

GENERAL EDUCATION

HOW TO PAY FOR COLLEGE

When it comes to paying for college, understanding your college savings options can be confusing. How do you know which strategies are best for you and your family? Invest for college with a *529 College Saving Plan* and get special treatment if you or the student in your life lives in New Jersey. Your contributions grow tax free, plus you can qualify for scholarships and a waiver of the annual maintenance fee. You also get professional investment management information from one of the world's largest and longest established investment companies..

Thursday November 10 **\$10 Tuition**
7:00 p.m. - 9:00 p.m. **Instructor: R. Doran, Financial Consultant**

RETIREMENT PLANNING

Isn't it time to start building a comfortable lifestyle for tomorrow? Financial planning can be confusing. It's not easy thinking about how much money you'll need to retire. There are a lot of options, but you may not know even where to start. What do you plan to do and what will it cost you to do it? What should you do with your retirement plan? Are you tired of paying taxes on the money you are saving? What investment tools are available that will help you accumulate money? Attend the Retirement Planning Workshop to learn the answers to these questions, and more.

Thursday October 27 **\$10 Tuition**
7:00 p.m. - 9:00 p.m. **Instructor: R. Doran, Financial Consultant**



5 STRATEGIES YOU NEED TO KNOW TO RIDE OUT A VOLATILE STOCK MARKET

Unsure of what to do in these uncertain times? Despite a global bank rescue effort, even veteran financial gurus have been unnerved by the volatility. It is understandable that fluctuations can create uncertainty and panic in investors. But it is very important to understand that market corrections are a natural part of the investing process and that emotions should not sidetrack investors from their long term goals. Attend this class to learn the "Bear" necessities for surviving.

Tuesday November 1 **\$10 Tuition**
7:00 p.m. - 9:00 p.m. **Instructor: R. Doran, Financial Consultant**

MOTOR VEHICLE POINTS REDUCTION & INSURANCE REDUCTION COURSE/

Paying too much for car insurance, or have some points adding up? Take this opportunity for a six hour course and reduce your violation record by two points and improve your driving skills at the same time. Receive a reduction on your insurance premiums and reduce your risk of being in a collision. Register early, this class is limited and will fill up quickly. It is required that you complete both nights to receive a certificate.

Tuesday December 6 Thursday December 8 **\$75 Tuition**
6:30 p.m. - 9:30 p.m. **Instructor: T. Di Netta**



INTRO TO AMERICAN SIGN LANGUAGE

This course is designed to help students build basic sign language vocabulary as they learn the manual alphabet and standard signing techniques. If you are a parent or an educator who is looking for ways to enhance your communication with young children, or if you've always wanted to learn to speak with your hands, come join us for a fun and interesting introduction to American Sign Language.

Wednesdays (6 weeks) starting November 2 **\$60 Tuition**
6:00 p.m. - 7:00 p.m. **Instructor: J. Musilli, Teacher of the Deaf**

AMERICAN SIGN LANGUAGE - Part Two

This course is designed as a continuation for those students who took the intro class previously, or for those who may have taken a beginning class at some point and wish to improve their skills in American Sign Language.

Wednesdays (6 weeks) starting November 2 **\$60 Tuition**
7:00 p.m. - 8:00 p.m. **Instructor: J. Musilli, Teacher of the Deaf**

BEGINNING DOG TRAINING

Obedience training is one of the best things you can do for your dog or puppy... and yourself! Obedience training does not solve all behavior problems, but it is the foundation for solving just about any problem. Training opens up a line of communication between you and your dog - and effective communication is necessary to instruct your dog about what you expect them to do. A positive, consistent approach is stressed. Behavior problems such as jumping up and barking will be addressed. Your dogs' rabies shots should be up-to-date. Dog must be on a leash and must be at least 5 months old. One adult per dog as the handler. Students 14 to 17 yrs. must be accompanied by an adult. **Homeowners insurance number and name of insurance company must be included on your registration form.** Please specify Beginner or Intermediate on registration form. Register early to ensure a spot!

Wednesdays (6 weeks) starting October 12 **\$79 Tuition**
Beginners: 7:00 p.m. - 8:00 p.m. **Instructor: D. Riley-Sweet**
Intermediates: 8:00 p.m. - 9:00 p.m.

HEALTH AND FITNESS

TAI CHI - CHEN STYLE!

Tai Chi dates back over 3,000 years and is a system of exercise which focuses on integrating the body, mind, and spirit through movement. The class will cover basic Taoist philosophy, meditation techniques, as well as the basic principles of the art of Tai Chi including whole body/torso method movement, abdominal breathing, strength exercises, correct posture and body awareness. Bring an open mind, a bottle of water, and please wear comfortable clothing and shoes. **Please specify Beginner or Intermediate on registration form.**

Session #1: Wednesdays (6 weeks) starting October 12 \$79 Tuition

Session #2: Wednesdays (3 weeks) starting November 30

Intermediate and Advanced 6:00 p.m. - 7:00 p.m. \$39 Tuition

Beginners 7:15 p.m. - 8:15 p.m. Instructor: J. Steffener, NCMT

GENTLE HATHA YOGA

This class series is designed to introduce the benefits and joy of yoga. We will explore yoga exercises, breath awareness, and yoga postures. This class will nurture self-awareness and self-discovery, flexibility, strength, balance, and relaxation. This class is appropriate for all levels. It is encouraged that you please bring a yoga mat and wear loose, comfortable clothing.

Mondays (6 weeks) starting November 14 \$75 Tuition

7:00 p.m. - 8:00 p.m. Instructor: D. Speer



MEDITATION FOR HEALTH & INNER PEACE

Meditation is an inward journey of conscious relaxation and stilling of the mind for peace, tranquility, self-inquiry, and healing. This Meditation class introduces you to what meditation is, its historical context and roots, and the benefits and applications of meditation. Formal studies have shown that meditation reduces stress and can help in the treatment of a variety of medical conditions. Various meditation styles and techniques will be explored and will incorporate breath awareness, mind awareness, and meditation postures. The class is appropriate for anyone wishing to enhance their inner peace, and perfect for anyone wishing to enhance focus and creativity. Wear comfortable, loose fitting clothing; bring a light blanket or yoga mat and a small pillow. This class is appropriate for anyone with or without prior experience in mediation. Choose one of two evenings offered:

Thursday November 17 or December 1 \$35 Tuition
7:00 p.m. - 8:30 p.m. Instructor: D. Speer



METAPHYSICS AND PARAPSYCHOLOGY 7

This class is the seventh in a program developed in the Metaphysical Center of New Jersey. Topics covered in this series include Atom and Form: The Atom as a Symbol of The Universe; Kaballah and the Tree of Life; The Microcosm and the Macrocosm: Esoteric Anatomy - The Human Body as a Symbol of the Universe; Cosmic Cycles: The Birth, Death, and Rebirth of the Universe and Black Holes in Space. Metaphysics is the study of the ancient wisdom teachings which help us to understand the meaning and purpose of life, the nature of reality, cosmic laws, and the application of these laws to daily life. Parapsychology is a branch of psychology that involves the study of consciousness, extra sensory perception, the powers of the mind, and psychic phenomena. Modern research findings are explored along with the teachings of the Esoteric Tradition. Please bring a \$5.00 materials fee to the first class payable to the instructor.

Tuesdays (10 weeks) starting October 11 \$95 Tuition
7:00 p.m. - 9:00 p.m. Instructor: H. Wagniere,

Director, Metaphysical Center of NJ

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*Do you have a skill  
or talent that you wish  
to share with the community?*

*Please call the  
Adult Education Office !*

**973 - 875 - 3170  
Thank You!**