



**NJCFFE General Membership Meeting Minutes  
February 22, 2013  
NJEA Region 29 Headquarters, Hamilton NJ.**

**Participates:**

Maryanne Evanko  
Becky Winters  
Beth Degnan  
Dawn Kosko  
Ellen Benowitz  
Charles Clarkson  
Charles Stanley  
Samantha Benson  
Patti Benz  
Kenny Lee  
Dylan Ross

Sean Murphy  
Wanda Saez  
David Vinokurov  
Carl Robinson  
Daniel Arwas  
Caroline Tantum  
Patricia Berhau  
Alisha Fusco  
Stephanie Bittner  
Kimberly Cole

**NJCFFE Staff:**

Michael Drulis, Executive Director

Steven Drulis  
Vicki McKay



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NJCFE Chair Maryanne Evanko called to order the February 22, 2013 NJCFE General Membership Meeting at 10:12 AM. All present introduced themselves as well as their affiliation. The minutes from the previous meeting were introduced and a motion was made to approve the minutes by Ellen Benowitz, seconded by Caroline Tantum.

NJCFE Treasurer Becky Winters announced the Treasurer's report. In preparation for the 2013 budget, Winters announced the amounts of cash on hand and restricted amounts in NJCFE's five accounts. Restricted \$17,103.39. Unrestricted \$12,934.85. Membership \$24,350.64. Thinking out of the box and working with Affinity Credit Union has helped to raise the cash on hand in the membership account. The Treasurer's report was submitted with the minutes.

NJCFE Executive Director Michael Drulis announced the grant report in the absence of NJCFE Grants Liaison, Barbara O'Neill. Drulis was pleased to announce that the total amount of money NJCFE has obtained in grants from 2005 is \$413,200. The grants report was submitted with the minutes.

NJCFE Chair Maryanne Evanko announced the Southern Regional Office quarterly report in the absence of NJCFE Vice-chair Deb Figart. Stockton Student Center hosted the department of children and families financial fitness fair. Three schools from South Jersey came together for the event. The Jumpstart mobile unit is making its way to South Jersey. This is a cap stone program with 19 to 20 lead teacher lessons. Students are presented with real-life situations and have to create a budget based on the situation given. It is a one 1 day field trip simulation. There are about 140 students at each event.

NJCFE Chair Maryanne Evanko appointed Beth Degnan and Ellen Benowitz to the NJCFE Board of Directors at the NJCFE Annual Membership Meeting held in Hamilton Square, New Jersey. Beth Degnan is the Assistance Vice President of External Affairs and Financial Education at Affinity Federal Credit Union. Ms. Degnan has been essential to many of Affinity's financial literacy programs that have positively impacted numerous communities and individuals. Ellen Benowitz recently retired as a college professor at Mercer County Community College where she educated countless students in the financial curriculum.

NJCFE Executive Director Michael Drulis announced the NJCFE Annual report. The annual report is a staff level document which covers 2012 in review. The document includes the 2012 Board of Directors, recap of the T3 conference and Financial Literacy Symposium, upcoming events calendar, impact by numbers in 2012, 2012 award winners, and grants given from NJCFE and received by NJCFE. Partnerships of NJCFE and goals for 2013 are also in the annual report. The report will be posted next week on the NJCFE website.

NJCFE Executive Director Michael Drulis announced the membership report. The membership structure was started three years ago by Kenny Lee and Deb Figart. Beth Degnan came forward and offered the relationship with Affinity to reach out to more members. The first round of the NJCFE dues mailing is complete. To date there are 787 registered members for NJCFE; 723 Affinity members, 44 Individual Basic members, 6 Individual Membership for Students/Retirees members, 2 Individual Membership for Teachers/Mid-income members, 7 Organization Basic

members, 4 Organization Membership members and 1 Corporate Membership member. The first draft of Membership Brochures were handed out at the meeting.

Gary Diggs could not attend the meeting due to family health issues. NJCFE Board Member Dawn Kosko spoke about the DOE pilot project in his absence. The DOE financial literacy pilot project incorporates 9 school districts and is in its 3<sup>rd</sup> year of 3 year pilot project. At the end of this year the DOE will need to report to the State Legislature to report on how the project impacted the districts. Gary Diggs has been invited to the June membership meeting to give his report.

Darnell Sutton from the FDIC could not make the Annual Meeting due to a death in the family. Darnell will be present at the June membership meeting to speak.

The Social Security presentation was given by David Vinokurov. The presentation was focused on the new service offered by the Social Security called My Social Security. My Social Security account, a personalized online account that people can use beginning in their working years and continuing throughout the time they receive Social Security benefits. More than 60 million Social Security beneficiaries and Supplemental Security Income (SSI) recipients can now access their benefit verification letter, payment history, and earnings record instantly using their online account. Social Security beneficiaries also can change their address and start or change direct deposit information online. The service is focused for people ages 18 and over. No more written checks will be issued by the government after March 1, 2013. It is important to set up direct deposit which can be done on your My Social Security page.

NJCFE Chair Maryanne Evanko announced the NJCFE T3 Conference on April 11, 2013 held at the Lincoln Investment headquarters in Marlton, NJ. Deb Figart and Ellen Benowitz are the co-chairs for the event. The hands on working conference targets teachers and community leaders from New Jersey.

Steve Drulis announced the NJ SAVES report. NJ SAVES week begins next week, February 25-March 2, 2013. The City of Trenton declared American Saves Week in Trenton during the same week. NJCFE received a grant of \$1500 from the Consumer Federation of American to promote the program in NJ. Barbara O'Neill has been sending tweets about NJ SAVES Week and Deb Figart is hosting Lunch and Learns. There is a cornerstone savings contest for all American Savers who sign up during NJ SAVES Week. The winners are picked on March 7<sup>th</sup>.

Participants were given a free copy of *The Missing Semester* thanks to the generous support of Gene Natali, Jr.

The next meeting is scheduled to begin at 10 a.m. The meeting adjourned at 12:15 PM followed by lunch.

*Special thanks- This meeting was generously hosted by NJEA Region 29 HQ, Hamilton NJ.*

**Meeting Minutes Recorded by Michael Drulis and respectfully submitted by Rebecca Winters NJCFE Secretary/Treasurer.**