



SEPTEMBER 2020

REVIEW

A SOCIAL MAGAZINE FOR THE RESIDENTS OF RIO VISTA

Creating Opportunity:
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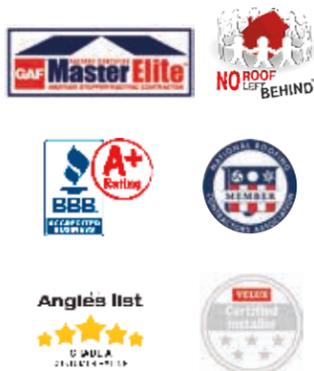
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JANUARY	7, 21	AUGUST	4, 18
FEBRUARY	4, 18	SEPTEMBER	1, 15, 29
MARCH	3, 17, 31	OCTOBER	13, 27
APRIL	14, 28	NOVEMBER	10, 24
MAY	12, 26	DECEMBER	8, 22
JUNE	9, 23		
JULY	7, 21		

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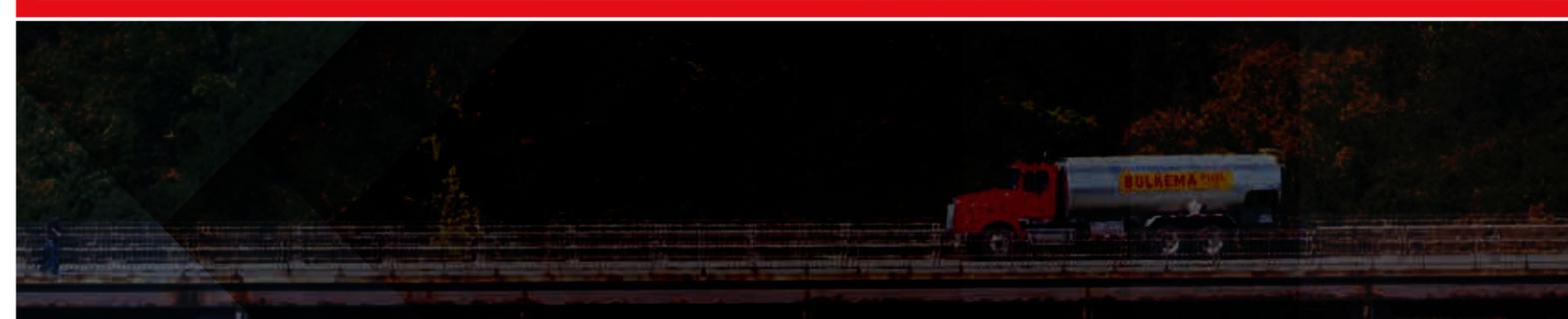
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Publisher's note

“Autumn is a second spring when every leaf is a flower.”
– Albert Camus

Who doesn't love autumn? The hint of crispness in the morning air, the bright green of summer turning to gold and red, the sweet bite of a freshly-picked apple. And how could anyone forget the exuberant return of pumpkin spice everything!

In this month's issue of *Rio Review*, take a photo tour of Our Home of the Month, a spacious estate with exquisite hardwood details throughout and featuring a kitchen worthy of

a five-star chef.

Rio Vista resident Cheryl D'Elia of Christie's International takes us through her "to do now" tips for homeowners thinking about selling.

In our cover story, meet the Mahwah Regional Chamber of Commerce and learn about the multitude of opportunities for local businesses to connect with community in promoting economic development in our area.

And finally, best wishes to our students, teachers and parents as they embark on this new school year.

Learning may look a bit different, but we're moving forward as a community to provide our young people the tools and support they need to be successful in the coming year.

A special thank you to the Sponsors who make *Rio Review* possible. It's through your support that we are able to share the stories that bring our community together.

Your eyes and ears on the streets,



Aaron Klein
Publisher
RioReviewMagazine@gmail.com

home of the month

10 Patrick Brem Court



This incredible brick estate offers a spacious floor plan and high-end finishes throughout. Enter the grand foyer featuring marble tile and dramatic double-height ceilings. The formal living room and dining room have beautiful hardwood floors with walnut inlay. The south-facing great room features coffered ceilings and elegant millwork, equipped with wet bar, flowing into an eat-in chef's kitchen. Also on the main level are a cherry wood home office, bedroom with en-suite bathroom, and a full guest bathroom. Go upstairs to find the private master suite with ample closet space and spa-like bathroom with steam shower. Down the hall are another 4 spacious bedroom suites. Downstairs is the expansive lower level with 8' ceilings, bonus room with full bathroom, and additional storage. Step out into a lush tree-lined yard with gunite pool and hot tub.

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real estate news you can use

By Cheryl D'Elia, Rio Vista Resident and
Christie's International Real Estate

Selling Your Home

—WHAT TO KNOW

Right now there are a lot of people who are looking to buy in this area. Some are coming in from urban areas, and others are looking to upgrade or have transferred to this area.

Due to the demand and spike in pricing, many people are considering selling their homes now.

Here are some pointers to keep in mind. The basics are pretty obvious:

Make sure your home looks great, outside and inside!

Get rid of clutter. Even if you have to pack up and put boxes in a corner of your basement or garage, it is better than having the home look cluttered. Buyers will open every door—make sure you clean out and organize.

If you need to paint, do it. Get rid of old, dated window treatments; better to have bare windows. Have adequate lighting. Get a professional cleaning when you are finished removing the clutter. Get all glass and mirrors cleaned.

A lot of buyers focus on kitchens and bathrooms. If you are thinking of getting the most for your home and you want to spend some money updating, kitchens and bathrooms would be a good area to focus on. Best bet is to keep your home updated as you live there. Many people wait until last minute and then spend money when they are moving out (so the next person gets the benefit of the work done).

Make sure your systems work.

HVAC, Central Vac, Hot Water Heaters, etc.

Hire a professional Real Estate Agent who has YOUR best interest in mind.

Research indicates that a professional Realtor can often sell your home faster and for a better price than you can on your own. What does it take? Hard work yields success. Selling your home is no different.

I noticed something early on: no advertising, no open houses, no people looking at the home -- all mean no sale! There is no secret recipe. Some sellers do not want a lot of strangers coming into their home in the evening or on weekends when they want to relax.

The goal to get the most money for your home and to sell it quickly is to price it right (but not low) and to get as many people into that home as possible (in person and virtually)! The more eyeballs on that home, the more of a success in the sale of the home. Ask your realtor what their plan is to accomplish this?

Frequent open houses, advertising (print/internet/other), social media, pipeline, signs, current clients, exceptional photos (aerial, matterport, internal, external) and on. I spend a lot of my budget on advertising. It helps my clients, and it is how I have grown my business. If someone wants to list your home and just sit and wait for people to call them from your sign, this may not be the person who will provide the results you want. If their plan is to lower the price of your home every two weeks or month, this may not be the person who will do the best by you.

While I work with a lot of buyers, and I have found it a pleasurable experience, I always welcome a listing appointment. I do my homework with a thorough analysis and explanation of comps. The advertising I do on the internet and elsewhere not only helps me attract buyers to work with, it also helps sellers to get their home sold.

Please feel free to contact me for a complimentary comprehensive sales analysis for your home. I would love to work hard for you to get the most for your home.

Best,

Cheryl D'Elia
Your Neighbor at 17 Crocker Mansion Drive
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SLEEP &

Mental Health

healthy living

By **Jaieta Chaterjee**, Rio Vista Resident

Not getting enough sleep skews our ability to regulate our emotions. In the long run, this can increase our risk of developing a mental health condition. In turn, conditions such as anxiety and depression may cause further sleep disruption.

Fortunately, there are proven ways to improve sleep quality and break out of this vicious cycle. In this article we discuss sleep and its deep relationship with mental health. Shakespeare's description of sleep as "nature's soft nurse" was closer to the truth than he could have known.

According to the Centers for Disease Control and Prevention (CDC), insufficient sleep increases the risk of type 2 diabetes, cardiovascular disease, and obesity. Sleep is essential for the physical upkeep of the body, but it also helps maintain cognitive skills, such as attention, learning, memory, and emotional regulation.

Getting a good night's rest even underpins our ability to perceive the world accurately. Research suggests that going completely without sleep for 3

or more nights in a row results in perceptual distortions, hallucinations, and delusions.

The latest discoveries about the importance of sleep for physical and mental well-being come at a time when technology is putting pressure on sleep time as never before. Social media, the internet, TV on demand, and video games are increasingly keeping us from our beds in the evenings.

The CDC advice that adults get between 7 and 9 hours of sleep a day, with the specific recommendation varying by age. However, according to the 2012 National Health Interview Survey, almost one-third (29%) of adults in the United States sleep for less than 6 hours each night.

Poor sleep is a recognized risk factor for the development of a range of mental health issues.

A study that followed 979 young adults in Michigan, for example, found that insomnia was associated with a four-fold higher risk of depression 3 years later. A review of research found evidence that insomnia preceded the development of not only depression but also bipolar disorder and anxiety disorders. The researchers also found a link between insomnia and an increased risk of suicide.

In 2020, a study published in *JAMA Psychiatry* identified an association between sleep problems in early childhood and the development of psychosis and borderline personality disorder in adolescence. As well as increasing the risk of developing mental health problems, sleep disturbances are also a common feature of most mental illnesses, including anxiety, depression, bipolar disorder, and schizophrenia.

A new study indicates that the brain goes through a "cleansing" process while you sleep.

Experts say this cleansing washes away proteins that accumulate during the day and can help lower the risk of dementia.

Experts say there are a number of tips for getting better sleep, ranging from a consistent wake-up time to how you style your bedroom.

Research from Boston University describes our brains as engaging in a "cleansing flood" while we sleep that helps ward off diseases such as dementia.

During our sleeping hours, our brain flushes these amyloid-betas, preventing them from forming into plaque and damaging our neurons. Without adequate sleep, our brain can't effectively wash away these precursor proteins. Their accumulation has been associated with a higher risk of dementia due to the damaged neurons.

Adequate sleep is about both quantity and quality. There is a common misconception is that as people age, they need less sleep. "That is absolutely incorrect, whether you are 18 or 80," he said. "For people over 18, sleep quantity must be and has to be between 7 and 8 hours on a regular basis. This is the consensus recommendation for good health."

"Physically, poor sleep can result in trouble managing weight, and diabetes and thyroid dysfunction due to hormone dysregulation "Mentally, poor sleep can lead to anxiety, depression, poor memory, and degenerative diseases like Alzheimer's and dementia. This can occur especially if we have an underlying sleep disorder and/or don't sleep long enough.

HOW TO IMPROVE YOUR SLEEP QUALITY

Get outside and get moving

Fresh air and exercise can help calm and tire you out, while vitamin D from the sunshine helps regulate circadian rhythms to keep your sleep consistent.

Establish a bedtime routine

Consistency in your bedtime routine each night can go a long way in helping you achieve better quality sleep. Your body will naturally take cues and prompt drowsiness from the steps you regularly take to wind down, such as reading, taking a warm bath, or writing in a journal.

Style your bedroom for sleep

Keep temperatures cool, gadgets and electronics to a minimum, and bedding comfortable yet simple. Also check your pillows to make sure they pack the perfect amount of "pouf" — not too hard or too soft so your head and neck are comfortably supported.

Nix daytime naps

With extra time on your hands, or perhaps because of working from home, it may be easy and enticing to sneak in a daytime nap. While the occasional nap can be a great reset for the rest of the day, it may rob you of the more important and restorative sleep your body needs at night.

Consider what you watch on TV : Opt for shows that are lighter and more entertaining later in the day.

Stop 'trying' to sleep if you're anxious about sleeping

Find something quiet to do, like read or watch TV (though nothing too upsetting or stimulating). When you feel sleepy again, get back in bed.

If it's a difficult night, you might have to do this a few times. This works because worrying about sleep and lying in bed trying to sleep perpetuates insomnia.

Stop checking the clock

If you don't know what time it is, you can't start counting how much time is left in the night to sleep. If you have an alarm clock in your room, turn it around. As long as you have an alarm set, you don't need to know the time.

Stop tracking your sleep

Smartwatches don't adequately track sleep; they track movement. So, use your smartwatch during the day and take it off at night.



cover story

By **Melissa Griegel** and **Maureen Huggins**
 Article photos submitted by MRCC

MAHWAH CHAMBER

is All About Creating Opportunities



A Chamber Like No Other

Most towns have a Chamber of Commerce that just serves that town only. They may do some joint events with other chambers, but are primarily focused on a single town. The Mahwah Regional Chamber of Commerce is a definite exception to that rule. Established in 1957, MRCC has grown to be one of the largest Chambers located in Bergen County, with 560 members in over 90 communities throughout New Jersey and New York. This regional reach provides a platform for business owners

and community leader to forge meaningful alliances and contribute to area's economic growth.

The Chamber is run by Executive Director, Maureen Huggins who has 2 full time employees and 25 Board of Directors. The board, like its members, consists of large, medium, and small businesses.

Each year the chamber holds over 40 networking events ranging from monthly "Business After Hours" networking events and luncheons to annual

...



and 3rd Wednesdays of the month in the chamber office at the Sheraton Mahwah and always have an informational speaker who offers business advice on a wide range of topics. They also mix it up with an occasional panel discussion and one or two social events each year. This group of women cannot be stopped and they continue to have their events virtually each month.

Official Mens Networking Initiative (OMNI) had its kickoff event just this past October. Their goal is to offer its members an opportunity to build friendships, foster business relationships, and receive education, while engaging in activities that appeal to men but are not restricted to men only. So far, they have had a cigar rolling/brandy tasting event, bowling night, and a comedy night. There was a March Madness Night scheduled, but of course along with other events, had to be cancelled. Now they are running virtual "Tuesday Nights Trivia" to put some fun into these times. On August 20th they were able to gather in person at the New York Country Club for some tips from a golf pro.

MRCC's Mission

MRCC is a place "Where Business and Opportunity Meet." Their official mission is: MRCC is dedicated to advancing the interests of its members throughout the greater New Jersey/New York region to

••• expos and signature events such as the Business Growth Conference, Taste of the Region, Dinner Networking Cruise, 5K Run, Annual Golf Outing, and Humanitarian Dinner.

Special Interest Groups

The Young Professionals Network (YPN) consists of a group of professionals under 40 who enjoy getting together and networking at bars, hiking, hatchet throwing...the sky's the limit with these young professionals. They have been staying active and having a lot of fun running monthly virtual events now. On top of networking, they also choose a non-profit each year for their Community Outreach Program for which they collect requested items along with approximately \$2000 in monetary donations. These funds are used to purchase much-needed items for people who need assistance. This year's outreach is for Meals on Wheels North Jersey who are looking for donations towards their "Blizzard Boxes."



Women in Business Initiative (WIBI) has a community of over 150 women who are in business supporting other women in business. Female entrepreneurs and executives are faced with unique challenges and often have a unique way of dealing with those challenges, collaborating, and networking. WIBI networking meetings are held on the 2nd



- promote a collaborative environment where businesses and the community can prosper.

As a chamber, its members are committed to creating opportunities for businesses large and small to grow their brands, expand their networks, and give back to their communities.

Maureen emphasizes, “Whether you volunteer on a committee, join like-minded professionals in a special interest group, or sponsor and attend our legendary events – becoming an MRCC member opens the door to increasing your company’s visibility, connecting with the broader community, and building collaborative relationships with the most dedicated entrepreneurs in the region.”

Events

Since March, MRCC had to cancel all our events including the Annual Luncheon, Health Luncheon, 5K run, Dinner Networking Cruise, Beyond Bergen B2B Expo, Scholarship & Recognition Luncheon, Inspirational Women in Business Luncheon and our Taste of the Region.



They are going forward with our Golf Outing and Humanitarian Dinner. This year it is being held on Tuesday, September 15th at the New York Country Club and they are honoring Chris Wragge, CBS2 News Anchor, who has chosen Mahwah Schools Foundation and the John F. Carty Memorial Scholarship as his charities of choice. The entire event will be held outdoors with all COVID-19 regulations in place.



“Whether you volunteer on a committee, join like-minded professionals in a special interest group, or sponsor and attend our legendary events – becoming an MRCC member opens the door to increasing your company’s visibility, connecting with the broader community, and building collaborative relationships with the most dedicated entrepreneurs in the region.”

The chamber is very philanthropic and has given each year over \$30,000 to various organizations along with scholarships to Bergen Community College, Eastwick College, Lincoln Technical Institute, and Ramapo College of New Jersey.

tential members are welcome to come to an event and see if this is a good fit for them and their business. Read about the golf outing in the next issue of Rio Review!

Join Now!

Rio Review will be adding a new monthly column to write about recent events and include a calendar of upcoming events. Look out for this and mark your calendars so you can join in. Many events are open to non-members, and if there is a fee involved, there will be member and non-member pricing. Po-

For more information on joining, or to learn more about the Mahwah Regional Chamber of Commerce at www.mahwah.com or reach out to Maureen Huggins at 201.529.5566 or info@mahwah.com. The MRCC office is located at One International Boulevard, Suite 211, in the Mahwah Sheraton off of 17.

home matters

By **Mary Brennan**, Interior Designer, creator of exceptional living spaces, Founder of House of Fine Design



One of the **STRONGEST STATEMENTS OF ELEGANCE** *in your home is an* **EXQUISITE AREA RUG.**

It can be quite a challenge to find the perfect rug. To find a rug of true quality and get what you pay for, you must work with a reputable rug dealer. These trusted, knowledgeable dealers have direct relationships with the weavers in the country of origin, know the nuances from various regions and countries, the quality and density of the fibers used, and the methods used in the weaving.

While there are some reputable retailers that sell decent quality (what I'd call "upscale big-box retailers" like Restoration Hardware), you must remember that they are mass retailers, and you will not be purchasing anything unique. Think of your area rug as a major player in the overall design of your home. It truly is like a piece of art, and worthy of special attention.

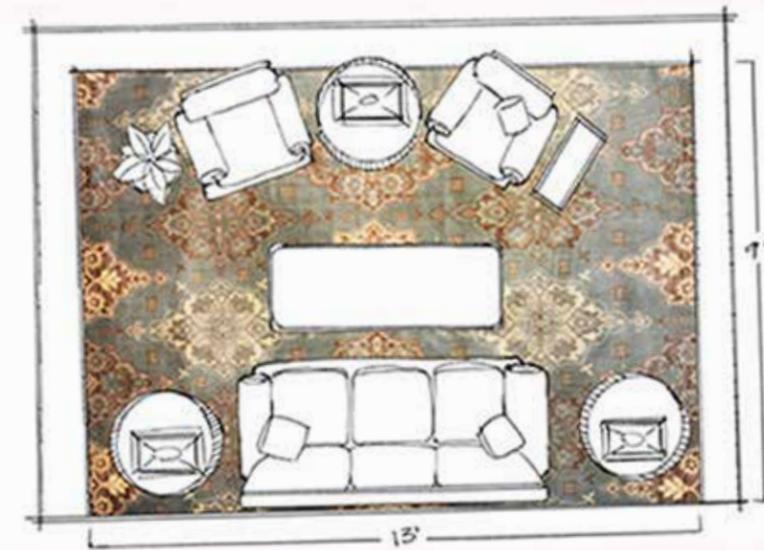
As to the more practical of the questions... Think about how much wear and tear the rug is likely to get based on your lifestyle. A lower pile will be easier to keep clean and neat. A hard-wearing natural fiber like sisal or jute stand up well over time, but are incredibly difficult when it comes to removing a stain. Wool is always a solid choice, as it is naturally resilient and resistant to stains, and it also has a depth and range of color that is hard to mimic in synthetic material. More luxurious deep piles require a bit more upkeep but can make a sumptuous statement. A true antique or vintage piece needs a bit more love and care and may be best reserved for a less-traveled space in the home.

So what is the right size to choose? Ultimately it is a question of both the size of the room and the furniture layout. In general, rugs come in sizes of 8x10', 9'12', 10x14', 12x16' and up. (Note: in

An example of employing the half on/half off approach with a rug that is still large enough to relate properly to the room size

hand knotted rugs, these sizes are never exact, they'll always be a few inches different in one direction or both as it will depend upon the number of knots per inch and the pattern.).

Never choose a rug that's too small for the room. It will look like a ship lost at sea and will definitely make everything else look off. For example in a living room, the furniture should all be on the rug, with room to spare, or if the size of the room makes that too big another option is to have it half on/half off, where the front legs are on the rug. Sometimes people are tempted to use a smaller rug in the middle of a seating area, but that's never the right choice. Always remember the goal is to create a strong focal point, but also make the rug feel a part of the whole room – one unified, cohesive design that invites you in.



Here we used a very fine quality area rug, large enough to unify the entire bedroom including the seating area. Remember, always be sure your bedroom area rug extends well beyond the sides of the bed, and all the way up to the head of the bed to ensure a soft and cozy landing fore bare feet.

Furniture layout illustrating how the rug size should relate to the furniture.

Regarding color and pattern, my overriding rule again is to treat it akin to a piece of art. You should love it, and it is by rights its own special piece. It's a given that the scale of the pattern needs to work with both the scale of the room as well as other patterns you may have in upholstered pieces and such, but with that being said it really is an open opportunity to make an elegant statement. Also a given, the overall color palette must suit the room and furnishings, but do not feel compelled to be too "matchy-matchy", otherwise you run the risk of it looking too contrived or worse, less than imaginative.

The perfect rug can completely transform a space and really make a statement. Be patient, the right rug awaits and it's worth the search.



senior matters

By Hilary Young adapted from rightathome.net

TELEHEALTH IS ON THE RISE AND GREAT FOR SENIORS

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Technology is a pretty amazing thing. Over the years, it has allowed us to make telephone calls from a device we can fit in our pockets, find the answer to almost any question we might ask, and connect with friends and strangers across the globe. It has also helped all of us feel less isolated and alone during a global pandemic.

In addition to the social benefits of technology, the medical field has been able to harness it to help treat patients safely and easily during the past few months. Telehealth is emerging as a great alternative for non-emergency appointments—sort of like a doctor making a house call without actually coming to your house.

Telehealth Is on the Rise

Prior to the pandemic, research showed that although telemedicine was accessible to patients, only 13% of them took advantage of the services. This spring, that number more than tripled, due in part to the Coronavirus Aid, Relief and Economic Security (CARES) Act. The legislation loosened Medicare restrictions on telehealth and made it easier for both doctors and patients to use the service unencumbered. It has proven to be especially useful for those with compromised immune systems, lack of transportation, and mobility issues.

The Centers for Medicare and Medicaid Services (CMS) has reported a huge uptick in telehealth medicine, citing an increase from 13,000 visits per week before the pandemic, to 1.7 million

per week by the end of April. In addition to helping people remain safe and healthy during a pandemic, telehealth allows for a more relaxed experience, one that does not require a long wait to see a doctor nor you to leave the comfort of your own home.

Preparing for a Telehealth Appointment

If you have not yet seen a doctor virtually, odds are likely that you will in the future. Since the experience is a bit different than what you may be used to from in-person visits, here's what you should do in order to prepare for your appointment:

1. Be Clear About Your Why. Since doctors have a little bit less to work with when appointments become virtual, be clear about the reason behind your "visit." And since a telehealth appointment typically only lasts for 10-15 minutes, get straight to the point once you have the doctor's attention to make the most of your time.

2. Take Your Tech for a Test Run. If you haven't used the technology that supports your virtual appointment, be sure to test it out before the day of your appointment. There will most likely be a secure website for you to log in to, or a platform for you to download to your computer. Keep your username and password handy so when your appointment time arrives, you don't hit any snags when trying to log in.

3. Set Up in a Quiet Place. To ensure that communication between you and your physician is clear and direct, set up your computer in a quiet, well-lit area of your home. Choose a spot that is free of distractions and private should you want to discuss sensitive topics with your physician.

4. Write Down Notes in Advance. Just as you would for in-person appointments, jot down some notes or questions for the doctor ahead of time so you don't forget when you finally see the doctor. If you are prescribed more than one medication, be sure to make a list so you can review it with your physician during your appointment.

5. Make Sure Your Clothes Are Not a Hindrance. Although it might seem like a telehealth appointment wouldn't allow for physical examinations, doctors are adept at making diagnoses or calling for additional tests based on what they can see on camera during your appointment. Be prepared to strip down should you want to show your doctor something on your body, and be sure to wear clothes that are easy to remove in that instance.

The Future of Telehealth

While telehealth is working right now, the CARES Act only approved the rollback of restrictions through the end of the pandemic. Due to its success, however, both institutions and legislators are pushing for an expansion of telehealth services once there is a return to normalcy. So, it looks like telehealth might be here to stay after all.

Melissa Griegel
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MASKS:

THE NEW "COV-IT" ACCESSORY

Social distancing is your first line of defense, but if you are going to go run some errands or grab coffee, you should be wearing a mask, and later on, use hand sanitizer, too. Depending on who you ask, masks have become somewhat a necessity for life during a pandemic. As you know, the US Centers for Disease Control and Prevention recommends that all citizens wear non-medical face masks to slow the spread of COVID-19. Wearing a mask not only protects you, it also prevents you from spreading noxious droplets to persons around you should you be infected.

We are all trying to go back to some sort of normalcy whether it be back to work, back to school, overall back to the grind, BUT for now it has to be done while wearing a mask. Since masks are the new norm, why not have some fun with them? Let us make them the new accessory to our outfits!

Many clothing companies have joined in and now offer masks as their new category line. They produce them and are sold out within hours. Others have taken mask-making to another level. @Lady_Cuir_Restore, for example, upcycles authentic fabrics and handbags from Chanel, Gucci, and Balenciaga, to name a few, and turns them into masks. As they are original and authentic creations, she is limited in the amount of masks she can create. I was fortunate to get my hands on one of her Gucci mask. I actually get stopped by many asking where I purchased my mask. Go to her website www.ladycuirrestore.com/shop to get your hands-on authentic designers masks!

I also adore the masks by Loveshackfancy who produce a floral frenzy for everyday wear. They are great for droplet protection all while still having a chic factor that add to your attire. For some cost-friendly options, Old Navy and Gap both have great selections in bulk for the whole family that will not break the bank. The best part of buying masks in volume is that you are not running around looking for the one mask on your way out the door, as I am guilty of doing with my keys and cell phone.

Designed face masks are not just for adults. To help limit the spread of COVID-19, children should wear a mask in public and in schools as much as possible. As a mom of two, my task has been to find a kid-friendly mask and get my children in the habit of wearing them. Child-sized masks are hard to come by, but stores on Etsy.com got it



right. I am always looking for the right masks that capture my children's attention and stay put without irritating them. The ones I found on Etsy are soft and versatile, but most of all my children love them!

Masks are a must so why not live a little and have fun with them? It is the one accessory you must have on you at all times given together we need to slow down the spread of this virus, but it can be done a most fashionable way!

Stay safe, stay healthy and keep your mask on!
Cheers
@Sangita_Naik

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Designed face masks are not just for adults. To help limit the spread of COVID-19, children should wear a mask in public and in schools as much as possible.
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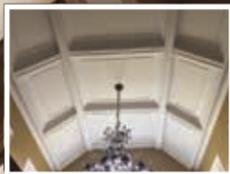


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resident recipe

By Lauren Marie

Home Made Bagels



Since everyone is going back to school, I thought it would be fun to show you how to make bagels. I find that things made from scratch just taste better, so here is how to make bagels from scratch!

Ingredients:

For the Bagel:

- 4 cups of almond flour(2 cups for all purpose flour)
- 1 tsp of baking soda
- 1 1/2 tsp of sea salt
- 2 cups of vanilla Greek yogurt
- 1 egg
- 1 tbsp of milk

Everything Bagel Seasoning:

- 5 tbsp of poppy seeds
- 5 tbsp of sesame seeds
- 1 tsp of dried onion flakes
- 1 tsp of dried garlic flakes
- 1/2 of sea salt

Directions:

In a large bowl, whisk the flour, salt, and baking soda. Add in the Greek yogurt and mix it for 10 seconds. Then take 4 tbsp of flour and sprinkle it on a cutting board. Knead the dough until it takes form. Separate your dough into 8 pieces. Roll them out until they are about 1 inch tall. Place them on your baking sheet 3 inches apart. Poke a large hole in each bagel. Let sit for 5 minutes and then in a small bowl, whisk together the egg and milk. Brush it lightly over each bagel halves. Then, in a cereal bowl mix together all the seeds and sprinkle over 4 of the bagel halves.

Bake at 400 degrees for 10-15 minutes.

I hope you decide to try this recipe. It has become my go-to breakfast and I usually make it the night before. It tastes just like a store bought bagel, yet it's made with special touches from your own kitchen.

I would also like to mention an organization called **Pencils For Pula**. Straus Daniel (founder), Donia Karandikar, Devin Karandikar, and I are ambassadors for this organization. The mission of this organization is to collect pencils and donate them to a school in Botswana. They are not as fortunate as we are, this is a way for us to give back to them. They consider education to be a blessing and we want to help them do it right. To learn more about this organization, please go to the pencils for pula website below. We would greatly appreciate any pencil donations to this great cause.

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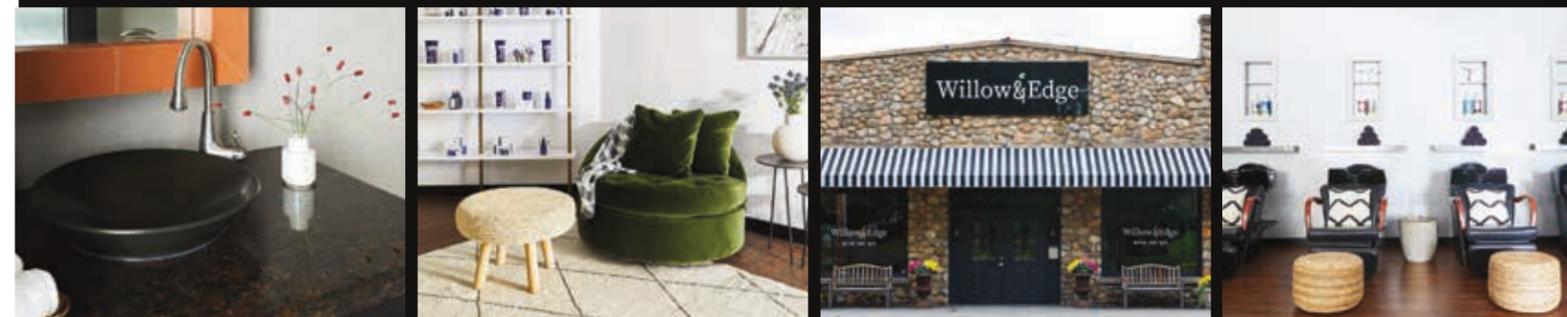
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Real Estate RESOURCE

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Address	Neighborhood	Sale Price	Sold Date	DOM	Beds	Baths
14 Patrick Brem Ct	Rio Vista	\$1,525,000	01/16/20	7	5	4.5
34 Great Hall Road	Rio Vista	\$1,630,000	12/23/19	132	6	5.5
1 Village Dr	Rio Vista	\$825,000	10/18/19	176	4	3.5
57 Seminary Dr	Rio Vista	\$1,300,000	10/09/19	22	5	6.5
37 Surrey Ln	Rio Vista	\$1,210,000	10/01/19	169	5	4
2 James Brite Circle	Rio Vista	\$999,999	09/30/19	30	5	4
43 Walsh Dr	Rio Vista	\$1,340,000	09/25/19	116	5	4.5
18 Walsh Dr	Rio Vista	\$980,000	09/05/19	33	5	4.5
45 Hampshire Rd	Rio Vista	\$1,250,000	08/30/19	8	5	4.5
25 Brams Hill Dr	Rio Vista	\$1,850,000	07/15/19	92	6	6.5
5 Great Hall Rd	Rio Vista	\$1,550,000	06/28/19	41	6	6
55 Crocker Mansion Drive	Rio Vista	\$885,000	06/24/19	27	5	3.5
32 Village Dr	Rio Vista	\$885,000	06/24/19	14	3	3.5
16 Great Hall Rd	Rio Vista	\$935,000	06/04/19	252	6	5.5
61 Seminary Drive	Rio Vista	\$999,999	05/22/19	61	5	4.5
5 Village Dr	Rio Vista	\$855,000	04/25/19	63	4	3.5
2 Degraaf Ct	Rio Vista	\$889,999	02/28/19	204	4	3.5
33 Hampshire Rd	Rio Vista	\$905,000	02/11/19	274	5	3.5
11 Degraaf Ct	Rio Vista	\$1,200,000	01/29/19	194	6	4.5
30 Rio Vista Dr	Rio Vista	\$835,000	12/26/18	21	3	3.5



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