

JCHC Chronicles

The JCHC Board of Trustees Who Are We and What Do We Do?



By Eric Barr
President, Board of Trustees

What magnet pulls architects, CPAs, attorneys, entrepreneurs, property managers, real estate developers, medical professionals, politicians, marketing experts, professional fundraisers, financial planners and many other professionals together to collectively volunteer hundreds of hours each year? The magnet is the Board of Trustees of the Jewish Community Housing Corporation of Metropolitan New Jersey ("JCHC"). The JCHC serves the diverse housing needs of the elderly in Essex and Morris Counties and has been in existence for approximately 30 years.

You may already know that JCHC is governed by its Board of Trustees. But do you know why the JCHC Board of Trustees is such a strong magnet for talented people, or question what the Board actually does? I will attempt to answer these and other questions about JCHC's Board of Trustees in this article.

A Board member wears three "hats." The first hat is the *governance* hat. Governance occurs when a properly called board or committee meeting with a quorum, makes authorized decisions. These decisions include big picture issues, such as defining the mission or vision of the organization, deciding to construct a new building and the target audience for the new facility; decisions also include more operational matters such as the appropriate performance criteria for senior staff personnel, overseeing the development of an annual budget and monitoring financial performance throughout the year. Ben Perlmutter, who has been a Board member for more than ten years, heads our Long Range Planning and Site Selection Committee and was instrumental in recommending that JCHC expand its presence on the Whippany campus.

The second hat is the *volunteer* hat. Volunteer activities include helping staff (often under their supervision), fundraising, and advising the CEO. All Board members are involved in volunteer activities. One of our Board members, Bette Gandelman, whose mother is a resident at Lester, focuses her volunteer efforts on social activities.

The third hat is the *implementer* hat. This hat is not often worn because our excellent staff generally implements board policies. However, there are occasions where the President, a Board resolution or the CEO gives a Board member authority to implement some Board action. For example, Dan Barkin, a corporate attorney, chairs our Legal Committee and guides JCHC through different contract and other matters requiring his expertise.

Our Board is *36 members strong*, plus we have many active Past Presidents and honorary board members present at our Board meetings and committee meetings. Past President Janice Schofel continues to be enthusiastically involved in many committees and has been a passionate and generous leader. She has not missed a Board meeting in years, even though her term as President expired more than ten years ago. Other active Past Presidents include Eric Francis, Aaron Frank, Martin Kalishman, Daniel Kram, Samuel Pepper, Jay Rice, Arthur Schechner and Sidney Weinstein.

Much of the action occurs at the committee level and each Board member is involved with a minimum of two committees of their choosing. For the current fiscal year ending on June 30, 2011, JCHC has fifteen (15) different committees: from Building Maintenance to Finance to Social. Many of these committees have subcommittees,

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Plaza Celebrates 30th Anniversary

It was on October 1, 1980, on what was once a horse farm in West Orange, that the new Jewish Federation Plaza opened its doors. In its own way, Plaza was a horse of a different color – an affordable independent living facility for seniors who chose to move here to live with people of their own age.

A new concept for the time, "it was affordable housing for senior citizens and it's been that way since day one," said Freyda Pineles, the site manager today. "Rent is still income based and it is still subsidized by HUD (the U.S. Department of Housing and Urban Development)."

On November 8th, a proclamation ceremony was held to celebrate Plaza's 30th anniversary. In attendance were Congressman William Pascrell, a long-time supporter of affordable housing for seniors, which he saw as more important than ever in light of foreclosures and tax hikes that are squeezing many seniors; Essex County Freeholder Patricia Sebold, a long-time friend of the JCHC, whose mother was an original resident of the facility; Township of West Orange Mayor Robert Parisi, who has been instrumental in extending the tax abatement to Plaza, which in 2011 will allow for upgrades to the facility; and Diane Johnson, Director of the Newark Program Office of HUD, who spoke about the continued need for Section 202 affordable housing – of which Plaza was one of the first in the area. A resolution from the New Jersey State Senate and Assembly recognizing Plaza's milestone was presented and Plaza residents were feted with a cocktail party and elegant dinner.

None of the original residents remain at Plaza – although 17 residents who have lived at the community since 1990 or before were recognized at the ceremony. Ethel Kandler remembers moving in with her late husband more than 21 years ago. "My husband and I moved from our home in Springfield, New Jersey when we couldn't afford to live there any more," she remembers. "This is my family now and I've made a lot of good friends here."

Sandy Garrison, president of the Plaza tenant association, introduced

each of the long-time residents. Garrison, who moved to Plaza five years ago, seems very aware of the spirit that lives here. She is working with others to publish a cookbook that will share recipes developed by the residents of different ethnicities at Plaza.

"We're not just Jewish any more, we're also Italian, African-American, Korean," says Garrison, who had a long and distinguished career as a casting agent, launching the careers of Academy Award winning actors like Robert DeNiro and Al Pacino. "It's all about caring here. We look after each other. If someone isn't at dinner, someone goes to the office and asks about them. This is a special place."



(left to right) Essex Freeholder Patricia Sebold; Congressman William Pascrell; Diane Johnson, Director of the Newark Program Office of HUD; Harold Colton-Max, Chief Executive Officer of the Jewish Community Housing Corporation (JCHC) of Metropolitan New Jersey; Township of West Orange Mayor Robert Parisi; and Eric Barr, President, Board of Trustees of JCHC, pose during the 30th anniversary celebration of Jewish Federation Plaza, the senior independent community in West Orange. Plaza, one of the JCHC's five senior communities, was recognized for providing seniors with affordable housing since October 1, 1980.

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Letter from the CEO The Game of Chess and Making a Difference in the Lives of Seniors



By now, hopefully all of you are aware of "JCHC University" and have had the opportunity to participate in a program of your choosing. Next year, I will be joining the ranks of distinguished speakers at our University when I offer a lecture on the history of chess.

I wanted to speak on this subject as chess is a game that I took up as a child and has continued to fascinate me ever since. It is literally a game of kings and queens with almost infinite possibilities that stretches your imagination. Perhaps more importantly, it helped me learn about thinking ahead, anticipating opportunities and obstacles, and planning ahead to meet them.

I believe that is a key aspect of what we do here at the Jewish Community Housing Corporation. In this game, our foe is the lack of quality housing with services for seniors in the MetroWest area. We can see this in the long waiting lists that we have for housing at our buildings providing low cost housing in Irvington, South Orange and West Orange.

To meet this growing need, the JCHC is moving forward with plans to develop additional affordable housing on the Aidekman Jewish Community Campus

in Whippany. We are making the necessary preparations to get the approvals and the funding that will be necessary to make these plans a reality. It will take time and effort, but we are putting the pieces in place to implement this vital plan.

As in the game of chess, it takes a team effort in order for one side to prevail. While the JCHC has a strong staff and Board of Trustees, we can always use additional assistance from those individuals willing to devote their energies to this. If that does not interest you, there are also opportunities to volunteer with our residents. Please feel free to contact me if you want to get involved. I can be reached at the JCHC's offices by phone at 973-530-3961 or by e-mail at haroldc@jchcorp.org.

The next move is yours...

Sincerely,

Harold Colton-Max

Harold Colton-Max
Chief Executive Officer

New JCHC University Course Offerings Available for Fall/Winter

JCHC University, *Where learning is for life!*, has announced its course catalog for its Fall and Winter season.

The unique adult learning program for residents at all five communities of the Jewish Community Housing Corporation of Metropolitan New Jersey offers courses in such areas as the arts, law, communication & philosophy, and science and technology. Course titles include *The Joy of Chess*, *The Art of Chocolate*, *Keeping the Past Alive for Future Generations*, *Aging in Israel*, *Preventing Falls*, and *Art of Jewelry*.

"The objective of the program is to promote healthy aging and provide lifelong learning experiences to our residents," says Harold Colton-Max, Chief Executive Officer. "We've developed a unique and interesting syllabus that offers personal and educational growth."

For the upcoming JCHC University class schedule visit <http://www.jchcorp.org/upimages/JCHCUniversityFall2010.pdf>



A group of nine residents from Village Apartments in South Orange listen to Fran Rod of DOROT talk about the fall classes being offered by University Without Walls and To Your Health, a program that brings learning opportunities by telephone into the homes of older adults. "To Your Health" classes offer health and medical information to seniors, and is funded by The Healthcare Foundation of New Jersey.

What Does the Board Do?

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for example the Social Committee has the B'nai Mitzvah and Kids, Concerts & Cookies subcommittees. Creative and energetic Board members with skill and initiative populate these committees, enabling JCHC to meet the changing needs of our residents. Board members are provided training, resources and support. They enjoy working collaboratively with other talented, committed volunteers. They make a difference, and it is easy to see the benefits of our Board in the bright, appreciative eyes of our residents.

Many of our Board members are active on other Boards within Metrowest UJC. I know that my involvement on the UJC Board, speaking with other professionals and Board Presidents at leadership functions and

at Metrowest Committee Addressing Resources for Eldercare Services (CARES) meetings benefits JCHC. Board members contribute the lessons learned from other volunteering experiences, which helps to keep our Board running efficiently and effectively. Jay Murnick, First Vice President and President Elect, is also on the UJC Board of Trustees, and has been a devoted contributor to JCHC.

Allow yourself to be pulled in by the magnet that is the JCHC – enhance the quality of life of our residents, work with great people, participate on one of our Board's committees. Contact me or our CEO, Harold Colton-Max to join our team.

"Friends of JCHC" Tributes | [mazel.tov, get well & in memoriam](mailto:mazel.tov@jchcorp.org)

To become a friend or to purchase a tribute, read next page or contact haroldc@jchcorp.org.

To:	On the Occasion of:	From:
Barry Deutel	Passing of mother Ruth Deutel	Roberta & Walter Zweifler
Allyn Cooper	Passing of mother Ruth Deutel	Roberta & Walter Zweifler
Michael Schechner	Get Well	Roberta & Walter Zweifler
Alan & Sharon Saltzman	Birth of granddaughter Maya Isabel Saltzman	Roberta & Walter Zweifler
Alan & Sharon Saltzman	Birth of granddaughter Maya Isabel Saltzman	Patricia Sebold
Hannah Parks	In memory of brother Howard	Andrew & Sharon Chavkin
Les & Shiela Lustbader	In honor of new grandchild	Andrew & Sharon Chavkin
Jen Axelrod	In memory of mother	Andrew & Sharon Chavkin
Jeff & Greg Campisi	In memory of father	Andrew & Sharon Chavkin
Laura & Jack Brown	In memory of sister Phyllis	Andrew & Sharon Chavkin
Dr. Candyce Silver	In memory of mother	Andrew & Sharon Chavkin
Sylvia & Alan Lebowitz	In honor of grandson Alex	Andrew & Sharon Chavkin
Alan & Sharon Saltzman	Birth of granddaughter Maya Isabel Saltzman	Aaron & Judy Frank
Michael Schechner	Get well	Aaron & Judy Frank
Alan & Sharon Saltzman	Birth of granddaughter Maya Isabel Saltzman	Dan & Matty Goldberg
Alan & Sharon Saltzman	Birth of granddaughter Maya Isabel Saltzman	Benjamin Perlmutter

Elder Law Panel Held at Village

Approximately 35 people listened as three prominent elder law attorneys spoke last month on various aspects of *Elder Law: Legal Aspects of Growing Older* at Village Apartments of the Jewish Federation.

The Jewish Community Housing Corporation (JCHC) of Metropolitan New Jersey, which owns and operates Village Apartments, presented the elder panel free of charge to the public as well as to social workers and case managers (who received Continuing Education Credits).

"Elder law has become an increasingly specialized area, with both seniors and their family caregivers searching for information on subjects ranging from estate planning to power of attorney," said Harold Colton-Max, Chief Executive Officer of the JCHC. "Our intent was to begin the process of educating both the public and professional community and give them the chance to pick the brains of three of the area's leading experts."

The panel of experts included Donald Vanarelli, who spoke on the Medicaid and Medicare Maze – understanding new changes in the law; Lauren Marinaro, who offered important tips regarding power of attorney; and Mary Wanderpolo, who presented information on estate planning.

Vanarelli, whose practice is in Westfield, is certified as an Elder Law Attorney by the National Elder Law Foundation and was selected in each of the last four years as a New Jersey "Super Lawyer." He is co-founder of the Elder Mediation Center of New Jersey.

Marinaro, a member of the law firm of Fink, Rosner, Ershow-Levenberg in Clark, is a graduate of the University of Kansas School of Law, with a post-graduate degree in Elder Law. She was named as a 2010 Rising Star in Super Lawyers, Inc.

WanderPolo, whose law firm is in Montclair, is a certified Elder Law Attorney and a frequent lecturer on this area of the law for the New Jersey Bar Association and National Academy of Elder Law Attorneys.

Members of the panel were available for questions following their presentations.



A recent Kids, Cookies & Concert event brought together children from the South Mountain Elementary School and residents from the Village Apartments. Shown here are resident Coty Blank and kindergarten student Cayine Davis.

Converting A Traditional IRA to a Roth IRA

Converting a traditional IRA into a Roth IRA is a complicated decision, especially since taxpayers could owe significant federal income tax upon conversion. However, there is a way to lower your tax bill while benefiting JCHC and enhancing the quality of life of all our current and future senior residents in every way possible.

The main difference between a traditional IRA and a Roth IRA is the timing of payment of federal income taxes on the money you put in the plans. With a traditional IRA, you don't pay until you withdraw the money, usually in retirement. With a Roth IRA, you pay the income tax before you put money in the plan, but then there are no taxes when you withdraw. If you qualify, converting from a traditional to a Roth IRA allows you to avoid the risk of high future tax rates, particularly if you expect to remain in a high tax bracket even after retirement. Converting in 2010 may be especially attractive because the maximum income tax rate may rise in 2011. Of course, there are income and age eligibility requirements and other factors that must be discussed with your accountant or professional financial advisor before you decide whether to convert to a Roth IRA.

The main drawback to converting to a Roth IRA is a steep federal income tax bill upon conversion. May we suggest a solution? By making a charitable contribution to JCHC, you

may be able to enjoy the advantages of converting to a Roth IRA while minimizing the drawbacks. If you make an outright gift to JCHC, you will receive a charitable federal income tax deduction that will offset your federal income tax liability. And of course, your contribution to JCHC would provide much-needed support for our efforts to provide housing for Jewish seniors. Ask your financial advisor if this could work for you.



Frances Goroll, who lives at the Weston Assisted Living Residence at the Lester Senior Housing Community, is set to embark on the maiden voyage of the new Lester Senior Housing Community bus. Posing with her is bus driver Franco Ferrante. The JCHC provides regular transportation for residents at all five senior communities.

How to Become a Friend of the JCHC

Charitable contributions from foundations and individuals like yourselves remain very important for the continued growth of the Jewish Community Housing Corporation of Metropolitan New Jersey. You have helped us to improve the quality of life of our residents in many ways and we are hoping that we can count on your support at this time.

Perhaps part of the reason for the increased giving is due to the steps we have recently taken to make it easier for you to become a Friend of the JCHC. In addition to accepting

checks, we are now able to accept credit card payments as well. This can be done by filling out the information below or going to our newly improved website www.jchcorp.org.

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, Chief Executive Officer, at 973-530-3961 or haroldc@jchcorp.org. Thank you.

Facts About JCHC

The Jewish Community Housing Corporation of Metropolitan New Jersey 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

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

Charge my credit card

Visa Mastercard Discover

Card # _____ Exp.Date _____

Card holder's name _____

Signature _____

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

JCHC Resident Celebrates 70 Years in Business

Domb Lighting & Electrical Supply Company, one of Morristown's oldest business fixtures, recently entered its seventh decade. Yet, it's the 1919 Model T delivery truck with the lettering "Mark Domb, Jamaica Long Island," set on blocks in the solarium at the company's Ridgedale Avenue facility, that shows just how ingrained the lighting business is in the Domb family's DNA.

Harry Domb, Mark's son, recently reminisced about the business, while sitting in his apartment at Lester Senior Housing in Whippany. It's a business that he started in 1949 when his father, who worked for many years as a salesman for various lighting companies, pooled his money with Harry's to open Domb Lighting on South Street in Morristown. Harry was 23 at the time, and just out of the Navy.

Harry's first love was growing orchids. Mark Domb nurtured his son's hobby – in fact, he built Harry his first greenhouse when he was 15 – but he told him that he wanted to teach him how to make a living in the business he knew best.

The business started small, selling primarily to builders and the public, and soon expanded. In 1956, after Domb Lighting also began selling electrical products, it moved to Elm Street, next to a lumberyard, so that builders would not have to travel far to purchase their supplies.

"My father taught me to always respect the customer, offer fair prices, and not ignore the small guy," said Harry. "He always said it was important to diversify, so we shouldn't be dependent on our bigger customers (which would later include

condominiums, large developers and government operations). It used to be said, 'If you can't find it at Domb, you won't find it anywhere.'"

Domb Lighting continued to grow over the years, finally moving to its present location on Ridgedale Avenue in 1965. Mark Domb retired several years later, turning the business over to Harry. Ten years later, Domb Lighting & Electrical Supply Co., as it was now known, put in an 8,000-square foot addition to allow additional space for the supply counter and supplies warehouse, and increased its employees to a high of nearly 30.

Leslie Platt, Harry's daughter, first began working part-time in the business as a 13-year-old (his younger daughter, now a teacher in Virginia, never shared her interest). After graduating college, she became the third generation to enter the business. Upon Harry's retirement, she became the owner of the business. In 1987, her son, also named Mark, came onboard.

"My daughter greatly expanded the interior designer business and Mark was responsible for computerizing us," said Harry, who is officially listed today as the company's co-founder and consultant. "The business has changed over the years. Today, much of what we sell is imported from China and Taiwan, so we're constantly on the phone with the importers."

Orchids notwithstanding, hundreds of which he grew in the spacious greenhouse attached to his Magnolia Court home in Morris Township, Harry also long had a passion for antique cars. His collection



Harry Domb

included restored Fords and Chevrolets, some from as early as the 1930s.

One day flipping through *Hemmings*, the bible for the selling and buying of antique cars, he came across an ad that stopped him dead in his tracks. It was for a 1919 delivery truck. After making several calls to the dentist in the Midwest who owned it, he confirmed that it had once belonged to his father.

He bought the car, restored the original lettering to the truck, and had it shipped to Domb Lighting & Electrical Supply Company.

Today, the truck offers a connection to the family's past, and validates the Dombs as the area's first family of lighting.

JCHC Shorts

Village Holds Open House

Village Apartments of the Jewish Federation, at 110 Vose Avenue in South Orange, held an open house on September 19 that was attended by many area residents interested in an independent senior community that offers kosher dining for themselves or their relatives.

"We had a good deal of recent inquiries about Village, so we thought we would set aside an afternoon for seniors and their families to visit and talk with our residents," says Cheryl Kasye, the building's manager. "At this time, we are also offering some excellent rental deals."

Hors d'oeuvres and refreshments were provided by Zayda's and a drawing was held to win a digital camera. A second open house will be held shortly. To register or get more information, call (973) 763-0999.

B'nai Brith Runs Helping Hands Program

Helping Hands, a program created and maintained by the National Council of Jewish Women, is going strong at B'nai Brith Federation House in South Orange. The knitting group meets the second Tuesday of every month to sew items, such as baby clothes, hospital lab robes, hats for chemotherapy patients, scarves, and hats for Israeli soldiers. Items are then donated to Beth Israel Hospital in Newark, veterans hospitals and other organizations. Residents of B'nai Brith deliver these items to the local organizations and NCJW ships to the appropriate organizations. The knitting group is open to the public and those with an interest in knitting are welcomed to attend.

Towers Country Store Prospers

The tenants association at Jewish Federation Towers in Irvington took over management of the community's Country Store last March from the JCHC. Since then it has turned the store, little bigger than a closet and opened during the week from 2 - 4:30 p.m., into a financial success. The store stocks the essentials; eggs, milk, butter and bread, with Haagen-Dazs ice cream the best seller. Monthly profits go to the tenant association, which uses it for trips.

Lunch with an Expert Continues

The popular Lunch with an Expert series, which invites area residents to hear from experts on a variety of topics and tour the facility, continues next month at Lester Senior Housing, when the Wound Healing team at Hackettstown Regional Medical Center presents Tuesday, December 14 on the prevention and treatment of such hard to heal wounds as diabetic ulcers. To register, call 973-929-2725.

JCHC
Owned and Managed by the Jewish Community Housing Corporation of Metropolitan New Jersey
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