

REAL ESTATE & BUSINESS

FLORHAM PARK

Cipriano Landscape Design makes big splash

Takes homes best in competition award

Cipriano Landscape Design was presented with the best in competition award at the Northeast Spa and Pool Association's (NESPA) annual design awards banquet Oct. 20.

Among the five different NESPA chapters located in the Northeast Region, more than 238 entries were submitted by the top Northeast builders showcasing some of the most creative pools in the region.

Selection as the best in the competition was unanimous, one of the judges claiming that the entry "took my breath away."

Cipriano Landscape Design also left the competition with both a gold and bronze award for projects collaboratively designed by William Moore, the company's landscape architect and Chris Cipriano, owner and infield designer.

Held at the Hamilton Park

Hotel and Conference Center, 320 members from the NESPA attended the awards event. The Northeast Chapter includes five state organizations: Capital, CONSPA, Long Island, Metro NY-NJ, and PennJersey. NESPA, incorporated in 1958, is an affiliate of the Association of Pool and Spa Professionals (APSP). The organization includes a collection of agents, manufacturers, subcontractors, and independent pool/spa service companies. The function of both NESPA and APSP are to provide a standard of excellence within the industry to induce continued product education, and establish standards within each design project that clients can trust.

The Association of Pool and Spa Professionals International Awards of Excellence, the 2007 International Pool and Spa Expo for Backyard Living, is taking place in

Orlando, Fla. Nov. 28 through Nov. 30. Viewed as one of the most important annual events for pool industry leaders, it will prove to be an exciting event for the Cipriano Landscape Design team which has been notified it has been nominated for one or more awards.

Cipriano Landscape Design, established in 1989, was catapulted into prominence when it was awarded a \$2.5 million residential landscape construction project. The company has been recognized for its ability to complete an entire custom landscape and swimming pool project without the use of subcontractors. In 2005 the Cipriano family purchased a 10-acre tree farm and nursery in Mahwah where it currently grows large caliper specimen trees. For more information visit www.plantrj.com.

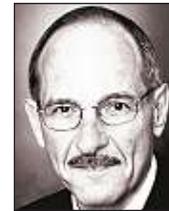
First issue of long term care newsletter debuts

The first issue of a new newsletter, "Caring is Sharing," will debut Nov. 1. The publisher is LTC Financial Partners, a long term care insurance brokerage with offices in Paramus. By promoting healthy lifestyles and good planning, the 8-page newsletter seeks to extend the vital years while protecting financial assets subject to healthcare drainage. Subscriptions are available free to qualified individuals, on request.

"People are living longer than ever and they need help in doing it well," says Gary Melnikoff, a partner of the publisher, LTCFP. "Sound financial protection, through estate planning and long term care insurance, is vital," he says, "but people need lifestyle protection, too. That's where our newsletter come in. It offers tips on

healthy living and making the most of the years ahead, as well as tips on affordable insurance."

The first issue, Autumn 2007, includes articles on what the states are doing to help people with long term care planning, new retirement choices for active Americans, in education, outdoor activities, hands-on hobbies, politics, and community service, how to qualify for money-saving group insurance plans, even if you're not an employee and how to travel worry-free by making your home burglar-safe. There's also a "healthy meals" recipe and profiles of three insurance carriers



Gary Melnikoff

The four-color newsletter is available in print and downloadable formats. Subscriptions may be requested by calling 201-265-1958.

Melnikoff was recently elected to the Board of Directors of LTC Financial Partners. He has been involved in the long term care insurance industry for more than 12 years.

A prior member of the Million Dollar Round Table, he has also been recognized by the American Association for Long Term Care as one of the top 100 specialists in the country. He is making himself available to area groups and companies for briefing sessions, after-dinner talks, and lectures. Program chairs may reach him at 201-265-1958.

AREA REAL ESTATE TRANSACTIONS

MAHWAH

- 1204 Ramapo Brae Ln # 1204.....\$90,000
- 3212 Stowe Ln\$280,000
- 1034 Castle Rd.....\$400,000
- 80 Sunset Ct.....\$451,000
- 406 Green Mountain Rd.....\$565,000
- 492 Shadow Mountain Rd # 492 ..\$585,000

RAMSEY

- 107 Surrey Ct # 107.....\$415,000
- 890 Somerset Ct # 890\$485,000

- 838 Roanoke Ct # 838.\$485,000
- 424 Canterbury Dr.....\$550,000
- 39 Balfour Ln.....\$600,000
- 66 Dogwood Ter.....\$630,000
- 46 Windsor Ln # 46.....\$950,000
- 40 Windsor Ln # 40\$975,000

WALDWICK

- 120 Wyckoff Ave.....\$125,000
- 26-4 Tamaron Dr # 4.....\$375,000
- 88 E Prospect St.....\$462,000

ALLENDALE

- 222 Orchard Park # 2.2.\$375,000
- 4 Pearl Ct # D.....\$1,448,880

- 4 Pearl Ct # C.....\$3,818,850

FRANKLIN LAKES

- 248 Greenridge Rd\$280,000
- 660 High Mountain Rd .\$.820,000

OAKLAND

- 73 Page Dr\$335,000
- 16 Hillside Ave.....\$400,000
- 30 Colgate Rd.....\$440,000

UPPER SADDLE RIVER

- 25 Hampshire Hill Rd....\$800,000
- 4 Garden Ct.....\$1,500,000

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- Is the neighborhood safe?
- Is it close to a good school system?
- Is it close to your church?
- Is it close to stores, banks and a post office?
- Is it close to public transportation?
- What are the parking regulations?

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