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**Jennifer Kirby, CIMA®, CSRIC®**  
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# A MORNING VOLUNTEERING at Cranford Family Care

BY NATALIE FIDLOW  
@NFIDLOW

I decided to volunteer in the spirit of the Thanksgiving season. I had heard a little about Cranford Family Care but didn't know exactly what they did. Instead of researching and possibly falling into analysis paralysis, I picked up the phone and gave them a call.

Julie Carroll, the director, answered. I rambled on as a timid first-timer, to which Julie politely replied, "When would you like to come in? You could help us stock the pantry. If you prefer grocery shopping, we can have you do that."

That was easy!

I arrived at my scheduled time and followed a man pushing a cart into the building. The cart overflowed with loaves of bread, and those loaves would be my assignment for the day.

I went to work, dividing and bagging bread into family-size portions. Julie talked to me about Cranford Family Care as she coordinated food and volunteers for the day. She had a fantastic ability to speak, grab a ringing phone, tend to other volunteers, and resume speaking mid-sentence...right where she left off. This lady has multi-tasking down. She also answered all of my questions.

## *What is Cranford Family Care?*

"Families fall on hard times for various and often unexpected

reasons — divorce, an illness, a job loss — or even a hurricane. Cranford Family Care provides Cranford residents in need of temporary assistance with food and financial support."

The not-for-profit has held to this mission since its founding in 1936.

## *What does the assistance look like?*

Groceries. During our conversation, Julie bolted to grab the ringing phone. She came back with a grocery order for me to make. The order consisted of a batch of items for cooking meals, snacks, pantry basics, and paper goods. Julie showed me how to thoughtfully pull pantry items that worked for the family's size and preferences. And bread! Every Monday, Wednesday, and Friday, everyone gets bread.

The items are collected in a shopping cart and parked by the front door. Julie will add the eggs, meat, and dairy when the family calls her to let her know they have arrived. She'll meet them at the front or wheel the cart to their car. Very discreet.

One other food benefit that CFC coordinates are meals for seniors. They started doing this after Hurricane Ida.

Financial support may include temporary assistance with rent or mortgage payments, utility bills, and other expenses.



## *How have collections for CFC been going?*

Julie states that the community has never wavered with support, and in keeping discretion, Julie says that many families have needed help over the last two years. "Cranford used to collect enough food that we could assist in providing food to neighboring towns, but since the Covid-19 Pandemic, that trend has reversed. Many moms had to cut back on work to watch their children at home. And then Hurricane Ida created a great need. Neighbors called, saying people were living on peanut butter for days." Julie tells me more but also wants to make sure identities stay confidential. "We estimate that it takes people 6-12 months of struggling before they come to us. And while there are various

reasons, one is getting over a stigma. Confidentiality helps remove that. No one should delay getting help."

Another order came in, and I collected items. There was no olive oil. An uneasy feeling hit me in my stomach. What does a food pantry do when they run out of food? "Julie, I can't find the olive oil." "Oh, are we out? I'll add that to the list for the volunteer to pick up some at the store today." This led to my next question.

## *How does Cranford Family Care get the funds needed to run?*

"We are self-funded. Our fundraising is done through Project Home. Project Home of Cranford, another non-profit, fundraises solely for Cranford Family Care. Their fundraising



dollars are used by carefully screening and qualifying Cranford residents who need assistance to remain in the community. The group's big fundraisers are the town-wide garage sale, a Ladies Night Out dinner, and the Monster Dash race."

Julie then smiles, "But that's not all; it's an all-hands-on-deck mentality. This last Summer, our Pantry has been shallow, so we have been spending \$3,000-\$5,000 a week to add groceries. Community members also hold fundraisers for us. Groups — like the Jaycees — fundraise. Kids run lemonade stands. A

community member raffled off a week at her shore house and raised over \$8,000! Equally important are donations of food. We are so grateful for the community, and in return, we buy items, gift cards, and food locally."

**How do you get your food donations?**

Food drives go a long way. Julie looks forward to other drives coming on board to stock the pantry. Given the uncertain economy, she senses that residents' needs may increase. The Breadsmith donates bread weekly. Organizations,

schools, and individual citizens make a huge difference by donating food and pantry items, toiletries, and paper goods. "We wouldn't be here without the huge community support from our board, volunteers, and local businesses."

**Who volunteers?**

Julie has about 100 regular volunteers that range from 8th grade to 92 years old.

I was lucky enough to meet a couple of the regulars that morning. Patti Folinusz walked in carrying 12 individual meals. She makes meals once a month and coordinates

what next month's meal idea would be with Julie. Then Juan arrived. Juan Perez, a 21-year-old student at the Jardine Academy next door, volunteers three days a week to hone his work skills. Juan is a staple and looking to celebrate his one-year anniversary as a CFC volunteer. He dutifully makes up several meals for seniors and delivers them around town.

I wrapped up my last loaf of bread, and Julie thanked me. I thanked her for letting me be there. What a warm and welcoming place. I'll definitely be back, and I recommend it to anyone in 8th grade or up looking to help your neighbor with food, money, or your time this season and beyond. Keep it local!

*For more information, visit Cranford Family Care's website at [cranfordfamilycare.com](http://cranfordfamilycare.com) or at Cranford Family Care on Facebook.*



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# local pet



## A Regal and Smiley COVID Puppy

<b>FAMILY MEMBER NAME</b>	Brooke, Ralph & Reese (10)	<b>PET NAME</b>	Cookie. <i>Formal Name:</i> Sir Cooksworth Fluffington Filosa	<b>TYPE OR BREED</b>	Mini Sheepadoodle	<b>MALE/FEMALE</b>	Male	<b>AGE OF PET</b>	2
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### Where/why did you get your pet?

Cookie is a true Covid puppy! We had been wanting a dog for a while, but our crazy work schedules made it difficult. So two weeks into the Covid lockdown, in March of 2020, we realized we were going to be home for a while and decided it was the perfect time to welcome a dog into our lives. We had been thinking about getting a doodle because we heard they are good family dogs but we had never heard of Sheepadoodles until we came across Cookie and fell in love with his snuggly cuteness.

### Is there a story behind your pet's name?

Our daughter named him Cookie because he is the color of an Oreo cookie. But once we got him home and got to know him, we felt like he deserved a more distinguished gentlemanly name. After much deliberation, we came up with his formal name: Sir Cooksworth Fluffington Filosa. There was serious debate over "Fluggington" vs "Sniffington" but I believe we made the right decision.

### Anything special or unusual about your pet? Any funny stories?

Cookie is a total lover and greets almost everyone he meets with a smile, literally. It is kind of funny to see because his front lips come up and you can see his teeth but we researched and learned it is called a "submissive smile." He even does this when he goes to the vet or groomer!



His enthusiasm can be overwhelming to some of our friends who don't love dogs as much as we do but he is determined to break them down and tends to snuggle the most with those that are least thrilled about it;

### What do you like best about your pet?

The unconditional love he provides! All he wants in life is to be with us and love us and it feels so good to come home and have him greet us with his smile and kisses. He also requires a lot of love and affection in return—if we aren't giving him enough attention he'll jump on top of us (wherever we are sitting) or paw at us until we start petting him. But, we wouldn't have it any other way!

### How spoiled is your pet?

He is extremely spoiled. He sleeps in our bed with us and one of his favorite spots is right above our heads with his head on our pillow. He also has multiple bins of toys around our house.

### How has the pet enriched your life?

In addition to the unconditional love he provides, he makes us laugh every day with his crazy antics; from stealing our socks to getting the zoomies. It has also been a great way to force us to get out of the house to take him on walks and we have met new friends in the neighborhood in the process! Cookie has many dog friends in town that we look forward to bumping into on our daily walks.





## ***This future NFL star loves halibut and doing flips***

### SPOTLIGHT

**Name:** Jake Battaglino

**Age:** 10

**Grade/school:**  
5 / Livingston Avenue School

**Family Members:**  
John (Dad) Lauren (Mom) John (Brother) Taylor (Sister)

**Something unique about me:** I can do back and front flips.

**When I grow up, I want to be:**  
NFL Player

### FAVORITES

**Activities/Hobbies:** Football, Baseball, Basketball, Coloring/Drawing, Collecting baseball and football cards, Reading, Playing the saxophone, Video games

**Animal:** Shark

**Color:** Green

**Food:** Halibut

**Movies:** The Sandlot

**Music:** Imagine Dragons

**Place to play:** My grandparents' shore house

**Sports teams:** Carolina Panthers, NY Yankees, Milwaukee Bucks

**School subject:** Gym

**Vacation:** Myrtle Beach



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## Meet Adventure Guide Erika!

**Tell us about yourself?**

I am in Nursing school and during my labor + delivery and mother + baby clinical rotation I learned that I was meant to be around kids!

**What is your favorite Goin' On An Adventure party theme?**

Harry Potter. I love Magic. Playing a game of quidditch feels like a childhood dream come true!

**What is the best part of leading Goin' On An Adventure parties?**

Being able to change things up a bit when something isn't working at a party, depending on the interest of the kids! Each party is different and it is easy to tell what specific activities the kids will enjoy more.

**What is your best memory from a Goin' On An Adventure Party?**

During a Pirate Fairy party and seeing the kids 'click' and their excitement once they figured out how to solve the final treasure puzzle.

Meet All Our Guides At

[www.goinonanadventure.com/meet-the-team](http://www.goinonanadventure.com/meet-the-team)



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MELISSA IS THE CONGESTIVE HEART FAILURE PROGRAM COORDINATOR AT ST. JOSEPH'S REGIONAL MEDICAL CENTER IN PATERSON, NJ.

SHE HAS THREE CHILDREN WITH HER HUSBAND CHRIS. JOSHUA (8), JACOB (5) AND JAXON (1). MELISSA AND CHRIS MOVED TO CRANFORD IN 2014.

## Melissa D'Mello

### A mom whose life's work is to serve others

single mother. Her entire life has been about sacrifice and serving. This was perhaps the biggest blessing I received growing up; watching, learning, and internalizing what it means to serve. She instilled that same value in my brothers and I at a very young age, and I am resolute that my upbringing is the root of my passion today. Now, as an adult, serving others, encouraging others - even in their most challenging times, is my calling. I have been fortunate enough to be able to bridge my passion and purpose with my livelihood when I became a nurse and then subsequently, a nurse practitioner. As a nurse, I had the ability to directly change the trajectory of a person's life in a very meaningful way - sometimes in life or death situations. As a nurse practitioner, I have expanded on that role and have been provided a platform to assist a special group of people with recovery and comfort. The best part is that I have the ability to foster even stronger relationships with my patients and their families. That is why, when the COVID pandemic was at its peak and this unprecedented decision making opportunity to serve and help presented itself - I chose to serve. I will always choose to serve.

Mizu Sushi or the Cranford Hotel. However, if it were up to our kids - we would be at Thirsty Turtle or El Paso every night! It is not just the restaurants, but the kind and warm atmosphere that all of our local boutiques and businesses in our town have. That is what makes Cranford so unique.

#### What do you enjoy doing for self-care?

I know all moms can relate to this, but honestly I had to first give myself permission to properly do self-care, and do so unapologetically. My morning routine plays a huge role in my self-care process, and I have promised myself to begin every day by giving back to me. This includes exercising and a built in, must have, 10 minutes to reset, pray or just enjoy the moment of silence before all the responsibilities of the day set in. I also invest time in myself by reading. I am big on promoting personal growth by making sure I am constantly learning. I like to think of myself as a lifelong student and I am consistently trying to encourage myself to try something new.

#### What is your favorite go-to dinner recipe or take-out when you're short on time?

My go-to has always been shrimp over rice and veggies! It is a family favorite, nutritious, quick and easy. In a real pinch, we love breakfast for dinner. On those long, tough days where there are not enough hours, it may not be the perfect dinner but, hey, it's good enough!

#### What was the best advice on motherhood that you ever received?

The best motherhood advice I have received is, "You don't have to be the best, you just have to be good enough." As moms, we wear so many hats and struggle to find the balance between them all. It is nearly impossible to believe we can be perfect at every hat we wear. For me, it is not about struggling to be the best anymore. Instead, my focus has shifted to making sure I am present with my kids and making sure we are happy. That is, after all, what they will remember.

#### What is your favorite restaurant and/or place to shop in Cranford?

Cranford has so many great businesses in town. If we are running late in the morning and need a quick breakfast, Mr J's Deli is our go-to. For late night summers, we are hitting up Vanilla Bean for two scoops. On date nights, you will see Chris and I all over, from Venue 104, Oak & Tavern,



#### What are your favorite family activities in Cranford?

We have experienced so many "family favorites" in Cranford that it is hard to narrow it down to just a few. It seems with every season our community creates new opportunities for local families and friends to come together and cultivate connections and relationships. Some of my favorites have always been Porchfest, the Cranford Jaycees Great Pumpkin Carve Out, and the haunted houses in the fall. The Santa Toy Drive that the Cranford Fire Department and the Cranford Jaycees organizes in the winter is always an event that helps to continue Christmas magic. The spring and summer are sweetly filled with sporting events, street fairs and live music. Truth be told, we just

can't get enough of Cranford. I have always found that all of these events show the best part of our community. Every time we attend one, I'm always amazed over how our community comes together - whether it's to celebrate or help those in need. As we have continually witnessed, Cranford families show up and make it a priority to participate.

#### Tell us about your job or passion.

My passion is to serve. That passion has manifested itself in different ways throughout the course of my life. When I was younger, I would watch my mother work tirelessly as a nurse. She worked double shifts and never complained because she loved what she did. Then, I would see her come home and work tirelessly as a

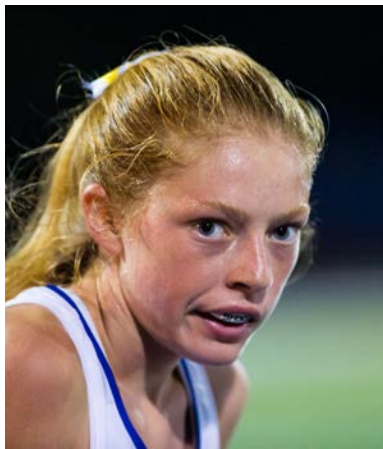




# Cougars Field Hockey Battle the Blue Devils Under the Lights on Sept. 27

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# Meet Jennifer Kirby of Talisman Wealth Advisors



### *Why did you decide to raise your daughter in Cranford?*

When our daughter was little, we were in Jersey City and decided that we wanted a change. So we started looking for a true community — somewhere that has everything Cranford has — a family-centered culture, a good school system, a walkable downtown, and access to public transportation.

We visited to get a feel for the town. After walking by the river, we went to Vanilla Bean for ice cream. Some teenaged girls were sitting at the table next to us. I asked them, “How do you feel about growing up here?” Their response was so enthusiastic and sweet: “We love Cranford! You should move here!” It was right out of a movie. That was when I realized, “This is the place for us.”

We moved into a Dutch Colonial farmhouse right on the river when our daughter started first grade in 2011. Now she is a senior at CHS.

### *Tell us a bit about your business. How did it start? Where is it now?*

In early 2021, my partner Frank and I founded a fee-only financial planning and wealth management practice, Talisman Wealth Advisors, in Mountainside. We are on the border of Cranford next to Echo Lake Park.

**Your Names:** Jennifer + Brian Kirby

**Child's Name:** Sansa Lorelei

**Pets (if applicable):** Jiji

**Company Name:** Talisman Wealth Advisors

**Website:** [www.talismanwealthadvisors.com](http://www.talismanwealthadvisors.com)

**Phone Number:** 908-519-8120

**Email:** [jennifer@talismanwealthadvisors.com](mailto:jennifer@talismanwealthadvisors.com)

He lives in Scotch Plains and, like me, has been part of his community for many years. We met at one of the big advisory firms about five years ago. He's been in the business over 20 years, and I started my advisory career in 2013. When we teamed, we each brought a lot to the partnership in different areas but shared a vision — operating as fiduciaries and sitting on the same side of the table as our clients. We picked Mountainside for our office because we love our towns and wanted to make it very accessible for our local clients.

***How do you help people?***

We help people answer the most important financial questions of their lives: Do you have the money you need for the life and goals you deserve? If not, do you have a roadmap on how to get there?

***What are your greatest financial concerns?***

We review everything related to that — income, expenses, what they have, what they want, what they need, how they feel about it, and what challenges they face. We want to understand their values. From there we create a financial plan and help clients execute on it. We do this on an ongoing basis as their lives and needs change. My favorite question for clients: “If you had no financial limits, what dreams would you fulfill?”

***What specific challenges have you overcome with the business over the years?***

People are nervous. The markets have raised concerns. The days of working at the same company for your whole career are over. The safety nets aren't so safe. People are watching their elderly parents deal with big healthcare expenses. College costs. Saving for the future. Trying to enjoy the present. It's a lot for anyone. So, I think the hardest part of this business is walking people through the emotional aspects of their financial lives; our role is to help clients make clear-headed decisions during big transitions, sometimes under very stressful conditions like illness, death, or divorce.

At the same time, we do it in bite-sized chunks. We keep the process manageable and make sure our clients understand everything we do. Many advisors try to tackle everything right away. Experience has taught us that people get overwhelmed; that prevents them from acting on important things. We help clients prioritize what to do first and go from there. It's a very powerful, transformative process for clients.

***What is unique about your company? What sets you apart from the rest of the companies like yours?***

I think there are three ways we stand out:



**Trust.** This is a trust business, and people need to feel listened to. They must have a sense that you are competent — that's table stakes. But trust is the heart of it. We focus a lot on earning that trust by listening closely, getting to know our clients very well, anticipating their needs, and getting in front of their concerns.

**Service.** How often have you called a contractor or a service provider, and have gotten no response? It's pervasive and it drives us crazy. That's why we are sticklers about service. We communicate quickly to the point that clients are often surprised: “Wow, you got back fast!” Apparently, this is a huge differentiator! We also ensure that clients hear from

us regularly and they have access to us any time — in person, phone, text, online — we meet them wherever they are. And 9-5 doesn't apply.

**Depth.** There is no robo anything about us. Clients tell us that we provide a lot of value because they can come to us about any aspect of their financial lives and the advice is contextualized, nuanced, and very specific to them. And it's ongoing; as their lives evolve, we stay in step with those changes and advise accordingly.

***Who do you work with?***

We are open to working with people who see value in having a financial plan and have investment portfolios. Our practice has reached a critical mass around three types of clients: families, women,



and small business owners. Each group shares common concerns with which we have a lot of experience, and that is helpful and reassuring to them.

**Local Restaurants – what are your go-to faves?**

Vanilla Bean, of course. Mr. Bin’s, Track 5, East Wok for take-out. And Ani Ramen House! The Pork Belly Bao Buns are killer.

**What advice can you offer to the residents?**

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**Name:** Peter  
**Family Names:** Eric, Jessica, Richie & Andrew  
**Pet:** Elsa  
**Age/Grade:** 16 years old, 10th grade  
**School:** Montgomery Academy

## An Inspiring Cranford Resident With Volunteerism in his Heart

PETER FEKETE WAS BORN WITH A CHROMOSOMAL DISORDER CALLED JACOBSEN SYNDROME. HIS ENTIRE LIFE, HE HAS HAD TO WORK HARD FOR THINGS THAT COME NATURALLY TO OTHER KIDS. BUT WHEN HE PUTS HIS MIND TO IT, HE CAN ACHIEVE ANYTHING.

### *Tell us a bit about yourself. What are your interests and activities?*

I really like to play and watch sports. I play basketball for my school's team. In town, I play Top Soccer and Buddy Ball. The Yankees, Nets and Devils are my favorite pro teams to watch. But my #1 team is the Cranford varsity baseball team. This year I was their team manager. I went to all of their games and I got to ride the bus home with the team. Coach Mac even made sure I got a medal when the team won counties. For fun, I also run with my dad. Be sure to follow our Instagram account @irunwith-Peter to see us running!

### *Tell us about your fundraising efforts and your commitment to the Tunnel*

### *to Towers organization.*

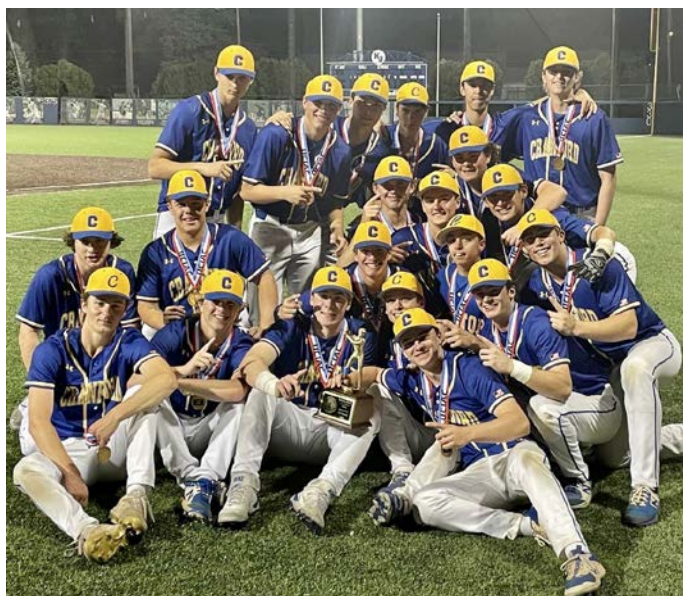
The Tunnel to Towers organization helps the families of firefighters, police officers and military, so I wanted to help. I raised \$1,700! This year my dad and I finished the 5K race for Tunnel to Towers in 32 minutes.

### *What inspires you?*

Stephen Siller was a hero. He died saving other people on 9/11. His family created the Tunnel to Towers organization in his memory. That inspired me.

### *What advice can you offer to the other teenagers about volunteerism?*

"While we have time, let us do good" is the organization's motto. Teenagers are not too young to help others. It feels good to help others.



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# The Joys of Being a TOPSoccer Buddy

By Lily Young



I began working as Jackson's TOPSoccer Buddy when he was in first grade and I was in 8th grade. This fall will mark our fifth year playing together. TOPSoccer has been, without a doubt, one of my favorite things I've ever been part of here in Cranford, and I encourage any athlete in town to become a buddy.

TOPSoccer is a program that pairs kids who need extra support with a volunteer buddy, so that every child has an opportunity to learn and play soccer at their own pace. Per the Cranford Soccer Club's website the goal of the program "is to enable these athletes to develop their fitness, technical skills, courage, and self-esteem, through the joy and excitement of playing soccer."

This description, however, does not do enough to illustrate the joys of working as a buddy here in Cranford. I can't attest

to other buddies' experiences or the experience of players or parents, so I'll share only my own experience as a buddy.

My buddy, Jackson, is, first off, one of the coolest kids I've ever met. He's curious, enthusiastic, and eager to learn. He's kind and funny and always has a fun fact on hand.

Every single player at TOPSoccer, not just my own buddy, reminds me why I fell in love with soccer to begin with. It is, at the end of the day, about community. TOPSoccer is a team like any other. The players and their parents, the buddies and trainers, all come together on Saturday to partake in something wonderful and get out in the (usually) good weather.

Any athletes reading this know what I'm talking about when I say that, at a certain point, a sport stops being just a sport and becomes something

else altogether, with its own politics and weight. It follows us off the field and becomes complicated. Watching Jackson go from asking what time it was every couple of minutes because he was so eager to leave, to sending a ball soaring cleanly through a hula hoop reminded me how much joy there is in playing for the love of the game. For the love of a beautiful day filled with friends in the same color jersey.

I can't pretend that my buddy skills brought about this transformation in Jackson (instead, I'd attest it to his willingness to learn, his incredible listening skills, and his relentless persistence and good nature), but in this way, TOPSoccer has taught me an invaluable lesson, too. I feel I'd be remiss if I didn't encour-

age others to work with this program. I have been shaped by the bond I've been able to form with Jackson. There are so many players who need buddies, who need someone to take the time to show them how purely, simply fun a sport like soccer can be.

So if you love kids and want to make a new friend and maybe introduce to them something that you love, something that has shaped you, please consider volunteering with TOPSoccer. I can honestly say it's my favorite part of any weekend in the fall or spring, and I will forever be glad I had this opportunity to spend ten seasons with Jackson.

The TOPSoccer program, is offered at no cost to Cranford residents brought to the town by Cranford Soccer Club



# It May Be a Time for Tax Loss Harvesting

Watching your investments take a tumble in the stock market generally isn't a fun experience. But seasoned investors know that market volatility – and the inherent ups and downs that come with it -- is a natural part of the process, and that historical trends show that market swings even out over time.

In the right conditions, a market drop can even present opportunities, such as with tax loss harvesting.

If this concept intrigues you – particularly in light of recent stock index declines - here's what you should know:

## A POTENTIAL TAX-SAVING STRATEGY

The tax loss harvesting strategy applies specifically to investments held in taxable accounts. Since current taxes aren't applied to IRAs or workplace retirement plans, this strategy is not applicable in those accounts.

The tax benefit of selling a security in a loss position is that those losses could potentially reduce your tax liability. Suppose you invested \$10,000 to buy 1000 shares of a stock for \$10 per share more than a year ago. Today, if the stock's value dropped to \$8 per share, your initial investment is now valued at \$8,000. The stock may recover and eventually appreciate in value. But if you sell it today, you could claim a \$2,000 long-term capital loss. Is that the right choice?

## THE UPSIDE OF TAX-LOSS SELLING

One deciding factor is whether you have capital gains that can be offset by the losses you incur from selling securities in a negative position. Long-term capital gains which relate to assets you've held for more than a year are taxed at rates of 0, 15, or 20 percent based on your federal taxable income. If you had a \$3,000 long-term capital gain to claim on your 2022 tax return, that would come with a federal income tax bill of \$450 if your long-term capital gain is taxed at the 15% rate. If, at the same time, you lock in a \$3,000 long-term capital loss on a different investment, it will offset that gain and eliminate the tax liability with respect to that capital gain.

Likewise, if you own mutual funds in a taxable account, they may pay out capital gains distributions this year, even if they are not performing well at the present time. Those gains too can be offset by capital losses you claim.

Note that you may not need or want to offset capital gains if your taxable income in 2022, including the gains, is \$41,675 or less for single tax filers or a married taxpayer filing separately, or

\$83,350 or less for a married couple filing a joint return. Taxpayers with total taxable income and gains below those income thresholds qualify for a 0% tax rate on long-term capital gains. Singles and married couples filing a joint return can use up to \$3,000 of net capital losses to offset ordinary income (\$1,500 for a married, filing separately, tax filer). Beyond that, unused losses can be carried forward to offset potential taxable capital gains in future tax years.

## CAUTIONS ABOUT TAX LOSS SELLING

The downside to selling a position that has suffered a loss is that you can't purchase that specific security or one that is "substantially identical" to it 30 days before or after the sale at a loss without the possibility of running afoul of the wash sale rules and deferring the loss. Choosing to sell also means you sacrifice the potential to benefit from a rebound in the price of the security while you are out of the position. You want to be certain that you are comfortable not owning a specific security for a period of time that could be a candidate for tax loss harvesting.

Most of all, any buy-or-sell decisions you make regarding your portfolio need to go beyond just the tax consequences. Talk to your financial advisor about how tax loss harvesting opportunities fit into your overall financial plan. Be sure to consult with your tax advisor as well to understand how tax rules apply.

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# restaurant spotlight

## The Saturday Local

BY LILY TERHUNE

The Saturday Local is your local food inspiration in the Cranford area and beyond! Follow @TheSaturdayLocal on Instagram and Facebook to stay in the know about new restaurants, drool worthy dishes, and places to visit in the area.



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