

## **MINUTES OF THE JUNE 30, 2025 SENIOR ADVISORY BOARD MEETING**

*Chairman Ken Miller called the meeting to order at 10:00 AM at the Sunrise Bay 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, Linda Cicco, Nancy Cotter, Barbara Jo Crea, Richard Dutton, John Edmunds and Donna O'Brien. Township Committee Liaison Dan Maxwell was also present.*

*The minutes of the last meeting of the Board on May 19, 2025 were then approved by motion duly made, seconded and unanimously carried.*

*The first speaker was Greg Hock, an attorney with the Ocean County Surrogate's Office, who provided pointers to help avoid unnecessary problems following one's death. He first distributed a blank "personal record" booklet which may be completed and kept with one's will and other important papers in which one can provide not only the details of one's assets (house contents, identifying any especially unique or valuable antiques or collectibles, automobiles, bank and investment accounts, insurance policies, etc.) but also one's Social Security number; one's computer and account passwords; the location of any safe deposit box, last will and testament and cemetery deed; and contact information about family members and friends who should be notified following one's death. Additional copies of this booklet can be obtained at no charge from the Surrogate's Office ((732) 929-2011).*

*Mr. Hock then explained the difference between a probate estate, where there is a will, and an intestate estate, where there is no will and one's property passes pursuant to the provisions of state statutes specifying which relatives receive it and in what proportions. Everyone should have a will, he said, to ensure that one's property passes exactly the way one wishes, because probate of a will in New Jersey is quick, cheap and simple, a will should not cost more than about \$700-800 to prepare, and if you have not named an executor of your estate in a will the fiduciary appointed by the court to administer your estate may be required to file a bond (since he or she was not chosen and named by you as someone whom you trust for the job) and an accounting with the court, which would involve additional time and expense. Moreover, your will should nominate one or more alternate executors in case your first choice of executor cannot or will not serve, and, similarly, the provisions in your will directing how your property is to be distributed should likewise name alternate recipients in case any first choice of recipient is no longer living at your death. If you want to make a change in your will, a codicil (a much shorter document) used to be used for minor revisions, but now that all wills are generally saved on computers as editable documents, a new will is generally prepared for both major and minor changes. Because of the complexities and potential pitfalls involved, Mr. Hock recommended that a will or codicil always be prepared by a lawyer and not pursuant to a "do-it-yourself" kit. He further noted that a will does not cover property that is otherwise disposed of, such as jointly owned real estate with a right of survivorship, bank or securities accounts that are jointly owned or payable to a named person upon death, and insurance policies payable to a named beneficiary rather than the insured's estate. He also recommended that one name a single executor to act alone rather than, say, all three of one's children, because having all of them sign every estate document could be cumbersome and they may disagree on things during the administration of the estate.*

*Mr. Hock also reported that the Surrogate's Office deals not only with estates of decedents but also with guardianships for both minors (who may come into substantial amounts of money through medical malpractice or automobile accident lawsuits or through inheritance) and physically and mentally incompetent adults. With regard to the property of minors, the Surrogate's Office has a "Surrogate's Intermingled Minors' Account" that solicits bids from banks to obtain the best rate of return on its investments; a minor's share of the account is distributed to him or her at age 18. The Office also deals with adoptions. Representatives from the Office come to the Ocean County Service Center in Manahawkin on Friday and although walk-ins are welcome, the Office prefers that you call first if you are bringing in a will for filing. Finally, Mr. Hock said that in addition to*

*a will, everyone should have both a general power of attorney (for non-medical matters) and a living will or medical power of attorney.*

*The second speaker was Catherine Price, Manager of the Little Egg Harbor (“LEH”) Branch of Manasquan Bank, who said that as a result of the Bank of America branch on Mathistown Road closing, many customers of that branch have been switching their accounts to her bank, and she and her staff will be happy to help with such switching, including such details as changing over Social Security direct deposit.*

*Senior Advisory Board (“SAB”) member Dr. John Edmunds then gave to Chairman Ken Miller a Proclamation from the Township that had been presented to him and SAB member Richard Dutton at the May 8 Township Committee meeting regarding Older Americans Month. Dr. Edmunds then reported that a proposal to build 415 new homes off Center Street was coming before the LEH Planning Board for consideration on Thursday, July 3, at 7:00 PM and those wishing to make their opinions known with regard to this project are encouraged to attend. The next Township Committee meeting will take place one week later, on Thursday, July 10. Township Committee Liaison and Mayor Maxwell urged those interested to attend such meetings not only to express their thoughts to the Planning Board and Committee but also to obtain accurate information about the project.*

*SAB member Barbara Jo Crea then said that recently a home in LEH had been fraudulently listed by someone in Nigeria as being for sale and she once again urged homeowners to sign up for the Ocean County Clerk’s Office’s free property alert service to receive an email alert when any document is filed with that Office relating to your property.*

*Kathy Tucker, LEH Recreation Director, then reported that the LEH community-wide garage sale will be held on July 19 and 20 from 9:00 AM to 6:00 PM and participation is free, but participants should call 609-296-7241 x230 to sign up and to be put on a map that will be distributed. Also, on August 21, in honor of National Senior Citizens Day, a free social with ice cream from Kohr’s will be held at the Community Center from 1:00 to 3:00 PM., and the Township is still looking for classic cars to come to this event.*

*Finally, SAB Chair Ken Miller then repeated the frequently-offered advice that to avoid scams you not answer the telephone if you do not recognize the caller’s number.*

*The next meeting of the Senior Advisory Board will be on Monday, July 28, 2025 at 10:00 AM at the Sea Oaks clubhouse. All seniors are welcome and urged to attend.*

*The meeting was adjourned at approximately 11:30 AM.*

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