



# Wayne Adult Community Center, Inc.

**For New Jersey's Active People 60 and Over\***

1502 Hamburg Turnpike // (Bus #197, Squad Place stop)

Wayne, NJ 07470 973-633-0734 office@wacci.net www.wacci.net

## ***NEWSLETTER AND CYBERSPACE NEWS***

**EDITORS: WILLIAM SHAPIRO AND LINDA KLONSKY**

**February, 2008**

### ACTIVITIES

Big Band Dances  
Contract Bridge  
Lending Library  
Painting Group  
Tennis

Canasta  
Discussion Group  
Mah Jongg  
Pinochle

Computer Classes\*  
Duplicate Bridge  
Monthly Speaker  
Pizza Parties

Computer Fun Meetings  
Jigsaw Puzzles  
Music Group  
Shuffleboard

\* Computer classes are available to people 50 and over.

(Additional benefits, e.g. free 911 cell phone, discount BJ's and Costco memberships)

*The office is not staffed every day, but you can always leave phone messages.*

*See Page 12 for specific days and times of all activities*

**A calendar of this month's activities is on page 2**

**If You Are the Executor of a Will -  
Finding a Good Lawyer  
See Page 3**

### Officers of the Wayne Adult Community Center, Inc.

**President: Barbara Vigorito  
Treasurer: Bill Pharo**

**Vice President: Vince Barilla  
Sergeant at Arms: Allan Jespersen**

## Monthly schedule

The current schedule is available  
on our Web site, [www.wacci.net](http://www.wacci.net)

## If You Are the Executor of a Will

At our age, we have to deal with an increasing number of situations in which a relative or close friend has passed on and designated us as Executor of the will.

Although you could in most cases take the will through probate (see the definition later in this article) and then execute its provisions, it is usually preferable to have legal help at least with the probate process. As indicated below, your choice of attorney will determine whether (a) the process will be carried out expeditiously, or (b) will be long and expensive, and (c) whether things will be done according to *your* wishes or will be dictated by the lawyer.

If you already have a lawyer whom you trust, (s)he will most likely be able to guide you through the process. (S)he might instead recommend someone else, but in your newsletter editor's experience, that does not always work out well.

Your lawyer may use some legal terms. At the end of this article we've listed some that are commonly used, and we give their definitions.

### Finding a Good Lawyer

Several years ago your newsletter editor served as executor of a relative's will. You might benefit from his experience:

The relative had lived in a neighboring state where my family lawyer was not licensed. He recommended a friend, Lawyer A, who works at a large law firm. One of the first things Lawyer A said, was that he would "need" me to turn over all the estate assets (stocks, bankbooks, etc.) to him. When I asked why, he said that he would take care of their liquidation. I told him that I was fully capable of doing that myself. (I realized that turning over the assets to him would give him complete control and among other things would make it very difficult for me to change lawyers if he proved unsatisfactory.)

After a month, I had heard nothing from Lawyer A. It was clear that he was giving my matter low priority. I sent a certified letter (return receipt required) terminating our relationship. Fortunately he had not even gotten around to asking for a retainer.

Lawyer B was recommended by a friend. Although she was fresh out of law school and therefore was inexperienced, she quoted a fee much higher than what I knew to be the going rate. I continued my search.

Lawyer C (I don't remember who recommended *him*) told me that we would have to bring to court relatives not mentioned in the will, even if they did not contest their non-inheriting status. It was clear that he wanted to make the process as complicated and

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# Advertisement

For Active  
People  
Ages 60+



# Cyberspace News

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## GPS Sense

Global Positioning Systems (GPSs) are all the rage now and for good reason. If you're like me and get lost backing out of your driveway, it can be handy to have directional help at your fingertips.

First, decide which type of GPS unit you need. There are four main types: the car navigation system, the portable outdoors unit, the marine system, and the PDA/GPS hybrid. If you're basically going from Point A to Point B, the in-car navigation system is best. If you want a system that's not limited to the car (perhaps to use when hiking), consider a handheld unit. The marine system is, obviously, for when you're on the water, fishing or boating. And the PDA/GPS hybrid is a combination of auto GPS system and handheld device.

When shopping for a GPS, consider the types of trips you intend to take, so you can weigh the pros and cons of hard-drive-based storage versus flash-based storage. If you're taking long trips, you'll need a device with

enough space to store a number of maps. In that case it may be worth the extra money to get a hard-drive-based unit. If you intend to use your GPS mainly for short trips, you may be able to save money by selecting a model that uses flash memory cards for storage.

Also, pay attention to the types of maps that are included with the GPS. If you're not traveling far from home, you can probably get away with a device with fewer maps. If, however, you plan to travel outside the United States, for instance to Canada or Mexico, and the device you're thinking about buying doesn't include maps of all North America, you'll have to spend more money later to buy the appropriate software and take the time to load it into your device. It may be savvy to spend a bit more money on a GPS device that's already loaded with the maps you want.

Source: [www.smartcomputing.com](http://www.smartcomputing.com)

## Free And Lots Of Fun!

Come to our Computer Fun Meetings, which are free and open to everyone, whether you're a WACC member or not. Learn more about computers in an informal, friendly environment.

Meetings are held the second and fourth Mondays of each month from 11:30AM to 1PM.



### Just For You

Cyberspace News is now archived in its entirety on the WACC website. In some articles, important additional material is included (for instance, information obtained after publication).

To view articles from past issues, go to [www.wacci.net](http://www.wacci.net) and click the "Archives" button on the left.

## "De-Mythifying" Memory

One of the frightening things about getting older is the fear of memory loss. Several myths persist regarding this topic, so we will look at some of the most common myths and the reality behind them.

**Myth #1:** People lose brain cells every day until they just run out of cells.

**Reality:** In an adult, most of the regions of the brain do not lose cells as you get older. You may lose some nerve connections, but this may not be a bad thing: It can be part of the re-sculpting of the brain that occurs with experience. Regardless, it's possible to grow new brain cells and new connections, or to prevent the ones you have from withering, if you exercise your mind (and thus the brain).

**Myth #2:** You can't do anything to prevent your memory from getting worse as you get older.

**Reality:** While the memory decline that occurs with aging is actually slight, it can be annoying. There are, however, a few simple strategies that can keep your thinking vibrant:

- Exercise at least three times a week for 20 minutes, to increase the flow of oxygen and nutrients to the brain.

- Stick to a healthful diet, avoiding saturated fat and refined sugars.

- Learn something new.
- Get enough sleep.
- Come up with memory strategies such as making notes or lists to enhance remembering.
- Socialize.
- Get organized.
- Turn off the TV, which experts say reduces brain power.

**Myth #3:** Everything I've ever learned is locked inside my head. I just need to figure out how to get it out.

**Reality:** Our memories are rearranged more than locked. They may be there, but it may take some persistent searching to find them. And we forget selectively, too.

**Myth #4:** Everyone is born with the same memory ability. It's just that some use it and others lose it.

**Reality:** Not all memory abilities are created equal. They get even more unequal as we get older. And these differences in memory can occur at any age — why that happens is still a mystery.

Source:  
[www.aarp.org](http://www.aarp.org)



## Look For Signs Of Overheating

It's a fact: Sometimes computers overheat. Aside from using a temperature-monitoring program, you can spot potential overheating problems in a number of circumstances.

For example, if your computer spontaneously reboots or crashes to a blue error screen on a regular basis, your processor might be reaching dangerous temperatures, especially if you're running your CPU at "overclocked" speeds. Overclocking refers to the process of tweaking a CPU or other hardware component so that it runs faster than what the manufacturer rates its speed to be. Manufacturers warn against overclocking because of the damage it can cause to the CPU and other components on the computer's motherboard.

You can usually target an overheated processor or video card if

3D games consistently crash or lock up after playing for a certain amount of time. Although image warping or the appearance of static during games isn't as severe as crashing, these symptoms typically signify an overheated video card. In extreme situations, especially when a CPU, video card, or power supply fan stops functioning, you might even smell something burning. If this happens to you, *immediately* shut down and unplug your computer.



Source: [www.smartcomputing.com](http://www.smartcomputing.com)

## Write On, Seniors

Ever feel like chatting with other seniors but it's too late to call? Would you like to correspond with other people from around the world? Then check out: [www.writeseniors.com](http://www.writeseniors.com).

Founded by two college students, who enjoyed entertaining at various retirement homes and who saw the opportunity to fulfill a need, this website gives people the opportunity to find a pen pal, be a pen pal, chat (in real time) with others from

around the world, and post memorials for friends who are no longer with us.

Participation is free and tips to maintain your privacy are included on their Frequently Asked Questions (FAQ) page.

So the next time you're feeling a little lonely, write on!

## Marriage & Relationships

**My husband bought me a mood ring the other day. When I'm in a good mood, it turns green. When I'm in a bad mood, it leaves a red mark on his forehead.**

**After a quarrel, a man said to his wife, "You know, I was a fool when I married you." She replied, "Yes, dear, but I was in love and didn't notice."**

**Why are married women heavier than single ones? Single women come home, see what's in the fridge, and then go to bed. Married women come home, see what's in the bed, and then go to the fridge.**

Source: [www.butlerwebs.com](http://www.butlerwebs.com)

## You May Quote Me

**“If you have only one smile in you, give it to the people you love. Don’t be surly at home, then go out in the street and start grinning ‘Good morning’ at total strangers.”**  
 ...Maya Angelou

**“You can discover more about a person in an hour of play than in a year of conversation.”**  
 ...Plato

**“Let no one ever come to you without leaving better and happier.”**  
 ...Mother Theresa

**“We must resemble each other a little in order to understand each other, but we must be a little different to love each other.”**  
 ...Paul Gerdner

Source:  
[www.dailycelebration.com](http://www.dailycelebration.com)



## Inexpensive Tips For Winter Driving

Our hearts may be warm from St. Valentine’s Day, but our bodies are still cold from winter. Here are some frugal tips for making winter driving easier, courtesy of the website

[www.thesimpledollar.com](http://www.thesimpledollar.com):

- Charge up all available cell-phones.
- Keep an extra set of clothes available to you inside the *interior of the car* (not the trunk) just in case you’re stuck for a while without heat or have to get out of the car for a while in the cold.

- Take along extra blankets, again, in case of no heat.
- Pack some high carbohydrate snacks.
- Make sure you have a first aid kit in the car.
- Check your hazard lights and your tires. Obviously hazard lights will help you in an emergency, but proper tire pressure can help you navigate slick spots. So check to make sure the pressure in each tire is at the level recommended by the manufacturer of your car.

## Some People Just Don’t Listen

Wanda's dishwasher quit working so she called a repairman. Since she had to go to work the next day, she told the repairman: "I'll leave the key under the mat. Fix the dishwasher, leave the bill on the counter, and I'll mail you a check."

"Oh, by the way don't worry about my dog, Spike. He won't bother you. But, whatever you do, do NOT, under ANY circumstances, talk to my parrot! I REPEAT; DO NOT TALK TO MY PARROT!"

When the repairman arrived at Wanda's apartment the following day, he discovered the biggest, meanest looking dog he has ever seen. But, just as she had said, the dog just lay there on the carpet,

calmly watching the repairman go about his work.

The parrot, however, drove the poor man nuts the whole time with his incessant yelling, cursing and name calling. Finally the repairman couldn't contain himself any longer and yelled, "Shut up, you stupid, annoying, ugly bird!"

To which the parrot replied, "Get him, Spike."

See? Some people just don't listen.

Source: A friend.

## Special Events in February

Monday, February 11

11:30 AM—Computer Fun Meeting (Free and open to the public)

Tuesday, February 19

11:30 AM—Big Band Dance (open to the public)

Monday, February 25

11:30 AM—Computer Fun Meeting (Free and open to the public)

What is the origin of the saying: “His name is mud”?

“His name is mud” is a derogatory phrase used to suggest that someone is out of favor or has offended his or her peers. It has nothing to do with wet earth, and the correct spelling is “Mudd”. It refers to Dr. Samuel Mudd, a country doctor. In ignorance as to what had happened hours earlier, he treated the broken leg of one John Wilkes Booth shortly after Booth had assassinated President Abraham Lincoln in a Washington theatre in 1865. Booth had had a horse waiting for him outside the theatre; he made his escape to the nearby countryside and was treated by Dr. Mudd. The next day, on hearing of the assassination, Dr. Mudd informed the authorities that he had treated Booth. In spite of Dr. Mudd's ignorance of the events at the time he gave the treatment, he was arrested and charged with conspiracy. He was convicted and sentenced to life imprisonment. Truth eventually prevailed and Dr. Mudd was pardoned in 1869. However the public never forgave him and it was only in the 1970s that he was declared innocent and the family name cleared.

**(The verse below is best read aloud)**

“Do you herd sheep?” my grandma asked.  
 My grandpa leaped in fright.  
 “That gramma’s wrong”, to me he said,  
 “*Have* you heard sheep is right”.

Our thanks to the late and highly lamented Walt Kelly

Executor—Continued from Page 3

litigious as possible. I moved on.

When I described to Lawyer D what I wanted, he said: “That’s not the way we do it”. That showed he was inflexible and was not open to considering anything other than his standard routine. I went elsewhere.

Lawyer E, a longtime friend of my fiancé, made a good impression but his fee was somewhat high. When I pointed that out, he responded that the fee would include handling the sale of my relative’s cooperative apartment. That made the fee reasonable.

He began work immediately.

He welcomed my decision to deal with some of the assets myself, gave a detailed and informative answer whenever I asked a question, and welcomed my participation whenever I offered it. At the conclusion, when he asked for a modest additional fee in view of some unexpected difficulties with one of the relatives, I was happy to agree.

George Morris feels that because an Executor can be held financially responsible for errors, a lawyer who specializes in estate matters should be used. Your newsletter editor agrees that if there is a chance of complications (such as relatives who may contest the will or the Executor’s actions), an estate specialist is warranted.

### A Valuable Lesson

Even before the experience recounted above, I had learned that there are two kinds of lawyers: One will do everything possible to accomplish what you want; the other will simply give you reasons why your goal is unattainable. One of the latter such lawyers, whom I once consulted for minor legal advice, told me why I had no chance of achieving my objective. Later he remarked, in passing, that in his many years of practice he had never had a successful client. Somehow, that did not surprise me. (By the way, I ignored his advice and found a way on my own to do what I wanted.)

### Some Legal Terms That You Might Need to Know

**CONTEST** (verb: con-’test) – In connection with a will: to challenge the validity of one or more provisions, or of the entire will, in court.

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**FIDUCIARY** (noun: fi-´doosh-e-erry) – A person or organization holding something in trust for another, usually for a minor child or an incompetent adult. A trustee.

**EXECUTOR** – (noun: egg-´zec-u-tor) - Person named in the will as responsible for carrying out the will’s provisions. (The feminine form is “executrix”, although beginning in recent years “executor” can refer to either gender)

**INTESTATE** – (adjective: in-´tes-tate) – Without having made a will. If someone dies intestate, the administration of the estate can be quite complicated.

**PROBATE** – (noun: ´pro-bait) - Process during which a will is submitted to the County Surrogate for determination of its authenticity and acceptance as the valid Last Will and Testament of the decedent.

**SURROGATE** – (noun: ´surr-o-get) - County official responsible for administering wills, estates and trusts, and for appointing fiduciaries. Administration may be handled in a special “Surrogate Court”.

**TESTAMENTARY TRUST** - (noun: tes-ta-´men-taree trust) – A trust created by a will which sets up a separate entity to administer some or all the property of the decedent. The person named to administer the trust is the “trustee”.

**NEW JERSEY STATE INHERITANCE TAX** - State tax requiring the estate to pay tax when certain classifications of beneficiaries receive property under a will. (There are currently four classes of beneficiaries, two of which are exempt from inheritance tax.)

**NEW JERSEY ESTATE TAX**- State tax imposing a levy on estates with assets over a certain specified value. As of this writing, a New Jersey Estate Tax will be due from all estates with total assets exceeding \$675,000.00.

**FEDERAL ESTATE TAX** - Federal tax imposing a levy on estates with assets over a certain specified value. As of this writing, a Federal Estate Tax will be due from estates with total assets exceeding \$2,000,000.00.

Our thanks to George Morris for forwarding the definitions to us. (We edited them for grammar, added pronunciations, and also added some information including the definition of Fiduciary. The other definitions are from Lyon, Glassman, Leites & Modi, L.L.C. in Florham Park, New Jersey.)

## Times and Contacts for Regular Activities

ACTIVITY	DAY & TIME	COORDINATOR(S)
Big Band Dance ¶	Third Tue 12:30 PM*	<b>Bill English</b>
Canasta ¢¢	Wed 1:00 PM—3:00 PM ¶¶¶	<b>Elizabeth Farace</b>
Computer Classes ¢¢	(various —see coordinator)	<b>Vince Barilla</b>
Computer Fun Meeting ¶ ¢¢	2nd & 4th Mon 11:30 AM	<b>Charlie McNally</b>
Contract Bridge	Mon 10:00 AM—1:00 PM	<b>Myrna Korman</b>
Cyberspace News	Monthly	<b>Linda Klonsky, Editor</b>
Discussion Group	Thu 10:00 AM—Noon	<b>Arnold Rogoff</b>
Duplicate Bridge	Tue 12:45 PM—4:15 PM	<b>Myrna Korman</b>
“	Thu 12:45 PM—4:15 PM	<b>David Ryan and Fred Weston</b>
Executive Committee	Second Wed 9 AM	<b>William Shapiro</b>
General Meeting ¶¶	Quarterly, third Wed 1:00 PM	<b>William Shapiro</b>
Hospitality Hostesses	General Meeting, Big Band Dance	<b>Camille Balletto and Marion English</b>
Intermediate Bridge ¢¢	Friday 1:00 PM—3:00 PM	<b>Myrna Korman</b>
Jigsaw Puzzle	Anytime ¥	<b>June Morris</b>
Lending Library	Anytime ¥	<b>June Morris</b>
Line Dancing ¢¢.§	Tuesday, 1:30 PM—3:00 PM §§	<b>Joyce Cimera</b>
Mah Jongg ¢¢	Thursday 9:30 AM—11:30 AM	<b>Barbara Taitleman</b>
Music Group	Friday, 9:00 AM—Noon	<b>Lorraine Dienno</b>
Monthly Speaker Series ¶¶	(At the General Meeting)	<b>Elizabeth Farace</b>
Newsletter	Monthly	<b>William Shapiro, Editor</b>
Painting Group	Friday, 9:00 AM	<b>Anil Mathur</b>
Pinochle ¢¢	Tue 9:30 AM	<b>Elizabeth Farace</b>
“	Wed 9:30 AM	<b>Henry Gates</b>
Shuffleboard (outdoor) ¢.¥¥¥	Sat 10:00 AM—Noon	<b>Henry Hartmann</b>
Tennis ¥¥	Mon, Wed, Fri 8:30 AM***	<b>Vic Scillieri</b>

\* Elks Lodge #2181, located at 50 Hinchman Ave, Wayne.

\*\* Preakness School (formerly the Wayne Civic Center), Hamburg Turnpike northbound, second building before the jug handle at Church Lane .

\*\*\* Weather permitting. Suspended December through March

¶ Open to the public.

¶¶ Open to the public. Not held in July, August or December

¶¶¶ Except for the third Wednesday of the month

¢ Kilroy Park, Concord Place, Wayne.

¢¢ Instruction included or available.

¢¢¢ Not held in July, August, or December

¥ Except during Executive Committee meetings

¥¥ Tennis courts behind municipal complex, Nellis Drive, Wayne. Suspended in the winter months.

¥¥¥ May through September, weather permitting

§ Suspended during the summer.

§§ No dance on the first Tuesday of the month

**The coordinators may be contacted through our office at 973-633-0734**

**Consult the Daily Schedule on Page 2 for dates when the Center is closed.**

### *Computer Fun Meeting Topics*

To receive regular topic announcements, send an Email request to: [charliewacci@hotmail.com](mailto:charliewacci@hotmail.com)