



**MONEY\$MART WEEK  
IN SUSSEX COUNTY**

**Program Schedule  
April 18 – 23, 2005**

**MONDAY, APRIL 18, 2005**

**4:00 p.m. – 5:15 p.m.**

**Retirement Investment  
Strategies: Managing Your  
Investments During Retirement.  
Money\$mart Week Kick-Off  
Conference**

*Free and Open to the Public*

Featured Speaker: Richard A. Barrow, Certified Financial Planner, Northwestern Mutual Financial Network.

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

**For more information:** Richard Barrow, 908-362-5575

E-mail: [rbarrow3@juno.com](mailto:rbarrow3@juno.com)

**To reserve your space call:** 973-383-6700 X 227

**Session: 104**

**5:30 p.m. – 6:30 p.m.**

**Money\$mart Kick-off Celebration:** Features introductions of presenters and volunteers, recognition of the student winner of the logo contest, the Money\$mart Jeopardy, networking and refreshments.  
**Where: Sussex County Technical School**, 105 N. Church Road, Sparta, NJ (Lobby of the McNeice Auditorium).  
**To RSVP call:** Trish Springer at 973-579-024

E-mail: [tspringer@sussex.nj.us](mailto:tspringer@sussex.nj.us)

**6:30 p.m. – 7:00 p.m.**

**Investment Planning: A seminar for anyone with/or wanting to start an investment portfolio.**

**Money \$mart Week Kick-Off Conference**

*Free and Open to the Public*

Featured Speaker: Thomas P. Murray, American Express Financial Advisors

**Where: Sussex County Technical School**, 105 N. Church Road, Sparta, NJ

(Lobby of the McNeice Auditorium)

**For more information:** Thomas P. Murray, 973-726-9405

E-mail: [thomas.p.murray@aexp.com](mailto:thomas.p.murray@aexp.com)

**To reserve your space call:** 973-383-6700 X 227

**Session: 109**

**6:30 p.m. – 8:00 p.m.**

**Long Term Care: Panel discussion/presentation for singles and couples ages 40 and above**

**Money\$mart Week Kick-Off Conference**

*Free and Open to the Public*

Featured Speakers/Panelists: Gregory W. R. Meehan, Certified Financial Planner and Certified Elder Planning Specialist, Skylands Financial Services and Nancy R. Trainor, Certified Long Term Care Specialist

**Where: Sussex County Technical School**, 105 N. Church Road, Sparta, NJ

(Lobby of the McNeice Auditorium)

**For more information:** Gregory W.A. Meehan, 973-383-8890 or Nancy R. Trainor, 973-729-4462

E-mail: [gwamsr@earthlink.net](mailto:gwamsr@earthlink.net)

(Meehan) or [nbd7301@earthlink.net](mailto:nbd7301@earthlink.net) (Trainor)

**To reserve your space call:** 973-383-6700 X 227

**Session Number: 110**

**6:30 p.m. – 8:30 p.m.**

**College Savings: A workshop for people/parents who want to learn about a tax-advantage way to invest for the rising cost of college**

**Money\$mart Week Kick-Off Conference**

*Free and Open to the Public*

Featured Speaker: Robert Doran, Doran Financial Services

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

**For more information:** Robert Doran, 973-875-5052

E-mail: [rdoran@nji.com](mailto:rdoran@nji.com)

**To reserve your space call:** 973-383-6700 X 227

**Session Number: 114**

**6:30 p.m. – 9:00 p.m.**

**So You Want to Be a Homeowner! A workshop for anyone interested in buying their first home. Learn how to buy a home with little or no down payment; learn about the importance of good credit; learn the difference between mortgage bankers and mortgage brokers; and discover some of the common mistakes that mortgage shoppers make.**

*Free and Open to the Public*

Featured Speakers: Jonathan Teich, NORWESCAP, Inc.; Sam Chazanow and Rachel Muller, Sussex Bank; Bob Drake and Marilyn Iovino, Valley National Bank.

**Where: Sussex County Technical School**, 105 N. Church Road, Sparta, NJ

(Lobby of the McNeice Auditorium)

**For more information:** Deborah Meade, Program Director, NORWESCAP, Inc., 908-454-7000 X 131

E-mail: [meaded@norwecap.org](mailto:meaded@norwecap.org)

**To reserve your space call:** 973-383-6700 X 227

**Session Number 117**

**6:30 p.m. – 8:30 p.m.**

**Taking Control: Effective financial management for people between 25 and 60.**

**Money \$mart Week Kick-Off Conference**

*Free and Open to the Public*

Featured Speaker: Cleveland Thomas, Guardian Life

**Where: Sussex County Technical School**, 105 N. Church Road, Sparta, NJ

(Lobby of the McNeice Auditorium)

**For more information:** Cleveland Thomas, 973-462-2225

E-mail: [reddicoolings@msn.com](mailto:reddicoolings@msn.com)

**To reserve your space call:** 973-383-6700 X 227

**Session Number: 119**

**MONEY\$MART WEEK PROGRAM**

**TUESDAY, APRIL 19, 2005**

10:00 a.m. – 12:00 noon

**Survey Your Financial Horizons: Examine your financial options for present and future decisions**  
*Free and Open to the Public*

Featured Speaker: Sharon M. Brady, Senior Financial Planner, Asset & Wealth Management  
**Where:** New Jersey Division of Community Affairs – Division of Housing, 30 Moran Street, Newton, NJ 07860 Room 104  
**For more information:** Sharon Brady, 973-726-8880  
E-mail: [sbrady@asset-wealth.com](mailto:sbrady@asset-wealth.com)  
**To reserve your space call:** Ralph Pinto, 973-383-5602 X 13  
**Session Number:** 201

11:00 a.m. – 12:00 noon

**Social Security as Part of Your Financial Future: A seminar for pre-retirees and general audiences.**

*Free and Open to the Public*  
Featured Speakers: Richard Desir and/or Kathy Switzer, Social Security Administration, Newton, NJ  
**Where:** NORWESCAP, 186 Halsey Road, Hampton Township  
**For more information:** Kathy Switzer, 973-579-1627 X 200  
E-mail: [Kathryn.switzer@ssa.gov](mailto:Kathryn.switzer@ssa.gov)  
**To reserve your space call:** NORWESCAP, 973-383-3461  
**Session Number:** 207

3:00 p.m. – 4:00 p.m.

**Spring Cleaning Your Legal House: A discussion of the basic documents that every person should have: will, living will, durable power of attorney, etc. Learn why you need these documents and what could happen if you don't have them.**

*Free and Open to the Public*  
Featured Speaker: Elenora L. Benz, Esq.  
**Where:** Sussex County Community College, Room E-248  
**For more information:** Elenora L. Benz, 973-940-0707  
E-mail: [info@elenorabenz.com](mailto:info@elenorabenz.com)  
**To reserve your space call:** 973-300-2135  
**Session Number:** 211

4:00 p.m. – 5:00 p.m.

**I want! I need! Children (grades 3-6) and their parents will participate in fun activities to learn how the amount of money they have affects what they need and what they want.**

*Free and Open to the Public*  
Featured Speaker: Kevin Mitchell, Rutgers Cooperative Extension Service of Sussex County  
**Where:** New Jersey State Fairgrounds, 37 Plains Road, Augusta, NJ - Administration Building  
**For more information:** Kevin Mitchell, 973-948-3040  
E-mail: [Mitchell@aesop.rutgers.edu](mailto:Mitchell@aesop.rutgers.edu)  
**To reserve your space call:** 973-948-3040  
**Session Number:** 213

4:00 p.m. – 6:00 p.m.

**Standard of Living: Financial planning for all ages**

*Free and Open to the Public*  
Featured Speaker: Cleveland Thomas, Guardian Life  
**Where:** Sussex County YMCA, 15 Wits End Road, Hamburg, NJ 07419  
**For more information:** Cleveland Thomas, 973-462-2225  
E-mail: [reddicoolings@msn.com](mailto:reddicoolings@msn.com)  
**To reserve your space call:** 973-300-2135  
**Session Number:** 217

6:00 p.m. – 7:00 p.m.

**Spring Cleaning Your Legal House: A discussion of the basic documents that every person should have: will, living will, durable power of attorney, etc. Learn why you need these documents and what could happen if you don't have them.**

*Free and Open to the Public*  
Featured Speaker: Elenora L. Benz, Esq.  
**Where:** Sussex County Community College, Room E-248  
**For more information:** Elenora L. Benz, 973-940-0707  
E-mail: [info@elenorabenz.com](mailto:info@elenorabenz.com)  
**To reserve your space call:** 973-300-2135  
**Session Number:** 219

6:30 p.m. – 8:30 p.m.

**Living Well on a Shoestring. This workshop describes ways to make money stretch on a limited**

**budget and is intended especially for low-income families.**

*Free and Open to the Public.*  
Featured Speaker: Dr. Barbara O'Neill, Professor, Rutgers University  
**Where:** Project Self-Sufficiency, 61 Spring Street, Newton, NJ  
**For more information:** Barbara O'Neill, 973-579-5581  
E-mail: [oneil@aesop.rutgers.edu](mailto:oneil@aesop.rutgers.edu)  
**To reserve your space call:** 973-383-5129  
**Session Number:** 223

7:00 p.m. – 8:00 p.m.

**How to Buy and Sell Real Estate Successfully in Sussex County.**

*Free and Open to the Public*  
Featured Speaker, Kevin J. Colman, President, Century 21 Gross & Jansen Realtors, Vernon, NJ  
**Where:** Sussex County YMCA, 15 Wits End Road, Hamburg, NJ 07419  
**For more information:** Domingo Galdos, C-21, Vernon Office, 973-827-1111  
E-mail: [domingo@GoDomingo.com](mailto:domingo@GoDomingo.com)  
**To reserve your space call:** 973-300-2135  
**Session Number:** 225

7:00 p.m. – 8:00 p.m.

**How to Buy and Sell Real Estate Successfully in Sussex County.**

*Free and Open to the Public*  
Featured Speaker, Domingo Galdos, Broker/Salesperson, Century 21 Gross & Jansen Realtors, Vernon, NJ  
**Where:** Sussex County Community College, Room E-129  
**For more information:** Domingo Galdos, C-21, Vernon Office, 973-827-1111  
E-mail: [domingo@GoDomingo.com](mailto:domingo@GoDomingo.com)  
**To reserve your space call:** 973-300-2135  
**Session Number:** 228

7:00 p.m. – 8:30 p.m.

**Retirement Planning Issues and Evaluations: A workshop for pre-retirees and early retirees**

*Free and Open to the Public*  
Featured Speaker: Gregory W.A. Meehan, Certified Financial Planner, Skylands Financial Services  
**Where:** Sussex County Community College, Room D-208  
**For more information:** Gregory W.A. Meehan, 973-383-8890  
E-mail: [gwamsr@earthlink.net](mailto:gwamsr@earthlink.net)  
**To reserve your space call:** 973-300-2135  
**Session Number:** 231



**WEDNESDAY, APRIL 20, 2005**

**9:30 a.m. – 10:30 a.m.**

**What Women Need to Know about Money: Learn the 10 things that all women need to know in order to improve their personal finances.**

*Free and Open to the Public*

Featured Speaker: Dr. Barbara O'Neill, Professor, Rutgers University  
**Where: New Jersey State Fairgrounds, 37 Plains Road, Augusta, NJ - Administration Building**

**For more information:** Dr. Barbara O'Neill, 973-579-5581

E-mail: [oneill@aesop.rutgers.edu](mailto:oneill@aesop.rutgers.edu)

**To reserve your space call:** 973-948-3040

**Session Number: 304**

**10:00 a.m. – 11:00 a.m.**

**Retire With Confidence: A seminar that addresses all aspect of financial planning for retirement. Specifically intended for those who expect to retire within five years**

*Free and Open to the Public*

Featured Speaker: Sharon Brady, Senior Financial Planner, Asset & Wealth Management

**Where:** Sussex County YMCA, 15 Wits End Road, Hamburg, NJ 07419

**For more information:** Sharon Brady, 973-726-8880

E-mail: [sbrady@asset-wealth.com](mailto:sbrady@asset-wealth.com)

**To reserve your space call:** 973-300-2135

**Session Number: 307**

**11:00 a.m. – 12:00 noon**

**Feeding Your Family Without Starving Your Wallet: Focus on making healthy food choices without spending too much money.**

*Free and Open to the Public*

Featured Speaker: Haylee Boyle, Family and Community Health Science Educator, Rutgers Cooperative Research and Extension of Sussex County

**Where: New Jersey State Fairgrounds, 37 Plains Road, Augusta, NJ - Administration Building**

**For more information:** Haylee Boyle, 973-948-3040

E-mail: [hboyle@aesop.rutgers.edu](mailto:hboyle@aesop.rutgers.edu)

**To reserve your space call:** 973-948-3040

**Session Number: 309**

**11:00 a.m. – 12:00 noon**

**Low Maintenance Financial Strategies for Busy People: Ways to simplify investing and financial decision-making**

*Free and Open to the Public*

Featured Speaker: Dr. Barbara O'Neill, Professor, Rutgers University  
**Where: New Jersey State Fairgrounds, 37 Plains Road, Augusta, NJ - Administration Building**

**For more information:** Dr. Barbara O'Neill, 973-579-5581

E-mail: [oneill@aesop.rutgers.edu](mailto:oneill@aesop.rutgers.edu)

**To reserve your space call:** 973-948-3040

**Session Number: 313**

**11:30 a.m. – 12:30 p.m.**

**How to Invest in Real Estate for Retirement**

*Free and Open to the Public*

Featured Speaker: Domingo Galdos, Broker/Salesperson, Century 21 Gross & Jansen Realtors

**Where: Chatterbox Drive In, 1 Route 15 (Ross' Corner), Augusta, NJ**

**For more information:** Domingo Galdos, 973-827-1111

E-mail: [domingo@GoDomingo.com](mailto:domingo@GoDomingo.com)

**To reserve your space call:** Domingo Galdos, 973-827-1111

**Session Number: 314**

**1:00 p.m. – 2:00 p.m.**

**Crop Insurance Update for Producers: A workshop of interest to farmers and other individuals involved in agriculture.**

*Free and Open to the Public*

Featured Speaker: Stephen Komar, Rutgers Cooperative Extension Service of Sussex County

**Where: New Jersey State Fairgrounds, 37 Plains Road, Augusta, NJ - Administration Building**

**For more information:** Stephen Komar, 973-948-3040

E-mail: [skomar@rce.rutgers.edu](mailto:skomar@rce.rutgers.edu)

**To reserve your space call:** 973-948-3040

**Session Number: 318**

**5:30 p.m. – 7:00 p.m.**

**Homebuyer Information Session for Sparta's Affordable For-Sale Units.**

**Income limits, guidelines, requirements and application procedure for 32 proposed income-restricted units in Sparta.**

*Free and Open to the Public*

Featured Speaker: Susan Zellman, Executive Director, Housing Partnership

**Where: Sparta Town Hall, 65 Main Street, Sparta, NJ 07871**

**For more information:** Teresa Savio, 973-659-9222

E-mail: [hpmc@bellatlantic.net](mailto:hpmc@bellatlantic.net)

**To reserve your space call:** Housing Partnership, 973-659-9222

**Session Number: 321**

**7:00 p.m. – 8:00 p.m.**

**Long Term Care: Presentation for singles and couples ages 40 and over**

*Free and Open to the Public*

Featured Speaker: Nancy R. Trainor, Certified Long Term Care Specialist  
**Where: Sussex County Community College, Room E-250**

**For more information:** Nancy R. Trainor, 973-729-4462

E-mail: [nbd7301@earthlink.net](mailto:nbd7301@earthlink.net)

**To reserve your space call:** 973-300-2135

**Session Number: 325**

**7:00 p.m. – 8:00 p.m.**

**Questions to Ask & Things to Know when buying Business and Personal Insurance: A quick primer on what to look for when purchasing commercial & personal insurance**

*Free and Open to the Public*

Featured Speakers: Steve Tague and Donna Corring, van den Heuvel & Fountain, Inc.

**Where:** Sussex County Community College, Room E-302

**For more information:** Steven Tague, 973-948-3200

E-mail: [lindafountain@earthlink.net](mailto:lindafountain@earthlink.net)

**To reserve your space call:** 973-300-2135

**Session Number: 328**

7:00 p.m. – 8:00 p.m.

**First Time Home Buyers and Sellers: Property and Financial Issues.**

*Free and Open to the Public*

Featured Speakers: Shane McGee, Broker/Salesperson and Candace Stout, Salesperson, Century 21 Gross & Jansen Realtors

**Where:** Sussex County Community College, Room D-208

**For more information:** Domingo Galdos, Century 21, Vernon Office, 973-827-1111

E-mail: [domingo@GoDomingo.com](mailto:domingo@GoDomingo.com)

**To reserve your space call:** 973-827-1111

**Session Number: 331**

7:00 p.m. – 8:30 p.m.

**Bankruptcy: Find out when bankruptcy is appropriate, who is eligible, and how Chapter 7 bankruptcy differs from Chapter 13 bankruptcy. Also find out how bankruptcy filings affect credit. Intended for adults 18 and over with personal debt.**

*Free and Open to the Public.*

Featured Speaker: Stephen McNally, McNally & Busche, LLC

**Where:** Sussex County Community College, Room E-254

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

E-mail: [stevemac@nac.net](mailto:stevemac@nac.net)

**To reserve your space call:** 973-300-2135

**Session Number: 334**

7:00 p.m. – 9:00 p.m.

**Retirement Planning: A seminar for people of any age who have recently been downsized, who have changed jobs or are concerned about having enough income to retire.**

*Free and Open to the Public.*

Featured Speaker: Robert Doran, Doran Financial Services

**Where:** Sussex County YMCA, 15 Wits End Road, Hamburg, NJ 07419

**For more information:** Robert Doran, 973 875-5052

E-mail: [rdoran@nji.com](mailto:rdoran@nji.com)

**To reserve your space call:** 973-300-2135

**Session Number 336**

**THURSDAY, APRIL 21, 2005**

10:00 a.m. – 11:00 a.m.

**Long Term Care Insurance and Updates on Medicare Programs: A Panel Discussion**

*Free and Open to the Public*

Featured Speakers: Ann Farnsworth and Ethyl Silver, State Health Insurance Program Office

**Where:** Sussex County YMCA, 15 Wits End Road, Hamburg, NJ 07419

**For more information:** Ann Farnsworth or Ethyl Silver, 973-579-0557

**To reserve your space call:** 973-300-2135

**Session Number: 401**

11:00 a.m. – 12:00 noon

**Reverse Mortgage Program for Seniors: A presentation that explores the reverse mortgage concept that some senior citizens are using to stay in their homes.**

*Free and Open to the Public*

Featured Speakers: Dino Guadagnino, Wells-Fargo Bank; Larry Ernstoff, Financial Freedom Senior Funding Corp.; and Jennifer Preston, Bank of New York

**Where:** Sussex County YMCA, 15 Wits End Road, Hamburg, NJ 07419

**For more information:** Dino Guadagnino, 973-598-8900 X 8916;

Larry Ernstoff, 973-316-8515; or

Jennifer Preston 1-800-269-6799

E-mail: [jpreston@bankofny.com](mailto:jpreston@bankofny.com)

**To reserve your space call:** 973-300-2135

**Session Number: 404**

1:00 p.m. – 2:00 p.m.

**Top Ten Ways to Achieve Financial Success: Intended for adults of any age, this workshop focuses on cash flow, credit, insurance, investing, and retirement planning.**

*Free and Open to the Public.*

Featured Speaker: Patricia Brennan, Family and Community Health Science Educator, Rutgers Cooperative Extension of Morris County

**Where: New Jersey State Fairgrounds, 37 Plains Road, Augusta, NJ - Administration Building**

**For more information:** Patricia Brennan, 973-285-8302

E-mail: [pbrennan@aesop.rutgers.edu](mailto:pbrennan@aesop.rutgers.edu)

**To reserve your space call:** 973-948-3040

**Session Number: 406**

6:30 p.m. – 8:30 p.m.

**How to Read Your Credit Rating Score: This workshop describes what a credit rating is and what it means; how it affects many aspects of our lives: getting an apartment, purchasing a home or car and more. This workshop is intended for people of all ages.**

*Free and Open to the Public.*

Featured Speaker: Dr. Barbara O'Neill, Professor, Rutgers University

**Where:** Project Self-Sufficiency, 61 Spring Street, Newton, NJ

**For more information:** Barbara O'Neill, 973-579-5581

E-mail: [oneill@aesop.rutgers.edu](mailto:oneill@aesop.rutgers.edu)

**To reserve your space call:** 973-383-5129

**Session Number: 407**

**Note:** Workshop participants are encouraged to bring their credit reports to this workshop.

**Obtaining a credit report may take up to two weeks. Call 973-383-5129 to find out how to obtain a copy of your credit report.**

7:00 p.m. – 7:30 p.m.

**Investing Safely for Growth: Investing strategies for people 40 years of age and older**

*Free and Open to the Public.*

Featured Speakers: Michael Ciano, Portfolio Manager and Michael

Tepperman, Financial Planner, CRT Group at Smith Barney

**Where: Sussex County Community College, D-214**

**For more information:** Michael

Tepperman, 973-236-3650

E-mail:

[michael.g.tepperman@smithbarney.com](mailto:michael.g.tepperman@smithbarney.com)

**To reserve your space call:** 973-300-2135



Session Number: 410

THURSDAY, APRIL 21, Cont.

7:00 p.m. – 8:00 p.m.

**Failproof Your Business: The nuts and bolts of building a successful business in Sussex County.**

*Free and Open to the Public.*

Featured Speakers: Domingo Galdos, Broker/Salesperson, Century 21 Gross & Jansen Realtors and Dr. Paul Adams, Professor Emeritus, Ramapo College.

**Where:** Sussex County Community College, Room D-310

**For more information:** Domingo Galdos, 973-827-1111

E-mail: [domingo@GoDomingo.com](mailto:domingo@GoDomingo.com)

**To reserve your space call:** 973-300-2135

**Session Number: 414**

7:00 p.m. – 8:00 p.m.

**Mortgages Made Easy: Panel Discussion.** A discussion of the mortgage application process and all of the various mortgage and refinancing options available to homeowners and prospective home buyers. Emphasis will be placed on selecting the right mortgage.

*Free and Open to the Public.*

Featured Speakers: Joseph Caposella, Senior Loan Officer, NJ Lenders Corporation, Mortgage Bankers; and Gary D'uva, First Hope Bank, Sparta, NJ.

**Where:** Sussex County Community College, Room B-104

**For more information:** Joseph Caposella, 973-890-0005 X 105; Gary D'uva, First Hope Bank, Sparta Office, 973-729-8333

E-mail: [joecap@NJLenders.com](mailto:joecap@NJLenders.com)

**To reserve your space call:** 973-300-2135

**Session Number 417**

7:00 p.m. – 8:00 p.m.

**Understanding Credit: Attendees will learn what FICO credit scores are and how they can be improved. The pitfalls of credit scores will also be discussed, along with the removal of negative or inaccurate items from credit reports. The effect of**

**foreclosure, bankruptcy filings, and repossession on credit scores will also be covered in this session.**

*Free and Open to the Public.*

Featured Speaker: Stephen McNally, McNally & Busche, LLC, Newton, NJ

**Where:** Sussex County YMCA, 15 Wits End Road, Hamburg, NJ 07419

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

E-mail: [stevemac@nac.net](mailto:stevemac@nac.net)

**To reserve your space call:** 973-300-2135

**Session Number: 421**

7:00 p.m. – 8:30 p.m.

**Funding Options for College Costs: A workshop for parents and grandparents of prospective college students**

*Free and Open to the Public.*

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

**Where:** Sussex County Community College, Room C-107 (Art Studio)

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

E-mail: [gwamsr@earthlink.net](mailto:gwamsr@earthlink.net)

**To reserve your space call:** 973-300-2135

**Session Number: 426**

7:45 p.m. – 8:15 p.m.

**Retirement Planning: For persons 40 years of age and older**

*Free and Open to the Public.*

Featured Speakers: Michael Ciano, Portfolio Manager and Michael Tepperman, Financial Planner, CRT Group at SmithBarney

**Where:** Sussex County Community College, Room D-214

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

E-mail:

[michael.g.tepperman@SmithBarney.com](mailto:michael.g.tepperman@SmithBarney.com)

**To reserve your space call:** 973-300-2135

**Session Number: 431**

8:30 p.m. – 9:00 p.m.

**Professional Portfolio Management: For persons 40 years of age and older**

*Free and Open to the Public.*

Featured Speaker: Michael Ciano, Portfolio Manager, CRT Group at SmithBarney

**Where:** Sussex County Community College, Room D-214

**For more information:** Michael Ciano, 973-236-3650

**To reserve your space call:** 973-300-2135

**Session Number: 434**

**FRIDAY, APRIL 22, 2005**

11:00 a.m. – 12:00 noon

**Low Maintenance Financial Strategies for Busy People: Ways to simplify investing and financial decision-making**

*Free and Open to the Public.*

Featured Speaker: Dr. Barbara O'Neill, Professor, Rutgers University

**Where: New Jersey State Fairgrounds, 37 Plains Road, Augusta, NJ - Administration Building**

**For more information:** Dr. Barbara O'Neill, 973-579-5581

E-mail: [oneill@aesop.rutgers.edu](mailto:oneill@aesop.rutgers.edu)

**To reserve your space call:** 973-948-3040

**Session Number: 503**

11:00 a.m. – 12:00 noon

**Social Security as Part of Your Financial Future: A seminar for pre-retirees and general audiences.**

*Free and Open to the Public*

Featured Speakers: Richard Desir and/or Kathy Switzer, Social Security Administration, Newton, NJ

**Where: NORWESCAP, 186 Halsey Road, Hampton Township**

**For more information:** Kathy Switzer, 973-579-1627 X 200

E-mail: [Kathryn.switzer@ssa.gov](mailto:Kathryn.switzer@ssa.gov)

**To reserve your space call:** 973-383-3461

**Session Number: 507**

1:00 p.m. – 2:00 p.m.

**What Women Need to Know about Money: Learn the 10 things that all women need to know in order to improve their personal finances.**

*Free and Open to the Public*

Featured Speaker: Dr. Barbara O'Neill, Professor, Rutgers University

**Where: New Jersey State Fairgrounds, 37 Plains Road, Augusta, NJ - Administration Building**

**For more information:** Dr. Barbara O'Neill, 973-579-5581

E-mail: [oneill@aesop.rutgers.edu](mailto:oneill@aesop.rutgers.edu)  
To reserve your space call: 973-948-3040  
Session Number: 511  
FRIDAY, APRIL 22, con't.

2:00 – 3:00 p.m.

**Feeding Your Family Without Starving Your Wallet: Focus on making healthy food choices without spending too much money.**

*Free and Open to the Public*  
Featured Speaker: Haylee Boyle, Family and Community Health Science Educator, Rutgers Cooperative Research and Extension of Sussex County

**Where: New Jersey State Fairgrounds, 37 Plains Road, Augusta, NJ - Administration Building**

**For more information:** Haylee Boyle, 973-948-3040  
E-mail: [hboyle@aesop.rutgers.edu](mailto:hboyle@aesop.rutgers.edu)  
**To reserve your space call:** 973-948-3040  
Session Number: 514

4:00 p.m. – 5:00 p.m.

**I want! I need! Children (grades 3-6) and their parents will participate in fun activities to learn how the amount of money they have affects what they need and what they want.**

*Free and Open to the Public*  
Featured Speaker: Kevin Mitchell, Rutgers Cooperative Extension Service of Sussex County

**Where: New Jersey State Fairgrounds, 37 Plains Road, Augusta, NJ - Administration Building**

**For more information:** Kevin Mitchell, 973-948-3040  
E-mail: [Mitchell@aesop.rutgers.edu](mailto:Mitchell@aesop.rutgers.edu)  
**To reserve your space call:** 973-948-3040  
Session Number: 517

5:00 p.m. – 7:00 p.m.

**Basic Estate Planning: What you need to learn to protect your family's future. This workshop is intended for 25-55 year old adults without a will, power of attorney, or a living will.**

*Free and Open to the Public*  
Featured Speaker: Lee Ann Pounds, Attorney at Law

**Where: Sussex County Community College, Room D-208**  
**For more information:** Lee Ann Pounds 973-292-9154  
E-mail: [lpounds@optonline.net](mailto:lpounds@optonline.net)  
**To reserve your space call:** 973-300-2135  
Session Number: 519

7:00 p.m. – 8:00 p.m.

**Your Dependent With Special Needs: Making Their Future More Secure: An educational workshop for families with special needs children or adult special needs/disabled dependents.**

*Free and Open to the Public*  
Featured Speaker: Peter B. Marmaras, Certified Financial Planner, Marmaras & Smith, LLP

**Where: Sussex County Community College, D-209**  
**For more information:** Peter Marmaras 610-266-5466  
E-mail: [pmarmaras@mwsaccess.com](mailto:pmarmaras@mwsaccess.com)  
**To reserve your space call:** 973-300-2135  
Session Number: 524

6:00 p.m. – 9:00 p.m.

**Are You an Entrepreneur? An overview of what it takes to open a small business for those who are considering opening a small business.**

*Free and Open to the Public*  
Featured Speaker: Penni K. Nafus, New Jersey Association of Women Business Owners (NJAWBO) Women's Business Center

**Where: Sussex County Community College, Room D-214**  
**For more information:** Penni K. Nafus, 609-581-2220  
E-mail: [pnafus@njawbo.org](mailto:pnafus@njawbo.org)  
**To reserve your space call:** 973-300-2135  
Session Number: 527

7:00 p.m. – 7:30 p.m.

**Investing Safely for Growth: Investing strategies for people 40 years of age and older**

*Free and Open to the Public*  
Featured Speakers: Michael Ciano, Portfolio Manager and Michael Tepperman, Financial Planner, CRT Group at Smith Barney

**Where: Sussex County Community College, Room D-215**

**For more information:** Michael Tepperman, 973-236-3650  
E-mail: [michael.g.tepperman@smithbarney.com](mailto:michael.g.tepperman@smithbarney.com)  
**To reserve your space call:** 973-300-2135  
Session Number: 531

7:45 – 8:15 p.m.

**Retirement Planning: For persons 40 years of age and older**  
*Free and Open to the Public.*

Featured Speakers: Michael Ciano, Portfolio Manager and Michael Tepperman, Financial Planner, CRT Group at SmithBarney

**Where: Sussex County Community College, Room D-215**  
**For more information:** Michael Tepperman, 973-236-3650

E-mail: [michael.g.tepperman@SmithBarney.com](mailto:michael.g.tepperman@SmithBarney.com)  
**To reserve your space call:** 973-300-2135  
Session Number: 533

8:30 – 9:00 p.m.

**Professional Portfolio Management: For persons 40 years of age and older**

*Free and Open to the Public.*  
Featured Speaker: Michael Ciano, Portfolio Manager, CRT Group at SmithBarney

**Where: Sussex County Community College, Room D-215**  
**For more information:** Michael Ciano, 973-236-3650

**To reserve your space call:** 973-300-2135  
Session Number: 536

**SATURDAY, APRIL 23, 2005**

9:30 a.m. – 10:00 a.m.

**College Planning: A workshop for parents with children who will likely attend college**

*Free and Open to the Public*  
Featured Speaker: Thomas P. Murray, Financial Advisor, American Express Financial Advisors, Sparta, NJ

**Where: Sussex County Community College, Room E-302**  
**For more information:** Thomas P. Murray, 973-726-9405

E-mail: [thomas.p.murray@aexp.com](mailto:thomas.p.murray@aexp.com)  
**To reserve your space call:** 973-300-2135  
**Session Number:** 601

**SATURDAY, APRIL 23, con't.**

**9:30 a.m. – 10:00 a.m.**

**Teach Children to Save: Intended for children in grades 6-12.**

*Free and Open to the Public*

Featured Speakers: Sam Chazanow, Sussex Bank; and Debra Meister, Valley National Bank

**Where: Sussex County Community College, Room E-301**

**For more information:** Sam Chazanow, 973-383-3064 X 129 or Debra Meister, 201-602-3419

E-mail: [schazanow@sussexbank.com](mailto:schazanow@sussexbank.com)

**To reserve your space call:** 973-300-2135

**Session Number:** 603

**10:00 a.m. - 11:30 a.m.**

**Long Term Care Issues: Fact and fiction for those aged 50 and over.**

*Free and Open to the Public*

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

**Where: Sussex County Community College, Room E-250**

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

E-mail: [gwamsr@earthlink.net](mailto:gwamsr@earthlink.net)

**To reserve your space call:** 973-300-2135

**Session Number:** 606

**10:30 a.m. – 11:00 a.m.**

**Retirement Planning: A workshop for anyone who plans to retire**

*Free and Open to the Public*

Featured Speaker: Thomas P. Murray, Financial Advisor, American Express Financial Advisors, Sparta, NJ

**Where: Sussex County Community College, Room E-302**

**For more information:** Thomas P. Murray, 973-726-9405

E-mail: [thomas.p.murray@aexp.com](mailto:thomas.p.murray@aexp.com)

**To reserve your space call:** 973-300-2135

**Session Number:** 608

**10:30 a.m. – 12:00 noon**

**First-Time Homebuyer Mortgage Programs and Interest Only Loans/Title Services: A presentation/panel discussion for first-time buyers and**

**homeowners who expect to refinance. This session will be particularly useful for any first-time homebuyer who is just starting, seriously looking, or ready to buy.**

*Free and Open to the Public*

Featured Speakers: Bill Murphy and Jay Bacco, Mortgage Consultants, Lakeland Bank/Newton Trust Company; Earl W. Shick III, Spring Valley Title Agency

**Where: Sussex County Community College, Room E-301**

**For more information:** Bill Murphy, 973-948-9502; Earl W. Shick III, 973-940-0211

E-mail: [bmurphy@lakelandbank.com](mailto:bmurphy@lakelandbank.com); [earlshick@yahoo.com](mailto:earlshick@yahoo.com)

**To reserve your space call:** 973-300-2135

**Session Number:** 611

**11:30 a.m. – 12:00 noon**

**Investment Planning: A seminar for anyone with/or wanting to start an investment portfolio.**

*Free and Open to the Public*

Featured Speaker: Thomas P. Murray, American Express Financial Advisors

**Where: Sussex County Community College, Room E-302**

**For more information:** Thomas P. Murray, 973-726-9405

E-mail: [thomas.p.murray@aexp.com](mailto:thomas.p.murray@aexp.com)

**To reserve your space call:** 973-300-2135

**Session Number:** 614

**MONEY\$MART WEEK**

**in**

**SUSSEX COUNTY**

**is coordinated**

**through the**

**COUNTY OF SUSSEX**

**in cooperation with**

**Sussex County Community**

**College, Sussex County Technical**

**School, Rutgers Cooperative**

**Extension and over 50 volunteers**

**and presenters of the**

**Money\$mart Week Committee.**