

2024 GUIDE TO LOCAL PROFESSIONALS

A SUPPLEMENT TO STAR NEWS GROUP JULY 18 & 19, 2024



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After 14 years in the business at another insurance agency, Adam Puharic took a leap forward and opened his own firm, Puharic and Associates, on July 1, 2019.

"I wanted to live out the American dream and start my own agency with a focus on providing all-around concierge service."

Puharic and Associates, located in Wall Township, has five employees. The firm's main clients tend to be business owners, and Puharic takes care of all their insurance needs, including business, life, health, homeowner and auto.

"Sometimes we talk about their insurance policies and sometimes we talk about risk management practices that they can take hold of. The biggest thing is we are loyal to our customers, and they are loyal to us. They grow with us, and we grow with them."

It's important to look at insurance holistically. "I think that many people wake up and all of a sudden they have their insurance policies with five different agencies. None of it is interconnected. None of it is working toward their benefit."

The firm is all about helping the

community. "We strive to be an adviser first, to say: Whether or not I'm going to manage your insurance, let me see what you have, let me see what we can do to make it better and let's talk

about what you need to accomplish."

"We at Puharic and Associates really are local community people. We are vested in the community. We volunteer for youth sports and we donate to local charities. We live here and we spend our money here and we support our local

businesspeople here."

Hundreds of customers flocked to the firm within the first six months of operation. "And every day more are calling, wanting to join our agency. There are a lot of good, loyal people around here who are willing to help a small-business person grow and to invest their insurance locally."

"I think that's something special. To me, probably one of the most profound things is watching the outpouring of support from homeowners and small business owners in the area, whom many I have known for years, but who then said, 'I want to bring my business to you.' That means a lot."



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Honoring Her Family's Legacy is at the Heart of Leadership for the Owner of Sunnyside Manor

A senior living community is home to the histories of seniors and their families. At one Wall Twp. community, it's home to the owner's family history – and women's history - too.

Did you know that there is history right here in Wall? Sunnyside Manor Senior Living is one of the few senior living campuses with a woman at the helm, and women in many of the key leadership positions.

MaryEllen Keane, second-generation Owner/Administrator leads the senior living campus, a continuum of care community with assisted living, memory care, and long term care and short-term rehabilitation neighborhoods. Many of the leadership positions at Sunnyside Manor are held by women as well, in all three neighborhoods of the campus, and in areas from administration to marketing to care and programming.



Buoyed by the Keane family's legacy of providing excellent senior care, MaryEllen credits her success in part to a lineage of smart, forward-thinking women. That lineage includes her maternal grandmother, who highly valued education, and her mother Lucia, who was a licensed clinical social worker, held a master's degree, and alongside MaryEllen's father, John, was highly influential in the operation of Sunnyside Manor and the development of its culture throughout the years.

That positive influence can still be felt today. One resident's daughter said, "(We) feel lucky to have found Sunnyside Manor. It felt like home from the first time we walked in to take a tour." A resident shared that, "It's as if Sunnyside is one big family. I feel like I am home here."

Sunnyside Manor was recently recognized by the Asbury Park Press as the only privately owned long-term care facility at the Shore to receive the top rating from Medicare. The community's leadership is also recognized

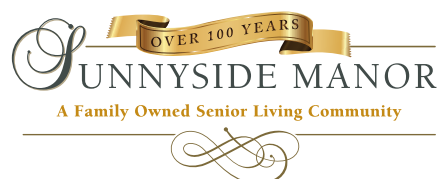
outside of Wall Township. Sunnyside Manor was honored as one of the "Best in the Nation" by U.S. News & World Report.

While MaryEllen has been a part of the management team at Sunnyside Manor for nearly 30 years, she officially took the helm as sole operator this year, continuing her family's tradition of creating a welcoming place for seniors and their families to call home.

"It's always been our mission to provide a warm, loving home for our residents, to show dignity and respect," says MaryEllen. "At the end of the day, it goes back to the fundamentals and instilling strong family values. Treat others the way you want to be treated. Plus, you can't forget great food and entertainment! We all just want to have fun and be happy!"

With over 100 years of care, Sunnyside Manor is a one-of-a-kind, family-owned and operated senior living community. "To me," says MaryEllen, "'family owned' means residents and their families are always first. That's the secret to Sunnyside Manor's longevity."

Learn more about why families rely on Sunnyside Manor Senior Living. The continuum of care at Sunnyside Manor includes assisted living, memory care, long term care, and short-term rehabilitation, with one simple monthly fee and no large buy-in. **Whether you're looking for short-term support or a longer-term plan, visit LiveSunnysideManor.com or call 888-696-2052 to speak with a senior living expert.**



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"To me, 'family owned' means residents and their families are always first. That's the secret to Sunnyside Manor's longevity."

– MaryEllen Keane, Owner and Administrator



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Advice on how to rebound from a layoff

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Every career has its ups and downs. Successful professionals often credit certain moments in their careers as catalysts that ultimately drove their success. Though such catalysts may be positive developments, like a well-earned promotion or timely advice from a trusted mentor, many a professional also has been motivated by events that were not initially welcomed, including layoffs.

The following strategies can help that transition back to work go smoothly following a layoff:

RECONSIDER YOUR CAREER PATH

People who look at layoffs as the catalysts for



COURTESY OF METRO CREATIVE CONNECTION

It is possible to rebound your career following the unfortunate circumstances of a layoff.

their success often do so because being laid off allowed them to step back and reconsider the path their careers were on prior to losing their jobs. Such reflection may or may not compel a career change, but take time to

reconsider if your previous field was something you want to get back into or if you want to pursue a different path. Perhaps it's time to turn a passion into a profession? Or maybe the uncertainty of the layoff has un-

derscored the need for a career that's more stable?

CONTACT YOUR FORMER EMPLOYER

Though certain workers, such as union members, may have a legal right to be recalled after

being laid off, many professionals have no such right. However, that does not mean employers won't want to bring them back on board. In fact, many companies may prefer to do just that. The Adecco Group's Compensation and Workforce Trends survey in October 2020 found that 68 percent of organizations that furloughed or laid off employees during the pandemic intended to back-fill roles that were eliminated. The cost of training new hires and getting them up to speed on projects is considerable, and employers never truly know if new hires will mesh with co-workers. Those concerns do not typically apply when rehiring former employees. Those who

liked their jobs and the direction their careers were going in prior to being laid off can check in with their previous employers about potential opportunities before they begin to look elsewhere.

STAY CONNECTED

Maintaining connections with colleagues and even former clients is a great way to avoid the feelings of isolation that can sometimes arise after a layoff. Staying connected also may be a great way to learn about new opportunities before they become known to the general public.



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DO NOT listen to your friends, family or neighbors when it comes to Medicare.

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Be sure to only speak to an independent broker. Brokers have many different insurance carriers, and plans available so you'll learn about many, if not all of the options available to you....and the best part is **YOU NEVER PAY FOR A BROKER'S SERVICES**. Why try to do this on your own when a broker will sort through all the plans, taking into consideration your meds, doctors, budget, etc. and you'll never pay for them to do so. Just like your auto or homeowner insurance, you'll never pay a fee and you'll have the peace of mind in knowing that you've received the best attention from a local agent who you just might bump into at ShopRite or down at Circle Freeze (wait, is that even there anymore?)



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The most successful mentors tend to have certain characteristics that lend themselves to this significant yet rewarding challenge.

Characteristics of effective mentors

STAR NEWS GROUP

There are many ways for people to give back to their communities. Some people may volunteer with a local nonprofit organization, while others may donate to a favorite charity. Established professionals who want to lend a hand can consider becoming a mentor.

Mentors play invaluable roles in the lives of millions of young people across the globe. The most successful mentors tend to have certain characteristics that lend themselves to this significant yet rewarding challenge.

ENTHUSIASM

Enthusiasm is essential when mentoring young people. Young people will quickly realize if a mentor is enthusiastic or simply going through the motions. In the latter instance, mentors can quickly alienate the people they're trying to help if they appear disinterested or give the impression that they're there because they have to be and not because they want to be.

No one has to become a mentor, so professionals who lack the enthusiasm necessary to be a successful mentor can look for other ways to lend a hand.

LISTENING SKILLS

Though it's not uncommon for mentors to give advice, it's also imperative that mentors learn to listen to the people they're trying to help. The American Speech-Language-Hearing Association notes that a willingness to serve as a sounding board is one of the many characteristics displayed by excellent mentors. Though mentors can share their own perspective, it's important that they also listen to what their mentees have to say.

AVAILABILITY/ACCESSIBILITY

A successful mentor has enough time to make the mentor-mentee relationship worthwhile for both parties. Professionals with especially hectic schedules may not be as available or accessible as they need to be to become successful mentors. Professionals

who are flexible and able to routinely meet with their mentees can utilize that accessibility to build strong relationships.

NONJUDGMENTAL

The AHSA notes that an ability to listen without judging is also a characteristic of an excellent mentor. Mentees may be reluctant to open up if they think their mentor is judging, and that reluctance could make it difficult for the relationship to be successful.

DIVERSITY OF EXPERIENCE

Successful mentors tend to have a diversity of experiences or a recognition of the value of such diversity. A diversity of experience increases the likelihood that mentors can relate to whatever situations their mentees are in. That can be a useful attribute that mentors use to build strong bonds with their mentees.

Mentoring is a great way to give back. Though no two mentors are the same, successful mentors often share the same qualities.

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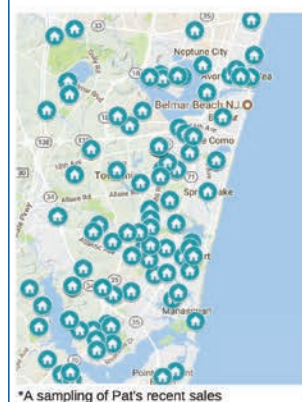
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What can be done to prevent and resolve workplace conflicts

STAR NEWS GROUP

Conflicts can arise anywhere, including in an office environment. The prevalence of workplace conflicts can be hard to quantify, but a 2018 report from Randstad USA indicated 58 percent of workers have left jobs or considered leaving jobs over negative office politics. That's worth noting, as firms have recently faced unprecedented challenges related to employee retention.

A recent Gartner poll found that 60 percent of executive leaders were significantly concerned about employee turnover. Though workplace conflicts are not the lone variable that compels workers to leave a company, firms that can prevent and quickly resolve such confrontations may be able to reduce turnover and benefit from greater productivity.

ENSURE MANAGERS ARE WELL TRAINED IN EFFECTIVE COMMUNICATION

The Harvard Professional & Executive Development notes that the ability to communicate is a vital managerial skill. When workplace conflicts arise, managers must be able to hear each side and empathize with each team member. Firms can reinforce conflict resolution training for management level positions to ensure problems are addressed appropriately and promptly.



COURTESY OF METRO CREATIVE CONNECTION

Workplace conflicts can be prevented or resolved with some simple management strategies.

LISTEN AND PROMOTE A WILLINGNESS TO LISTEN

Listening to each team member when conflicts arise is an important part of conflict resolution. It's equally important to ensure employees recognize management's willingness to listen, which encourages workers to come to their managers before issues escalate into messy conflicts.

IDENTIFY COMMONALITIES AND MISALIGNMENTS

Commonalities are where goals, interests and ideas intersect, even during a conflict. Misalignments are where those goals, interests and ideas diverge. Remind employees involved in conflict of the goal of a project from the standpoint of management, and then try to align each person's point of view in an effort to resolve the conflict in service of the larger goal. Give each person's ideas and concerns equal consideration so everyone feels

as though their voice has been heard.

ENSURE THE FOCUS IS ON THE PROBLEM, NOT THE INDIVIDUALS

The Harvard Professional & Executive Development urges managers to focus on the problem, not the people involved in it. It's easy to step on toes or give the impression of favoritism if the focus is on the individuals. By focusing on the problem, the conflict can be depersonalized in service of the larger goal. Workers who feel as though their concerns were given equal consideration are more likely to embrace the ultimate resolution to a conflict than those who feel as though their point of view was brushed aside.

BE DECISIVE

Indecision can allow conflicts to fester, so once a resolution is identified, managers should act on it. Follow up on the project to ensure the conflict is not simmering.



Should you relocate for a job?

STAR NEWS GROUP

The luxury of working near a big city or center of industry is not shared by everyone. Even though remote working has become more acceptable in recent years, many firms still want employees to come into an office. This begs the question of whether individuals should consider relocating when looking for a new job. It's a personal decision, and one that has the potential to affect professionals' lives in many ways. Individuals can consider these factors before applying for jobs that might require them to relocate.

RELOCATION EXPENSES
It is important to weigh the benefits of a

new job with the expenses related to relocation. It may take some time to recover lost funds associated with moving, and you might not want to put your financial stability in jeopardy. Some companies are willing to offer relocation services or a moving stipend. Check with the hiring manager to see what, if anything, is offered. Assistance also may extend to helping a spouse find a new job or helping you to sell or rent an existing residence.

THINK ABOUT CAREER GROWTH
Figure out where you see your career going in the future. Is this job a good stepping stone to other opportunities or



COURTESY OF METRO CREATIVE CONNECTION

The potential to relocate for a job requires professionals to carefully consider a host of factors before committing to a move.

one that will be your final job? If so, it could be worth the time, expense and effort to relocate. But if you're moving only for salary and will not

get much more out of the deal, like access to more connections or more challenging responsibilities, you may want to pass.

BUILDING YOUR NETWORK
Relocation requires building new networks, including social networks and networks of professional associates and service providers. When considering relocation, look to areas where you already have a networking touchstone, such as a former college pal or even a friend or family member. All you need is one person to start the ripple effect of getting to know others. This may be easier than starting from scratch in

a town where you know no one.

LEARN ABOUT THE LOCATION
While every facet of a job may look good on paper, how does the location measure up? You may need to do a little market research to find out if a city, town or even country is on an upswing or in decline. Do you want to move to an area that has a high number of people moving out? Are there amenities you desire, such as museums, parks or good schools? How are real estate values and job security? Look beyond the company and the offer to the bigger picture, as you'll only be spending so much time on the job and the rest enjoying life.

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How to break into consulting

STAR NEWS GROUP

Many older adults choose to trade in the regular hours of 9 to 5 when they retire to delve into a much more personally guided passion: consulting.

Generally speaking, consulting is a term loosely given to providing business advice and sharing expertise without working directly for a company. Consultants lend their knowledge and flair for problem-solving to guide companies on topics such as marketing, operational improvement and even staffing, according to My Consulting Offer. Consultants do not often work for the company they are assisting, but may be brought

in on a contractual basis for a set period of time. The Balance: Money advises that consultants typically can earn more per hour as consultants than they would if they were actual staff members on payroll.

Consulting may attract seniors considering retirement because of the flexibility it provides. Retirees unsure about how to get started in the field of consulting can consider this rundown of what it takes to pursue this option.

KNOWLEDGE OF KEY CONCEPTS

Consultants provide guidance in any number of areas, but skills in these disciplines are highly desirable: data



COURTESY OF METRO CREATIVE CONNECTION

Consulting is a great alternate option to a 9 to 5 career.

analysis; project management; management; reporting; ethics; human resources and hiring; finance and economics; public relations and marketing

WORK YOUR NETWORK

Getting started in consulting may just be a mat-

ter of picking up where you left off. Reach out to past employers who benefitted from your work to see if they may be in need of consulting services. Even if there aren't any opportunities there, former employers may put you in touch with

other businesses who are in need of your services.

Also speak with friends, neighbors and other acquaintances to see if they may be able to help you find the right consulting opportunity.

GET CERTIFIED

While certification and extensive education, including master's degrees, may not be needed to get into consulting, they certainly can set you apart from others. Explore industry-specific certification, certified management consulting certification or project management consulting certification to refresh your skills. These certifications also may show employers that you are committed to consulting.

POLISH UP YOUR RÉSUMÉ

Consultants are billed as experts in their fields or areas of concentration. Make sure your résumé points to concrete examples of positive client outcomes and use it to emphasize your prior successes.

EXPECT TO BE A PROBLEM-SOLVER

Consulting requires figuring out what is missing and filling that void. That means staying on top of your industry and determining which solutions will fix specific problems the industry may be facing.

Consulting may be the next path for retirees who are looking for a flexible way to get back into the workforce.



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The team is led by Dr. Leopold Bolona, who is certified in both general and child/adolescent psychiatry. With providers ranging from licensed counselors, social workers, Nurse Practitioners, and advanced treatment technicians. These licensed professionals are trained to help treat a wide range of mental health disorders.

At the center of every session and treatment, Dr. Bolona says the team focuses on compassionate care and creating a safe, peaceful, and inclusive environment for each patient.

As an insurance-friendly practice, Embrace Psychiatric Wellness Center is in-network with major plans, making treatment more affordable and easier for more individuals and families in the local area.

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Embrace Psychiatric Wellness Center has opened a new office space located in Wall Township, New Jersey.

The new space allows Embrace to streamline their presence in southern New Jersey into one larger, newly renovated location, located at 2111 NJ-34.

Embrace Psychiatric Wellness Center is currently accepting new patients and scheduling follow-up appointments for:

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Age-based financial goals to promote long-term security

STAR NEWS GROUP

The importance of saving for retirement is emphasized from the moment young adults enter the professional arena. Whether it's parents urging their grown children to save or financial firms advertising their retirement planning services or employers sponsoring retirement investment vehicles, professionals need not look far to be reminded of the significance of saving for the day when they call it a career.

Despite the ubiquity of the message emphasizing the importance of saving for retirement, millions of people are behind in their retirement savings. A 2023 CNBC Your Money survey found that 56 percent of Americans

feel they are not on track to retire comfortably.

Such figures can serve as a lesson for all professionals, but especially young adults who recently entered or are about to enter the professional arena. Each individual is different, and those who aspire to retire early will need to save more at a younger age than those who plan to retire at age 70 or later. In an effort to help individuals ensure they save enough to enjoy their golden years, financial experts have designed an age-based system that can serve as a guideline for professionals who want to stay on track as they save for retirement. These figures are based on retiring at age 67 and are intended to ensure such individ-



COURTESY OF METRO CREATIVE CONNECTION

Millions of people are behind in their retirement savings.

uals can maintain their pre retirement lifestyles. Individuals who want to retire before or after that age are urged to work with a financial advisor to meet their goals.

Age 30: Financial experts recommend individuals have at least 1x their salary saved by age 30.

Age 35: This approach calls for individuals to have 2x their salary saved by age 35.

Age 40: If retiring at 67 is the goal, having 3x your salary saved by age 40 can help make that a reality.

Age 45: 4x your salary should be saved by age 45 to retire comfortably at age 67.

Age 50: Financial experts recommend indi-

viduals have 6x their salary saved by age 50.

Age 55: 7x your salary is the suggested savings benchmark to reach by age 55.

Age 60: Individuals who aspire to retire at 67 are urged to save 8x their salary by the time they reach age 60.

Age 67: When the day comes to retire at 67, financial experts recommend individuals have 10x their salary saved.

These figures are just a benchmark and are not intended to take the place of professional financial advice. Though these goals can serve as motivation to save, individuals should know that savings goals can exceed these recommendations as well.

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Selecting the right attorney is a critically important decision when ending a marriage and starting a new chapter of life. Joe Russell is one of the most experienced and highly regarded divorce attorneys in Monmouth County and throughout New Jersey. Joe, a lifetime Manasquan resident who supports the local community, is Managing Partner of Wilentz, Goldman and Spitzer's Red Bank office conveniently located right off exit 109 at 125 Half Mile Road in Red Bank, New Jersey. Joe combines his years of experience, knowledge of the law and intense preparation to best serve his clients' needs.

Joe is Chair of the Family Law Department and serves on the Management Committee at Wilentz, Goldman & Spitzer, P.A., one of New Jersey's largest and most historic law firms that has over 100 lawyers who specialize in most areas of law. Wilentz was founded in 2019 by David T. Wilentz, Esq., who prosecuted the world's most notorious case known then as "The Trial of the Century" arising from the Lindbergh Baby kidnapping and murder. Contact Joe for all of your Family Law/Divorce Matters or for an introduction to one of his partners at Wilentz who handle Estate & Trust matters, Business Law/Commercial Disputes, Employment Law, Criminal/DUI Law, Personal Injury/Medical Malpractice Matters and more.

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Financial mistakes anyone can avoid

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Earnings go a long way toward determining an individual's financial security. However, high wages do not guarantee long-term financial security any more than lower wages ensure a future marked by a lack of financial flexibility. Individuals are a unique variable in any financial equation, and those who can exercise and maintain some fiscal discipline are more likely to secure long-term security than those who cannot.

One way anyone can improve their chances at a secure and flexible financial future is to identify and avoid some common mistakes. Avoiding the following mistakes can increase the chances individuals at various



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Overspending when buying a home is a financial mistake that can prove costly over the long haul.

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DELAY SAVING FOR RETIREMENT

Conventional wisdom says it's never too early to begin saving for retirement. Despite that, surveys indicate many adults are behind on saving. A 2022 survey from Bankrate found that 55 percent of respondents indicated they were behind on their retirement savings, while 35 percent reported being "significantly behind." Though laws governing retirement contributions have made it easier for people to catch up, it's still better to begin saving once you enter the

SEE **MISTAKES** PAGE 13



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Avoid financial mistakes

MISTAKES

FROM PAGE 12

professional arena, which for most people is some time in their early to mid-twenties. The longer you delay saving for retirement, the more precarious your financial future becomes.

SPENDING BEYOND YOUR MEANS

The post-pandemic increase in cost-of-living has garnered considerable attention in recent years, when inflation has driven up the cost of just about everything. There's little consumers can do about the rising cost of living, but making a concerted effort to curtail spending is one way to combat the spike. However, surveys indicate many people earning significant salaries are living paycheck-to-paycheck. For example, a 2021 report from LendingClub Corporation found that nearly 40 percent of individuals with annual incomes greater than \$100,000 live paycheck to paycheck, with 12 percent reporting they are struggling to pay their bills. An assortment of variables undoubtedly contribute to that stark

reality, and one might be a tendency for consumers to spend beyond their means. Individuals who are struggling to curtail their spending are urged to seek the help of a certified financial planner who can help them devise a budget and alleviate some of the stress and pressure associated with overspending or living paycheck to paycheck.

POOR USE OF CREDIT

Credit cards can be a financial safety blanket, but that blanket can soon smother consumers who don't know how and when to utilize credit. Reserve credit cards for emergency situations and resist the temptation to use them for daily expenses, such as groceries and gas. Credit card interest rates tend to be in the double digits, so unless card holders can pay their balances in full each month, they're only exacerbating the already high cost of living by using credit for daily expenses.

BUYING TOO MUCH HOUSE

Overspending on housing is another finan-

cial mistake, and arguably the one that's the most difficult to avoid. It can be hard to walk away from a dream home, but such a decision could secure your financial future. Unfortunately, data indicates far too many individuals are spending more on housing than conventional financial wisdom recommends. The most recent Consumer Expenditure Survey from the U.S. Bureau of Labor Statistics found that spending on housing accounted for 33 percent of the average household's monthly expenses and that the average household spent 88 percent of its after-tax income each month. That latter figure is especially troubling, as conventional financial wisdom recommends a saving rate of 20 percent. Overspending on housing greatly affects a person's ability to save and invest, so resisting the temptation to buy that expensive dream home could be the difference between a secure or scary financial future.

Avoiding some common mistakes can help individuals be more financially flexible and secure over the long haul.

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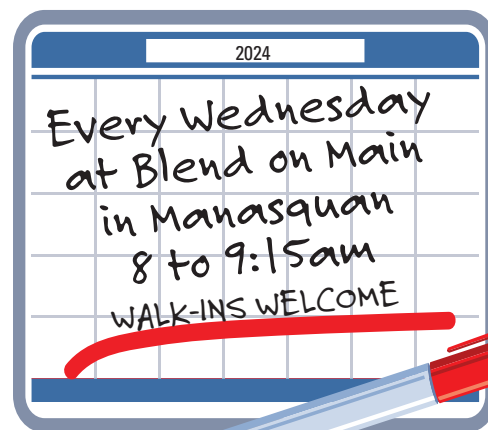
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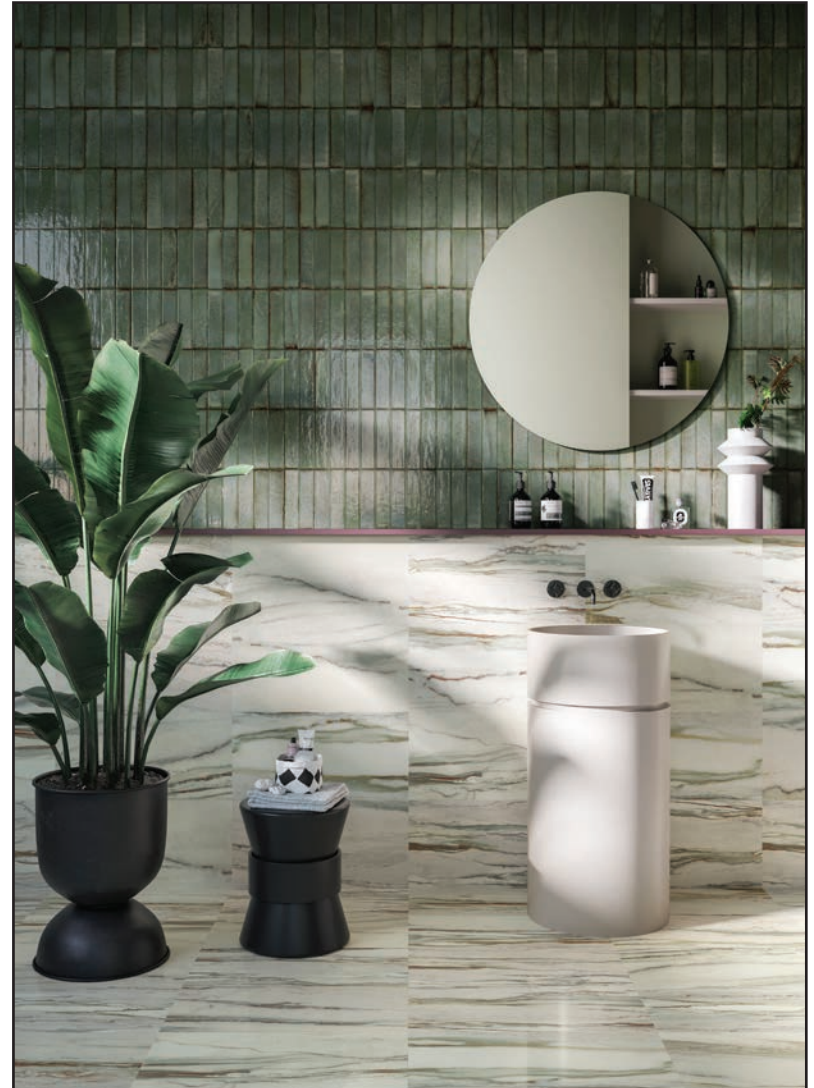
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GREGORY RICE

REAL ESTATE BROKER/SALES ASSOCIATE

Not only has Greg been the #1 Agent at Coldwell Banker Spring Lake for the past 7 years in a row, he is also recognized through multiple designations and awards as one of the top real estate agents in the entire United States. Greg was recently ranked #27 in NJ (out of 60,000 agents) by Newsweek Magazine's "America's Best Realtors." Having sold over \$500 MILLION thus far in his 20 year career, Greg's relentless energy and market expertise gives him a significant advantage in evaluating, marketing, negotiating, and closing sales for his clients! This, combined with Coldwell Banker's unmatched global exposure and industry-leading marketing platforms and technology, has led to Greg being the agent of choice in all price points at the Jersey Shore. Contact Greg anytime for a private and confidential discussion on your home's current value, your options, or the market in general...and see for yourself the success you can achieve when you work with the NJ Shore's Top Agent and the world's #1 real estate company!



"...Greg was superb as my sellers agent. We met with 5 of the top agents in the area. Greg was 100% reliable, put us at ease during a stressful time, and, in the end, sold our house for a higher price than the other agents were willing to list it!"
- Dan Jones, Seller, Spring Lake

"...In my life, I have hired four real estate agents. Greg Rice is, by a very wide margin, the best. His attention to you and overall customer service is extraordinary. I can not say enough good things."
- L. Matino, Buyer, Manasquan

"...We could not be more pleased with this process from start to finish. Greg is friendly, professional, hardworking and smart. His marketing approach was first class, his negotiating skills fantastic. There was no request he could not handle. We recommend him without reservations...."
- McManus Family, Seller, Manasquan

"...Greg was completely committed to me and the property, was available at any time of the day and night and was extremely responsive dealing with all issues, large and small...."
- Dan Sullivan, Seller, Sea Girt

"...Greg was steadfast throughout, very professional and went out of his way to help us work through some difficult issues...."
- Hittman Family, Seller, Point Pleasant Beach; Buyer, Brielle



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BANKER
REALTY**

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