

**MONEY\$MART WEEK IN SUSSEX COUNTY**  
**Friday, April 17 — Thursday, April 23, 2009**

**Schedule of Activities and Special Events**

**New This Year!!**

**POSTER CONTEST.** The deadline for Sussex County Money\$mart Week Poster Contest entries was Friday, April 3. The theme of the contest is “I am Money Smart.” Winning posters will be on display during Money \$mart Week at the Sussex County YMCA, 15 Wits End Road, Hardyston Township. Poster Contest winners in the grades K to 3 and 4 to 6 categories will be announced at 1:45 p.m. at *Healthy Kids Day* at the Sussex County YMCA on **Saturday, April 18**. Poster Contest winners in the grades 7 to 9 and 10 to 12 categories will be announced at 7:45 p.m. at *Healthy Teens Night* at the Sussex County YMCA on **Friday, April 17**. For further information or directions, see [www.sussexcountnymca.org](http://www.sussexcountnymca.org) .

**SMALL STEPS TO HEALTH AND WEALTH™ CHALLENGE**

The *Small Steps to Health and Wealth™ Challenge (SSHW)* will begin during Money \$mart Week on Sunday, April 19 and continue through the first day of the Sussex County Relay for Life on Saturday, May 30. The *Small Steps to Health and Wealth™ Challenge* (see <http://njaes.rutgers.edu/sshw/challenge/>) is a six-week activity where individuals or teams track points for practicing recommended health and financial behaviors daily. The Challenge is part of Small Steps to Health and Wealth™ (see <http://njaes.rutgers.edu/sshw/>), a national Cooperative Extension program.

The *SSHW Challenge* is based on the performance of ten recommended practices. Ten points are given for performing each one. The five daily health and nutrition practices are: eat at least 4 cups of fruits and vegetables; get at least 30 minutes of exercise; track calories consumed throughout the day; walk 10,000 or more steps with a pedometer; and learn something new about health and nutrition. The five daily financial management practices are: save a \$1 bill (or more) and/or pocket change; invest \$5 or more per day (including automated retirement savings plan deposits); track money spent throughout the day; eat lunch prepared at home; and learn something new about personal finance. Throughout the six week competition various workshops will be held throughout the community to assist individuals in stepping up to increase healthy habits in their life.

The Sussex County *Small Steps to Health and Wealth™ Challenge* is a community outreach program of the Sussex County Coalition for Financial

Education and Money Sense of the Center for Prevention and Counseling in cooperation with Rutgers Cooperative Extension. For more information or to register for the event visit [www.centerforprevention.org](http://www.centerforprevention.org) by April 15, 2009.

**COMMUNITY FINANCIAL FORUM.** The Sussex County MoneySmart Week Committee will hold a panel discussion on the topic "You in Charge: Taking Control of Your Finances" on Wednesday, April 22 from 6:30 to 8:30 p.m. at the Project Self-Sufficiency campus on Route 519 in Newton, across the street from Sussex County Community College. The first hour of the forum will feature presentations by local financial experts on action steps that people can take to manage their finances during the current recession and bear market. The second hour will be devoted to answering questions from participants. The panel will be moderated by Ray Cordts of Lakeland Bank. Panel participants include Maura Attardi from Money Management International, Nick Nicolette from the Sterling Financial Group in Sparta, and Tracy McBride from the NJ Society of Certified Public Accountants.

### **MONDAY, APRIL 20, 2009**

#### **Session 101**

9:00 a.m. – 10:30 a.m.

**Workshop Title: "SAVINGS FOR SENIORS" – Everyday Tips for Getting the Most for your Money**

**Description:** Learn about FREE and low cost programs and services, social, recreational, and life enrichment activities; discounts and reduced rates; and other saving opportunities that will help you keep more cash in your pocket or purse while you enjoy a happy, healthy lifestyle.

**Presenter:** **Mary Lou Schnurr**, Director, Sussex County Division of Senior Services

**Location:** Sussex County Library (Main Branch, 125 Morris Turnpike, Frankford Twp.)  
*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

Free refreshments served

10:30 a.m. – 10:45 a.m.

#### **Session 105**

10:45 a.m. – 12:15 p.m.

**Workshop Title: REVERSE MORTGAGES**

**Description:** This presentation will explain the basic features of reverse mortgages, government rules, eligibility, fees, who should and 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.

**Presenter:** Rachel Muller, Sales Manager, SussexMortgage.com, LLC

**Location:** Sussex County Library (Main Branch, 125 Morris Turnpike, Frankford Twp.)

*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

#### Session 112

6:30 p.m. – 7:45 p.m.

**Workshop Title:** HOME OWNERSHIP: IT'S A GREAT TIME TO BUY!

**Description:** The current economic contraction could offer significant advantages to those who are looking to purchase a home. Prices have fallen, and real estate has suddenly become affordable, even for first-time home buyers. This workshop will provide potential purchasers with hints on how to get started.

**Presenters:** Susan Zellman, Housing Partnership, and Bob Drake, Valley National Bank

**Location:** Sussex County Administrative Center, One Spring Street, Newton, NJ 07860

*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

#### Session 114

6:30 p.m. – 7:45 p.m.

**Workshop Title:** DECIDING WHEN TO RETIRE

**Description:** This class will discuss recent trends in retirement planning, factors to consider when making the decision about what age to retire, advantages and disadvantages of early and late retirement, and catch up strategies to consider to make up for lost time.

**Presenter:** Barbara O'Neill, Ph.D., CFP, Rutgers Cooperative Extension

**Location:** Sussex County Administrative Center, One Spring Street, Newton, NJ 07860

*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

#### Session 116

8:00 p.m. – 9:15 p.m.

**Workshop Title:** ALL ABOUT SOCIAL SECURITY

**Description:** This presentation will provide an explanation of Social Security programs and benefits, including retirement, disability and survivor's insurance, and Medicare, as well as making the most of the services available on Social Security's Internet site.

**Presenter:** Carol McCouch, Social Security Administration

**Location:** Sussex County Administrative Center, One Spring Street, Newton, NJ 07860

*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

**Session 117**

8:00 p.m. – 9:15 p.m.

**Workshop Title: BUYING FORECLOSURES AND SHORT SALES: Pros and Cons**

**Description:** This presentation will provide information for individuals who may be interested in purchasing foreclosed real estate. The process of acquiring foreclosed properties and some of the pitfalls of foreclosures will be addressed. The topic of short sales will also be explored. Participant questions are encouraged.

**Presenters: John Armeno**, Sussex County Sheriff's Department, and **Nicholas Nicosia, Esq.**

**Location:** Sussex County Administrative Center, One Spring Street, Newton, NJ 07860  
*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

**TUESDAY, APRIL 21, 2009**

**Session 201**

9:00 a.m. – 10:30 a.m.

**Workshop Title: PROBATE AND YOU: HOW IT WORKS**

**Description:** This session will provide information about probating a will in New Jersey, what happens when there is no will, small estate affidavits, and guardianships for minors and adults.

**Presenter: Nancy Fitzgibbons**, Sussex County Surrogate

**Location:** Sussex County Library (Main Branch, 125 Morris Turnpike, Frankford Twp.)

*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

10:30 a.m. – 10:45 a.m.

Free refreshments served

**Session 204**

10:45 a.m. – 12:15 p.m.

**Workshop Title: WHILE YOU ARE SPRING CLEANING YOUR LEGAL HOUSE, DON'T HAND UNCLE SAM THE VACUUM!!**

**Description:** This presentation is a lively, interactive session on the basics of estate planning.

**Presenter: Elenora L. Benz, Esq.**

**Location:** Sussex County Library (Main Branch, 125 Morris Turnpike, Frankford Twp.)

*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

**Session 213**

6:30 p.m. – 7:45 p.m.

**Workshop Title: TIPS FOR SELLING YOUR HOUSE IN A DIFFICULT MARKET**

**Description:** Learn the dos and don'ts of selling your house in today's market from a real estate professional. Bring your concerns—ample time will be allowed for Q & A.

**Presenter: Jenny Deuel, Century 21 Gross and Jansen**

**Location:** Sussex County Administrative Center, One Spring Street, Newton, NJ 07860

*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

**Session 217**

8:00 p.m. – 9:15 p.m.

**Workshop Title: REFINANCING AND HOME EQUITY LOANS**

**Description:** Find out if refinancing your current mortgage makes sense for you and learn about home equity loans from two banking professionals.

**Presenters: Kevin Reed, Assistant Manager, PNC Bank (Vernon, NJ); and Greg Wareham, Sales Manager, Wells Fargo Bank (Sparta, NJ)**

**Location:** Sussex County Administrative Center, One Spring Street, Newton, NJ 07860

*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

**WEDNESDAY, APRIL 22, 2009**

**Session 304**

9:00 a.m. – 10:30 a.m.

**Workshop Title: SAVING FOR EDUCATION**

**Description:** Explore a variety of programs that can be used to save and grow funds to ensure that your children and grandchildren have the opportunity to obtain the education they will need to compete in the world of the future.

**Presenter: Paul Modafferi, Investment Advisor Representative, Sussex Bank**

**Location:** Sussex County YMCA, 15 Wits End Road, Hardyston, NJ 07419

*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

10:30 a.m. – 10:45 a.m.

Free refreshments served

**Session 307**

10:45 a.m. – 12:15 p.m.

**Workshop Title: FINANCIAL FITNESS: HOW TO GET YOUR FINANCES IN SHAPE**

**Description:** This class will include a hands-on *Financial Fitness Quiz* and twenty strategies to improve your finances. Class topics include managing cash flow, net worth, credit, investing, and retirement planning.

**Presenter: Barbara O'Neill, Ph.D., CFP, Rutgers Cooperative Extension**

**Location:** Sussex County YMCA, 15 Wits End Road, Hardyston, NJ 07419

*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

**Session 314**

6:30 p.m. – 8:30 p.m.

**COMMUNITY FINANCIAL FORUM**

**YOU IN CHARGE: TAKING CONTROL OF YOUR FINANCES**

**Description:** Come and participate in this new event specifically intended to help people navigate through the current, confusing economic environment. This panel discussion will take place at the Project Self-Sufficiency campus on Route 519 in Newton, across the street from Sussex County Community College.

The first hour of the forum will feature presentations by local financial experts on action steps that people can take to manage their finances during the current recession and bear market. The second hour will be devoted to answering questions from participants.

The panel will be moderated by **Ray Cordts** of Lakeland Bank. Panel participants will include **Maura Attardi** from Money Management International, **Nick Nicolette** from the Sterling Financial Group in Sparta, and Tracy McBride from the NJ Society of Certified Public Accountants.

**Location:** Project Self-Sufficiency campus in Newton (Route 519 opposite SCCC; Driving address is 127 Mill Street, Newton, NJ 07860)

*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

**THURSDAY, APRIL 23, 2009**

**Session 401**

9:00 a.m. – 10:30 a.m.

**Workshop Title: MAKE YOUR MONEY LAST AS LONG AS YOU DO**

**Description:** Participants contemplating retirement will learn ways to stretch their retirement assets. Topics to be covered include annuities, required minimum distributions from retirement plans, and sources of retirement income.

**Presenter: Sharon Nikaido**, Sterling Financial Group, Sparta, NJ

**Location:** Sussex County Library (Main Branch, 125 Morris Turnpike, Frankford Twp.)

*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

10:30 a.m. – 10:45 a.m.

Free refreshments served

**Session 405**

10:45 a.m. – 12:15 p.m.

**Workshop Title: THE ABC'S OF LONG TERM CARE INSURANCE**

**Description:** What is long term care insurance, and who should have it? An analysis of the different long term care insurance benefits will be presented. The good news is that you are living longer. The bad news is that you may not have planned for this. Find out why LTC is not just insurance, but a lifestyle.

**Location:** Sussex County Library (Main Branch, 125 Morris Turnpike, Frankford Twp.)

**Presenter: Nancy R. Trainor**, CLTC, Trainor Financial Services, LLC

*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

**Session 410**

6:00 p.m. – 7:45 p.m.

**Workshop Title: RETIREMENT PLANNING**

**Description:** Come to this workshop and learn the fundamentals of planning for a comfortable retirement. The session will discuss reasons to plan, how to plan, and how to invest retirement funds for safety and growth over the long term.

**Presenter: Jeff Beebe**, Assistant Vice President, Lakeland Bank

**Location:** Sussex County Administrative Center, One Spring Street, Newton, NJ 07860

*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

Session 414

8:00 p.m. – 9:15 p.m.

**Workshop Title: INVESTING 101**

**Description:** This workshop will cover basic investment terms and ways to start investing with small dollar amounts. It will also review investment risks, characteristics of commonly purchased investments, such as stocks and bonds, and common types of investment fraud.

**Presenter:** **Barbara O'Neill**, Ph.D., CFP, Rutgers Cooperative Extension

**Location:** Sussex County Administrative Center, One Spring Street, Newton, NJ 07860

*Free and open to the public*

To reserve your space, please call 973-300-2320 X 4168

## **History and Mission of Money\$mart Week in Sussex County**

Money\$mart Week began in 2005 as an educational event coordinated by Freeholder Susan Zellman. Under her leadership, a diverse group of more than 20 organizations worked together to develop and promote a week-long program intended to enhance the financial well-being of all citizens of Sussex County. Committee members agreed to share resources and ideas to achieve greater public awareness of the programs and services available in Sussex County.

Since that first effort in 2005, Money\$mart week has continued to expand and now offers several days of focused presentations by community groups, financial institutions, government agencies, educational organizations, and financial experts, all designed to help consumers of all ages and incomes better manage their financial affairs.

The Money\$mart program received an excellence award from the Sussex County Chamber of Commerce in 2006 for outstanding service and educational outreach to the citizens of Sussex County.

### **Money\$mart Week Coordinating Committee**

Money\$mart Week in Sussex County is coordinated through the County of Sussex in cooperation with Sussex County Community College and the following volunteers. These individuals have donated their time and energy to ensure that Money\$mart Week provides free, high quality financial seminars and workshops to all citizens of Sussex County.

Joanne Browne	Sussex County YMCA
Ray Cordts	Lakeland Bank
Christine Florio	Sussex County Division of Community Services
Robert Golwick	Wells Fargo Bank
Trish Hruby	New Jersey Herald
Lynn Lancaster	AroundtheArea.com
Nancy Maurer	Project Self-Sufficiency
Liz McDonough	Tri-Co Federal Credit Union
Dianna Morrison	Center for Prevention and Counseling
Rachel Muller	SussexMortgage.com, LLC
Donna Nixon	PNC Bank
Barbara O'Neill	Rutgers Cooperative Extension
Stan Pollakoff	Sussex County Library
Gail Raub	NORWESCAP Affiliate
Kathy Stevens	New Jersey Herald
Mary Wainwright	Valley National Bank
William Waite	Sussex County Community College
Brian Ward	Sussex County Technical School
Wendy Wares	Project Self-Sufficiency
Susan Zellman	Sussex County Freeholder