# Jewish Center of Northwest Jersey

# Journal

PO Box 2, 115 Youmans Avenue, Washington, NJ 07882 (908) 689-0762 www.jcnwj.org

September 2014 Vol. XXXX Issue 1



# Rabbi's Message

Religious School and Synogogue: Two Intertwined Partners

What happens in Vegas stays in Vegas. However, what happens in the religious school effects us all. It is easy to perceive synagogues as two parts: religious school and the rest of the activities, including services, adult education and programs. However, these two modules are not stuck together by chance, randomly inhabiting the same building. Synagogue religious schools are a vital, integral part of the greater community and the same applies the other way. It is important that each of us feels bonded to and responsible for the other, no matter where we fall on that golden dividing line of actively raising children or not. When we do not view ourselves as one community, we fall into the trap of seeing the Jewish community as a provider of a product; one which must be customized to our particular family and needs. When we are done educating our children, we leave the synagogue, because what we needed has been provided. Job done. From the other side, those who do not use the religious school can fall into the other trap of believing that the religious school with its expenses is a drain on those who do not use its services.

The JCNWJ has a unique financial set up for the religious school since we are no fee religious school. Membership includes religious school whether or not one takes advantage of it.

continued on next page

### Mark Your Calendar

- Saturday, September 6<sup>th</sup>
  12 pm Festival in the Borough
- Sunday, September 7<sup>th</sup>
  12 pm Festival in the Borough
- Monday, September 8<sup>th</sup>
   7:30 pm Board Meeting
- Friday, September 12<sup>th</sup>
   6:30 pm Family Shabbat Experience
   7:30 pm Shabbat Service and Kitchen Dedication
   Oneg: Sisterhood
- Saturday, September 13<sup>th</sup> 10:30 am Torah Study
- Sunday, September 14<sup>th</sup>
   8:45 am Madrachim Training
   9:30 am Sunday School Opening Day and Grow-A-Row
- Sunday, September 21<sup>st</sup>9:30 am Sunday School
- Monday, September 22<sup>nd</sup> 7 pm Book Club
- Wednesday, September 24<sup>th</sup>
   7:30 pm Erev Rosh Hashanah Service
   Oneg: Bauer, Klein, Hirsch and Seidorf
   Families

# Rabbi's Message (cont.)

I have heard some refer to this set up as a gift to the families and I recognize that it is. However, I ask that we also see the other side. The religious school families' membership in our community is also a gift and their children are certainly the greatest gift of all, because they ensure our Jewish future. The concept of a singular gift does not represent reciprocity. Instead, it has the potential to create a lopsided power dynamic. One may mistakenly believe that the giving of the gift demands gratitude from the recipient. However, a healthy, balanced relationship is based on shared power and mutuality. Therefore, each religious school family can be grateful for the gift of fee free education, but each non-religious school member must be equally grateful for a synagogue with members of different ages, especially the children who are our future. I commend the members of the JCNWJ for the on-going commitment to the fee free religious school and to our balanced community. Therefore, in that spirit I share some important news from the religious school, as it enriches all of us.

The religious school families have already been informed of a major curriculum change. Now I would like to share this important shift with the rest of our synagogue. After much thought and study, we have created a new curriculum to address the needs of this newest generation. The new Hebrew curriculum will achieve these important goals:

- ❖ To provide an integrated learning system that brings students from basic letter recognition and decoding skills to fluency with reading prayers out of our prayer book *Mishkan Tefillah*.
- To provide individual learning to better accommodate all learners
- ❖ To provide grades 4, 5, 6 with a text to help them transition to *Mishkan Tefillah*.
- ❖ To help all the students connect to the meaning and context of the individual prayers.
- ❖ To have a Hebrew learning system that includes on-line learning for homework, so that students can productively review Hebrew at home whether or not there is a Hebrew reader homework helper at home.
- ❖ To better track the progress of students from year to year until bar/bat mitzvah.

### Mark Your Calendar (cont.)

- Thursday, September 25<sup>th</sup>
   9:30 am Rosh Hashanah Service
- Friday, September 26<sup>th</sup>
   9:30 am Rosh Hashanah Service
   Luncheon Following Service
- Sunday, September 28<sup>th</sup>
   9:30 am Sunday School

## High Holiday Food Drive

It has been customary for many years for our congregation to organize two food drives to feed the hungry: the first between Rosh Hashanah and Yom Kippur and the second



around Pesach. The first one is coming up soon. Please fill a bag with non-perishable, non-breakable items, such as canned or boxed (dried) fruits and vegetables (preferably not overly sweetened), soup, juice, pasta, cereal, and anything else that you would want to eat. We give our proceeds to NORWESCAP (and have been asked not to include matzah). You may begin bringing filled bags on Rosh Hashanah morning.

Thank you in advance for your generous participation. If you have any questions, please contact Iris Hirsch at <a href="mailto:irishirsch@comcast.net">irishirsch@comcast.net</a> or 908-850-1030.

### **Please Join Us**

For Shabbat Services on Friday, September 12 at 7:30 pm

Blessing and unveiling of our new kitchen following services

Oneg hosted by Temple Sisterhood

continued on next page

# Rabbi's Message (cont.)

In other words, these resources will help our students, from our youngest to oldest, learn as individuals and to connect as individuals to our traditions and prayers.

For our Jewish Studies curriculum, we now will have a rotating curriculum that ensures the students will learn new, engaging material every year. Each year builds on the last, so that the students will learn the foundational information needed from holidays, synagogue, history, Israel, ethical values, and the variety of the Jewish community. Again, the curriculum emphasizes personal connection to the material. Here is an overview of all our goals for the Jewish Studies curriculum:

- ❖ To provide an integrated learning system that brings students from kindergarten through 7<sup>th</sup> grade with each year's knowledge building on prior years' studies.
- ❖ To use a curriculum that offers the fundamentals of a Jewish life while providing variety, challenge, and connection to the students.
- ❖ To have a curriculum that gives the maximum support to our lay teachers.
- ❖ To provide text books that are engaging and contemporary.
- ❖ To create a curriculum that rotates through multiple years, allowing for our multi-grade classrooms.

Our teachers are very excited and grateful for the new resources. In a recent meeting, we studied the curriculum to prepare for the school year. Everyone was bubbling with excitement over the possibilities these changes bring us. It is important to know that the fees for the books have gone up a considerable amount due to the curriculum changes. While we have a fee free religious school, we would never underestimate the impact of any extra cost to our families and their budgets. However, we hope every member of this community will understand the need for fresh materials and more comprehensive resources to support our children's education. We know this year will be filled with exciting new discoveries as we dive into our new curriculum; we also know that the changes will enrich every member of our diverse, beautiful temple family.

Wishing each member of our community a new year filled with Jewish learning and discovery, health and happiness. May the new year be a sweet year. Shanah Tovah!

L'Shalom, Rabbí Mary Zamore

## לשנה טובה תכתבו

2014 HIGH HOLY DAY SERVICE

57

Rosh Hashanah

EVENING SERVICE
Wednesday, September 24 at 7:30 pm

MORNING SERVICE Thursday, September 25 at 9:30 am Tashlich following Service

MORNING SERVICE
Friday, September 26 at 9:30 am
Luncheon following Service

Yom Kippur

KOL NIDRE Friday, October 3 at 7:30 pm

MORNING SERVICE/YISKOR Saturday, October 4 at 9:30 am

TORAH STUDY Saturday, October 4 at 3:15 pm

NEILAH Saturday, October 4 at 4:30 pm Break-the-Fast following Services

Rabbi Mary L. Zamore Student Cantor Lilah Sugarman

If you, a family member or temple friend is ill or facing a life challenge, please know that Rabbi Zamore is here to help.

Please contact in confidence Rabbi Zamore at <a href="mailto:zamorem@comcast.net">zamorem@comcast.net</a> or call her at (908) 317-0417.

# President's Message

With the New Year around the corner, I write this message reflecting on this past year and anticipating a good, sweet upcoming year at the Jewish Center. Our strong commitment to community forged ahead, with a successful rally to transition. We welcomed Rabbi Zamore and a new leadership team. The JCNWJ witnessed joyful b'nai mitzvah, including a Rosh Chodesh service. We implemented a teacher training program. Membership generosity and the tireless efforts of our kitchen sub-committee facilitated the long planned renovation of the temple kitchen and simcha room, which will be dedicated at our September 12<sup>th</sup> Shabbat Service. The introduction of our "Shabbat Experience", aimed at our preschool and early childhood congregants, will take place on September 12th as well.

New for this year, we look forward to the introduction of a new innovative Sunday School education curriculum, new Confirmation retreat experience, informal adult social gatherings, post-Confirmation and Confirmation-aged young adult events, as well as early childhood parent-child socials. As you can see, the focus of the upcoming year remains communal; connecting members through activities for all ages. The success of these programs may only be accomplished through the participation of you, our members. I hope that each of you will join us in prayer and in play this upcoming year.

Wishing you and your family a happy, healthy and sweet New Year.

L'Shanah Tovah,

Mo Bauer

# Adult Education Begins Sunday, October 26 at 10:30 am

Rabbi Zamore will be guiding us through a survey of Jewish theology as we study the great Jewish thinkers.

Feel free to come to one class or all. We meet monthly. Open to teens and adults.

## Family Shabbat Experience

### Friday, September 12 at 6:30 pm

The JCNWJ is excited to introduce our new Family Shabbat Experience. An easy and fun way to introduce younger children to Shabbat Dinner and Services, the Family Shabbat Experience is perfect for children in Pre-Kindergarten to third grade who are accompanied by their parents. (Siblings are welcomed, too.)

Starting at 6:30pm, our families are invited to bring their dairy-only (no meat) picnic dinner, so that we can enjoy Shabbat dinner together in our community room with Rabbi Mary Zamore and Student Cantor Lilah Sugarman. After singing Shabbat songs and the dinner blessings together, we will enjoy meeting new friends over our Shabbat dinner. Don't worry – we will provide the grape juice and Challah. After dinner, the children will enjoy hearing a Shabbat story.

At 7:30pm, when our regular Shabbat service begins, all families will enjoy the service with the entire congregation. However, in order to respect the attention spans and bedtimes of our youngest participants, there will be a break early in the service when families with young children will be invited to leave, if they wish. On the way out, however, make sure to grab your – "Oneg-to Go," a bagged desert to take the sweetness of Shabbat with you.

This program is open to members and nonmembers. Feel free to bring friends.

### **VOLUNTEERS OF ALL AGES NEEDED**

Join your friends from the JCNWJ at the Fall Festival in the Borough of Washington. The Jewish Center will be running a booth featuring a bean bag toss. Great fun for everyone!

September 6, 12 pm - 6 pmSeptember 7, 12 pm - 5 pm

Please contact Tracey Bauer at <a href="mailto:traceybauer@comcast.net">traceybauer@comcast.net</a> or (908) 876-4451 to sign up to help or for more information.

# Contributions

- In honor of Helen Mattson's BirthdayMembers of the Membership Committee
- In honor of the b'nai mitzvah of Alex, Andrew,
   Sam, Masie, Lacey, and Tyler
   Helen and John Mattson
- In honor of the confirmation of Abby, AJ, Connor, Dylan, and Hailey
  - Helen and John Mattson
- In honor of David Parilis
  - Susan and Gary Parilis
- In honor of Edythe Herson's birthday, a gift to the Teachers' Education Fund
  - Arlene Gorden
- In loving memory of our dear husband, father and grandfather, Stanley Schick
  - Rona Schick and Family
- ☼ In memory of Stanley Schick
  - Joan Chase
  - Judy and Paul May
  - Ruth Schick
  - Jeanne and Jeff Berkowitz
  - Jan Romanczyk
- In memory of David Pinn
  - Helen and John Mattson
- In memory of Melissa Parson's father, Bernard Waldinger (5/24)
  - Helen and John Mattson
- ☼ In memory of Rita Leiter
  - Audrie and Ken Sonzogni



# A Message From the Cantor

"There is a chamber which can be unlocked only by tears, and there is a chamber which can be unlocked only by music."

~Tukkenei Zohar 13th Century

Our synagogue is alive with the sound of music and we are inviting you to join in the music making. We are looking forward to starting a choir this year at the Jewish Center of Northwest Jersey. The choir is open to those bar mitzvah age and above and is open to people of all levels of singing experience. We will be singing at a few services throughout the year, rehearsing on the weekends when I am in town. In addition, the choir will probably have some weekday rehearsals in between.

For those musicians who do not sing but play an instrument, we hope you will join us with the instrument you play to complete our group.

If you are interested in participating in the choir or band, please contact me at <a href="mailto:lilahsugarman@gmail.com">lilahsugarman@gmail.com</a> and let me know if you sing or what instrument you play.

B'shirah (In song), Student Cantor Lílah

- In memory of Marvin Fleisher, Saul Schick, Abraham Schick and Jack Fleisher
  - Rona Schick
- In memory of Sallye Klein
  - Carrie and Alan Klein
- In memory of Beatrice Felberman
  - Iris and Howie Hirsch

### **EDUCATION/PTO**

I hope that you all enjoyed your summer and are ready for another year! We have some changes this year that I would like to highlight: Teri Stanton has retired from at least 20 years of teaching but will still be involved at the Temple by helping run some of our PTO activities. I am sure her students will miss her as a teacher, but will still get to see her during these activities. We can't thank Teri enough for all that she has done for our students and are happy that she will still be involved!!

We would like each class to have the opportunity to spend some social time once a month outside of class to get to know each other better. The Room Reps will help to facilitate that. Instead of the usual snack schedule, please send your child with a snack each week as snack time is often used as a transition from one part of the class to another. We ask that you keep the snack as healthy as possible. The first day of school is **September 14<sup>th</sup> at 9:30 am**. We will have our opening program in the Sanctuary for the students and parents, meet the teachers, enjoy a PTO sponsored brunch, and then accompany the Sisterhood to a local farm to assist Grow-A-Row.

I would like to change the format of the PTO Meetings this year and talk more about the school itself. Please send me at any time items that you would like to discuss. I can be reached at <a href="mailto:genail.com">genail.com</a> or on my cell, (908) 455-1285.

Without the support of the parents and our teachers we could not do what we do every Sunday for our children. Thank you everyone for all that you do.

Shanah Tovah,

Gerrí Klein Religious School Chair



## **SHARE YOUR NACHAS**

Robin and Colson Hall's son, Daniel, and daughterin-law, Nicole, will be celebrating their 1<sup>st</sup> wedding anniversary in August and Robin and Colson will be celebrating their 30<sup>th</sup> wedding anniversary in September.

The Mattsons visited their granddaughters and family in South Dakota and soaked in as many hugs and kisses as they could to keep until the next visit.

#### SAVE THE DATE

WHO: Families celebrating the bar/bat mitzvah of their son/daughter in Fall 2015/Spring 2016

WHAT: B'nai Mitzvah Brunch and Meeting

WHEN: Sunday, November 2 12 pm – 2 pm

## HIGH HOLIDAYS GREETINGS

- L'Shanah Tovah from The Bauer Family
- L'Shanah Tovah to the Congregation from The Epstein/Feinstein Family
- To the Congregation and Rabbi, L'Shanah Tovah from The Goldner Family
- New Year Greetings to the JCNWJ Congregation from The Gross Family
- To our Temple Family, L'Shanah Tovah from Robin and Colson Hall
- To Rabbi Zamore and Family, May the New Year be Fulfilling and Joyful from Sharon, Daniel, and Edythe
- Shanah Tovah to all our Friends in the Congregation from The Hirsch Family
- L'Shanah Tovah from Helen and John Mattson.
- L'Shanah Tovah to the Rabbi and Congregation from Jan Romanczyk
- New Year Greetings to our Friends at the Jewish Center from Ruth and Howard Shutzbank
- L'Shanah Tovah to the JCNWJ Congregation from The Shelofsky Family
- L'Shanah Tovah from The Smith Family
- L'Shanah Tovah to the Congregation from The Tarlowe Family
- L'Shanah Tovah to the Congregation from Marsha Torine
- L'Shanah Tovah from The Webb Family
- L'Shanah Tovah to the Congregation from Sarah, Roseann, and Ed Weinstein

## **OUR NEW KITCHEN**





# A Reminder from the Sunshine Committee

Please let us know when someone has passed away, is ill or otherwise in need of a little sunshine so that the Jewish Center may be there to support and assist as best we can. Please contact Ruth Schutzbank at (908) 329-6036 or Howie.ruth@hotmail.com.

### **Tzedakah News**

Tyler and Ashley Braunstein donated significant time to the Morris County 4H fair during July 17-19 by putting up signs, taking shifts on the baby chick booth, dunk tank, cleaning dining tables, and making presentations. They also volunteered at the food pantry and Tyler packed sugar free candies to be distributed to local firefighters.

Our first confirmation class of the new year will be October 19 at 10:30 am.



## Congregation News

Rona and Stanley Schick were part of our congregation for many years, as founding members of the Torah Study group and presidents of Sisterhood and Men's Club. Last month, Stanley passed away and his funeral took place at the temple in mid-July. Rona and her family want to thank Rabbi Zamore and the congregants of the Jewish Center of Northwest Jersey for their wonderful support. Rona and her family were deeply moved by the members who attended the funeral and shared their stories with her following the funeral service.

Allan Goodman, from Phillipsburg, NJ, former president of the Jewish Center of Northwest Jersey, died on July 30. He is survived by his wife, Malka Goodman, two daughters, Tova and Melissa, their spouses and several grandchildren, and other family members.

#### Wanted: Advertisers for JCNWJ Journal

Kindly take note of the ads at the end of our Journal and whenever possible, support these establishments with your patronage. It's also a good idea to mention that you saw their Temple Ad. If there are any businesses that you use regularly that might be interested in taking an ad in the Journal, please contact Rita Berkowitz

(berk721@aol.com) or Ruth Schutzbank

(Howie.ruth@hotmail.com). You can also go to our homepage, print out an advertising form and give it directly to them to mail in.

### October Journal Deadline

The deadline for submitting articles and advertisements to be included in the October Issue of the JCNWJ Journal is **September 19, 2014.** Please email articles, photographs, or news items to the Journal Editor, Abby Bauer at abbybauer@comcast.net.



Jewish Family Service of MetroWest is a comprehensive social service agency providing mental health counseling and support services on a non-discriminatory basis. With a presence in the community since 1861, JFS today delivers an expanding number of programs to increasing numbers of people. For children and families, JFS provides individual, couple, child and family counseling, play therapy, support groups, adoption services, school and synagogue based social work services, family life education and other assistance needed to support healthy families. Rachel Coalition, a division of JFS, provides domestic violence services for all members of the family affected by domestic violence. JFS also offers a wide range of services for older adults and their families including case management services, counseling, caregiver education, volunteer friendly visitors and specialized programs for Holocaust survivors. For more information, please call (973) 765-9050 or visit www.jfsmetrowest.org.

### JEWISH FAMILY SERVICE OF METROWEST NJ TO FORM LOSS OF SPOUSE SUPPORT GROUP

Jewish Family Service of MetroWest New Jersey is forming a new support group, "A Journey Through Grief" for men and women who have lost their spouse or significant other. The group provides an opportunity to talk with others who have also experienced the same loss. Group will meet on Wednesdays from 1:30 – 2:45 PM at Jewish Family Service of MetroWest NJ, 256 Columbia Turnpike, Florham Park. The charge for the group is \$30 per session, which may be covered by insurance.

According to Anne Mollen, LCSW, who runs the group, "a support group can be a safe and confidential experience where group members can express their feelings in a caring, supportive and non-judgmental environment. The supportive experience can aid in the adjustment to one's loss."

An individual group intake is required prior to joining the group. Please contact Anne Mollen, LCSW at 973-765-9050 to schedule it or for more information.

# JEWISH FAMILY SERVICE OF METROWEST NJ OFFERS SUPPORT GROUP FOR PEOPLE GIVING CARE TO A LOVED ONE WITH ALZHEIMER'S

People who are caring for a loved one with Alzheimer's or related dementia disease can receive emotional support and information free of charge through a support group offered by Jewish Family Service of MetroWest NJ and funded by the Healthcare Foundation of New Jersey. The group runs from 1 – 2:00 pm on selected dates through December at Jewish Family Service of MetroWest NJ, 570 West Mount Pleasant Avenue in Livingston and is co-facilitated by Lee A. Dagger, LCSW and Alyson Kaplan, LSW. For more information, call 973-765-9050.



Jewish LIFE is pleased to begin a new season of Jewish Learning! Please see the information below for details on our two year-long course offerings, and films scheduled for early fall. Special event speakers commence in November. The complete Jewish LIFE brochure detailing all special events and synagogue courses will be available in September and will be posted on the Shimon and Sara Birnbaum JCC website: www.ssbjcc.org.

#### The Florence Melton School of Adult Jewish Learning

The Florence Melton Adult Mini-School is an innovative adult Jewish learning experience. It enables participants to achieve a strong foundation of Jewish knowledge in just two years. Students of varying backgrounds form a community of learners who explore Jewish texts and begin to understand how Judaism developed and what Judaism means to them. The pluralistic approach fosters an atmosphere of warmth, respect, and mutual understanding.

#### Two courses are offered during 2014-2015:

The Dramas Of Jewish Living Throughout The Ages (30 Lessons): What are the lessons and dilemmas of Jewish history, from the earliest wanderings of Abraham to the modern experiment in Jewish statehood? How do the turning points in Jewish history influence our lives today? This course investigates how the Jewish past gives meaning to the Jewish present.

The Ethics Of Jewish Living (30 Lessons): How do Jewish teachings shed light on contemporary issues such as the environment, interpersonal relationships, end-of-life decisions, and stem-cell research? This course explores the wisdom of ancient and modern rabbis, scholars and thinkers, offering multiple Jewish approaches to conducting our lives in the communal and private spheres.

Registration includes both courses, which will be taught at the Shimon and Sara Birnbaum JCC in Bridgewater. Please register for one of the two following course meeting dates/times.

Mondays, 7:00 - 9:00pm

Beginning October 20 through June 1

Instructors: Rabbi Richard Fagan & Rabbi Michael Jay

Tuesdays, 9:30-11:30am

Beginning October 21 through June 9

Instructors: Rabbi Richard Fagan & Rabbi Eli Garfinkel

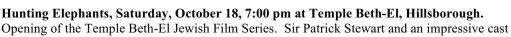


A PROJECT OF THE HEBREW UNIVERSITY OF JERUSALEM

### **Engaging Israel: Foundations For A New** Relationship

Engaging Israel is a video lecture and discussion series from the Shalom Hartman Institute, Jerusalem, focusing on the great questions raised by Jewish statehood. It represents a shift from the often rancorous debate about what Israel does or doesn't do right, to an engaged dialogue about the challenges, opportunities and possibilities of Jewish sovereignty and empowerment. Engaging Israel will be led by Rabbi Arnie Gluck at Temple Beth-El in Hillsborough on Sundays from 4-6pm. Each two-hour session will include a video featuring a leading scholar from the Hartman Institute and lively group conversation. Book and materials fee: \$50

The 9 -Session Sunday schedule is as follows: October 26: From Crisis to Covenant; November 16: Religion and Peoplehood; December 14: Sovereignty and Identity; January 25: Power and Powerlessness; February 22: War and Occupation; March 22: Morality on the Battlefield; April 22: Jewish and Democratic State; May 17: Religious Pluralism and Human Rights; June 7: Values



of Israeli top talent give a bravura comic performance in Hunting Elephants, a bank heist caper and coming-of-age tale from writer-director Reshef Levi. Nominated for seven Israeli Academy Awards including Best Film. Wine and cheese will be served. Running Time: 107 minutes. RSVP to Simona Rivkin: bakerec@comcast.net





The Irma Horowitz Film Series Featuring Falafel & Films, Thursday, October 23 at 6:30pm. Israeli Short Films presented by Ma'aleh School of Television Film & the Arts in Jerusalem. Three short films with subtitles will be shown, with discussion to follow. Films include: Sister of Mine...Like all young ultra-orthodox girls, Ruchi, the favorite daughter of a Jerusalem family, dreams of becoming a wife and mother. But the young man who has been chosen for her is not in any sense her equal. Ruchi's younger sister, who has Down's syndrome, asks searching and uncomfortable questions about the match, underlining for Ruchi the extreme limitations on her freedom. Addes...The renovations of a 100-year-old Jerusalem synagogue on the occasion of its upcoming centennial celebrations ignite a conflict over old and new, identity and obliteration of memory, the living and the dead. Persian Lullaby...Dafna, the 40-year old single mother of a newborn boy, arrives at her parents' home a few days before her baby's brit (circumcision). In the week leading up to the brit, past conflicts between Dafna and her father are revisited, and new tensions are heightened. Will Dafna's father agree to be the sandak (godfather) of his first grandson? Fee includes films and falafel dinner: \$12/person in advance or \$18 the day of the event. Location: Shimon and Sara Birnbaum



Jewish Community Center, Bridgewater.

931 homebound seniors received home healthcare and social services. 4,500 seniors participated in adult programs in Greater MetroWest's JCCs and Y. 28,616 transportation rides to medical appointments and social activities were provided to GMW seniors.

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## What's your plan?

What will happen if you or your loved one becomes one of the 70% who will need long term care services?

# Over a lifetime, you face the following risks:

Being in a car accident ... 1 in 57'

Having a residential fire ... 1 in 8602

Being admitted to a critical care unit ... 1 in 1413

**7 out of 10** people will need long term care after age 65 ... so what's your plan?

As the cost of health care continues to rise, the costs associated with long term care are also increasing.

wipe out assets that you have worked long and hard to accumulate.

Take a look at the average annual costs for three types of long term care services.

Home Health Alde \$43,472
Assisted Living Facility \$39,600
Nursing Home (Private Room) \$81,030

ource: Genworth 2012 Cost of Care Survey

How long would your savings last?