

## **MINUTES OF THE FEBRUARY 26, 2024 SENIOR ADVISORY BOARD MEETING**

*Chairman Ken Miller called the meeting to order at 10:00 AM at the Sea Oaks Clubhouse.*

*There was a Flag salute and a moment of silence for our military and world peace.*

*Roll call was taken. Board members in attendance were: Ken Miller, Chairman, Nancy Cotter, Diane Coyle, Richard Dutton, Jack Edmunds, Donna O'Brien and Lisa Stevens.*

*The minutes of the last meeting of the Board on January 29, 2024 were then approved by motion duly made, seconded and unanimously carried.*

*The first speaker was Chief James Hawkins of the Little Egg Harbor ("LEH") Police Department, who began by reporting that there has been an increase in applications from vendors for permits to solicit door to door in LEH. Such solicitation is permitted if a vendor obtains a permit, but residents can register with the Town Clerk's Office to be on a "no knock" list which is given to vendors so that they will know which houses they must skip. Campaigning politicians and representatives of religious groups are not subject to the "no knock" rules. The Chief then mentioned the "On P.O.I.N.T." Program, which provides social workers to his Department to assist with mental health, substance abuse and social service calls and to alleviate repeat calls to law enforcement, and he said that LEH has been chosen to participate in a similar program that pairs crisis-trained police officers with health care professionals to reduce use of force cases. The health care professionals do not ride in patrol cars with officers but are on call. Finally, in response to a question from the audience, the Chief said that LEH has a noise ordinance with a time limit of 10:00 PM and it applies to businesses as well as individuals.*

*The second speaker was Danielle Roselli, the Manager of the LEH Branch of Manasquan Bank on Route 9, who spoke about the documentation that must be obtained to transfer ownership of a bank account when the account owner dies. She distributed a planning guide prepared by the Ocean County Surrogate's Court and other materials relating to this subject and said additional copies may be obtained without cost at the Surrogate's Office in Toms River or the Ocean County Southern Service Center at the intersection of Routes 9 and 72 in Manahawkin. She explained that a power of attorney ceases to be effective when the person who gave the power dies, and that at that point an executor (under a will) or administrator (when there is no will) needs to be appointed by the Surrogate's Court to collect and distribute the deceased's assets, except for assets that were jointly held or pass pursuant to a beneficiary designation. New Jersey imposes an inheritance tax on property passing to anyone other than one's spouse or domestic partner and descendants and a bank account that will pass to, for example, the deceased's brother or sister will require submission of a tax waiver, which currently takes about six months to obtain, during which only half of the account assets can be paid out.*

*The third speaker was Samantha Foster-Tiso of the Ocean County Health Department who, with two of her associates, gave a power point presentation on the subject of stress. She began by defining stress as a person's response to "stressors" and said that in order to reduce stress we all must learn how to change that response. She then made a number of observations about stress, including: laughter helps and reduces stress, because your oxygen intake and blood circulation increase and endorphins are released; although reading headlines may make you feel stressed, it also reminds you that you are not alone and it is all right to talk to others; about half of people report having difficulty sleeping because of stress and about a third of people report having stress that is extreme; seniors have higher levels of stress because of (for example) poor health, aging, death of contemporaries, traffic, grandchildren and scammers; asking for help can prioritize certain stressors; as to things out of your control, you can meditate or pray; you can benefit from helping a neighbor, especially one who has lost a spouse; and you can have physical effects from stress, including mood changes and even physical symptoms, but stress does not cause heart attacks and strokes, responses to stressors do. She then made the five points that (1) Stress affects everyone; (2) Not all stress is bad; (3) Long-term stress can harm your health; (4) There are ways to manage stress; and (5) If you feel overwhelmed by stress, talk to a mental*

*health professional. She then added the following suggestions: Exercise and walk; even a little movement can help a lot and seated exercise is all right, including abdominal twists and dumbbell curls. Change your diet to include antioxidants found in, for example, blueberries, spinach and beans; omega-3 fatty acids, especially in fish; and vitamins, and try mindful eating in which you eat more slowly and think about what you are eating. Try to get 7-9 hours of sleep per night. Try to re-frame negatives to view them as positive opportunities for change, and challenge assumptions about negative consequences: are you being realistic, and do they truly have a high probability of occurring? Good stress can serve a purpose, for example motivating you to take care of your health or addressing other issues. Ms. Foster-Tiso closed by providing some telephone resources: NJ Mental Health Cares, 866-202-4357; Family Helpline, 1-800-843-5437; NJ Hope Line (suicide prevention), 855-654-6735; Bright Harbor Healthcare (Crest Program), 732-240-3760; and 988, the mental health emergency helpline to reach “trained listeners”.*

*The next meeting of the Board will be on Monday, March 25, 2024 at 10:00 AM at the Harbor Bay Clubhouse. All seniors are welcome and urged to attend.*

*The meeting was adjourned at approximately 11:15 AM.*

*Respectfully submitted,  
Richard Dutton, Acting Secretary, LEH Senior Citizens' Advisory Board*