

JCHC Chronicles

Every Hand a Winner



By Eric Barr
President, Board of Trustees

The 1978 classic song "The Gambler" by Kenny Rogers tells the story of a late-night meeting on a train "bound for nowhere"

between the song's narrator and an unnamed old man who is the gambler. The gambler offers advice in exchange for one last swallow of whiskey. After the gambler takes the drink, he tells us: "You got to know when to hold 'em, know when to fold 'em. Know when to walk away, know when to run. You never count your money, when you're sittin' at the table. There'll be time enough for countin', when the dealin's done." The gambler also mentions that "every hand's a winner, and every hand's a loser," that "the secret to survivin' is knowing what to throw away, and knowing what to keep."

It's a message about gambling, but more importantly, it's also a message about life. It's a song that I've been thinking of these past few months as I conclude my three-year term as JCHC Board President and write this, my final article, for *The JCHC Chronicles*. Life's journey often takes us to unexpected places. Growing up in Brooklyn, New York and trained as a certified public accountant, I never imagined I would be President of the Board of Trustees of an organization devoted to the quality of life of 600 senior citizen residents in suburban New Jersey. But there are experiences that transform us and change our lives. My transformation occurred when my mother-in-law Sylvia became a resident and was a beneficiary of the quality of life initiatives of our JCHC Board. I witnessed the powerful impact of the Board on our resident community and knew that I needed to take on a leadership role at JCHC.

After participating on the JCHC Board as a Trustee and Vice President, I advanced to President in June 2008. It's been an eventful three years for me as President. I started my first year with ten new Board members, and I was the only repeating officer. Yet it turned out to be



The JCHC's Annual Dinner included a performance from the residents' choir, and past president Aaron Frank giving outgoing president Eric Barr a well-earned gift upon completion of his successful three-year term.

a winning hand, as we were able to populate our Board with new, supercharged, highly qualified, diversified, talented volunteers. Sprinkle in the inspiration provided by our residents and it was a recipe for success – and succeed we did, with many, many new quality of life initiatives these past three years.

Shortly after my installation in June 2008 came the world-wide recession, and our local community in New Jersey was deeply affected. It looked like the economy had dealt us a losing hand, yet once again JCHC converted adversity into opportunity. We took advantage of lower interest rates and refinanced approximately \$30 million of mortgage debt. The savings generated by these refinancings enabled JCHC to make much-needed capital improvements, fund new resident activities, repay community obligations, build reserves, and ensure the long-term financial health of JCHC.

With my Presidential dealin' almost done, I can now reflect on my experience at JCHC and what it has meant to me. I am grateful to have worked with so many talented people. People like our CEO Harold Colton-Max, COO Laurie

store for JCHC in the coming years under his leadership. Of course, I will be among the many Past Presidents who remain actively involved with JCHC. As I toss in my cards for the final time as President, I wish my very best to you our residents, Board, staff and community; it has been an honor to be of service to you.



Jay Murnick, new President of the JCHC of Metropolitan New Jersey's Board of Trustees, speaks at the recent Annual Dinner.

Lester to Celebrate 10th Anniversary

Lester Senior Housing Community, comprised of the Margaret and Martin Heller Independent Living Complex, and the Judy and Josh Weston Assisted Living Facility, will officially celebrate its 10th anniversary on September 12. Opening ceremonies for the community, which includes both market rate and affordable housing apartments, was held on October 7, 2001.

"In Lester, the JCHC created a place where hundreds of senior citizens have called home and enjoyed building a sense of community with their neighbors," said Harold Colton-Max, Chief Executive Officer of the Jewish Community Housing Corporation of Metropolitan New Jersey.

The 20+ residents who have been at Lester since its first year will be recognized in a celebration that will be attended by residents and their families, staff, members of the Board of Trustees, donors, and invited guests. The event will be held at The Aresty Family Atrium at Lester Senior Housing Community.

Facts About JCHC

The Jewish Community Housing Corporation (JCHC) owns and manages 600+ apartments providing independent and assisted living for seniors who want to be surrounded by the many services, conveniences and individuals that add dignity and self-respect in a comfortable, traditional environment.

This includes senior housing at:

- Jewish Federation Plaza, West Orange
- B'nai Brith Federation House, South Orange
- Village Apartments of the Jewish Federation, South Orange
- Jewish Federation Towers, Irvington
- Heller Independent Living Apartments and Weston Assisted Living Residence at the Lester Senior Housing Community in Whippany

Loughney and CFO Sharon Saltzman. Our Executive Committee is populated with many Past Presidents, who have offered sage counsel these past three years. And have I mentioned that I have a wonderful Board? Learning, sharing and growing with this team - I have received far more than I've given. It is these interactions and the appreciative look on the faces of our residents that will remain with me forever.

I know that JCHC will be well guided by my successor, Jay Murnick. I've gotten to know Jay very well and I am enthusiastic about what is in

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The following is an excerpt of an article that appeared in the New Jersey Jewish News.

Most 88-year-olds are happy to take it easy, but Marvin Strauss will have none of it. He reads *The New York Times* to the visually impaired, prepares business plans for young entrepreneurs, and continues his fight to mandate the installation of seat belts on tour buses.

The former Springfield resident lives at the Village Apartments of the Jewish Federation in South Orange.

This businessman may be “retired,” but he’s working nearly full-time as a volunteer helping others. The founder in 1971 of what is now known as Fazio, Mannuzza, Roche, Tankel, LaPilusa, LLC, a certified public accounting and consulting firm in Springfield, Strauss moved to Village Apartments in 2007, a year after Terry, his wife of 62 years, passed away. It was at that point that he became a volunteer for the Electronic Information and Education Service of New Jersey, reading newspapers, magazines, and books that are broadcast over a South Orange radio station to visually impaired persons who require the free service.

“It’s wonderful to be able to communicate the news,” Strauss said. “You are opening up a whole new world to them and they are very thankful to you.”

Strauss has also joined the ranks of volunteers at SCORE (Service Corps of Retired Executives), an organization that matches retirees with those seeking advice on everything from drawing up effective business plans and obtaining loans to controlling costs and avoiding bankruptcy.

Strauss mentors individuals and small business owners at SCORE’s Newark office. “It’s all about how many people we can help,” Strauss said. “We try to get them on the right path. The best part is seeing someone be successful, to see a business turn around.”

Strauss said that sometimes the best advice may not be what someone wants to hear. “Sometimes, we have to discourage people from starting a business,” he said. “Just because you like to cook and you consider yourself a lover of different foods doesn’t mean you will make a good restaurateur. We try to give the best advice possible.”

He and his fellow volunteers seem to be doing something right. The Newark Chapter of SCORE won best chapter two consecutive years while Strauss was chair.

The Strausses were active in Temple Sha’arey Shalom, Springfield, for 30 years, including, for Marvin, a term as vice president. Their three children seem to be following in the footsteps of service to the community. Daughter Marsha Fiske, who lives in West Orange, is slated to become the next president of Daughters of Israel in West Orange. Her brother, Arthur, is a social worker in Florida, and their sister, Linda Singer, works with battered women in the Massachusetts court system.

Strauss has now taken on another role, advocating for seatbelts on buses. Three years ago, he said, he was riding on a tour bus to Atlantic City when he realized something was wrong.

“There were no seat belts on the bus and there still aren’t any,” he said. “Look at what just happened in New York with the tour bus coming back from the Connecticut casino and the one going from New York City to Philadelphia. The people who go to Atlantic City...we’re sitting ducks. The European Union, Australia, New Zealand all require seat belts on tour buses. It should be mandatory here.”

Strauss is doing his part to make seat belts on tour buses a national law. He has exchanged letters with the office of New Jersey’s U.S. Senator Frank

Lautenberg regarding legislation to make it mandatory for all tour buses to have safety belts in every seat.

This may all sound like a lot of work for someone who is officially retired, but Strauss takes it all in stride. “It’s all about giving back,” he said. “All these things keep me alive and keep me thinking.”

By Harold Colton-Max

It seems hard to believe, but our Lester Senior Housing Community is turning 10 years old. In May, 2001, the Martin and Margaret Heller Independent Living Apartments opened their door followed by the Judith and Josh Weston Assisted Living Residence a few months later in January, 2002.

As you will read elsewhere in this issue of *The Chronicles*, we will be having a year of celebrations to commemorate this special occasion. This already started with the 10th Anniversary being the theme for the Jewish Community Housing Corporation Board of Trustees Annual Meeting in June. We will be continuing with a public event on September 12 at Lester and other events throughout the year.

The construction of the Lester Senior Housing Community serves as one “bookend” in the life of the JCHC. On the other end of the “shelf” is the Jewish Federation Plaza in West Orange, which celebrated its 30th anniversary back in October of 2010. In between, we added three other “volumes:” Jewish Federation Towers in Irvington, Village Apartments of the Jewish Federation in South Orange and the South Orange B’nai B’rith Federation House.

Over this time, we have worked to keep our “library” in good condition so that they survive the test of time and can be there for future generations of senior citizens. I believe that we have succeeded in serving our residents, providing a home for thousands of seniors over these many years.

However, neither the JCHC nor society as a whole has been able to keep this library fully stocked as the demand for our affordable housing has always exceeded our supply. That is why we at the JCHC are working to move the bookends a little further. Earlier this year, we submitted an application to the federal government for a new 71-unit independent living apartment building for senior citizens on the Aidekman Family Jewish Community Campus in Whippany. This could be followed by a second phase with an additional 48 apartments.

Whether this funding application is successful or even if we are unable to proceed with this project, the Jewish Community Housing Corporation will move forward with efforts to build to meet the needs of the MetroWest community for quality housing with services for senior citizens. This is one bookshelf that needs to grow if we are truly to meet our commitment to our seniors today and in the years to come.

Hearing Aid Endowment Helps Change Life of Towers' Resident

Jewish Federation Towers' resident Tashetemir Szhunusov spent the last year trying to avoid conversation with his fellow residents and just about everyone other than his wife.

It wasn't as if he didn't want to socialize (he did) or speak the language (the only language he speaks is Russian, which many of the other residents also speak). The problem was that he didn't hear very well.

Fortunately, Szhunusov's world changed on June 20th when he received a hearing aid through The Dorothy Lazarus Endowment Fund.

"I hear really well now," he says through interpreter and Towers Social Worker Masha Penson. "I was uncomfortable and embarrassed to have a conversation with other people. I wanted to understand what people were saying and I had to read their lips. Not anymore."

Another benefit of the hearing aid will help Szhunusov enjoy watching television. "I had to have the volume all the way up and my wife didn't like that, but not anymore," he says.

Szhunusov and his wife came to the United States five years ago from their native Russia to live with his daughter and two grandsons. After living in Fair Lawn, Szhunusov and his wife moved into Towers.

Szhunusov and his wife were very interested in gaining access to the American healthcare system, which they had heard about while living in Russia. However, obtaining healthcare meant having to become a United States citizen and that requires taking an oral exam. Szhunusov knew he

could learn the information needed to pass the exam, but was concerned that being unable to hear the questions could keep him from passing it.

He knew he needed a hearing aid, but he didn't have the money to pay for it. Enter The Dorothy Lazarus Endowment Fund for the Hearing-Impaired.

The fund was created to provide residents of limited means living at buildings owned by the Jewish Community Housing Corporation of Metropolitan New Jersey with financial support to purchase needed assistive hearing devices. The fund can provide residents with the funding towards any certified prescription for assistive hearing devices. This paid for Szhunusov's hearing aid.

According to Harold Colton-Max, the JCHC's CEO, "This is just another example of how we work to meet the needs of our residents. We're thrilled that the Lazarus Endowment Fund was able to make such a huge difference in Mr. Szhunusov's life."

"I believe the hearing aid will help him," says Penson, who is also counseling Szhunusov and helping him prepare to take the citizenship test. "He was scared and nervous about whether he would be able to hear the test questions, but he is much more confident now."

The citizenship test is still a few months away, but Szhunusov believes he will be ready.

"It makes a big difference now that I can hear better," he says. "I am very happy to be here."

Tenant Presidents Meet as Part of Older Americans Month

Tenant association presidents and leaders at the Jewish Community Housing Corporation of Metropolitan New Jersey's five senior communities met in May as part of Older Americans Month, under the theme of "Seniors Connecting Communities."

The group shared ideas about their programs and ideas, as well as issues unique to their community. The community representatives discussed programs that included:

- Bubbe's Bazaar at Plaza, where the tenant association netted an estimated \$1,500 from items sold at the event.
- A Celebration of Aging program at Lester that culminated with a show by residents for residents that featured dancing, music and readings.
- A cookbook of recipes at Plaza that incorporated remnants of the tenants' lives and photos.
- A tenant association-run store at Towers, which is operated by resident volunteers with profits going directly back to the resident association.

Also discussed as part of the lively discussion were community activities including book clubs, computers, the recruitment of volunteers, involvement with local students and bus trips. The issue of diversity came up, with representatives from Towers sharing the different strategies they have used to help blend Russian residents in with the rest of the community by reaching out to each other as a way to promote bonding between them. Subsequent meetings of the community leaders are planned for the future.

Law Can Benefit You and JCHC

Could both you and JCHC benefit from the Tax Relief Act of 2010? The legislation allows individuals, age 70 1/2 or older, to distribute up to \$100,000 per spouse directly to charitable organizations, without incurring federal income tax on the gifted funds. Taking advantage of this time-limited opportunity may enable you to support JCHC, while satisfying your mandatory IRA Required Minimum Distribution (RMD) in 2011.

How to make your gift

- Check with your tax advisor as to whether the IRA charitable rollover is suitable for your particular situation.
- You may partially or wholly satisfy your 2011 IRA Required Minimum Distribution (RMD) through an IRA charitable rollover gift made by December 31, 2011.
- The rollover is capped at \$100,000 per spouse annually (\$200,000 per couple).
- The rollover applies to outright charitable gifts only.
- There are generally no Federal income tax consequences.
- State income tax may apply, depending on your state of residence.

- Please contact your own IRA plan manager (currently, there is no standard form for this rollover), trustee or administrator directly and instruct them to forward the check to:

Friends of JCHC
750 Northfield Avenue
West Orange, NJ 07052

Attention: Harold Colton-Max, CEO

Charitable contributions from foundations and individuals like yourselves, of course, remain very important for the continued growth of the JCHC. You have helped improve the quality of life of our residents in many ways and we are hoping that we can count on your support this fiscal year.

To learn more about being a part of the Friends of JCHC or to enhance your giving through employer matches, please contact Harold Colton-Max, at 973-530-3961 or haroldc@jchcorp.org. Thank you.

Name _____

Address _____

City _____ ST ____ Zip Code _____

I would like to give a gift of \$ _____ to the Friends of JCHC to support the JCHC's work

Payment Options:

Check made out to "Friends of JCHC" enclosed

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Gifts to Friends of JCHC are fully tax deductible.

Mail to: Jewish Community Housing Corp of Metropolitan NJ | 750 Northfield Avenue | West Orange | NJ | 07052

News from the JCHC Senior Communities

Plaza Residents Enjoy Yoga Classes

When Evelyn Lerner-Savel and her late husband Murray moved into Jewish Federation Plaza Apartments, it was a priority for her to remain healthy and active. She found that opportunity in weekly yoga/exercise class and a weekly tai chi class. Both classes take place one day a week at Plaza and are open to all residents.

“The thing that impresses me about Tami is how much she cares,” says Lerner-Savel, in referring to yoga class instructor Tami Rager. “She gives us tips on staying well and how to safely move around.”

Rager, a certified yoga instructor, has been teaching the 45-minute yoga class for two years at Plaza.

“It’s a very gentle class,” says Rager. “Most exercises are done in a chair. I include arthritis exercises since some of the residents have arthritis.”

Rager said the class starts out with some light dancing for three to four minutes, usually to music that the residents choose. Frank Sinatra’s tunes are a popular choice. The class continues with light arm, hand, finger and neck exercises and finishes with a three to five minute meditation, where residents close their eyes and hold hands.

“There is something very special about exercising to music,” says Lerner-Savel. “It’s very therapeutic and we hug each other when we are done.”

Rager enjoys the class as much as the residents do.

“The residents help each other,” Rager says. “They dance with each other, help each other from their apartments and getting in and out of their chairs. The idea for



Residents at Plaza enjoy weekly yoga and tai chi classes.

the class is to strengthen the residents’ bodies and lessen the chance of them falling; to keep their bodies fluid. There is a nice sharing bond we have. They inspire each other, they inspire me and they really appreciate it.”

The yoga class includes about six to 10 participants each week. The tai chi class, taught by Cantor William Walton is a larger class.

“It’s very relaxing,” says Lerner-Savel of the tai chi class, “and it leaves you feeling great.”



Arts! By The People Now at Lester

Residents at Lester Senior Housing Community from 76 to 102 are enrolled in free art classes offered by ARTS! By The People.

ARTS! By The People is a non-profit program that was originally created in April 2009 as an expressive statewide art program for youth. However, its President and Board Director Paul Rabinowitz recently rethought the organization’s overall mission. “When my parents moved into Lester, I asked my mom, ‘What would help you with this process?’” he says. “She

said: ‘If I could bring my art with me, that would be great.’ I figured if we could do this for youth, we could do it for seniors.”

Rabinowitz’s mother Lorraine (who is pictured above), who is in three of the four classes, is pleased with the job her son is doing. “I enjoy the painting, especially flowers and landscaping,” she says. “I had painted on and off prior to moving into Lester. These classes are very stimulating. They give us a chance to get to know each other. We are creating and that is very good for our minds.”

The three original programs offered at Lester included a Fine Arts class, Memoir and Creative Writing class, and Talking Poetry class. A Playwriting course just started. “We talk about ourselves and put that down on paper,” says Lorraine, referring to the Playwriting class. “We hope to create our own play from that.”

Willy Baez, the instructor for the Fine Arts program, meets with six to 12 residents each week. The residents recently painted acrylic on canvas. An exhibition of their work was on display at the senior community in late March. Three seniors from the class recently presented their work at Temple B’nai Or in Morristown and spoke to youth about the creative art process and their artwork.

Resident Carol Berman speaks highly of the class and of Baez. “I have painted two pieces and I thought they were beautiful,” says Berman. “One of my pieces was of scenery and the other was of daisies in a vase. I am very proud of them.”

The Memoir and Creative Writing class is taught by instructor Ellen Papazian. She meets with five to eight residents once a week. Papazian gives the residents a theme and they write about what it means to them and their experiences throughout life dealing with that theme. The Lester administrative staff is preparing a book of all their theme-related writings. “The residents in the class have said this is the most important thing because it allows them to reflect on their lives,” says Rabinowitz.

Harold Siegel, a six-year resident at Lester, sees the class as more than just putting words to paper. “I enjoy the class because it’s unusual in that it provides me with a bit of therapy,” he says. “We review our lives and write about them. We talk about the challenges that we as seniors face. It’s just a very bright group and I really enjoy it.”

Rabinowitz is the instructor for the Talking Poetry class. He meets with as many as 18 seniors each month. The class is focused on writing poetry based on a theme. They read poems and then discuss the poems and how their lives relate to them.

Bea Freiheiter, a resident at Lester for three and a half years, said she enjoyed writing poetry long before she moved to Lester. “I have always dabbled in poetry and when I moved to Lester, I started again,” she says. “I like the perspective that the residents bring to the class. The class gets my brain working.”

Seniors will write their own plays and the scripts will be given to an Arts! By The People youth group comprised of 15 to 18-year olds from the Morristown area, who will perform a play at Lester at a to-be-determined date.

“It’s all about the process, not the product with the seniors,” says Rabinowitz. “If they say this is the most important thing in my day, that’s what we are looking for. It’s about the conversation, the interactions and how they relate to their time in class. It’s not just about the art.”

JCHC
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