

# FRANKLIN LAKES

SEPTEMBER 2021

# *Living*

Thomas J. Cahill  
Frank Deming  
Steven Schlag

Lost in the terrorist attack and destruction of the World Trade Center,  
New York City  
September 11, 2001

Alexia Tsairis

Lost in the terrorist bombing of Pan Am Flight 103 over Lockerbie, Scotland  
December 21, 1988

These Four Franklin Lakes residents, tragically caught in the web of international terrorism, represent the thousands who have been sacrificed by this spreading scourge of evil. To accept terrorism as a legitimate form of human behavior is to lay bombs at the very foundation of our global society.

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If one generation plants a tree: another gets the shade

REMEMBERING THOMAS CAHILL,  
FRANCES DEMING AND STEVEN SCHLAG -

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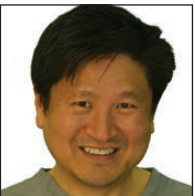
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| JULY 20      | SEPTEMBER     |
| AUGUST 20    | OCTOBER       |
| SEPTEMBER 20 | NOVEMBER      |
| OCTOBER 20   | DECEMBER      |
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# DEAR FRANKLIN LAKES LIVING READERS,



It's hard to believe it has been twenty years since the terror attacks of 9/11/01. Most of us remember that day vividly. The stunningly beautiful clear blue skies were in stark contrast to the horror happening around us. For every story of hope, there was a story of loss. 9/11 remains the deadliest terror attack on American soil, but twenty years later, we are seeing the first generation of Americans who didn't experience it first hand and don't quite understand its magnitude. Of course, this is the normal cycle of life. Events fade with time and then become part of history. But 'Never Forget' is important, and I wrote this issue to honor the three Franklin Lakes men who so cruelly and unfairly lost their lives on 9/11 - Thomas Cahill, Frances Deming, and Steven Schlag. Nella and I hope the story will help keep their memory and spirit alive in the community they chose to call home.

Everyone deals with grief differently. Some people derive comfort from speaking about the ones they lost in the attacks, while others prefer to keep their feelings and thoughts private. Franklin Lakes Living is grateful to the Cahill, Deming, and Schlag families for sharing their stories with us, and we hope we have captured the character and essence of Tommy, Frank, and Steve. We would also like to thank Ed Zier, author of the new book **UNDAUNTED**, for sharing his 9/11 experiences with our readers.

It should be noted that many other residents currently living in town were directly affected by the events of 9/11. People who lost loved ones or co-workers, people who were there and survived, people who were moved by that day to change careers or heed a call to action, and people who will just never see the world the same way again. Some were approached to participate in this issue and just weren't comfortable doing so, but their stories are just as important. To all of our neighbors who were impacted, great or small, we wish you peace and comfort as the 20th anniversary of 9/11 approaches.

Warmly,

*Christine Christopoul*

Content Coordinator

PHOTO BY PETER SHARP OF SHARP IMAGES PHOTOGRAPHY



REMEMBERING  
THOMAS CAHILL,  
FRANCES DEMING  
AND  
STEVEN SCHLAG -  
**WE WILL  
NEVER  
FORGET**

BY CHRISTINE CHRISTOPOUL

Every September 11th, since 2002, I have settled on my couch and watched coverage of the annual 9/11 memorial ceremonies from Ground Zero. As the photos flash across the screen and the names of the 2,983 people who died that day are read aloud by the family members left behind, I write down some that stand out to me. It might be because their photo catches my eye, or they lived in a nearby town. Sometimes it's because their family member makes a personal statement that tugs at my heartstrings. Often, it's for no reason other than I want to learn their story. I don't do this to be voyeuristic. I almost feel an obligation to learn about each and every person who lost their life on 9/11 because "never forget" is more than just an expression. All of the men, women, and children who died on 9/11 were robbed of the opportunity to do so much, and when I read about them - even though it's just a tiny part of who they were - I feel I am keeping their memory alive in some small way. This month, as we approach the 20th anniversary of 9/11, one of the darkest days in America's history, **Franklin Lakes Living** is humbled and honored to commemorate the lives of the three borough residents who perished that day - Thomas Cahill, Frances Deming, and Steven Schlag. Some of you might have had the privilege of knowing one or all of these men when they lived in town. If you did, you were extremely fortunate. For those, like myself, who never met them, here are their stories. Hopefully, when you walk through the Franklin Lakes Memorial Garden, you will feel you knew them too.

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## Thomas Cahill, 36

Tommy Cahill grew up in Franklin Lakes. He was a natural athlete who excelled in every sport he tried - football, baseball, cycling, skiing, golf, fishing, and especially tennis, which he played at Indian Hills High School. Tommy went on to play varsity tennis at Johns Hopkins University, where he was a member of Tau Epsilon Phi fraternity and earned an economics degree in 1986. His sister, Kerry Kerin, recalls, "When I was in high school, I wanted to improve my tennis game, so I could play in college. Tommy was a great player, and he committed to practicing with me almost every day throughout one summer. When we were young adults, we entered many mixed-doubles tournaments together at the Indian Trail Club." Tommy lived life to the fullest and packed a lot of adventure into his 36 years. He enjoyed fishing at the Indian Trail Club just as much as deep-sea fishing at the Jersey Shore with his brothers, Jim and Chris. He played golf all over Ireland but had a particular fondness for Metedeconk National Golf Club, where he often played with his father.

Friends and family all use the same words to describe Tommy - warm, loving, generous, kind, intelligent, and most of all, fun. He was always the life of the party and known for his pranks and good-natured teasing. Tommy was a handsome, successful, charming man with a slightly crooked

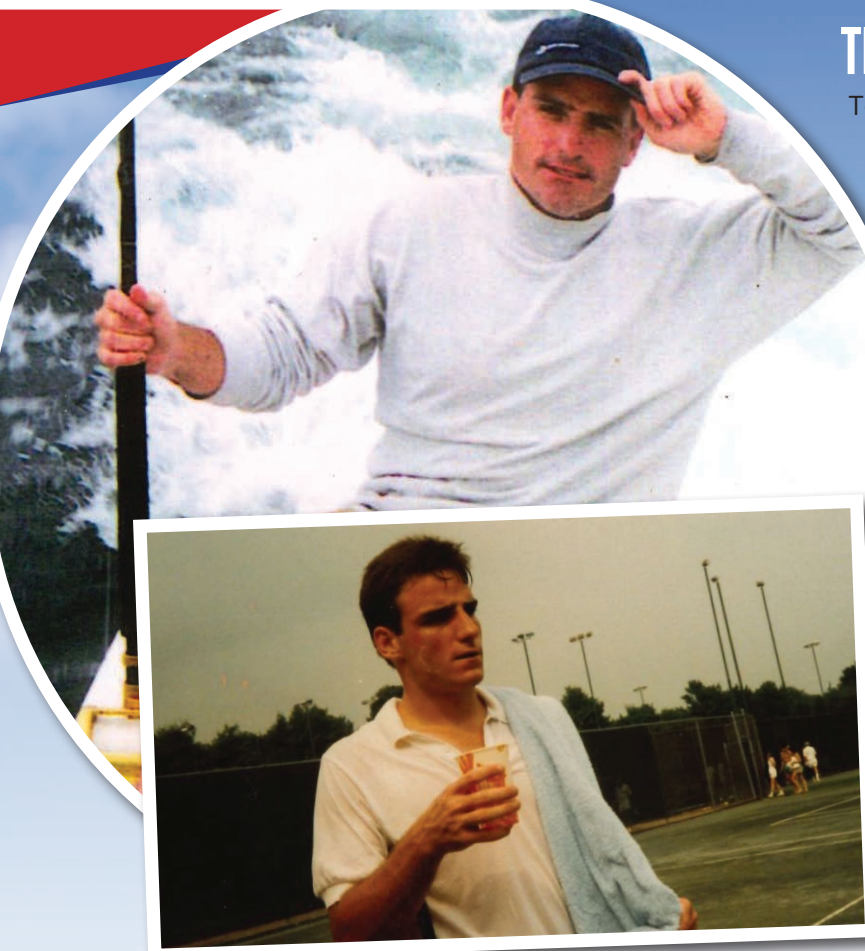
smile and deep blue eyes. When I read through the tributes posted after his passing, it was not surprising to find that many women confessed to harboring a secret crush. Tommy was one of five siblings, and the Cahill family is very close-knit. So much so, that although he was still a bachelor, Tommy purchased a house in Franklin Lakes so he could be near his parents, siblings, nieces and nephews. In fact, Tommy lived across the street from Kerry and her family, and she says, "I loved that Tommy bought a house on our street. He was single and looking for a good investment, and he ended up with a beautiful house with a pool that he was happy to share with everyone. We were blessed to spend so much time with him." Tommy's other sister, Kathy Psirogiannes, remembers her brother as the touchstone of the family. "Tommy put people at ease and made them feel comfortable. He would always come over to play with my daughters and often read to them before bed to give me a little break. Most bachelors would not be interested in doing that, and I think it shows who he was as a person. He loved all his nieces and nephews. He enjoyed his family and his friends immensely."

Both Kathy and Kerry are grateful that some of their children got a chance to know their Uncle Tommy. Kathy's daughters Ashley and Taylor, Kerry's son Jack and her daughter Katherine, were all small when Tommy died. Kathy's son JT (the T is for Tommy) and Kerry's sons Connor and Chris, were born after 9/11. "My daughters have memories of Tommy reading and playing with them and giving them rides on his back," says Kathy. "He would always have them hysterically laughing. JT was

robbed of knowing him, but he loves sports like Tommy did, especially baseball. He does feel shortchanged, not having his uncle in his life, but he keeps Tommy's spirit with him always." Kerry adds, "Tommy was Katherine's Godfather, and he loved the fact that every time he came across the street to visit, she would run directly to him. Katherine remembers how Tommy would chase her around our house while she laughed and squealed the whole time. Jack has wonderful memories of wrestling with my brother in the family room, and his memories of his Uncle Tommy were actually the basis for his college essay." There are two additional Cahill siblings, Jim, the eldest child, and Chris, the youngest, who also miss their brother terribly. Chris lives in Wyckoff with his family. He idolized his big brother and always wanted to be just like him. Chris and his wife were expecting their first child when Tommy died. Six months after 9/11, they welcomed a baby boy; they named him Thomas, in honor of the brother who was his hero.

Tommy was working as a securities trader for Cantor Fitzgerald in One World Trade Center on 9/11. Three other family members were working within a block of Ground Zero, but fortunately, made it home safely. Once the family realized Tommy wasn't coming home, Kathy explains, "At first the pain was unfathomable. Absolute heart-wrenching anguish. No one who didn't live through that experience can truly understand it. In time, the pain lessened enough that my family could learn to walk with it, while of course, wishing we didn't have to. It feels like

live as he would have and to honor him by making him proud." Kathy agrees and adds, "My parents' example of grace, strength and faith has gotten us all through this tragedy. Tommy's life and death doesn't define me, but it does inspire me to be a better person. My parents always taught us to give back, and if anything, 9/11 has made that more important to me. I try to help other people experiencing loss. I get involved with charities and people who need help in life. 9/11 made me look at life differently." The entire Cahill family is united in the belief that their family chain will link again in Heaven, and they will one day be with Tommy again. That spirituality helps them cope with his death, and until then, Tommy's spirit lives within them all.



yesterday, and at the same time, so long ago, that I saw his sweet face. I miss him. We all miss him. It's surreal and still unbelievable." If anything positive came out of 9/11 for the Cahill family, it's that their bond became even stronger. Kerry says, "I have the utmost respect for my parents, James and Kathleen. We are all grieving, but I do feel the loss of a child is the most unimaginable to bear. My parents could have crumbled, but they were strong, and they held our family up when we needed them to. They raised us with strong faith, and we have a family bond that can never be broken. 9/11 was one of the worst days in our country's history. It was THE worst day of my life, but it will not define my family or me. I give my parents credit for that. They set the tone, and we will carry on. I try to

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## Frank Deming, 47

Frank Deming was originally from Pequannock but chose to raise his family in Franklin Lakes. A parishioner of Most Blessed Sacrament Church, Frank was the father of three sons, Brian, Craig and Christopher, and stepfather to Jeffrey and Brooke. On September 11, 2001, the three Deming boys were all attending school. Brian had just started his freshman year at the University of Richmond, Craig was a junior at Ramapo High School, and Chris was in the seventh grade at the Academy of Most Blessed Sacrament. The brothers had no idea, on that beautiful, sunny morning, that they would never see their father again. Frank was a Practice Director with Oracle and working in an office on the 99th floor of Tower One, the North Tower, when it was hit by American Airlines flight 11. A successful businessman with a background in accounting and computer software, Frank worked hard - but played harder. Those who knew him agree he was happiest working with his hands and being outdoors. Frank learned at an early age how to fix things and even helped his father put an addition on his childhood home. He loved the shop class he took in high school, and it inspired him to become skilled at plumbing, electrical work, and carpentry. He could fix or build almost anything and eventually took on complex projects such as refurbishing grandfather clocks and finishing the basement

of the home he shared with his second wife, Brooke, in Franklin Lakes. Frank was also an avid sportsman who enjoyed skiing (both water and snow), camping, tennis, and boating. Once he mastered a skill, Frank would always move on to a more demanding challenge. His younger brother Bob Deming explains, "Frank perfected the art of waterskiing and then moved on to slalom, which is using just one ski. Once he perfected that, he went for the ultimate challenge - barefoot waterskiing - which is very difficult. Frank always went to the extreme to do what he loved." Frank kept his beloved boat, called Good Times, on Lake Hopatcong, and he used it as often as possible. His niece, Michelle Deming, recalls, "Uncle Frank used to get up really early to go out on his boat in Lees Cove because he said the water was 'like glass' in the morning. I remember how he would dock the boat, go for a swim, and then meticulously clean the boat with a brush until it was spotless. He did this many mornings BEFORE work, just so he could enjoy the perfect morning conditions." Frank also enjoyed boating up at Lake George where he took his family on vacation every summer.

Frank was just as comfortable on the snow as the water. One of his oldest and dearest friends, Jerry Little, tells how the two joined the National Ski Patrol in 1976. "Frank said it was a great way to ski for free," explains Jerry. "We trained together at Hidden Valley Ski Resort, and Frank spent at least ten years patrolling there. He eventually held the treasurer position and spearheaded a fundraiser so the patrol could buy a snowmobile to help transport equipment and injured skiers to the first aid room. He left the patrol only because it started

to take too much time away from work, and more importantly, his family."

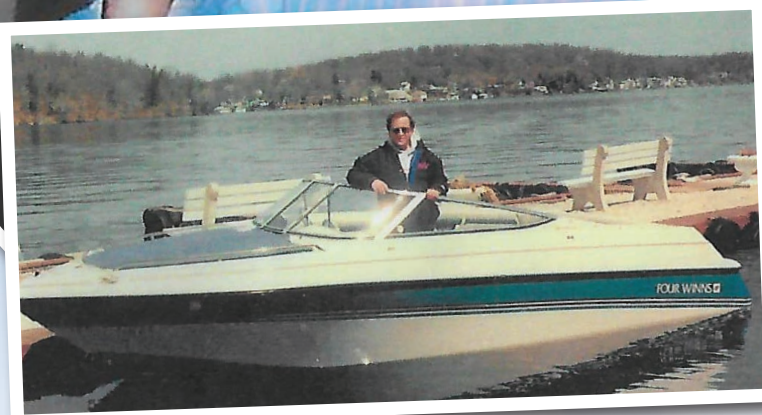
While Frank's sons were robbed of many years they should have had with their father, his son Chris has fond memories of those Lake George vacations as well as many large holiday gatherings to celebrate Christmas, Easter, Mother's Day and Father's Day at his grandmother's house in Pequannock. He also remembers how his dad would take his brothers and cousins ice skating at the Mennen Arena in Morristown. Chris is now married with two children of his own, and while it makes him sad that his father is not here to meet his grandchildren, he says his dad instilled many valuable lessons during their time together. "When my dad was passionate about something, he shared that passion with his family, and he always found ways to get us involved. He was diligent about doing things the right way and taught my brothers and me to take pride in everything we do." Jerry Little seconds the idea that his friend was assiduous and described the camping trips he and Frank used to take together. "Frank took great pride in doing things well. We had a system. We could have the tent and the whole camp set up within an hour. Once the campfire was lit, we would settle down with a beer and cook dinner over the fire, usually steaks or a roasted chicken, while in the next campsite, they were eating cold beans out of a can. Frank was funny too. One of his favorite things to do was to wake me up in the morning by playing a Pink Floyd song that had a verse with nothing but cymbals crashing, bells clanging, and the



sound of breaking glass."

In recent years, Chris has enjoyed a successful career in investment banking, and he is currently in the process of starting his own business in the education industry. The confidence to do so is in at least in part due to his father's influence because, as Chris says, "My father was relentless once he decided to pursue a goal, and he taught us that we can meet any challenge with proper preparation. My dad was a master at finding creative solutions to any problem."

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## Steven Schlag, 41

Born in the Bronx, NY, Steve grew up in Saddle Brook, NJ, attended Bergen Catholic High School, and graduated with a finance degree from Montclair State University. He loved listening to the music of Pink Floyd and Billy Joel, was passionate about the environment, and adored animals. Steve was an avid outdoorsman who enjoyed hiking, cycling, camping, and skiing. In fact, he and his wife Tomoko initially bonded over their shared love of skiing. "Exchanging ski trip stories in the trading room at work was how Steve and I met in the late 1980's. Spending weekends and holidays up at our log cabin in NY state with friends and family was our way of unwinding, connecting, and sharing our love of the outdoors," explains Tomoko. "It was our retreat for year-round adventures, and Steve loved to entertain there and cook gourmet meals for a crowd. By 2001 we had several Rocky Mountain family ski vacations under our belt, and we were putting the wheels in motion for a simpler life in a mountain town in the west."

During the early morning of September 11, 2001, Steve peeked in on his three sleeping children, Dakota, 10, Garrett, 7 and Sierra, 5. He kissed Tomoko goodbye and headed to his office on the 105th floor of the North Tower, where he was a partner at Cantor Fitzgerald. No one above the 93rd floor survived the disaster that day. Tomoko says, "My job at that point was simply to be present for my children, to guide them through the trauma to have a full childhood and launch them to become balanced humans with hopes and dreams and a responsibility to the community." According to Tomoko, Steve always rooted for the underdog, was a faithful and loyal friend, and had a perpetually positive attitude. "He'd be standing in a ski lift line, and someone would ask what the conditions were like at the top. Steve would always cheerfully quip, 'It's 88 and sunny,' no matter the weather. That was his trademark attitude by which we always strive to live."

Steve is remembered by his cousin, Joe Connor, as funny, generous, money-conscious, loud, thoughtful, and above all, a great friend. In what can only be called a tragic and painful coincidence, Joe's father, Frank Connor, who was Steve's Godfather, was also killed in a terrorist attack. Frank Connor died in 1975 at the young age of 33, when a bomb planted by Fuerzas Armadas de Liberación Nacional Puertorriqueña (FALN) exploded at Fraunces Tavern in lower Manhattan. In his writings, Joe has speculated that maybe Steve lived so fully because he understood how fleeting life could be. When Joe spoke at Steve's memorial service, he said, "By age 41, we all agreed, Steve had done more living than most would do in two lifetimes."

Jean Schlag Nebbia, Steve's sister, remembers her brother as adventurous, protective, and reliable. To help cope with her grief and to honor Steve's memory, she volunteered as a docent at the 9/11 Tribute Museum for several years. Jean says, "The museum allows those connected to 9/11 to tell their story. I was able to represent other 9/11 families through my own personal experience and was fortunate to work with the most compassionate and resilient people I have

ever met." One of Jean's favorite memories with Steve was a family camping trip they took as children in the Catskill Mountains. "My brother would always make friends with a fellow camper, and I would usually hang out with my younger sister, Ellen. Once when I was about ten, Steven asked if I would like to go hiking with him. I was so excited because although he was only two years older than me, he had never asked me to accompany him. Steven knew that a private plane crashed on the mountain years earlier, and he was determined to find it. We hiked for hours and eventually came upon the crash site. He was euphoric, and I was just so happy to share it with him. It was the best feeling being around Steven because his energy was contagious. At one point, he thought we were lost, but I distinctly remember not being afraid because I knew my brother would get us back safely. We happened upon a beautiful waterfall with a swimming hole and took a dip together just before the sun began to set. I am so grateful to have had that experience with Steven. It is truly a great memory."

Tomoko proceeded with the dream that she and Steve had shared and relocated with her children to Park City, Utah because, as she says, "9/11 did not extinguish the urge to move; it actually propelled us forward. Twenty days or twenty years since his death, we miss him no matter the date. We hold him close in everything we do –



whether it's riding a bike without training wheels, getting a driver's license, graduating from college, buying a house, nailing a ski trick, or even just enjoying a great day on the slopes. He is still gone every day, and we continue to love him by living like Steve. We honor and embrace him every day by living his dream in the mountain town we now call home and in nature which nurtured him and helped us thrive."

One of the most complicated aspects of 9/11 is the fact that it is so public. The place in history that it occupies is both a blessing and a curse. Some 9/11 family members feel that continued media coverage and memorial celebrations make

CONTINUED ►



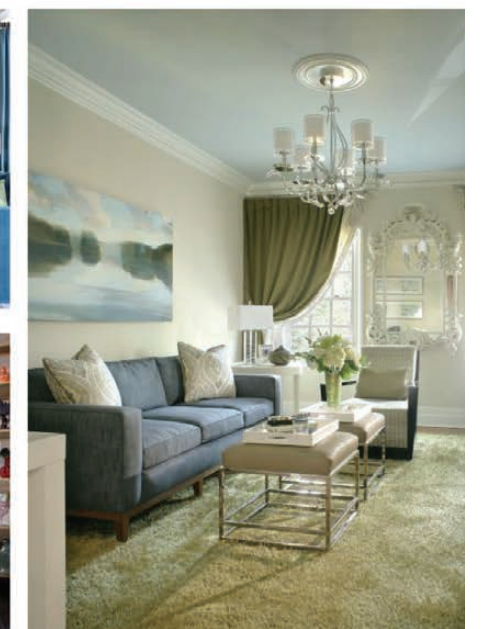
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it more difficult to heal, while others appreciate any and all opportunities to remind people of their loved one. As Tomoko points out, “Whether we like it or not, Steve’s name [as well as Tommy’s and Frank’s] will be an indelible part of history. It’s engraved in memorials all over the country, and his photo is in a museum. It’s hard to wrap your head around that.” And while everyone grieves differently, all of the family members I spoke with indicated the Franklin Lakes community has been incredibly supportive of their loss over the years. Kathy Psirogianes says, “That first Christmas, when everything was so difficult for us, Santa Claus came on the Franklin Lakes firetruck, loaded with cards and gifts from residents for my parents and our extended family. Each of the mayors since 9/11 has been very helpful in establishing and maintaining the memorial garden, and of course, our church, Most Blessed Sacrament, has been a great support. We attended a bereavement group made up of 9/11 families from all over Bergen County, which helped us immensely. That group formed a powerful bond, and we are all still friends today.” Chris Deming acknowledges it is challenging to find anything good in an event as awful as 9/11. Still, he refers to his life after that day as the ‘Butterfly Effect’, explaining, “When we lost my father, the Franklin Lakes community was tremendously supportive and had a large impact on my brothers and me. My stepmother was unable to care for us, and there were families in town who took us into their homes. An anonymous donor paid my tuition at AMBS the following

year. A stranger donated NBA tickets at Christmas. Several men I met through the Franklin Lakes travel basketball program helped me get my first investment banking internship, which led to my current career. The support my family received has inspired me to pay it forward.” Tomoko Schlag echoes a similar sentiment adding, “The support from the Franklin Lakes community was amazing, sometimes even overwhelming. I was motivated to give back immediately, and we decided to support the Library during its capital campaign. We co-sponsored the upstairs window in Steve’s memory. That was very symbolic for us in that the recreation fields are visible from the window, and Steve was a dad who rarely missed his kids’ games and practices. We never miss an opportunity to visit the window when we are in town, and it’s right next to the beautiful memorial pond.”

On September 11, 2021, I will once again watch the memorial ceremonies on television and will research the stories of some who lost their lives on that terrible day. The names will be new to me, but I know that to their mothers, fathers, husbands, wives, children, and other family members – they were everything, and they are missed terribly. When I read about their lives, I will feel like I have been introduced to them, and I will join their friends and family in celebrating their lives and mourning their loss. Whatever you are doing on September 11th, I hope you will take some time to remember Tommy, Frank, and Steven.



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# THE FRANKLIN LAKES MEMORIAL GARDEN

BY CHRISTINE CHRISTOPOUL  
PHOTOS BY PHOTOGRAPHY BY MARTHA

One of the most beautiful areas in our town is the Franklin Lakes Memorial Garden, located behind the library. The entrance is marked with a large stone slab engraved with the names of the three Franklin Lakes men who lost their lives on September 11th, Thomas Cahill, Frank Deming, and Steven Schlag, as well as Alexia Tsairis, a Syracuse University student who was killed in the bombing of Pan Am flight 103 over Lockerbie, Scotland in 1988. The Memorial Garden is in one of the most active areas of town, bordering the municipal buildings, a playground, walking trails, and various sports fields. But step inside, and the area provides a beautiful, cozy, and quiet location to honor the lives of our neighbors that were taken too soon, as well as thousands of others who were killed in terror attacks.

The Franklin Lakes Memorial Garden started out as an Eagle Scout project organized by Philip DeNicola Jr., but it evolved into a commemorative site after the horrific events of 9/11. Dedicated in 2002, the garden was a true labor of love and total community effort. The project was guided by a committee led by Kathy Psirogianes, Tommy Cahill's sister, and JoAnn Romano, a family friend of both the Cahills and Schlags. It was designed by two residents - landscape architect John Meeks of Blue Meadow Farms Landscaping, and engineer Kevin Boswell of Boswell Engineering. The garden was financed by a private foundation that included donations from numerous Franklin Lakes residents, businesses and organizations. Many of them also volunteered their time and expertise to help with construction.

To me, the Memorial Garden is a not-so-hidden gem in our town. When I visit, I immediately feel transported. There is something about how it is situated, the vegetation, and the waterfall's hum, that feels very private and peaceful. It is a serene place to reflect and contemplate life, and the calm it evokes is the antithesis of the chaotic events that inspired its creation. Over the pond, there is a piece of steel salvaged from Ground Zero. It reminds us of the tragedy that unfolded on 9/11 and encourages us to live life in a way that would honor those memorialized at the site. At the same time, the beautiful location, and the fact that our community came together to build such a dignified and



poignant memorial, is very uplifting. Hopefully, it inspires us all to be grateful for our blessings. One of the most special aspects of the garden is something that visitors cannot even see. During construction of the area, children from the families had the opportunity to cast their handprints and write their names in the cement underneath the stone slab memorial that bears the names of their loved ones. It's almost as if they hold Tommy, Frank, Steve, and Alexia in their hands for eternity.

Each year, amid the beauty of the Memorial Garden, Franklin Lakes hosts a 9/11 remembrance ceremony to honor the sacrifice of all those lost to terrorism, as well as the extraordinary heroism and commitment of the rescue workers, military, and their families. The ceremony always includes members of the Cahill, Deming, and Schlag families, readings, performances, and special guests from local organizations. This year, as we mark the 20th anniversary of

9/11, the ceremony will once again be a community effort organized by the Memorial Park Trust Fund Committee co-chaired by Kathy and Councilwoman Ann Swist. Mayor Frank Bivona, Borough Administrator Greg Hart, Deputy Borough Administrator Lynette Sidoti, JoAnn Romano, and Leonor Diehl put significant time into the planning effort and help make the ceremony memorable and meaningful.

Over the years, the Franklin Lakes Memorial Garden has been maintained through generous donations from our residents, town businesses, and organizations. But now, twenty years later, there is a need to replenish the Memorial Park Trust Fund so the Borough can maintain the beauty of the location, and more importantly, what it represents. For the Cahill, Deming, Schlag, and Tsairis families, every day is a reminder of their loved ones lost to terrorism. But for the rest of us, Memorial Garden is a beautiful place to remember Tommy, Frank, Steve,

and Alexia. A place to ensure that future generations will come to know their names - and never forget.

**For information on the Franklin Lakes Memorial Garden or how to get involved, visit [www.franklinlakes.org/memorialpark](http://www.franklinlakes.org/memorialpark).**

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# EURO STONE AND TILE

BY CHRISTINE CHRISTOPOUL



My mother always told me that when decorating a room, a person should choose options for the largest surface areas first – the walls and floors. Over the past decade, tile has taken off as a creative, durable, and low-maintenance way to update the look of your home. Once considered a utilitarian building material, ceramic and porcelain tiles now come in a wide variety of upscale finishes made to look like natural materials such as wood, marble, slate, and other types of stone. Tile can also be used on floors and walls to add color, prints, and geometric designs. The possibilities are endless. But it can be challenging to choose the right materials for your specific project. Euro Stone and Tile, located in Wyckoff, has a creative team that will help you find the perfect high-quality tile or stone to meet both your needs and

your budget. Whether you are planning to update a kitchen or bath, or complete a full home or commercial renovation, Euro Stone and Tile offers a broad selection of porcelain, ceramic, glass, luxury water jet tile, and even cabinetry and shower doors.

Lucy Okunak, co-owner of Euro Stone and Tile, explains, “We began this journey working with our dear friend, Antonella Romano, at Stone and Tile Emporium. After her passing in late 2020, we founded Euro Stone and Tile grounded in the same quality and attention to detail that had been her long-standing tradition. We have always had a passion for renovation and design, transforming something that was once outdated into something entirely new and fresh. Having renovated properties, both residential and commercial, we know that

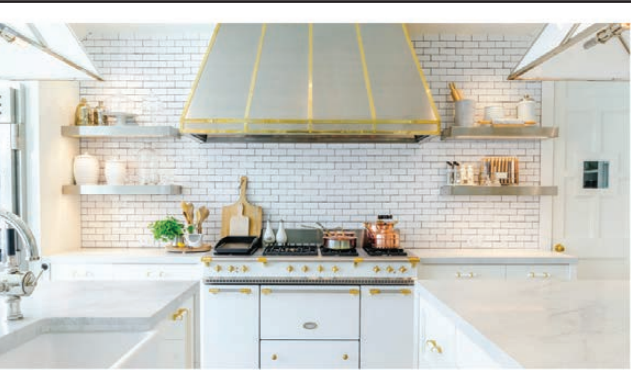


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| Create clear, appropriate investment goals                                     | Develop a suitable asset allocation using broadly diversified funds   | Take control of your costs & keep more of your returns                              | Maintain perspective & long-term discipline  |
| Work with an Advisor to help define clear, realistic goals.                    | The right asset allocation is based on your individual goals and should have the right balance between risk & return. | You can't control the markets, but you can often control the way you pay to invest. | Abandoning a planned investment strategy can be costly.  |
| Design a sound investment plan to keep you focused on your needs.              | A diversified portfolio is less vulnerable to the impact of swings in performance by any one segment.                 | Exploring funds that are lower in cost can make a significant difference over time. | Working with an advisor can help keep a long-term perspective and resist the reactionary impulses that all investors sometimes face. |
| Don't lose sight of your goals by chasing performance or reacting impulsively. |   |   |  |



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Partner

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remodeling should be a rewarding experience, which brings fulfillment and joy, and we strive to bring that to our customers."

At Euro Stone and Tile, the team prides itself on staying on top of recent design trends and integrating its products and services to fit new styles while at the same time remaining timeless. Lucy says, "Biophilia is currently a strong design trend as homeowners are looking for a way to create an atmosphere reflective of health and wellness and to bring the outdoors inside. Natural wood looks, textured neutrals, and subtle blue and green hues all offer a connection to the sky, sea, sand, and forest and help create a relaxing, spa-like feel in your home. Another trend gaining in popularity is large format porcelain tiles. These are a great alternative to natural stone since they are extremely durable, non-porous, low maintenance, and cost-effective."

While re-doing a kitchen or bath is an exciting proposition, Lucy understands that not every client is ready or able to complete a full-scale renovation at this point in time. For those looking to do an easy refresh without breaking the bank, she offers the following suggestions:

- A little paint goes a long way. Painting the cabinets and/or walls is an inexpensive way to refresh your kitchen or bath.
- Replace cabinet hardware. This



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small change makes a big impact.

- Install new flooring. The possibilities are endless, and wood-look porcelain tile is all the rage at the moment.
- Replace the countertops. Consider quartz as it is a low maintenance option with the look of natural stone but is non-porous and won't stain.
- Add a new backsplash. Out with the travertine and in with subway tiles. They are timeless and cost-effective.

Whether you are planning a large renovation, or just looking for some modest updates, Euro Stone and Tile is ready to help. Lucy says, "What we find most enjoyable and rewarding is collaborating with our clients and helping them transform their vision into a reality. We believe in quality, service, and attention to detail, and we bring this attitude to every client and project. By the end of our projects, our clients have become our friends, and that gives us the most joy."

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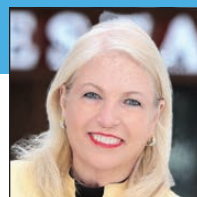
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# HOUSING SHORTAGE IS NATIONWIDE NEWS



BY TERRIE O'CONNOR

No matter what source you choose, the shortage of residential real estate inventory is being discussed throughout national media. The New Jersey MLS reports a 40.6% decline in homes for sale this year vs. the same time period last year, while home sales are up 20.2% and the median home price up 14.8%.

We are not the only area experiencing this phenomenon. Prospective buyers shopping today across the nation have 52% fewer homes to choose from than at this time last year, according to Realtor.com's Monthly Housing Trends Report. This supply crunch translates to a record median list price of \$370,000 nationwide, 15.6% higher than a year ago. This information speaks to the highest demand for homes we have seen in a very long time. How could this have happened? Many ask. The reasons are quite simple:

- There has been a vast reduction in new construction over the past decade: Up until very recently, our area (as well as many other areas across the nation) had been experiencing a slowdown in new construction. Between the shortage of labor in the field, difficulty getting local government approvals for projects, the high cost of materials and financing complications, construction has been on the decline since 2007.
- Millennials hitting the real estate market: The largest generation



since the baby boomers have been gradually hitting home buying age in recent years. Now in their 30's, married and starting families, that trend is peaking right now. This group that had been enthralled with city living and walkability are now anxious for more space and property due to the pandemic.

- Low interest rates: Historically low interest rates throughout the last few years have made housing opportunities more within reach of many renters who have had to contend with constantly rising rents and tight quarters.
- The COVID19 pandemic: The past year, when people have been confined to their homes 24/7 teaching their children and working remotely without the luxury of vacations and socializing, has forced us to look at how our current accommodations meet our needs. If the pandemic has done anything, it has changed the way Americans see their homes and how those quarters fit their lifestyle. At the same time,

the older generation of baby boomers who might otherwise be considering sizing down at this time in their lives, are staying put. They are not anxious to handle the safety protocols required due to COVID19 when selling and have concerns about finding suitable new housing in this current shortage.

- All this has led to an unprecedented market where our agents are working harder than ever helping buyers through endless bidding wars and guiding sellers through the issues of accepting offers that may not appraise out. At the same time, data from the National Association of Realtors (NAR) projects a total of nearly 6.5 million existing home sales in 2021; up significantly from just 5.64 sales in 2020 and 5.34 in 2019.
- One might ask what will end this current market and when will it happen. The answer to what will end this situation is simply a change in supply and demand: either supply needs to go up to meet the current high demand

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- or demand will wane. There are a few conditions that could help to ease the current furor:
- Increase home building to ease demand: We are already seeing throughout our area more new construction underway. However, a number of the issues mentioned above including a shortage of labor force and the high cost and availability of materials still remain.
  - Convince more sellers to enter the market: Higher listing inventory will certainly ease the demand. There are many theories as to why this hasn't happened yet: fears about the pandemic, fears about not finding a new place, wanting to capitalize on future price gains, and even simply contentedness among consumers with their current situation. Whatever the causes, though, the economists predict more sellers will list in the coming months thanks to the rollout of vaccines, as well as interest in taking advantage of continued rising prices.

- Rising interest rates: A slowdown in demand may depend most rapidly on increased rates. However, it would also become a critical factor in building loans. According to NAR's projections, average 30-year fixed interest rates will ultimately rise to 3.3 percent by the second quarter of 2022. These are still great rates, but they are higher than the average of 2.8 percent in the fourth quarter of 2020, and that will translate into higher monthly payments for consumers.
- Less concentration on housing: As the nation sees its way out of the pandemic due to the availability of vaccinations, people will be coming out of hibernation and again spending time outside their homes, planning vacations and spending again on leisure activities. This may ease some of the flocking to the real estate market as the only way to make living circumstances better.

In reality, the solution will most likely be some combination of an increase in supply and a reduction

in demand, but unfortunately either way the current shortage isn't likely to dissipate in the immediate future. All of which is to say the supply shortages currently plaguing the U.S. housing market probably won't be resolved for years. To date, our market simply has not hit its affordability breaking point. People are still paying more and more for homes.

We know eventually that growth will have to level out but economic experts predict this leveling will most likely come more in the form of a slowdown in appreciation in 2022 or 2023. In the meantime, look for our current frenzy to continue for some time to come.

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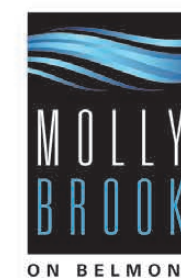


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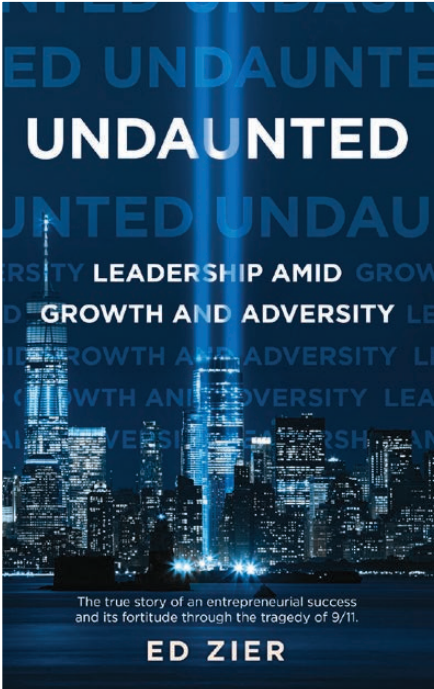


Jill Campbell, Ruth Lapin, Bob Levine and Steve Weinberg, the four Baseline Financial employees who died in Tower 2, are honored at the World Trade Center Memorial in New York City



## Ed Zier Shares His 9/11 Experience in **UNDAUNTED**

BY CHRISTINE CHRISTOPOUL



Anyone older than age twenty-five remembers September 11, 2001. Most people in the New York metropolitan area have a story about something that happened that day, and far too many experienced personal losses or know someone who did. Ed Zier falls into both categories and is sharing his unique perspective in a new book called **UNDAUNTED**.

Ed moved to Franklin Lakes in 1970 as a twelve-year-old boy. He attended Most Blessed Sacrament (MBS) School, played baseball, and was a lifeguard at the Indian Trail Club. He and his wife, Mary Tara, came back to Franklin Lakes to raise their daughters, Keriann and Marybeth, and the family lived here from 1995-2015, during which time they were active parishioners at MBS.

On September 11, 2001, Ed was the chief operating officer of Baseline Financial Services, a company that produced a popular desktop application for institutional portfolio managers. Baseline had been growing rapidly and, owing to that success, obtained office space on the 77th and 78th floors of Two World Trade Center in September

1999, almost exactly two years before 9/11. On that ill-fated day, sixteen employees of Baseline remained in their offices after the first tower was hit. They had no way of knowing that a second plane was on the way. As we have learned repeatedly, the most minor decisions that morning often tipped the scales in favor of life or death. Ed explains, "I had a meeting in San Francisco on September 12th, which meant I had to fly out on the 11th. I could easily have been scheduled to fly flight 93 directly to San Francisco, but due to my frugal nature, I ended up on a 4pm flight from JFK to Oakland, which of course, never took off. I packed in the morning, had breakfast with my daughters, and took a later train out of Radburn, which got me to Hoboken at 8:45 am, rather than my usual time of 7:30. My plan was to go to the airport around 2pm. I never made it into the city. Horrified, I watched the tragedy unfold from Hoboken and then had to scramble to get back home."

Ed made it back to Franklin Lakes, listening to the news reports throughout the trip home. He was

shocked when he heard a reporter state that the towers had fallen. He describes the next few hours in an excerpt from the book:

*As I drove up Peachtree Road in Franklin Lakes, after hearing about our building's collapse, I wasn't focused on what I was doing. I almost ran a neighbor walking her dog off the road. I literally believed that everyone I knew at Baseline in New York had just perished. In terms of what to do next, I only had one thought: Family! I pulled into my driveway honking my horn wildly. My wife greeted me and we hugged for a long time. I then drove directly to my daughters' elementary school. They were in the 5th and 3rd grades respectively. I hadn't thought much about the process of entering High Mountain Road School. However, I knew word would be getting around that the Twin Towers had fallen during a terrorist attack, and I wanted to ensure that my girls knew I was fine. Upon entering the school, I quickly told the desk attendant of my association with the World Trade Center, and that I would like to see my daughters. Helen Attenello, the school's principal, was summoned. Apparently, I was one of the first parents to enter*

*the building. I found Mrs. Attenello to be very supportive, but she had a plan that differed from mine. She had clearly thought it through. She acutely summarized for me that the school likely had several children whose parents worked at the WTC, and she frankly did not want me to introduce that very sensitive piece of news into her school. She also shared that it was unlikely that any of the kids were aware of the news. Remember, kids didn't carry cell phones, let alone smart phones, in 2001. I fully understood her position. She then offered me the opportunity to be escorted to each of my girls' classrooms, where they would be asked to step into the hallway without any indication as to why they were being called. At that point, I had been given very strict instructions. I was to say "Hi, I thought I'd just come by to say hello!" The intent was simply to let them know I was clearly safe, knowing they would invariably learn the news later in the day.*

Once Ed connected with his family, his attention turned to Baseline. It took some time to determine who, if anyone, from the company, had survived. As information started coming

in, Ed learned that of the sixteen Baseline employees in the South Tower when the second plane hit, twelve had survived. Suddenly, he had an overwhelming need to do something. "I felt I needed to do the best job I could to ensure the surviving employees had jobs and that clients wouldn't be let down," Ed explains. "Along with a dozen or so managers in the company, I drove to Philadelphia where we had our software development office and also a makeshift computer room. We had to quickly assess if we could put the business back on its feet. The most difficult challenge was to be operational when the markets re-opened on Monday, September 17th. We prioritized everything that had to be done and came up with a plan. When the market re-opened, seventy Baseline employees from New York began commuting to Philadelphia in two shifts. One shift worked Monday through Thursday, and the other Tuesday through Friday. We continued this way through the end of the year and were successful in that we still grew 2001 revenue by 22% and released the next version of software in February of 2002 - only four months behind schedule.

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When 2002 rolled around, my body and brain let out a big exhale, and I realized I had a new perspective on things. I was proud of what we had done to save jobs, but I had a different view of the world."

Not surprisingly, the events of 9/11 changed Ed's life forever. As he explains, "9/11 stands as the most surreal moment in my life. Nothing comes close. I had been a type-A, driven person. I liked to win. That drive propelled me during the few months immediately after 9/11 as we worked to save Baseline. However, as 2002 came along, and I reflected on the day, suddenly things looked very different. Exciting business challenges like getting a large client or releasing a new version of software, which had inspired me before 9/11, no longer seemed to carry sway. I had gained a new perspective. Watching friends' families go through utterly horrific experiences of dread and sorrow and seeing that our noble reconstruction was, in reality, for the greater good of our parent company's bottom line took a toll. I enjoyed the rest of my career, but I didn't attack it as I had prior to 9/11."

On a snowy Saturday in February of 2005, Ed sat in his home office and wrote down everything he could recall about 9/11. He says, "I wanted my kids, and eventual grandkids, to know what I had seen and experienced. At first, it was just for my family and colleagues - but as I interviewed more and more

**"While reading UNDAUNTED, I felt as though I was back on that horrible day. Ed Zier does a remarkable job of personalizing an event that shook the world. A small group of innocent, decent, hardworking Americans now have their story told along with so many others."**

**THOMAS VON ESSEN**  
Former FDNY Commissioner  
for the City of New York  
and Author of *Strong of Heart*

people, I came to believe that it had wider applicability." As often happens, life gets busy, and Ed put his notes aside for a few years. Retirement and a move to Florida gave him the time he needed to re-visit his notes and write the book. "I feel **UNDAUNTED** is a story that should be added to the litany of 9/11 narratives, and I hope it will keep the experience in our collective American conscience," says Ed. "We owe that to all who lost their lives that day at the hands of evil; especially to the selfless first responders. We must never forget!"

*Ed Zier is a prominent authority on the financial information services industry, as well as recognized for his sales and marketing leadership.*

*As the Chief Operating Officer of Baseline, he helped the entrepreneurial success grow from \$3 million to over \$50 million in annual revenue in less than ten years. He also jointly led his Baseline colleagues through the rebuilding effort after sustaining complete devastation at the World Trade Center on 9/11. After leaving Baseline in 2004, he spent many years running his own consultancy to help small and eager financial information firms realize their potential. Mr. Zier earned his undergraduate degree from the University of Notre Dame, and gained his MBA from New York University's Stern School of Business. Today, Ed and his wife live in Naples, Florida. **UNDAUNTED** will be released this month by Koehler Books. For more information, visit [www.edzier.com](http://www.edzier.com).*

## Tommy Kid Foundation Holds First Annual Golf Outing

BY CHRISTINE CHRISTOPOUL

In our March 2020 issue, we brought you the story of Tommy Oliver, who lost his battle with Hepatosplenic T-cell Lymphoma, the result of a life-long battle with Crohn's disease treatments. Honoring Tommy's wishes, his family, headed by his dad Jack Oliver, formed The Tommy Kid Foundation. The foundation is dedicated to finding better treatments and cures for these diseases and will hold its first annual golf outing at Crystal Springs Golf Course on Monday, September 20th, to help raise funds for these efforts. To learn more about the foundation, visit [www.thetommykidfoundation.org](http://www.thetommykidfoundation.org). To register for the golf outing visit <https://ttkf-2020-golf.golfgenius.com>.



## Borough Offers Free CPR Course

BY CHRISTINE CHRISTOPOUL

On September 25th from 9am-1pm, the Franklin Lakes Volunteer Ambulance Corps will be offering a free CPR class to residents of the borough. The class will be held at the Ambulance Corps building and will be taught by a certified CPR instructor with the Franklin Lakes Police Department. Each participant will learn life saving skills and receive a CPR certification card. For more information or to register, contact Laurie Burnette at [lburnette@flvac.org](mailto:lburnette@flvac.org).



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## 553 BLUEBERRY PLACE - \$860,000

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