

P.O. Box 900
Morristown, NJ 07963-0900
(973) 285-8300 x 233

FALL – 2008

Dear County Residents,

Change is one thing in life that is a given for all of us. Sooner or later, every major part of life changes. One of these events is happening to me – I will retire (although I am still in denial about it) on December 31, 2008, from a job that I have truly loved. My contract with Rutgers University will be terminated at that time and will not be renewed. I have to tell you it is difficult to leave work you thoroughly enjoy.

I have been a faculty member of Rutgers University for 39 years, 28 of which have been spent serving you, the residents of Morris County. I have tried to provide you with unbiased and research-based information that I hope has helped you make wise financial management decisions.

If you see any personal finance programs that peak your interest in this newsletter, please sign up now, since this will be your last opportunity. In particular, the 23rd Women's Financial Education Series. Over the past 17 years more than 2,600 women have participated.

However, the good news is that Susan Anthony, RD, Nutrition Educator, will be continuing on with the Family and Community Health Sciences Department and bring you timely and useful classes on health and nutrition topics. This is the focus of Rutgers Cooperative Extension programming going forward.



Thank you for attending my classes. It's been personally gratifying to see how many of our programs have positively impacted your lives and helped you make necessary changes in your life. I have enjoyed meeting and teaching each and every one of you.

Sincerely,

Patricia Q. Brennan, CFP, AFC, CHC, CRPC
Senior Extension Trainer

CLASS SCHEDULE

**PRE-REGISTRATION IS REQUIRED
FOR ALL CLASSES, CALL
973-285-8300 X 233 TO REGISTER**

HOW TO COPE WITH TODAY'S SCARY ECONOMIC ENVIRONMENT

If you are just going into retirement or are already retired and living on a smaller income than you expected because of the bear market we are experiencing, it's time to change some of your spending and savings habits. This class will give you practical advice to help you cope in a tumbling economy without emptying your bank account. . . what to do now in order to protect your lifestyle and assets.

Date: Tuesday, October 7, 2008

Time: 1-3 p.m.

Place: Pequannock Library

470 Newark-Pompton Turnpike, Pompton Lakes

Instructor: Patricia Q. Brennan, CFP, AFC, CHC, CRPC
Senior Extension Trainer

A BALANCED PLATE FOR HEALTH

Eating a nutritionally balanced diet is essential to maintain health and reduce the risk factors of diet-related diseases. Start today towards achieving a healthier you! Learn how to make healthy lifestyle choices.

Date: Monday, October 20, 2008

Time: 6:30 - 8 p.m.

OR

Date: Thursday, October 23, 2008

Time: 10 – 11:30 a.m.

Place: Morris County Public Safety Training Academy
500 W. Hanover Ave., Parsippany (Morris Township)

Instructor: Susan Anthony, RD, Nutrition Educator

THE BEST IS YET TO COME: HOW TO MAKE THE MOST OF YOUR SECOND ACT

Aging brings with it many emotional, physical and financial changes. Join us to learn key facts and strategies to help you easily navigate new challenges regarding health care, housing, and money management.

Date: Wednesday, October 29, 2008

Time: 1-3 p.m.

Place: Morris County Public Safety Training Academy
500 W. Hanover Ave., Parsippany (Morris Township)

Instructor: Lauren Locker, CFP and
Patricia Q. Brennan, CFP, AFC, CHC, CRPC

YEAR-END TAX PLANNING STRATEGIES

This workshop will highlight the new tax law changes that are in effect for 2008, commonly overlooked deductions, last minute tax-saving strategies, AMT update, and how to correspond with the IRS.

Date: Tuesday, December 2, 2008

Time: 1 – 3 p.m.

Place: Morris County Public Safety Training Academy
500 W. Hanover Ave., Parsippany (Morris Township)

Instructor: Girard A. Pisauro, III, CPA

THE ABCs OF ESTATE PLANNING AND TAXATION

You'll receive information about important estate planning documents that are a "must," as well as how to use the federal and estate death tax laws to your advantage to accomplish your estate planning goals.

Date: Thursday, December 4, 2008

Time: 7-9 p.m.

Place: Morris County Public Safety Training Academy
500 W. Hanover Ave., Parsippany (Morris Township)

Instructor: I. Richard Ploss, Attorney-at-Law

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COUNTY VISIONS -- Quarterly Newsletter

Free Subscription Upon Request

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Patricia Q. Brennan, CFP, CRPC, AFC, CHC
Senior Extension Trainer

Susan Anthony, rd
Nutrition Educator

Linda Intili
FCHS Administrative Assistant

TWENTY-THIRD AND FINAL
Women's Financial Education Series
Take Charge of Your Life by Taking Charge of Your Money
Sponsored by Rutgers Cooperative Extension of Morris County



In this series of 5 weekly workshops you will:

- ◆ Increase your knowledge about financial matters.
- ◆ Develop confidence in your ability to make financial decisions.
- ◆ Learn how to solve real life money management problems.

Dates: **Thursday evenings**, October 16, 30, November 6, **Tuesday evening**, November 18, and **Thursday evening**, December 4, 2008

Time: 7-9 p.m.

Place: Morris County Public Safety Training Academy
 500 W. Hanover Ave., Parsippany (Morris Township)

Cost: \$30.00 - A limited number of scholarships are available.
 Please request an application form by calling 973-285-8300 x 233.

WFES WORKSHOP SCHEDULE

Each session will consist of a presentation and discussion led by a qualified financial specialist. All participants will receive the 192-page money management workbook, **Money Talk: Financial Guidelines for Women**. Those attending four of the five sessions will receive a certificate.

October 16 **Cash Flow, Credit, and Financial Planning** -- You'll get tips for successful financial planning -- how to get and keep your records organized, write a budget and chart your own cash flow, and understand and manage your credit.

October 30 **Insurance: Managing Your Risks** -- You'll learn to analyze your insurance needs and understand the insurance you now hold: life, auto, disability, health, homeowners, and long-term care. Tips on how to shop for insurance and make use of community resources.

November 6 **Investing Basics for Women** -- You'll learn how to set financial goals and find solutions, understand and accept risk, and select investments -- stocks, bonds, and mutual funds.

November 18 **Investing for Retirement** -- You'll learn how to cope with inflation and taxes, understand the principles of asset allocation and diversification, build an investment portfolio, prepare for retirement, and how to choose professional financial advisors.

December 4 **The ABCs of Estate Planning and Taxation** -- You'll receive information about important estate planning documents that are a "must," as well as how to use the federal and estate death tax laws to your advantage to accomplish your estate planning goals.

FOR ADDITIONAL INFORMATION PLEASE CALL: 973-285-8300 x 233

WFES REGISTRATION FORM

Seating is limited, so register early! The Early Registration Deadline is October 10, 2008

After October 10, add a \$5 late fee (\$35.00 total). No refunds after start of course.

Make check payable to the Morris County Extension Service

Mail To: FCHS Dept., Rutgers Cooperative Extension, PO Box 900, Morristown, NJ 07963-0900

Yes, please register me for the Women's Financial Education Series

I have added a \$5 late fee. (*Registrations after October 10*)

Name: _____

Address: _____

Town & Zip: _____

Daytime Phone #: _____ Evening Phone #: _____

Age: Under 30 31-45 46-60 Over 61 Marital Status: Single Married Divorced Widowed

Registrations received before October 10 will be confirmed through the mail.

The **ULTIMATE** Retirement Planning Forum

“The Best Advice from the Best Experts”

Sponsored by the Morris County Family and Consumer Sciences Advisory Council

Wednesday, November 5, 2008

Nationally recognized financial authorities present what they consider **THE** most important advice people need to enjoy a financially secure retirement.

- ❖ Investing wisely – for (and in) retirement
- ❖ Spending money prudently
- ❖ Taking money out of your nest egg
- ❖ Keeping your heirs in mind
- ❖ Dealing with your retirement plans
- ❖ The must knows about Social Security



Morris County Fire Fighters & Police Training Academy
500 W. Hanover Ave., Parsippany (Morris Township)

Guest financial expert lineup will be announced in a future mailing.

Q & A SESSION

COST: \$10.00

DOOR PRIZES

6-7 p.m. --- Light dinner refreshments and farewell to Patricia Q. Brennan, who is retiring from Rutgers Cooperative Extension after 39 years of service

7-9 p.m. --- Retirement Planning Forum

For more information call Rutgers Cooperative Extension at 973-285-8300 x 233.

The ULTIMATE Retirement Forum -- Registration Form

Make check payable to: Morris County Extension Service Send to: Rutgers Cooperative Extension of Morris County, FCHS Dept., PO Box 900, Morristown, NJ 07963-0900

Name: _____

Address: _____

Daytime Phone Number: _____