell rings, students pitch in together. These moments of empathy and cooperation are not taught in isolation. They grow naturally in an environment where children feel valued, supported, and connected to one another. When new students join the class, they are welcomed with open arms, guided through routines, and made to feel part of the community right away.

Pre-K students at Wandell also enjoy the full school experience by attending specials such as gym, art, music, library, world language, iSTEAM, and social-emotional learning. These classes allow



children to explore new interests, build confidence in different environments, and experience learning with multiple teachers. Gym helps develop gross motor skills through movement and play. Art encourages creativity and fine motor development. Music introduces rhythm and sound. Library fosters a love of books. World language opens doors to new ways of communicating. iSTEAM builds curiosity, problem-solving, and hands-on exploration. Exposure to these experiences early on helps students feel comfortable navigating a full school day and builds excitement for what lies ahead in kindergarten and beyond.

Outdoor play is another meaningful part of the Pre-K experience. Our students have access to their own age-appropriate play space, including a firetruck-themed playground structure for climbing, as well as balls, jump ropes, hula hoops,

and other equipment that encourage movement and coordination. Outside, children run, climb, jump, throw, catch, and create their own games. They learn how to interact with one another in a more physical setting while respecting boundaries and rules. The laughter that fills the playground is matched by

real growth in strength, coordination, cooperation, and creativity. After outdoor play, students return to the classroom refreshed, regulated, and ready to learn.

What truly makes Pre-K at Wandell special, though, cannot be found in any single activity or lesson. It is found in the daily smiles, the small victories, the laughter shared between friends, and the pride students feel when they master something new. It is in the relationships formed between teachers and students, and in the sense of belonging children feel in their classroom community. It is the joy of learning, the comfort of feeling

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safe, and the excitement of discovering something new each day. Our Pre-K program is about growing confident learners, caring classmates, and joyful little students who are ready to take their next steps into kindergarten and beyond. We are so proud of the beautiful learning happening each day at Wandell School, and we love welcoming families into a school community where children are known, supported, and celebrated from the very start.



—
Jennifer
Macones, Ed.D.
Superintendent /
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MAKING A DIFFERENCE

15th Annual Susan Zabransky Hughes Memorial 5K Run/Walk

SUBMITTED BY AMY EMENUGA, SADDLE RIVER RESIDENT

Over the last 15 years, donors, race participants, sponsors and community members have come together to raise crucial funds for the Hackensack Meridian Health Foundation, helping us achieve some amazing things along the way. Over \$2.6 million has been raised so far from the race.

Accomplishments so far:

- The completion of Kyle's Teen Lounge at Hackensack Meridian Joseph M. Sanzari Children's Hospital.
- The completion of Susan's Suite, a 10-bed unit for patients with cancer requiring treatment at the Emergency and Trauma Center at Hackensack Meridian Hackensack University Medical Center.
- The creation of the Susan Zabransky Hughes Memorial Scholarship at the Hackensack Meridian School of Medicine.
- The sponsoring of pediatric patients in need of respite by providing them with the ability to attend camp at Pony Power Therapies in Mahwah.
- The funding of a new clinical trial which will investigate a new treatment targeted at adolescent and young adult patients with relapsed pulmonary osteosarcoma.
- Support of the Hackensack Meridian Center for Discovery and Innovation (CDI), an advanced research institution founded by Hackensack Meridian Health, by funding vital equipment and advanced technology used to further cervical cancer research.

2026 proceeds will continue to benefit research at the CDI. The CDI's cervical cancer research program, led by Olivier Loudig, Ph.D., an associate member of the CDI, is dedicated to the development



of new diagnostic technologies for early detection and improved treatment for women with cervical cancers. "We are so fortunate to once again be the beneficiary of the proceeds from this important community run," said Dr. Loudig. "The philanthropic support we receive is not just a tribute to Susan's legacy, but a vital investment in cervical cancer research – critical work that is changing lives and shaping the future of care."

SAVE THE DATE

April 25, 2026 for our 15th anniversary race.

For more information, please visit SaddleRiver5K.com



15th ANNUAL SUSAN ZABRANSKY HUGHES MEMORIAL

5K RUN / WALK

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Proceeds will benefit cervical cancer research at Hackensack Meridian Center for Discovery and Innovation (CDI), an advanced research institution founded by Hackensack Meridian Health to rapidly translate innovations in science to improve human health.

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Game-Day or Any Day Crowd-Pleasers

Four easy, shareable recipes everyone will reach for again and again

WHEN FRIENDS AND FAMILY GATHER, the best moments happen around the snack table. These quick, no-fuss recipes deliver big flavor with minimal prep—perfect for game day, movie night, potlucks, or anytime you need a guaranteed hit. From savory, crunchy bites to rich, indulgent desserts, this lineup has something for every craving and every guest. Dig in, share freely, and don't expect leftovers.



Parmesan-Ranch Snack Mix

Yield: 3 quarts
Prep: 10 min
Cook: 5 min

INGREDIENTS

- 9 cups Corn, Rice or Wheat Chex
- 2 cups miniature pretzels
- 2 cups Goldfish cheddar crackers
- ½ cup butter, melted
- ½ cup grated Parmesan cheese
- 1 envelope ranch salad dressing mix

DIRECTIONS

In a large bowl, combine cereal, pretzels and crackers. Drizzle with butter. Sprinkle with cheese and salad dressing mix; toss to coat.



Oreo Ice Cream Cake

Yield: 12 servings
Prep: 15 min

INGREDIENTS

- 1 package (15-1/2 ounces) Oreo cookies, crushed, divided
- ¼ cup butter, melted
- ½ gallon vanilla ice cream, softened
- 1 jar (16 ounces) hot fudge ice cream topping, warmed
- 1 carton (8 ounces) frozen whipped topping, thawed

DIRECTIONS

1. In a large bowl, combine 3 cups cookie crumbs and butter. Press into a greased 13x9-in. dish. Spread with ice cream; cover and freeze until set.
2. Drizzle fudge topping over ice cream; cover and freeze until set. Spread with whipped topping; sprinkle with remaining cookie crumbs. Cover and freeze 2 hours or until firm. Remove from the freezer 10 minutes before serving.



Chocolate & Peanut Butter Crispy Bars

Yield: 2 dozen
Prep: 15 min
Cook: 25 min

INGREDIENTS

- 1 package fudge brownie mix (13x9-inch pan size)
- 1-½ cups chunky peanut butter
- 2 cups semisweet chocolate chips
- 1 cup creamy peanut butter
- 3 cups Rice Krispies

DIRECTIONS

1. Line a 13x9-in. baking pan with parchment, letting ends extend up sides. Prepare and bake brownie mix according to package directions, using prepared pan. Cool in pan on a wire rack 30 minutes. Refrigerate until cold.
2. Spread chunky peanut butter over brownies. Place chocolate chips and creamy peanut butter in a large microwave-safe bowl. Microwave in 30-second intervals until melted; stir until smooth. Stir in Rice Krispies; spread over chunky peanut butter layer. Refrigerate, covered, at least 30 minutes or until set.
3. Lifting with parchment, remove brownies from pan. Cut into bars and store in an airtight container in the refrigerator.



Loaded Baked Potato Dip

Yield: 10 servings (2-½ cups)
Prep: 10 min

INGREDIENTS

- 2 cups sour cream
- 2 cups shredded cheddar cheese
- 8 center-cut bacon strips, cooked and crumbled
- ⅓ cup minced fresh chives
- 2 teaspoons Louisiana-style hot sauce
- Hot cooked waffle-cut fries

DIRECTIONS

In a small bowl, mix the first 5 ingredients until blended; refrigerate until serving. If desired, top with additional chives and bacon; serve with waffle fries.



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Saddle River Valley Residents Club Happenings

On January 7th, a wonderful group of women from the SRVRC gathered for a rejuvenating Salt Cave experience at Salt of the Earth. The session was deeply relaxing and restorative. It was the perfect way to welcome the new year and reset after the holiday season. Following the salt cave, the group headed next door to the Outlaw Saloon, where friendly competition came alive during a lively Trivia Contest. Laughter, teamwork, and a bit of healthy rivalry made for a memorable outing. A truly fun and refreshing time was enjoyed by all!



Front to back: Barbara Ostrom, Xi Lu, Helene Richin, Louisa Quarto, Helena Lobo, Kathy Longo, Donna Bradshaw, Zahra Aminlari, Clair Young, Donna Kopcio



The Saddle River gentlemen enjoyed a splendid dinner at 081 Café, an Italian gem in Ho-Ho-Kus, on January 14th. The evening boasted a wonderful turnout, lively and fruitful conversations, delightful company, exquisite dishes, and—flowing generously—a river of excellent wine.

Left to right, clockwise: Paul Kosinski, Dr. David Bass, George Tashji, Dr. Adrian Wright, Jerry Vernon, Sonny Vernon, Steven Paganessi, Robert Clifford, Steve Richardson, Mark Zagorski, John Gould and Joe Mastropaolo.

The Saddle River Valley Residents Club's last book club meeting was an absolute delight. Great company, lively catch-ups, and conversations that flowed almost as smoothly as the evening itself—all in a wonderfully relaxed, cozy atmosphere. A big round of applause (and gratitude!) to Linda and Scott for hosting us so generously. Between their warm hospitality and the irresistible spread brought by our talented members, the food alone could've been its own book club.

We also dove into an engaging discussion of Dan Brown's *The Secret of Secrets*, wandering through plenty of intriguing ideas and spirited debate—proof that good books and good company are the perfect pairing.

Already looking forward to our next gathering and many more great reads (and great laughs) together.



Left to right, front clockwise: Donna Bradshaw, Lisa Singer, Margaret Pangert, Helena Lobo, Gail Oglesby, Scott Sherman, Barbara Ostrom, Joann Tashji, Christina McManus, Elaine Filliter, Linda Kreczkowski.



Left to right: Anna Kelly, Margaret Pangert, Gail Oglesby, Donna Bradshaw, Joann Tashji, Linda Kreczkowski, Helena Lobo, Elaine Filliter, Christina McManus, Lisa Singer, Barbara Ostrom, Scott Sherman.



Left to right: George & Joann Tashji, Mark Zagorski, Dorothy & Joe Mastropaolo, Linda Kreczkowski, Scott Sherman, Helena Lobo-Zagorski, Harold Unger

The Saddle River Valley Residents Club took aim and absolutely nailed it at Reloaders NJ on January 30, 2026.

Because a responsible armed citizen is a confident citizen—and confidence looks good on everyone.

Learning to protect what matters most isn't just smart, it's empowering (and yes... surprisingly fun). From first-timers to seasoned pros, everyone left sharper, steadier, and smiling.

And let's clear this up once and for all: **Ladies don't just keep up—they dominate.**

Safety. Skill. Confidence. That's how responsible citizens roll.



Left to right: Helena Lobo-Zagorski and Joann Tashji



CONTINUED ►

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Left to right: Helene Richin, Elaine Filliter, Susan Katz, Rosemarie Habicht, Gail Oglesby, Beatrice Nuwayhid, Kathy Longo, Helena Lobo-Zagorski, Jacqui Hill.

Spending the holidays with friends felt truly special.

The afternoon was full of easy conversation, laughter over old stories, and the joy of meeting new faces along the way. Lunch at Sofia's in Englewood set the perfect tone—warm, stylish décor, soft lighting, and a relaxed Mediterranean vibe that made it easy to unwind and savor the moment. Between the delicious food, great company, and a cozy, festive atmosphere, it was exactly the kind of holiday afternoon that leaves you feeling content, connected, and a little spark of seasonal magic.



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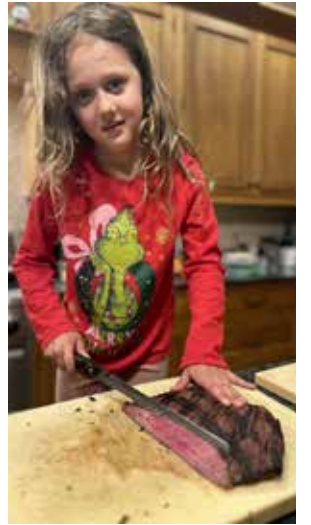


So while you're scheduling summer camps and August vacation plans, spend your nights enjoying a hearty bowl of soup or stew that has been filling your home with its inviting aromas.

Happy Almost Spring!

Try one of my favorite soup/stews complete with green veggies to celebrate March Madness

CONTINUED ►



STORIES FROM OUR FAMILY KITCHEN

March Madness

BY PAULIE VALETUTTI



Spring is almost here, and the weather cannot make up its mind. Warm days, cold nights, snow, rain, all of it! It's safe to say that we are now done with winter and can't wait for the daffodils to poke through and the sun to warm our faces. Not to mention all the sports events going on, March really is madness!

Personally, I love March, my birth month, green, spring, etc. But the transition of seasons and temperamental weather can make things a bit nutty! Fear not, spring is always followed by summer and both are on their way. March is all about beginnings, awakenings, and new life. Speaking of which, have you planned your garden yet? Isabella and I have planted our seeds and have been talking to them weekly to encourage their growth. We hope all of them will grow up to yield plenty of veggies for us to harvest later in the year.

With all of the changes going on around us, we dig into some staples that provide stability and vitality. Tried and true recipes, centered around homemade soups and stews are common in March. Too cold to grill, we circle back to the stove around a simmering pot or at least the ease of the Instant pot. With all the madness going on, a nice hearty soup is good for calming the soul and warming the heart.





Caldo Verde

6 servings

INGREDIENTS

- 2 tablespoons unsalted butter
- 1 medium yellow onion, finely diced
- 3 medium cloves garlic, sliced
- Kosher salt and freshly ground black pepper
- About 6 tablespoons extra-virgin olive oil
- 1 large russet potato, peeled, quartered, and cut into 1/4-inch slices
- 2 medium Yukon Gold potatoes, peeled, quartered, and cut into 1/4-inch slices
- 6 cups (1.4L) homemade or store-bought low-sodium chicken stock
- 1 bunch curly or lacinato kale, tough stems removed, leaves finely chopped
- 12 ounces (340g) cooked linguica or other garlicky pork sausage, cut into 1/4- to 1/2-inch slices
- Minced fresh chives, for garnish

DIRECTIONS

1. Heat butter in a large Dutch oven or saucepan over medium heat until melted. Add onion and garlic, season with salt and pepper, and cook, stirring frequently, until softened but not browned, about 5 minutes, adding olive oil as necessary to keep the mixture loose and moist.
2. Add potatoes and stock and bring to a simmer, stirring occasionally. Add kale and continue to cook until russet potato slices have completely broken down (you can press them with a spoon or potato masher for an even thicker texture), the Yukon Golds are tender, the greens have softened, and the soup has thickened to a creamy consistency, 25 to 30 minutes. Stir in sausage. Season soup to taste with salt and pepper and serve garnished with chives, if desired.



SADDLE RIVER RESIDENT, HUSBAND, DAD, CHEF

Paul "Paulie" Valetutti is a girl dad, husband, chef and Saddle River Resident. A Bosco and Rutgers Alumnus, he grew up in Mahwah and has cooked professionally in Arizona, New York, France, and Italy.

He and his family love to travel, ski, and of course, eat! He is very passionate about the experiences available in life.



SRDS ADVANCED CLASSWORK OPPORTUNITIES:

Personalized pathways to academic excellence



"INDIVIDUALIZED INSTRUCTION" IS MORE THAN a phrase at Saddle River Day School—it's a promise brought to life through meaningful, personalized academic pathways. One of the most distinctive ways SRDS fulfills this commitment is by offering students the opportunity to begin Upper School and even college-level coursework while still in Middle School.

Students who demonstrate exceptional aptitude in a subject are identified by their teachers and, through a combination of placement assessments, strong academic performance, and faculty recommendations, may enroll in advanced classes as early as sixth grade. This accelerated pathway allows motivated learners to begin AP coursework before entering ninth grade, opening doors to deeper exploration, research, and academic distinction.

Maanya Desai, '29 exemplifies how this opportunity can shape both confidence and achievement. As part of the first cohort placed into Algebra I in sixth grade, she continued her accelerated journey by completing Geometry over the summer, followed by Algebra II Honors in seventh grade. By eighth grade, she was enrolled in AP Precalculus, and now, as a ninth grader, she is thriving in AP Calculus. Her science pathway mirrors

this momentum, progressing from Honors Biology and Honors Chemistry in Middle School to Honors Physics—typically an eleventh-grade course—by ninth grade.

The benefits of this academic acceleration extend far beyond the classroom. Students gain flexibility in their Upper School schedules to pursue independent research, leadership opportunities, and SRDS's signature Gateway Diploma, a rigorous program centered on real-world experience and in-depth inquiry. High performance on AP exams can also lead to college credit, allowing students to advance more quickly and tailor their collegiate studies to their passions.

Equally important is the personal growth that accompanies academic challenge. Maanya reflects that learning alongside older peers helped her build confidence, sharpen time management skills, and develop resilience. Early exposure to AP-level rigor made future coursework feel less intimidating and more empowering.

She credits the dedicated SRDS faculty—teachers who challenge, support, and inspire—as central to her success. In a close-knit community where educators know students as individuals, guidance extends beyond academics to mentorship and encouragement.

At SRDS, individualized instruction means understanding the whole student and providing the right opportunities at the right time. As Maanya shares, "This environment has really shaped me into who I am today."



2026 Commercial Real Estate Outlook...And How It Affects Your Property

TERRIE O'CONNOR



REAL ESTATE NEW YOU CAN USE

As northern New Jersey and southern New York state continue to evolve as key economic hubs tied closely to New York City, the commercial real estate market is expected to play an important role in shaping broader real estate trends. While some commercial sectors are still adjusting to post-pandemic realities, others remain strong...and those shifts are having a ripple effect on the residential housing market.

As in recent years, commercial real estate in our area is not moving in a single direction. Instead, performance varies significantly by property type. For example, our location's proximity to major highways, ports and rail lines in addition to being one of the nation's largest consumer populations continues to make it highly desirable for distribution, warehousing and last-mile delivery facilities. Demand from e-commerce, food distribution and medical supply chains is continuing to make industrial and logistics properties the strongest commercial segment.

On the other side, office properties face ongoing challenges. Hybrid and remote work models have permanently reduced space needs for many employers. In 2026, the office market in newer, well-located buildings near transit and amenities should perform better while older, less flexible offices will continue to see elevated vacancies. Some owners in our area are already pursuing redevelopment strategies such as repositioning properties into multi-use locations with high-end apartments, shopping and work space combined to provide an all-inclusive lifestyle for its residents. Similarly, retail space continues to gradually transform. While older strip centers remain under pressure, neighborhood retail is showing more stability.



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As you are starting to see, commercial real estate trends do not exist in isolation. In fact, the performance of the commercial market in northern New Jersey and southern New York directly and indirectly influence residential real estate in several important ways:

- Job growth and housing demand: When commercial sectors such as distribution centers are healthy, they support job growth and wage stability, which in turn fuels demand for nearby housing.
- Neighborhood revitalization and property values: Successful transformation of older commercial corridors enhance the area's appeal. New retail, services and mixed use availability makes our area more desirable and often support higher home values in addition to stronger rental demand.
- Lending and financial ramifications: Lenders experiencing stress from underperforming commercial loans may tighten credit more broadly while stable commercial performance supports healthier lending conditions overall.

Looking ahead, the area's real estate outlook remains resilient. Strong industrial demand and recent mixed-use growth should support economic activity, even as the office sector continues to adjust. For residential real estate, this means continued demand in well-located communities with access to jobs, transportation and amenities. While challenges remain, including affordability and financing costs, the region's diverse economy and strategic location position us well for steady growth.

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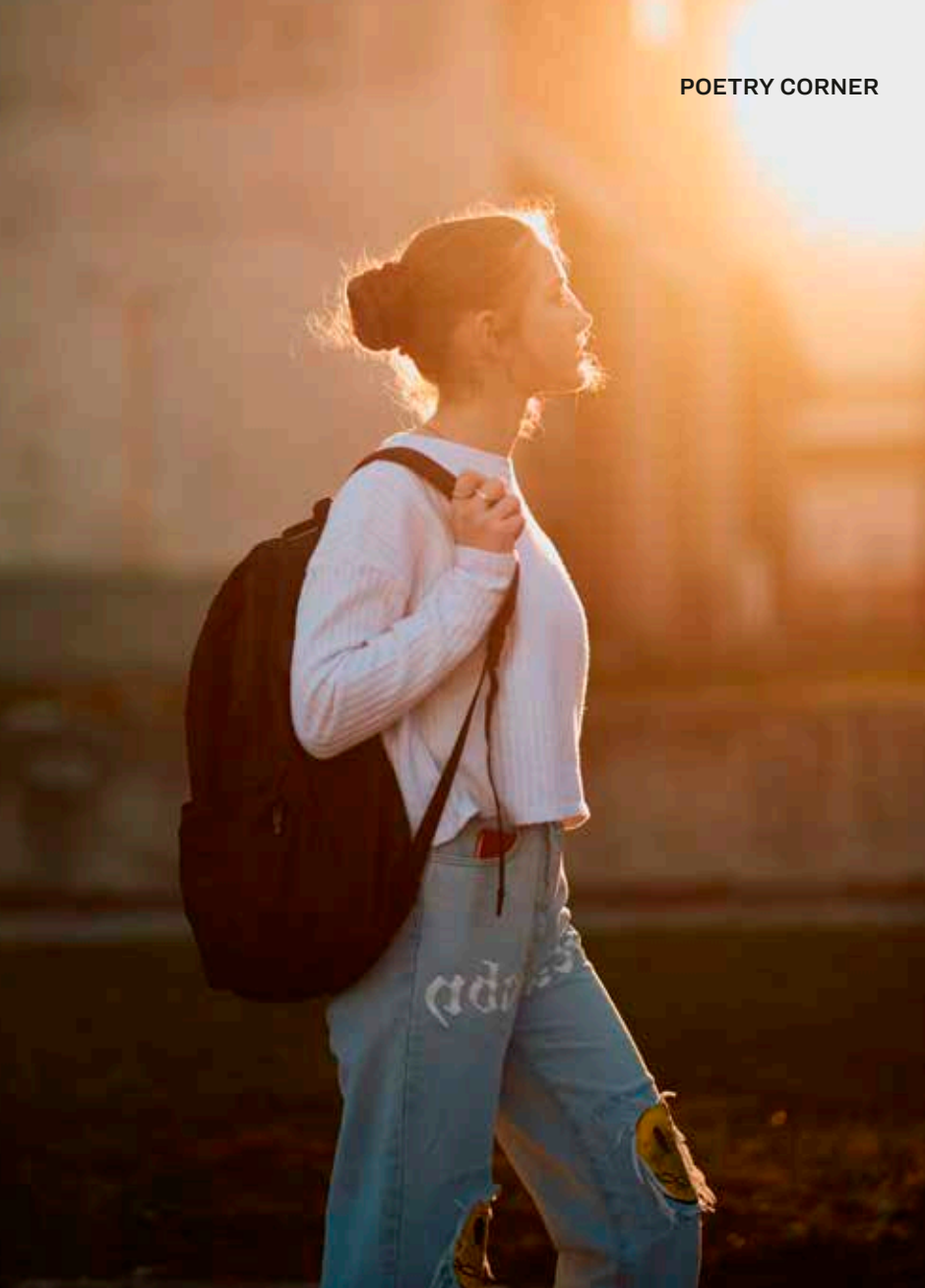
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The sweet taste of winds familiar
In my mouth wide with smile,
The sense of security and feeling sure
In the color of the walls and the mark of a mile.

The comfort of a call
Leaves a lingering longing
For things so small
Such as the smell of breakfast in the morning.

The sight of my friends faces,
The sound of my brothers shouting,
The warmth of my parents' embraces,
And taking my dog walking.

These moments seem to matter little
In the comfort of a world
I once found confining and fickle,
But now miss like a young girl.



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If You Can Hear... But You Can't Understand:

The most common sign of hearing loss

BY DR. ANN MARIE OLSON

IT OFTEN HAPPENS IN A familiar setting: a family dinner, a birthday celebration, or a casual conversation in the kitchen. Everyone is laughing, stories are being shared, and then someone says something that gets a big reaction—except you didn't quite catch it.

You smile anyway. You nod. You wait for the conversation to move on.

Many people assume hearing loss means everything sounds quieter. But for most adults, the first change isn't volume—it's **clarity**. Patients often tell me, "I can hear people talking... I just can't understand what they're saying." That difference matters, because it's what makes restaurants exhausting, group conversations frustrating, and even time with loved ones feel more distant than it should.

Hearing loss commonly affects higher-pitched sounds first, especially consonants like **S, F, T, and TH**. Those are the sounds that give speech its crispness. When they fade, voices can blend



together and words can sound muffled—especially when there's background noise.

Over time, people may start avoiding social situations, asking others to repeat themselves more often, or feeling embarrassed about "missing" parts of conversation. And loved ones may notice it too—sometimes before you do.

The good news is that you don't have to wait until hearing feels "really bad" to take action. In fact, addressing hearing loss earlier can make a meaningful difference. It helps keep the brain engaged with sound, improves day-to-day communication, and supports the connection we all value most - staying present with the people around us.

Today's hearing aids are far more advanced than many people expect. They're discreet, comfortable, and designed to improve speech understanding in real-world environments. Many even connect directly to your phone for calls, music, and TV streaming.

If you've found yourself thinking, "I heard you... I just didn't catch the words," a hearing evaluation can provide clarity and peace of mind. To learn more, contact **Sophisticated Hearing in Ridgewood** or visit sophisticatedhearing.com

Dr. Ann Marie Olson
Sophisticated Hearing



Owner and audiologist at Sophisticated Hearing – Ridgewood, NJ, and Saddle River Resident
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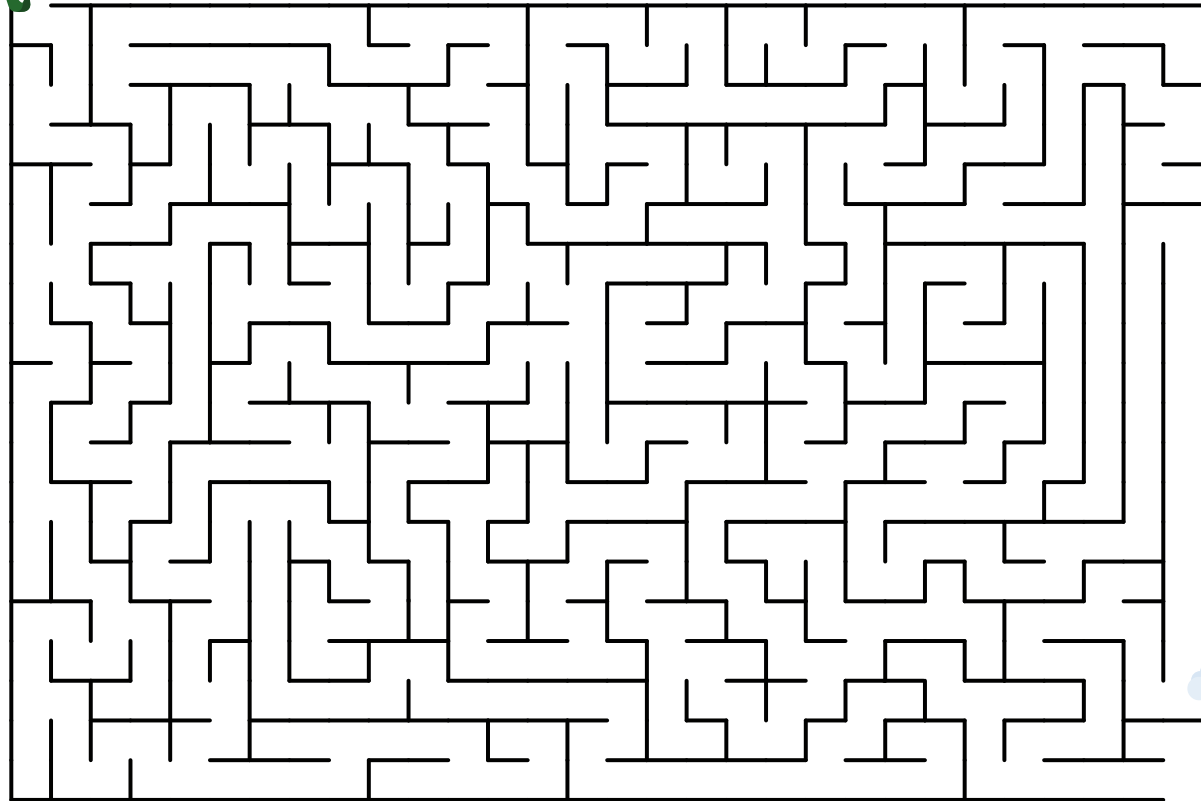




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