

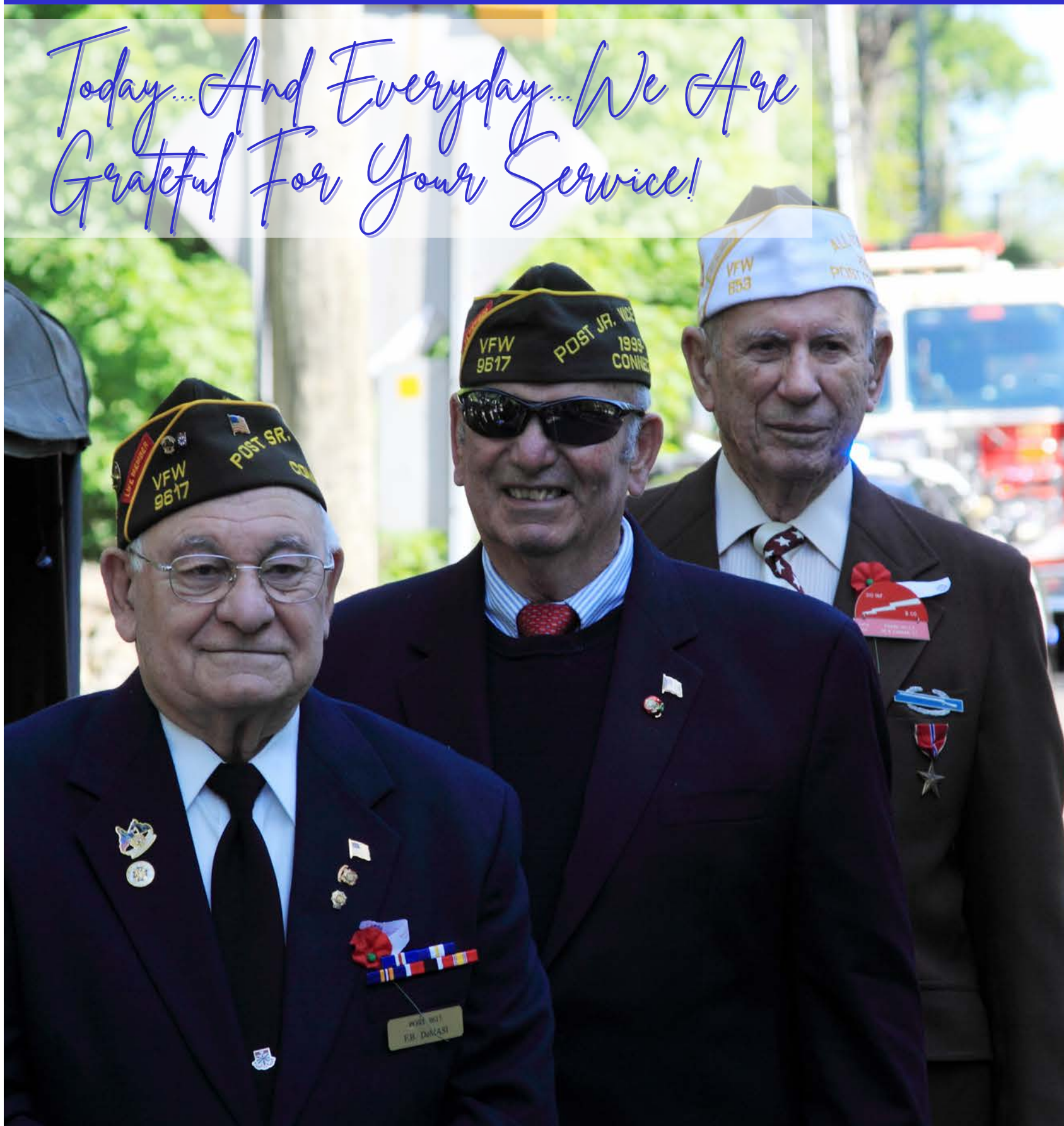


# PARTNERS IN CARING

[caregivervolunteers.org](http://caregivervolunteers.org)

November 2021

*Today... And Everyday... We Are Grateful For Your Service!*



# VETERAN VOLUNTEER SPOTLIGHT

Honoring all of our Veteran Volunteers. Thank you for your sacrifice, your service and for donating your time to Caregiver Volunteers of Central Jersey.

Larry Akins  
William Armhold  
Joseph Avenius  
Paul Barnas  
Robert Bauer  
Patricia Benavides  
Lucas Botello  
Bernard Brady  
Owen Brown  
Juan Caez  
Peter Calderone  
James Campbell  
Jay Campbell  
John Caporaso II  
Kyle Caulfield  
Paul Chan  
Ike Cherry  
Robert Christopher  
Gerald Clarke  
Aubrey Cohn  
Nicole Cooper-Tucker  
William Coyne  
Robert Cummins  
Joel Day  
John Deatcher

Charles Donnarumma  
Frank Dunn  
Daniel Ferry  
Michael Fink  
William Gfroehrer  
Helene Gray  
Robert Horn  
Daniel Iazard  
Joseph Jackson  
Henry Jorin  
Candis Kaman  
Frank Kelley  
Thomas Kraszewski  
Markey Lawson  
Eileen Manjarrez  
Thomas McCauley  
John McFadden  
Robert McGovern  
Linwood McWilliams  
Charles Milazzo  
Ernest Miloschia  
Mitchell Mirsky  
Richard Morrill  
Robert Neff

Walter Nerlick  
Maureen O'Rourke  
Diana Pagan-Molina  
Charles Pergola  
John Phander  
Francis Pirozzi  
Abdur Rahim Rasheed  
Nancy Ricany  
Donald Robertson  
Brian Rosell  
Girolamo Roselli  
Paul Rucker  
Thomas Sak  
Mike Scimeca  
Gary Siciliano  
Bill Smith  
Dominick Tafuni  
Kenneth Treidel  
Nicholas Vignevic  
William Vollmar  
Katherine Von Rodeck  
Fred Weintraub  
John Yoder  
Harris Zatuchney

*"Honor to the soldier and sailor everywhere, who bravely bears his country's cause. Honor, also, to the citizen who cares for his brother in the field and serves, as he best can, the same cause."  
-Abraham Lincoln*

*A Special Thank You To:*

girl scouts  
of the jersey shore

**Did you know Ocean County has the highest percentage of Veterans in our State?**

This Veteran's Day, Thursday, November 11, Girl Scouts of the Jersey Shore and Caregiver Volunteers of Central Jersey are partnering to salute our military veterans with a **Thank You Card Service Project**. Local troops will be making cards for homebound veterans to thank them for their service .

Thank You Card  
Service Project

girl scouts  
of the jersey shore



# PARTNER SPOTLIGHT



We know, at times, that retirement decisions can be confusing and there is substantial information surrounding the investment vehicles that can be utilized to reach your retirement goals. We thought we'd provide some information outlining a few of the differences between 401(k)s and IRAs. While both vehicles share some similarities such as tax-deferred retirement savings, IRA accounts have some benefits that 401(k) do not, here are a few:

**Combine your RMDs.** If you have multiple 401(k) accounts when you are 72 or older\* and no longer working, you'll need to take your RMDs from each 401(k). If you have multiple IRAs, you can combine the RMDs and take them from any single IRA account. (\*or 72 if you reached that age before Jan. 1, 2020)

**Take an early distribution.** While it's best to avoid using retirement savings for other purposes, when the unexpected occurs, being able to access them can give you options – even if you must pay income tax and a penalty for an early withdrawal. This option is guaranteed under the law with IRAs; whether you have this same ability with your 401(k) depends on your plan's rules.

**Use funds for qualified expenses.** Although early withdrawals from pretax retirement accounts generally incur a penalty, there are legal exceptions for IRAs, including using funds for higher education expenses, paying medical premiums in the event of job loss or using up to \$10,000 toward a first home purchase.

**Make a qualified charitable distribution (QCD).** If you are 72 or older, you may contribute up to \$100,000 directly from your IRA account to a charity. Because the QCD is not counted as income, it may lower your tax bill more than if you take a distribution and make a separate donation. Plus, the QCD can offset part or all of your RMD. However, under the SECURE Act, IRA owners must reduce intended QCDs by any IRA contribution amounts made after age 70½.

**More investment choices.** Commonly, 401(k) plan sponsors limit investors to a few select investment options, some of which may be accompanied by high fees. In contrast, except for prohibited investments, such as life insurance or collectibles, choices are nearly limitless in an IRA.

If you have retirement funds sitting elsewhere and need help deciding whether to roll a 401(k) into an IRA or to consolidate retirement accounts, give us a call to discuss what would be the best option for you. We're more than happy to answer any questions!



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Vision Financial Services Financial Advisor  
<http://www.visionfinancialnj.com/> Securities offered through  
Securities America, Inc., Member FINRA/SIPC. Advisory services  
offered through Securities America Advisors, Inc.  
Vision Financial Services and Securities America are separate entities.



# Together we give.

Generosity gives everyone the power to  
make a positive change in the lives of  
others and is a fundamental value  
anyone can act on.

## SAVE THE DATE NOVEMBER 30, 2021

# GIVING TUESDAY

## Volunteer Town Hall

The next Volunteer Town Hall is  
November 17th at 11am.

**Guest Speakers:**  
**Cindy Reich & Gerry Gavin**  
VNA Health Group &  
Visiting Physician Services

**Join us in-person at our  
new office: Call to RSVP  
201 Hooper Avenue, First Floor  
Toms River or**

**Join Zoom Meeting:**

**<https://tinyurl.com/mb5hzsc>**

We look forward to seeing you  
there to exchange ideas with other  
volunteers & get the latest CVCJ  
news!

**For more information contact  
Dena at 732-505-2273 or email  
[denag@caregiversvolunteers.org](mailto:denag@caregiversvolunteers.org)**



Caregiver Volunteers of Central Jersey  
"A Faith In Action Program"  
201 Hooper Ave., First Floor, North Suite  
Toms River, NJ 08753

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info@caregivervolunteers.org

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Caregiver Volunteers & Caregiver Canines



Today...  
anything can  
be delivered  
to your door.

Including  
healthcare.

## Bringing Healthcare Home

- Medicare/Medicaid Certified Home Health Care
- Palliative and Hospice Care
- Visiting Physician Services
- Private Care/Private Duty Nursing
- Children and Health Family Institute
- Connected Health Institute

Recognized as the state's premier provider of home care and community-based services, VNA Health Group is dedicated to providing compassionate care and making our community a healthier place. For more information about our services, please call 800-862-3330 or visit [www.vnahg.org](http://www.vnahg.org).



*Without the support of our local partners we would not be able to provide our free supportive services to the over 1400 seniors in Ocean and Monmouth Counties that we help.*