

SATURDAY, APRIL 12, 2006

1:00 p.m. – 1:45 p.m.

PIGGY BANK CONTEST REGISTRATION

Children from Pre-K through 6th Grade are invited to participate in the 3rd Annual Piggy Bank Pageant. Participants create and decorate a piggy bank that must be able to hold coins as savings. *Pre-registration is required.* Piggy Banks must be submitted for judging on Saturday, April 12th between 1:00 p.m. – 1:45 p.m. at Healthy Kids Day at the Sussex County YMCA. Pageant winners in all three age categories (Pre-K – K, Grades 1-3, Grades 4 – 6) will be announced and prizes will be awarded at 3:15 p.m. **Winners must be present to collect their prizes.**

Contest registration forms are available at www.sussex.nj.us, www.aroundthearea.com, and the Sussex County Administrative Center, One Spring Street, Newton, NJ 07860.

Where: Sussex County YMCA

15 Wits End Road

Hardyston, NJ 07419

For more information on the Piggy Bank Pageant:

E-mail Dr. Barbara O'Neill at moneytalk1@juno.com

or telephone 732-932-9155 x 250

1:00 p.m. – 4:00 p.m.

HEALTHY KIDS DAY

Join us for a free community event, the annual Healthy Kids Day celebration at the Sussex County YMCA! Over 20 local non-profit and health related organizations partner with the Sussex County YMCA and the Sussex County Partnership for Healthy Adolescents (a program of The Center for Prevention and Counseling) to bring the community a fun and informative health fair along with all sorts of hands-on activities to keep the whole family engaged in spirit, mind, and body. Enjoy food demonstrations, hands on health, nutrition and fitness

activities, swimming, door prizes and more! **New for 2008: Healthy Kids Day is proud to be a part of Sussex County's *Money\$mart Week!*** The Money\$mart Committee will be providing financial literacy activities for children Pre-K – 6th Grade and hosting the Third Annual Piggy Bank Pageant.

Healthy Kids Day Schedule of Events:

1:00 p.m. – 1:45 p.m.

Register your Piggy Bank for the Pageant

1:30 p.m. to 2:45 p.m.

Financial programs for children ages

Pre-K – 6th Grade

2:45 p.m.

Piggy Bank judging

3:15 p.m.

Winners of the Piggy Bank Pageant

announced!

Where: Sussex County YMCA

15 Wits End Road

Hardyston, NJ 07419

For more information:

Sussex County YMCA, 973-209-9622

www.sussexcountymca.org

TUESDAY, APRIL 15, 2008

9:30 a.m. – 10:30 a.m.

ELDER LAW: CAN YOU PROTECT YOUR ASSETS FROM THE COST OF NURSING HOME CARE? (Session #201)

In 2006, major changes were made to the Federal Medicaid laws. These changes have left us wondering, is there any way to protect our assets against the cost of possible future long-term care? We will talk about what happens financially to a family when an individual needs nursing home care, and what you can and should do to prepare for that possibility.

Free and open to the public

Featured Speaker:

Janice D. Pasculli, Esq., Certified Elder Law Attorney, Hollander, Strelzik, Pasculli, Hinkes, Vandenberg & Hontz, LLC.

Where: *Sussex County Main Library Building*, 125 Morris Turnpike, Frankford Township (Newton, NJ 07860)

For more information:

Janice D. Pasculli, 973-383-3233

To reserve your space call:

973-300-2320 x 4168

10:30 a.m. – 11:00 a.m.

Complimentary Refreshments Served

11:00 a.m. – 12:00 noon

PLANNING A RETIREMENT PAYCHECK (Session #204)

Participants contemplating retirement will learn what to consider, whether it be electing a retirement payout option from a company retirement plan or distribution from 401(k) plans, IRAs, or annuities. There will also be discussion

on other income sources such as Social Security income, investment income, etc.

Free and open to the public

Featured Speaker:

Sharon M. Nikaido, Sr. Associate, Sterling Financial Planning, Inc.

Where: Sussex County Main Library Building, 125 Morris Turnpike, Frankford Township (Newton, NJ 07860)

For more information:

Sharon M. Nikaido, 973-729-1234 x 24

To reserve your space call:

973-300-2320 X 4168

6:30 p.m. – 8:30 p.m.

COPING WITH FINANCIAL STRESS: PART A AND PART B (Session #211)

Stephen McNally will discuss the finances (Part A): new bankruptcy laws to include the differences between Chapter 7 and Chapter 13, the ins and outs of foreclosure, and how these different situations affect your credit. Then Barbara Adolphe will discuss the emotions (Part B) that result and how to cope. Together these individuals will assist you in understanding both the legal and emotional aspects of financial stress.

Free and open to the public

Featured Speakers:

Stephen McNally, Esq., McNally & Busche, LLC, and Barbara Adolphe, Center for Prevention and Counseling

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

For more information:

Stephen McNally, 973-300-4260 and

Barbara Adolphe, 973-383-4787

To reserve your space call:

973-300-2320 x 4168

6:30 p.m. – 7:45 p.m.

SOCIAL SECURITY: WHAT YOU NEED TO KNOW (Session #213)

This presentation will provide an explanation of Social Security programs and benefits, including Retirement, Disability and Survivors Insurance, and Medicare.

Free and open to the public

Featured Speaker:

Kathy Switzer, District Manager, Social Security Administration

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

For more information:

Kathy Switzer, 973-383-1091 x 200

To reserve your space call:

973-300-2320 x 4168

6:30 p.m. – 7:45 p.m.

**RETIREMENT PLANNING: HOW TO BE HEALTHY, WEALTHY AND HAPPY
(Session #216)**

This presentation will describe a general approach to wealth management for retirement for adults between the ages of 21 and 60.

Free and open to the public

Featured Speakers: Bob Walen, First Hope Bank/Raymond James Financial Services and Deena Smith, First Hope Bank

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

For more information:

Deena Smith, First Hope Bank, 908-459-4121 x 6036

To reserve your space call:

973-300-2320 x 4168

8:00 p.m. – 9:30 p.m.

TIPS FOR SELLING YOUR HOUSE IN A DIFFICULT MARKET (Session #218)

Learn the dos and don'ts of selling your house in today's market. Bring your concerns, time allowed for Q&A.

Free and open to the public

Featured Speakers: Kevin Coleman, Century 21 Gross and Jansen, Andover, New Jersey; Ron VanWarner, Century 21 Gross and Jansen, Vernon, New Jersey.

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

For more information:

Kevin Coleman, 973-579-5554

To reserve your space call:

973-300-2320 x 4168

Wednesday, April 16, 2008

9:30 a.m. – 10:30 a.m.

WILLS AND PROBATE: DON'T WAIT UNTIL IT'S TOO LATE! (Session #301)

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.

Free and open to the public

Featured Speaker: Nancy Fitzgibbons, *Sussex County Surrogate*

Where: *Sussex County Main Library Building*, 125 Morris Turnpike, Frankford Township (Newton, NJ 07860)

For more information:

Nancy Fitzgibbons, 973-579-0920

To reserve your space call:

973-300-2320 x 4168

10:30 a.m. – 11:00 a.m.

Complimentary Refreshments Served

11:00 a.m. – 12: 00 noon

WHILE YOU ARE SPRING CLEANING YOUR LEGAL HOUSE, DON'T HAND UNCLE SAM THE VACUUM! (Session #303)

This presentation is a lively, interactive session on the basics of estate and tax planning.

Free and open to the public

Featured Speaker: Elenora L. Benz, Esq.

Where: *Sussex County Main Library Building*, 125 Morris Turnpike, Frankford Township (Newton, NJ 07860)

For more information:

Elenora L. Benz, 973-940-0707

To reserve your space call:

973-300-2320 x 4168

6:30 p.m. – 7:45 p.m.

DECIDING WHEN TO RETIRE (Session #312)

This workshop 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 make up for lost time. It will also cover how to analyze early retirement incentive offers.

Free and open to the public

Featured Speaker: Barbara O'Neill, Ph.D., CFP, Rutgers Cooperative Extension

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

For more information:

Dr. Barbara O'Neill, 732-932-9155 x 250

To reserve your space call:

973-300-2320 x 4168

6:30 p.m. – 7:45 p.m.

THE ABCs OF LONG TERM CARE INSURANCE (Session #314)

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.

Free and open to the public

Featured Speaker: Nancy R. Trainor, CLTC - Trainor Financial Services, LLC

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

For more information:

Nancy R. Trainor, 973-729-9998

To reserve your space call:

973-300-2320 x 4168

6:30 p.m. – 7:45 p.m.

THE FINANCIAL ASPECTS OF DIVORCE (Session #316)

This presentation will discuss the financial aspects of divorce, including tax consequences of alimony, equitable distribution, and child support. Other topics will include the impact of alimony on tax brackets along with dependent deductions and tax filing status as head of household vs. single filing, etc. There will be a Q & A period at the conclusion of the discussion.

Free and open to the public

Featured Speaker: Faith A. Ullmann, Esq., Albino & Ullmann LLC

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

For more information:

Faith A. Ullmann, 973-729-3888

To reserve your space call:

973-300-2320 x4168

8:00 p.m. – 9:30 p.m.

25 DAYS TO BETTER HEALTH AND INCREASED WEALTH (Session #318)

This workshop describes 25 behavior change strategies to simultaneously improve your health and personal finances. Participants will learn about each strategy and are encouraged to select several to implement a personal action plan. Class content is based on the book, *Small Steps to Health and Wealth™*, available for \$15 (optional).

Free and open to the public

Featured Speaker: Barbara O'Neill, Ph.D., CFP, Rutgers Cooperative Extension

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

For more information:

Dr. Barbara O'Neill, 732-932-9155 x 250

To reserve your space call:

973-300-2320 x 4168

8:00 p.m. – 9:30 p.m.

FINANCIAL SECURITY IN LATER LIFE: REALITY OR PIPE DREAM?

(Session #321)

This presentation will discuss areas of financial planning that are often overlooked, potentially triggering financial stress in later years. Practical steps will be shared to help individuals prepare for a more meaningful lifestyle. Handouts will be available and time allowed for Q & A.

Free and open to the public

Featured Speaker: Sharon M. Nikaido, Sr. Associate, Sterling Financial Planning, Inc.

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

For more information:

Sharon M. Nikaido, 973-729-1234 x 24

To reserve your space call:

973-300-2320 x 4168

Thursday, April 17, 2008

9:30 a.m. – 10:30 a.m.

FINANCIAL PLANNING FOR THE GOLDEN YEARS (Session #402)

This workshop will discuss pre- and current retirement planning, focusing on developing realistic budgets, debt consolidation and/or elimination, establishing reserve accounts, and general estate planning tips.

Free and open to the public

Featured Speaker: Jeffrey T. Beebe, Assistant VP, Lakeland Bank

Where: *Sussex County Main Library Building*, 125 Morris Turnpike, Frankford Township (Newton, NJ 07860)

For more information:

Jeffrey T. Beebe, 973-729-5519

To reserve your space call:

973-300-2320 x 4168

10:30 a.m. – 11:00 a.m.

Complimentary Refreshments Served

11:00 a.m. – 12:00 noon

KEEP SWINDLERS OUT OF YOUR POCKETS! (Session #405)

There are many scam artists and con men out there, eager to trick you out of your money, your savings, your identity and everything you've worked hard for. Learn how to spot the frauds and keep yourself safe from swindlers.

Free and open to the public

Featured Speaker: Lois Ferguson, Victim Witness Coordinator, Sussex County Prosecutor's Office

Where: ***Sussex County Main Library Building***, 125 Morris Turnpike, Frankford Township (Newton, NJ 07860)

For more information:

Lois Ferguson, 973-383-1570 x 4521

To reserve your space call:

973-300-2320 x 4168

6:30 p.m. – 7:45 p.m.

INVESTING 101 (Session #412)

How little is needed to start investing? How do you start investing and where? What types of investments are available? What is diversification? What are the risks and benefits of investing? How can you maximize, diversify, and evaluate your 401 (k) plans, mutual funds, IRAs and Roth IRAs?

Free and open to the public

Featured Speaker: Nancy R. Trainor, CLTC -Trainor Financial Services, LLC

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

For more information:

Nancy R. Trainor, 973-729-9998

To reserve your space call:

973-300-2320 x 4168

6:30 p.m. – 7:45 p.m.

FINANCIAL PLANNING FOR THE SECOND HALF OF YOUR LIFE (Session #413)

This program is especially designed for persons age 50+ and addresses their unique financial planning needs. Specific topics covered include: investment products and investment risk, retirement asset withdrawals, mandatory

withdrawals from tax-deferred retirement plans, Social Security earnings limits, financial record-keeping, health insurance, long-term care insurance, and leaving a legacy.

Featured Speaker: Barbara O'Neill, Ph.D., CFP, Rutgers Cooperative Extension

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

For more information:

Dr. Barbara O'Neill, 732-932-9155 x250

To reserve your space call:

973-300-2320 x 4168

8:00 – 9:30 p.m.

LOW MAINTENANCE FINANCIAL PLANNING (Session #415)

This workshop will discuss ways to streamline financial tasks including financial record-keeping, and simplified investment choices. Another key program topic is automation, with over a dozen specific strategies presented. Participants will also learn about Microsoft Excel templates and financial management tasks that should be performed annually as a “financial physical.”

Featured Speaker: Barbara O'Neill, Ph.D., CFP, Rutgers Cooperative Extension

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

For more information:

Dr. Barbara O'Neill, 732-932-9155 x 250

To reserve your space call:

973-300-2320 x 4168

8:00 p.m. – 9:30 p.m.

PROS AND CONS OF BUYING A FORECLOSURE (Session #417)

Is a foreclosure a good investment? What do I need to consider before making my bid? Why would an individual want to buy a property at a sheriff's sale?

What are the pros and cons? This presentation will help individuals understand how a sheriff's sale works and what possible scams are out there. Attendees are encouraged to take lots of notes and ask questions.

Free and open to the public

Featured Speaker: Undersheriff Virgil Rome, Sussex County Sheriff's Department

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

For more information:

Undersheriff Virgil Rome, 973-579-0850

To reserve your space call:

973-300-2320 x 4168

Friday, April 18, 2008

6:30 p.m. – 9:30 p.m.

HEALTHY TEENS NIGHT AT THE SUSSEX COUNTY YMCA!!

More fun activities at the Y, this time just for teens ages 11-17 years. Learn about what it takes to be healthy, wealthy, and wise, with fun, interactive games and activities provided by the Money\$mart Committee. DEFY and REBEL. Rock out to music provided by local bands. FREE!!

Free and open to the public

Where: Sussex County YMCA

15 Wits End Road

Hardyston, NJ 07419

For more information:

Sussex County YMCA at 973-209-9622

www.sussexcountyyymca.org