



MONEY\$MART WEEK IN SUSSEX COUNTY

**Program Schedule
May 1-5, 2006**

MONDAY, MAY 1, 2006

**8:30 a.m. - 10:00 a.m.
(Monday)**

FINANCIAL STRATEGIES FOR SUCCESSFUL RETIREMENT. Workshop participants will find out how to potentially increase investment returns and maximize retirement income.

Free and open to the public. Intended for adults (45 to 69).

Featured Speaker: Joseph Guido, Financial Planning Specialist, Smith Barney

Where: Sussex County Main Library Building, 125 Morris Turnpike, Frankford Township.

For more information: Joseph Guido, 973-410-3043

To reserve your space call: 973-410-3043

Session Number: 103

**2:00 p.m. - 3:00 p.m.
(Monday)**

SPRING CLEANING YOUR LEGAL HOUSE. Participants will interact with the presenter in a lively discussion about the documents a person should sign in order to put their house in order in the context of estate planning.

Free and open to the public. Intended for young adults (18-24), adults (25-60) and seniors (60+).

Featured Speaker: Elenora L. Benz, Esq., Newton, NJ.

Where: Tri-Co Federal Credit Union (Community Room), 47 Route 206, Augusta, NJ.

For more information: Elenora or Cindy, 973-940-0707

To reserve your space call: 973-300-2320 X 4168

Session Number 110

**4:00 p.m. - 5:00 p.m.
(Monday)**

IDENTITY THEFT: PREVENTION AND RECOVERY. This program provides participants with an understanding of identify theft, simple prevention techniques, tips on how to recognize and report compromised identity, and the process for recovery. A kit will be provided to all participants containing the key documentation required to recover one's identity.

Free and open to the public. Intended for adults (25-60) and seniors (60+).

Featured Speakers: Janice Garry, Washington Mutual Bank (Sparta Branch) and **Debra J. Meister,** Vice President, Valley National Bank

Where: Sussex County Technical School, 105 N. Church Road, Sparta, NJ (Room assignment will be available in the lobby of the McNeice Auditorium.)

For more information: Janice Garry, 973-729-2316; Debra J. Meister, 201-602-3419

To reserve your space call: 973-300-2320 X 4168

Session Number 112

**5:00 p.m. - 5:30 p.m.
(Monday)**

PIGGY BANK CONTEST DROP OFF FOR CONTESTANTS.

Where: Sussex County Technical School, 105 N. Church Road, Sparta, NJ (Lobby of the McNeice Auditorium).

For more information: Christine Florio, 973-579-0240

5:30 p.m. - 6:00 p.m.
(Monday)

MONEY\$MART WEEK KICK-OFF

CELEBRATION: Free hors d'oeuvres and refreshments. The kick-off celebration will begin with a tempting selection of hors d'oeuvres prepared by students in the Culinary Arts Program at Sussex County Technical School.

Free and open to the public, but prior registration is required. See RSVP number below.

Where: Sussex County Technical School, 105 N. Church Road, Sparta, NJ (Lobby of the McNeice Auditorium).
To RSVP call: Christine Florio at 973-579-0240.



6:00 p.m. - 6:45 p.m.
(Monday)

MONEY\$MART WEEK KICK-OFF PROGRAM: Introductions and Money\$mart Bingo.

This portion of the kick-off celebration will feature the introduction of presenters and volunteers, a special game of Money\$mart Bingo, and announcement of the winners of the piggy bank decorating contest.

Free and open to the public.

Where: Sussex County Technical School, 105 N. Church Road, Sparta, NJ (Lobby of the McNeice Auditorium)

7:00 p.m. - 8:00 p.m.
(Monday)

IDENTITY THEFT: PREVENTION AND RECOVERY. This program provides participants with an understanding of identify theft, simple prevention techniques, tips on how to recognize and report compromised identity, and the

process for recovery. A kit will be provided to all participants containing the key documentation required to recover one's identity.

Free and open to the public. Intended for adults (25-60) and seniors (60+).

Featured Speakers: Janice Garry, Washington Mutual Bank (Sparta Branch) and Debra J. Meister, Vice President, Valley National Bank

Where: Sussex County Technical School, 105 N. Church Road, Sparta, NJ (Room assignment will be available in the lobby of the McNeice Auditorium.)

For more information: Janice Garry, 973-729-2316 or Debra J. Meister, 201-602-3419

To reserve your space call: 973-300-2320 X 4168

Session Number 113

7:00 p.m. - 9:00 p.m.
(Monday)

FINANCIAL ASPECTS OF DIVORCE: Panel Discussion. This presentation will include a discussion of the various financial aspects of divorce: the division of assets; income considerations, tax aspects, cash flow, business valuations, retirement plans, life insurance, medical insurance, etc.

Free and open to the public. Intended for adults (25-60) and seniors (60+).

Featured Speakers: Arlene Albino, Esq. and Certified Matrimonial Practitioner; Jane Caiazzo, Esq.; and Gregory Meehan, Certified Financial Planner.

Where: Sussex County Technical School, 105 N. Church Road, Sparta, NJ (Room assignment will be available in the lobby of the McNeice Auditorium.)

For more information: Gregory W. Meehan, 973-383-8890

To reserve your space call: 973-300-2320 X 4168

Session Number 114

7:00 p.m. - 8:30 p.m.
(Monday)

HYBRID CARS AND OTHER COST-SAVING APPROACHES TO COMMUTING. This presentation will review the emergence of hybrid electric vehicles and examine the fuel efficiency that they offer. The program will also summarize cost effective methods that can be applied to almost everyone's daily commute. Participants will learn how to carpool, vanpool, and use public transit. A 2004 hybrid Toyota Prius will be on display as part of the presentation.

Free and open to the Public. Intended for teenagers (13-17), young adults (18-24), adults (25-60), and seniors (60+).

Featured Speaker: Joseph R. Caravella, TransOptions, Inc.

Where: Sussex County Technical School, 105 N. Church Road, Sparta, NJ. (Room assignment will be available in the lobby of the McNeice Auditorium.)

For more information: Joseph R. Caravella, 973-267-7600

To reserve your space call: 973-300-2320 X4168

Session Number 117

7:00 p.m. - 9:00 p.m.
(Monday)

LONG TERM CARE INSURANCE: Panel discussion. This presentation by two experts in the long term care insurance field will help consumers understand some of the complexities that confront them when they consider the purchase of long term care insurance. The panel discussion will help consumers understand the importance of long term care insurance, when to purchase such insurance, and how much insurance to purchase.

Free and open to the public. Intended for adults (25-60) and seniors (60+).

Featured Speakers: Jeffrey A. Pessa and Nancy R. Trainor, Long Term Care Insurance Specialists

Where: Sussex County Technical School, 105 N. Church Road, Sparta, NJ. (Room assignment will be available in the lobby of the McNeice Auditorium.)

For more information: Jeffrey A. Pessa 973-729-7949 or Nancy R. Trainor 973-729-4462

To reserve your space call: 973-300-2320 X 4168

Session Number 119

TUESDAY, MAY 2, 2006

2:00 p.m. - 4:00 p.m.
(Tuesday)

RETIREMENT PLANNING: MAKING YOUR GOLDEN YEARS GOLDEN, NOT BRONZE.

This presentation will address the fundamentals of retirement planning—how and why to plan; sources of retirement funds; the power of compounding and staying invested; important “Do’s” and “Don’ts”; and how long your retirement money will last.

Free and open to the public. Intended for young adults (18-24) and adults (25-60).

Featured Speaker: Steven Oroho, Stonebridge Capital Management

Where: Tri-Co Federal Credit Union (Community Room), 47 Route 206, Augusta, NJ

For more information: Steven Oroho, 973-579-6272

To reserve your space call: 973-300-2320 X 4168

Session Number 201

6:30 p.m. - 8:00 p.m.
(Tuesday)

FINANCIAL STRATEGIES FOR SUCCESSFUL RETIREMENT. Workshop participants will find out how to potentially increase investment returns and maximize retirement income.

Free and open to the public. Intended for adults (45 to 69)

Featured Speaker: Joseph Guido, Financial Planning Specialist, Smith Barney

Where: Sussex County Main Library Building, 125 Morris Turnpike, Frankford Township.

For more information: Joseph Guido, 973-410-3043
To reserve your space call: 973-410-3043
Session Number: 203

7:00 p.m. - 8:00 p.m.
(Tuesday)

STOCK MARKET 101: IS IT RIGHT FOR YOU? This presentation provides an historical perspective of the U.S. stock market and U.S. history.
Free and open to the public. Intended for adults (25-60).
Featured Speaker: Jeff Beebe, Lakeland Bank/Essex National Securities
Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room E-127)
For more information: Jeff Beebe, 973-729-5579
To reserve your space call: 973-300-2320 X 4168
Session Number: 204

7:00 p.m. - 8:00 p.m.
(Tuesday)

SPRING CLEANING YOUR LEGAL HOUSE. Participants will interact with the presenter in a lively discussion about the documents a person should sign in order to put their house in order in the context of estate planning.
Featured Speaker: Elenora L. Benz, Esq. Newton, NJ.
Free and open to the public. (Intended for adults (25-60) and seniors (60+)).
Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room E- 220)
For more information: Elenora or Cindy, 973-940-0707
To reserve your space call: 973-300-2320 X 4168
Session Number 205

7:00 p.m. - 9:00 p.m.
(Tuesday)

SAVINGS STRATEGIES FOR THOSE WHO DON'T SAVE. This presentation will describe recommended reasons for saving money, barriers to saving, and over a dozen practical ways to start setting money aside for emergencies and future financial goals. Ample time will be allowed for participant questions.
Free and open to the public. Intended for adults (25-60).
Featured Speaker: Dr. Barbara O'Neill, Certified Financial Planner; Extension Specialist in Financial Resource Management, Rutgers Cooperative Research and Extension
Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room E-248)
For more information: Dr. Barbara O'Neill, 732-932-9155 X 250
To reserve your space call: 973-300-2320 X 4168
Session Number 208

7:00 p.m. - 9:00 p.m.
(Tuesday)

FINANCIAL PREPARATION FOR DIVORCE: Panel Discussion. This presentation will include a discussion of the various financial aspects of divorce: the division of assets; income considerations, tax aspects, cash flow, business valuations, retirement plans, life insurance, medical insurance, etc.
Free and open to the public. Intended for adults (25-60) and seniors (60+).
Featured Speakers: Arlene Albino, Esq. and Certified Matrimonial Practitioner; Jane Caiazza, Esq.; Gregory W. Meehan, Certified Financial Planner.
Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room R- 106)
For more information: Gregory W. Meehan, 973-383-8890
To reserve your space call: 973-300-2320 X 4168
Session Number 211

7:00 p.m. - 9:30 p.m.
(Tuesday)

PLANNING FOR HOME OWNERSHIP: Panel Presentation and Discussion. If you want to begin planning for home ownership, you should attend this workshop. This informative workshop will be presented by housing experts (realtor, attorney, mortgage banker, etc.) and will take you through the entire home buying process from working with a realtor, applying for a mortgage, and closing on the property. Workshop participants will earn a home buyer education certificate.

Free and open to the public. This workshop is intended for adults (25-60).

Featured Speakers/Panelists: Sam Chazanow, Sussex Bank; Kevin Coleman, Century 21 Gross and Jansen; Bob Drake, Valley National Bank; and Megan McMullin, Esq., Laddey Clark and Ryan. The workshop will be facilitated by Susan Zellman of the Housing Partnership.

Where: Sussex County Technical School, 105 N. Church Road, Sparta, NJ. (Lobby of the McNeice Auditorium)

For more information: The Housing Partnership, 973-659-9222

To register and reserve your space call The Housing Partnership at 973-659-9222 or email register@hpmc.us

Session Number 214

WEDNESDAY, MAY 3, 2006

2:00 p.m. - 4:00 p.m.
(Wednesday)

REVERSE MORTGAGES FOR SENIORS: Panel Presentation. This presentation will cover a number of topics: the history of reverse mortgages, the basic features of reverse mortgages, government rules, eligibility, fees, who should not take out a reverse mortgage, approval steps, homeowner options, tax implications, the effect of reverse mortgages on government programs, and when the mortgage is due.

Free and open to the public. Intended for seniors (60+) and the children of seniors.

Featured Speakers/Panelists: Larry Ernstaff, Financial Freedom Reverse Mortgage; Rosalyn McGriff, AIG; and Rick Schluter, Financial Freedom Reverse Mortgage.

Where: Tri-Co Federal Credit Union (Community Room), 47 Route 206, Augusta, NJ

For more information: Roslyn McGriff, 973-420-5528 or Rick Schluter 973-726-0548

To reserve your space call: 973-300-2320 X 4168

Session Number 302



6:30 p.m. - 8:30 p.m.
(Wednesday)

HOW DOES YOUR CASH FLOW? TIPS FOR LIVING ON A SHOESTRING. This presentation will describe the process of developing a spending plan (budget). Included topics are strategies to increase income and reduce expenses, common financial errors, and record-keeping. Ample time will be allowed for participant questions.

Free and open to the public. Intended for adults (25-60).

Featured Speaker: Dr. Barbara O'Neill, Certified Financial Planner; Extension Specialist in Financial Resource Management, Rutgers Cooperative Research and Extension

Where: Project Self-Sufficiency, 62 Spring Street, Newton, NJ

For more information: Dr. Barbara O'Neill, 732-932-9155 X 250

To reserve your space call: 973-300-2320 X 4168

Session Number 304

7:00 p.m. - 8:00 p.m.
(Wednesday)

STOCK MARKET 101: IS IT RIGHT FOR YOU? This presentation provides an historical perspective of the U.S. stock market and U.S. history.

Free and open to the public. Intended for adults (25-60).

Featured Speaker: Jeff Beebe, Lakeland Bank/Essex National Securities

Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room E-127)

For more information: Jeff Beebe, 973-729-5579

To reserve your space call: 973-300-2320 X 4168

Session Number 307



7:00 p.m. - 8:00 p.m.
(Wednesday)

THE EARNED INCOME TAX CREDIT IN A NUTSHELL. This workshop will explain the eligibility requirements for this often overlooked tax credit that can provide additional money to working families.

Free and open to the public. Intended for young adults (18-24) and adults (25-60).

Featured Speaker: Judith Frank, H&R Block (Flanders Office)

Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room E-105)

For more information: Judith Frank, 973-598-0661

To reserve your space call: 973-300-2320 X 4168

Session Number 308

7:00 p.m. - 8:30 p.m.
(Wednesday)

PAYING FOR COLLEGE. This presentation will provide participants with information about many of the savings and borrowing options that can be used to pay for college expenses. Among the investment vehicles that will be discussed are: 529B plans, UGMA accounts, parental accounts, education IRAs, Roth IRAs, prepaid tuition programs, 401K plans, life insurance, and CDs. Current loan programs will also be discussed along with one of the most financially rewarding strategies for obtaining a college education—attending a junior/community college for the first two years followed by transfer to a four-year college or university.

Free and open to the public.

Featured Speaker: Gregory W. R. Meehan, Certified Financial Planner, Skylands Financial Services.

Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room E-255)

For more information: Gregory W. R. Meehan, 973-383-8890

To reserve your space call: 973-300-2320 X 4168

Session Number 310

7:00 p.m. - 9:00 p.m.
(Wednesday)

PROFESSIONAL PORTFOLIO MANAGEMENT AND FINANCIAL PLANNING USING OPTIONS IN A PORTFOLIO.

This presentation will explain how professional portfolio management and the use of options can help build an investment portfolio.

[NOTE: This session has been cancelled!! Please register for Session 405 instead.]

Featured Speakers: Michael Ciano and Michael Tepperman, The CRT Group at Smith Barney, Florham Park, NJ.

Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room E-220)

For more information: Michael Tepperman, 973-236-3650

To reserve your space call: 973-300-2320 X 4168
Session Number 312

7:00 p.m. - 9:00 p.m.
(Wednesday)

LONG TERM CARE INSURANCE: Panel discussion. This presentation by two experts in the long term care insurance field will help consumers understand some of the complexities that confront them when they consider the purchase of long term care insurance. The panel discussion will help consumers understand the importance of long term care insurance, when to purchase such insurance, and how much insurance to purchase.

Free and open to the public. Intended for adults (25-60) and seniors (60+).

Featured Speakers: Jeffrey A. Pessa and Nancy R. Trainor, Long Term Care Insurance Specialists

Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room R-106).

For more information: Jeffrey A. Pessa 973-729-7949 or Nancy R. Trainor 973-729-4462

To reserve your space call: 973-300-2320 X 4168

Session Number 314

THURSDAY, MAY 4, 2006



11:00 a.m. - 12:00 noon
(Thursday)

GET SMART ABOUT CREDIT. This program provides a kit for all participants and will cover the fundamentals of obtaining credit and the importance of maintaining a good credit rating. Topics include: understanding credit, different types of consumer credit, cost of credit, applying for credit, and ways to maintain a good credit history.

Free and open to the public. Intended for young adults (18-24).

Featured Speakers: Janice Garry, Financial Center Manager, Washington Mutual Bank (Sparta Branch) and Debra J. Meister, Vice President, Valley National Bank

Where: Sussex County Community College, One College Hill Road, Newton, NJ (Room E-248)

For more information: Janice Garry, 973-729-2316; Debra J. Meister, 201-602-3419

To reserve your space call: 973-300-2320 X 4168

Session Number 401

1:45 p.m. - 2:45 p.m.
(Thursday)

CHECK IT OUT: HOW TO DETERMINE YOUR CHECKING ACCOUNT NEEDS. This program and kit teaches participants the fundamentals of maintaining a checking account. Topics include: determining checking account needs, types of accounts and related fees, choosing a checking account, maintaining a check register, writing a check, and statement reconciliation.

Free and open to the public. Intended for young adults (18-24).

Featured Speakers: Janice Garry, Financial Center Manager, Washington Mutual Bank (Sparta Branch) and Debra J. Meister, Vice President, Valley National Bank

Where: Sussex County Community College, One College Hill Road, Newton, NJ (Room E-249)

For more information: Janice Garry, 973-729-2316 or Debra J. Meister, 201-602-3419

To reserve your space call: 973-300-2320 X 4168

Session Number 402

2:00 p.m. - 4:00 p.m.
(Thursday)

MEDICARE PRESCRIPTION DRUG PROGRAM.

This presentation will provide you with all that you need to know and then some about the new Medicare Prescription Drug Program. Find out how it affects you, and learn the answer to the question, "Can I still enroll?"

Free and open to the public. Intended for seniors (60+) as well as for caregivers.

Featured Speaker: Ann Farnsworth, State Health Insurance Program (NJ)

Where: Tri-Co Federal Credit Union (Community Room), 47 Route 206, Augusta, NJ

For more information: Ann Farnsworth, 973-579-0555

To reserve your space call: 973-300-2320 X 4168

Session Number: 403

7:00 p.m. - 8:00 p.m.
(Thursday)

RETIREMENT PLANNING: MAKING YOUR GOLDEN YEARS GOLDEN, NOT BRONZE.

This presentation will address the fundamentals of retirement planning—how and why to plan; sources of retirement funds; the power of compounding and staying invested; important "Do's" and "Don'ts"; and how long your retirement money will last.

Free and open to the public; intended for young adults (18-24) and adults (25-60).

Featured Speaker: Steven Oroho, Stonebridge Capital Management

Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room E-249)

For more information: Steven Oroho, 973-579-6272

To reserve your space call: 973-300-2320 X 4168

Session Number 404

7:00 p.m. - 9:00 p.m.
(Thursday)

PROFESSIONAL PORTFOLIO MANAGEMENT AND FINANCIAL PLANNING USING OPTIONS IN A PORTFOLIO. This presentation will explain how professional portfolio management and the use of options can help build an investment portfolio.

Free and open to the public. Intended for adults (25-60) and seniors (60+).

Featured Speakers: Michael Ciano and Michael Tepperman, The CRT Group at Smith Barney, Florham Park, NJ.

Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room E-251)

For more information: Michael Tepperman, 973-236-3650

To reserve your space call: 973-300-2320 X 4168

Session Number: 405

7:00 p.m. - 9:00 p.m.
(Thursday)

GIVE YOURSELF CREDIT: TIPS FOR BORROWING WISELY. This presentation

will describe factors to consider when obtaining credit such as: credit card fees and traps, credit reports and scores, federal credit laws, danger signals of debt, and how to establish or re-establish credit. Ample time will be allowed for participant questions.

Free and open to the public. Intended for adults (25-60).

Featured Speaker: Dr. Barbara O'Neill, Certified Financial Planner; Extension Specialist in Financial Resource Management, Rutgers Cooperative Research and Extension

Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room E-255)

For more information: Dr. Barbara O'Neill, 732-932-9155 X 250

To reserve your space call: 973-300-2320 X 4168

Session Number: 407

7:00 p.m. - 9:00 p.m.
(Thursday)

LONG TERM CARE INSURANCE: Panel discussion. This presentation by two experts in the long term care insurance field will help consumers understand some of the complexities that confront them when they consider the purchase of long term care insurance. The panel discussion will help consumers understand the importance of long term care insurance, when to purchase such insurance, and how much insurance to purchase.

Free and open to the public. Intended for adults (25-60) and seniors (60+).

Featured Speakers: Jeffrey A. Pessa and Nancy R. Trainor, Long Term Care Insurance Specialists

Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room E-128)

For more information: Jeffrey A. Pessa 973-729-7949 or Nancy R. Trainor 973-729-4462

To reserve your space call: 973-300-2320 X 4168

Session Number: 410



FRIDAY, MAY 5, 2006

**2:00 p.m. - 3:00 p.m.
(Friday)**

WILLS, PROBATE AND WHY YOU NEED A WILL. This presentation by the Sussex County Surrogate will help participants understand how New Jersey state law will affect the disposition of assets if someone does not have a will.

Free and open to the public. Intended for adults (25-60) and seniors (60+).

Featured Speaker: Nancy Fitzgibbons, Sussex County Surrogate

Where: Tri-Co Federal Credit Union (Community Room), 47 Route 206, Augusta, NJ.

For more information: Nancy Fitzgibbons, 973-579-0920

To reserve your space call: 973-300-2320 X 4168

Session Number 501

**2:00 p.m. - 4:00 p.m.
(Friday)**

WHAT WOMEN (AND THE MEN WHO LOVE THEM) NEED TO KNOW ABOUT MONEY.

This presentation, based on the book, *Money Talk: A Financial Guide for Women*, will describe a variety of financial topics from a woman's point of view. Included will be a discussion of financial statements, budgeting and credit, insurance, investments, and retirement planning. Ample time will be allowed for participant questions.

Free and open to the public. Intended for adults (25-60).

Featured Speaker: Dr. Barbara O'Neill, Certified Financial Planner; Extension Specialist in Financial Resource Management, Rutgers Cooperative Research and Extension

Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room E-248)

For more information: Dr. Barbara O'Neill, 732-932-9155 X 250

To reserve your space call: 973-300-2320 X 4168

Session Number: 503

**4:00 p.m. - 5:00 p.m.
(Friday)**

FINANCIAL STRATEGIES FOR SUCCESSFUL RETIREMENT. Workshop participants will find out how to potentially increase investment returns and maximize retirement income.

Free and open to the public. Intended for adults (45 to 69).

Featured Speaker: Joseph Guido, Financial Planning Specialist, Smith Barney

Where: Sussex County Main Library Building, 125 Morris Turnpike, Frankford Township.
For more information: Joseph Guido, 973-410-3043
To reserve your space call: 973-410-3043
Session Number: 505

7:00 p.m. - 8:00 p.m.
(Friday)

YOUR FINANCIAL FUTURE. This presentation will cover the basics of financial planning and management, planning for education, building wealth for retirement, asset protection and providing for loved ones into the future.

Free and open to the public. Intended for adults (40 and over).

Featured Speakers: Michael Handzo, H&R Block (Flanders Office) and Gerry Pflugh, H&R Block (Newton Office)

Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room E-248)

For more information: Michael Handzo, 201-712-5730

To reserve your space call: 973-300-2320 X 4168

Session Number 507

7:00 - 8:30 p.m.
(Friday)

BANKRUPTCY: Find out when bankruptcy is appropriate, who is eligible, and how Chapter 7 bankruptcy differs from Chapter 13 bankruptcy. Also learn about the impact of the new bankruptcy law and how bankruptcy affects credit.

Free and open to the public. Intended for adults (18 and over).

Featured Speaker: Stephen McNally, Esq., McNally & Busche, LLC

Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room E-250)

For more information: Stephen McNally, 973-300-4260

To reserve your space call: 973-300-2320 X 4168

Session Number: 509

7:00 p.m. - 9:00 p.m.
(Friday)

RETIREMENT PLANNING: MAKING YOUR GOLDEN YEARS GOLDEN, NOT BRONZE.

This presentation will address the fundamentals of retirement planning—how and why to plan; sources of retirement funds; the power of compounding and staying invested; important “Do’s” and “Don’ts”; and how long your retirement money will last.

Free and open to the public. Intended for young adults and adults (25-60).

Featured Speaker: Steven Oroho, Stonebridge Capital Management

Where: Sussex County Community College, One College Hill Road, Newton, NJ. (Room E-251)

For more information: Steven Oroho, 973-579-6272

To reserve your space call: 973-300-2320 X 4168

Session Number 511

