

Cooperative Extension of Morris County  
P.O. Box 900  
Morristown, NJ 07963-0900  
(973) 285-8300 x 233

**WINTER - 2008**

Dear County Residents,

We wish you a wonderful, happy, and healthy 2008. While everyone is winding down from the rush of the holidays, now is the time to find ways to stay active and involved. Sometimes the cold, gray days of winter can make people want to "hibernate," but a better way to keep your spirits up is to stay active. It can include going to community gatherings, doing volunteer work, taking an adult education course or joining an exercise class.

Now is also the time to take stock of your New Year's resolutions. Perhaps you promised yourself that you would eat healthier, lose weight or begin an exercise program this year. Perhaps you have resolved to eliminate your consumer debt and pay off those credit cards. Or, increase the percentage you were contributing to your retirement plan. Or, raise the deductibles on your auto or homeowner's insurance policies. Or begin a college savings plan for your children such as a 529 Plan or Coverdell. Maybe it is just to get your finances in order with a good filing system.

Rutgers Cooperative Extension has lots of ways to keep you busy during the winter months. So sit back and relax while you circle the classes, or home study courses you would like to take. We look forward to seeing you at the programs we have planned, but just in case the weather doesn't cooperate, call the Extension office at 973-285-8300 X 233 for last minute changes.

**There is a possibility that some of the program dates may have to be adjusted, subject to room availability at the Academy. Pre-registration is necessary so we can give you plenty of notice of any changes.**



# CLASS SCHEDULE

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

## 25 DAYS TO BETTER HEALTH AND MORE WEALTH

Want to get healthier and more financially secure in 2008 and in the years ahead? Perhaps lose some weight and save more for retirement? This program will describe 25 behavior change strategies that can be adopted to simultaneously improve your health and your financial situation.

**Date:** Tuesday, February 19, 2008  
**Time:** 1 – 3 p.m.  
**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany  
**Instructor:** Patricia Brennan, CFP,  
Senior Extension Trainer

## WOMEN AND HEART DISEASE AWARENESS

National Wear Red Day for Heart Health is February 1, 2008, a day set aside for the awareness of the prevalence of heart disease for women. All women should understand the risks, the signs and the prevention of heart disease. Join me to learn about the most recent statistics, facts, signs and preventive measures to reduce the risk of heart disease in women.

**Date:** Wednesday, Feb. 20, 2008  
**Time:** 10:30 a.m. – 12 noon  
**OR**  
7 – 8:30 p.m.  
**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany  
**Instructor:** Susan Anthony, RD  
Nutrition Educator

**COUNTY VISIONS** -- Quarterly Newsletter  
*Free Subscription Upon Request*  
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Mailing Address:  
*Courthouse, PO Box 900*  
*Morristown, NJ 07963-0900*  
Office Location:  
*West Hanover Avenue, Bldg. #550,*  
*Morris Township*  
Telephone: 973-285-8302 X 233  
FAX Number: 973-605-8195  
E-Mail Address: pbrennan@aesop.rutgers.edu

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

Susan Anthony, rd  
Nutrition Educator

Linda Intili  
FCHS Administrative Assistant

## HOW MUCH CAN YOU SPEND IN RETIREMENT

We spend much of our lives investing for our golden years. Once we're there, the real challenge begins: determining how much we can tap without consuming too much, too fast. This class helps you make the correct calculation based on your needs and resources.

**Date:** Thursday, February 21, 2007  
**Time:** 1 – 3 p.m.  
**Place:** Pequannock Library  
470 Newark-Pompton Turnpike, Pompton Plains  
**Instructor:** Patricia Brennan, CFP  
Senior Extension Trainer

## TAX PLANNING WITH RETIREMENT ASSETS

This class is for seniors who want to learn how to maximize their retirement assets. Tips for making the right decision regarding withdrawing your money when you reach 70½ will be outlined. Highlights include: How to tap your retirement plan; required minimum distributions during your lifetime; and beneficiary guidelines.

**Date:** Tuesday, February 26, 2008  
**Time:** 10 a.m. – 12 noon  
**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany  
**Instructor:** Susan Kimmel, CFP

## THE HEART TRUTH: STEPS TO REDUCE YOUR RISK

Eating well is about more than losing weight. Eating a nutritionally balanced diet is essential to maintain health and reduce risk factors for diet-related diseases such as heart disease, diabetes, and some forms of cancer. Discover the tools you need to take the steps to reduce your risk for heart disease. Start today towards achieving a healthier you! Participants will gain practical and real life nutrition advice that works for you.

**Date:** Wednesday, Feb. 27, 2008  
**Time:** 10:30 a.m. – 12 noon  
**OR**  
7 - 8:30 p.m.  
**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany  
**Instructor:** Susan Anthony, RD  
Nutrition Educator

## DEVELOPING A PERSONAL ASSET ALLOCATION STRATEGY

This workshop will discuss the basic investing concept of asset allocation, historical performance of asset classes, and factors to consider when assembling a personal investment portfolio.

**Date:** Thursday, February 28, 2008  
**Time:** 1 – 3 p.m.  
**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany  
**Instructor:** Patricia Brennan, CFP, Senior Extension Trainer

## LET'S CHEW THE FAT!

Fats occur naturally in food and play an important role in nutrition, however, not all fats and oils are created equally. Learn about the most recent research on fats and cholesterol and its role in heart disease, cancer and its effect on insulin. . Learn how to simply aim for amounts that keep your blood cholesterol healthy and reduce the risk of heart disease.

**Date:** Wednesday, March 5, 2008  
**Time:** 10:30 a.m. – 12 noon  
**OR**  
7 – 8:30 p.m.  
**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany  
**Instructor:** Susan Anthony, RD  
Nutrition Educator

## POSITIVE ATTITUDE, POSITIVE IMAGE

An evening for grandmothers, moms, and daughters. The choices we make have an effect on our spiritual, mental and physical well being. Join me this evening for an opportunity to discover ways to promote a positive self image and learn the tools to create a healthy body.

**Date:** Wednesday, March 19, 2008  
**Time:** 7 – 8:30 p.m.  
**Place:** Morris County Public Safety Training Academy, 500 W. Hanover Ave., Parsippany  
**Instructor:** Susan Anthony, RD  
Nutrition Educator

Please note that the  
Morris County Public Safety  
Training Academy is the new  
name of the former  
Morris County Firefighters and  
Police Training Academy,  
500 West Hanover Avenue,  
Parsippany (Morris Township).

## ON THE ROAD TO MANAGING YOUR DIABETES

Whether you are at risk for Diabetes, recently diagnosed as pre-diabetic or diabetic or want to understand Diabetes. Join us for a unique program and approach in dealing with these challenges using Conversation Maps. The feedback has been overwhelmingly positive by educators and participants. The Conversation Maps have been effective in helping engage participants in the learning process, interact with others affected by Diabetes and be empowered to become active partners in their health care.

### Two Part Series

(Registration A Must – 20 Maximum for the class)

#### Part 1 -- Navigating the Basics of Diabetes

**Date:** Wednesday, March 26, 2008

**Time:** 10:30 a.m. – 12 noon

**OR**

2 – 3:30 p.m.

**OR**

6:30 – 8 p.m.

**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany

**Instructors:** Susan Anthony, RD  
Nutrition Educator  
and  
Sandra Greci, RD  
Certified Diabetes Educator

#### Part 2 -- Road Map to Healthier Eating

**Date:** Wednesday, April 16, 2008

**Times:** 10:30 a.m. – 12 noon

**OR**

2 – 3:30 p.m.

**Place:** Morris County Office of Temporary Assistance  
340 West Hanover Ave., Morris Township

**OR**

**Time:** 6:30 – 8 p.m.

**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany

**Instructors:** Susan Anthony, RD, Nutrition Educator  
and  
Sandra Greci, RD, Certified Diabetes Educator

**PLEASE REMEMBER:**  
**Pre-registration is required**  
**for all classes,**  
**call 973-285-8300 x 233**  
**to register.**

## THE ABCs OF ESTATE PLANNING AND TAXATION

Learn how to use the federal and estate death tax laws to your advantage to accomplish your estate planning goals. This program will also discuss the use of trusts and determining which type is best for you... if any.

**Date:** Tuesday, April 1, 2008

**Time:** 7 – 9 p.m.

**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany

**Instructor:** Richard Ploss, Attorney-at-Law

## HEALTHY HABITS FOR HEALTHY KIDS

Feeding your family a healthy diet is very important, but many obstacles may get in the way. Many families juggle busy schedules making it difficult to eat together or the time to shop or cook. Whether you are challenged by a picky eater or have health issues yourself such as weight management, this program will help you with practical tips and ideas for healthy eating for you and your family.

**Date:** Wednesday, April 2, 2008

**Time:** 7 – 8:30 p.m.

**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany

**Instructor:** Susan Anthony, RD,  
Nutrition Educator

## MONEY MISTRUTHS

Whether it's how to select an appropriate portfolio, invest for college, or recognize practices that are not in the investor's best interest, this class will give you information you can use to make wise investment decisions and protect your assets by avoiding the money lies others tell us and the lies we tell ourselves.

**Date:** Tuesday, April 8, 2008

**Time:** 7 – 9 p.m.

**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany

**Instructor:** Patricia Brennan, CFP,  
Senior Extension Trainer

## HOW TO KEEP YOUR BONES STRONG

Who's at risk for osteoporosis? Learn the steps that can optimize bone health and help prevent osteoporosis.

**Date:** Monday, April 7, 2008

**Time:** 10:30 a.m. – 12 noon

**OR**

**Date:** Wednesday, April 9, 2008  
7 – 8:30 p.m.

**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany

**Instructor:** Susan Anthony, RD, Nutrition Educator

## RETIREMENT PLANNING: BEYOND THE NUMBERS

This class will give you insight into the emotional nature of retirement, help you understand the changing nature of retirement and describe today's retirement planning process and pitfalls.

**Date:** Tuesday, April 15, 2008

**Time:** 7 – 9 p.m.

**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany

**Instructor:** Patricia Brennan, CFP  
Senior Extension Trainer

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## HOW TO SELECT A MUTUAL FUND

Mutual funds are still the most popular investment for today, but which funds are best for your goals? This program will cover the characteristics of mutual funds and information you need to know to purchase shares. You will learn:

- ❖ The advantages and disadvantages to investing in mutual funds
- ❖ Funds to fit your objectives and risk tolerance
- ❖ Understanding investment objectives, investment style, fee tables and performance data
- ❖ How to compare one fund with another
- ❖ Monitoring your mutual funds
- ❖ When to sell a fund
- ❖ Tax implications



**Date:** Thursday, April 3, 2008

**Time:** 10:30 a.m. – 3 p.m.

**Place:** Morris County Public Safety Training Academy, 500 W. Hanover Ave., Parsippany

**Instructor:** Patricia Brennan, CFP, Senior Extension Trainer

**Fee:** \$10.00 – Includes educational packet, beverage and dessert. Bring a sandwich for lunch.

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### HOW TO SELECT A MUTUAL FUND -- Registration Form

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

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Daytime Phone Number: \_\_\_\_\_

## TOP 10 WAYS WOMEN CAN ACHIEVE FINANCIAL SUCCESS

Why is it that women, who are so competent in all other areas of their lives, cannot find the same competence when it comes to matters of money? This class will help women overcome the blocks that have kept them from acting in the best interest of their money – and of themselves.

**Date:** Tuesday, April 29, 2008  
**Time:** 7 – 9 p.m.  
**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany  
**Instructor:** Patricia Brennan, CFP,  
Senior Extension Trainer

## UNDERSTANDING ANNUITIES: WHAT YOU NEED TO KNOW BEFORE YOU INVEST

Today, tax deferred annuities seem to be at the center of many investment portfolios. However, are they right for yours? What are the ins and outs of immediate annuities? Are they appropriate if you have health issues? Learn how annuities work, their advantages and disadvantages as well as the risks, payment options and tax consequences.

**Date:** Thursday, May 1, 2008  
**Time:** 1 – 3 p.m.  
**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany  
**Instructor:** Patricia Brennan, CFP  
Senior Extension Trainer

## TAKING NEST EGG WITHDRAWALS WISELY

This class will discuss the latest theories in retirement income planning to assure you of a safe and successful strategy to make your money last as long as you do.

**Date:** Tuesday, May 6, 2008  
**Time:** 1 – 3 p.m.  
**Place:** Morris County Public Safety Training Academy,  
500 W. Hanover Ave., Parsippany  
**Instructor:** Patricia Brennan, CFP

## Senior Extension Trainer “KEEPING YOUR MIND SHARP” Back By Popular Demand!

Is Memory loss a normal part of the aging process? This program may change your idea of what the normal aging process is and how you can improve your memory. Learn techniques to make recall easier and your brain more active.

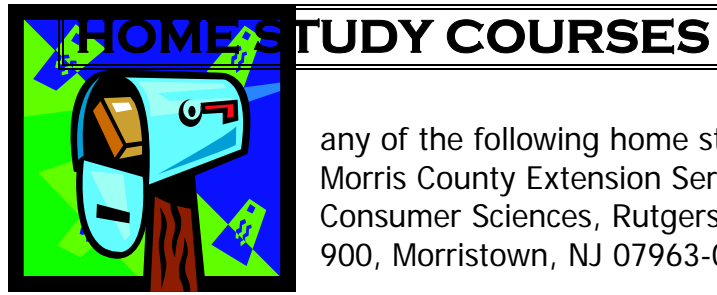
**Date:** Wednesday, May 7, 2008  
**Time:** 10:30 a.m. – 12 noon  
**OR**  
7 – 8:30 p.m.  
**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany  
**Instructor:** Susan Anthony, RD,  
Nutrition Educator

## 12 WAYS TO MAKE YOUR KIDS FINANCIALLY SAVVY

Do you want your kids to be financially successful? Be competent, contented managers of their own money, so they don't spend their lives agonizing over their finances and dogged by foolish mistakes? This class will give you a dozen strategies to help your children financially.

**Date:** Thursday, May 8, 2008  
**Time:** 7 – 9 p.m.  
**Place:** Morris County Public Safety Training Academy  
500 W. Hanover Ave., Parsippany  
**Instructor:** Patricia Brennan, CFP, Senior Extension Trainer

**PLEASE REMEMBER:  
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call 973-285-8300 x 233  
to register.**



If you are interested in check payable to:  
Dept. of Family & Morris County, PO Box

any of the following home study courses, please make Morris County Extension Service and mail request to: Consumer Sciences, Rutgers Cooperative Extension of 900, Morristown, NJ 07963-0900.

**“POWER PAY” YOUR WAY OUT OF DEBT** -- A computer program that is designed to put you on the path to being debt free. The computer analysis determines what order of payments will save the most money. As soon as one debt is paid off, you apply the monthly payment from that debt to the next. By the time you are down the list, you are making larger monthly payments toward the remaining debt. All information provided will be kept



confidential and will be returned after analysis.  
**Cost: \$2.50**

**WORKBOOK FOR STARTING A HOME-BASED BUSINESS** --



This 39-page workbook is designed to help prospective entrepreneurs understand the complexities of owning and operating a small business. Guidelines are given to help you, the home-based business owner, evaluate personal resources, business idea, your product, how to assess market interest, determine your startup cost, assemble a business plan, and much more. **Cost: \$6**

**WHO GETS GRANDMA’S YELLOW PIE PLATE? -- TRANSFERRING NON-TITLED PROPERTY** --



A family focused education resource offering considerations for transfer of personal property. If you’re trying to sort out who gets what, you’ll want this publication. This 60-page, large print publication collection has the information you need on defining what’s fair, setting goals, bringing up sensitive issues, distribution options and consequences, managing conflicts and identifying the meaning of objects. It also includes five helpful worksheets. **Cost: \$6**

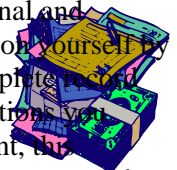
**YOUR NEW LIFE...ALONE** -

- A six-part series from Penn State University that was designed for separated, divorced, and widowed men and women. Topics include managing day to day, dealing with feelings, personal finances, loneliness, stress, and moving on. **Cost: \$3**

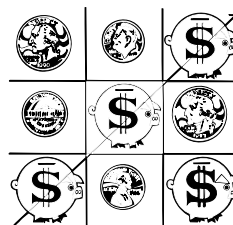


**RECORDS & IMPORTANT PAPERS BOOKLET** --

Do you find organizing and keeping personal and household records a hassle? Make it easy on yourself by having a simple, compact and easy to complete record book. It contains all the forms and instructions you need. If properly filled out and kept current, the information can help you find records when you need them. The 27-page booklet can also be a guide to you or to others in an emergency. **Cost: \$3**



**TAKE CONTROL OF YOUR FINANCES** -- Do you know how much money you spend each month? Or



what percentage of your budget goes for purchases on credit? Or how much you should save for emergencies? These questions, and more, are answered in this **6-issue** home study course.

*Topics covered include:*

- ◆ *What is most important to you?*
- ◆ *What is your present financial situation?*
- ◆ *How do you make a spending plan?*
- ◆ *How do you use credit?*
- ◆ *How can you save to reach future goals?*
- ◆ *How do you organize financial records?*

Each unit is 4-6 pages in length, including worksheets for readers to analyze their own financial situation.

**Cost: \$5**

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## **MONEY MANAGEMENT CALENDAR FOR 2008**



Good money management is a habit. It is an everyday task especially if you need to stick to a plan to make ends meet. The Money Management Calendar can help you see where your money is going day by day. Its purpose is to help you plan and control your family's expenses for the year. There are planning charts for income and expenses with sample charts to help explain how to use them. **Cost: \$3.**

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### **MONEY MANAGEMENT CALENDAR -- Order Form**

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I wish to order \_\_\_\_\_ 2008 MONEY MANAGEMENT CALENDAR(S) @ \$3

Enclosed is my check in the amount of \_\_\_\_\_.

Please make check payable to: Morris County Extension Service

Mail to: FCHS Dept., Rutgers Cooperative Extension of Morris County  
PO Box 900, Morristown, NJ 07963-0900

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Daytime Phone Number: \_\_\_\_\_