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CHANGE COMES TO OUR PUBLICATIONS

From Grace Egan, MS, Executive Director, New Jersey Foundation for Aging

Change seems a theme of this exciting time. Many of our faithful readers have called us puzzled that they have not seen the usual copy of Renaissance magazine. Well, our advertisers were slimming down and subsequently we were holding off with the next issue. But with significant changes we are please to send you a revamped version of *Renaissance* and our resource newsletter – *Aging Insights*. We wanted to get this issue to you because of important changes taking place.

You can read all about several new twists on old favorites, like new options to Compassionate Allowances, new access to community-based services through Global Options and some very favorable changes in the Senior Property Tax Freeze Program. See page 3.

The NJ Foundation for Aging (NJFA) has just released important new data on the costs of living for seniors across NJ which illustrates how accessing public benefit programs can make a big difference. See – “It’s Not Your Fault!”

What has always been wonderful about *Renaissance* is that we have high readership, with more than 100,000-plus loyal readers, but sadly we have a low subscriber base. So the magazine has been very dependent on advertisements and County support. At this point we would like to continue providing this publication as resources to caregivers, seniors and coming of age boomers. However, this is challenged by the economic realities.

The NJ Foundation for Aging’s mission is to create avenues to promote independence, dignity and choice for NJ’s aging population. Your donations are always welcome and make our work possible. Our mailing address is NJFA 176 West State Street, Trenton, NJ 08608.

You may also go to our website for other resources and reports, to see this publication, as well as to make donations, at www.njfoundationforaging.org.

On the back cover of this issue you will see important numbers to reach caregiver and aging service programs. Please save this important reference.



MAKING LIFE WORK FOR YOU

By Scott Guerin, PhD

So, here we are. Things are different than we planned and we're wondering what to do next. But there is hope, and there are ways out... one solution may be found in a different place than you would normally think to look.

For decades, psychologists have been telling us that it is not what happens to us that matters, it's how we think about what happens to us that matters. Actual events are not what make us happy or sad, secure or insecure, painful or painless. A child moving out can be good or bad, the loss of a job can mean the start of a new career, a break-up can be the start of something wonderful. In short, we apply meaning and value to each and everything we experience in life. For millennia, Eastern philosophy has been suggesting a similar perspective to life. Tenets of this thinking are that all things proceed from the same source, right and wrong is purely subjective, and life is ultimately meaningless without man-made value.

So, do you see where I'm going? Our culture has programmed us to look for happiness outside of ourselves when we are the ones that apply meaning to all we encounter. For example, I read in the local paper not too long ago about a family that, as a result of the economic downturn, had to cancel their weekend trips and other family activities and lead a quieter lifestyle. What they saw was something amazing, they were spending time together doing some long put-off household projects and having a great time. The key is to first accept what is happening without placing any value

(good/bad, right/wrong, should have/shouldn't have happened) and then you will be better able to move forward and make the best of your situation. I don't want to make light of tough times, we all experience them, but I do want to suggest that in the thick of



things, when times are rough, there will be opportunities to change how we think and begin to find new growth, happiness and peace. Yes, we may have to change our plans or put our dreams on hold for now. But we don't have to be worked over by what life throws at us, quite the opposite, we have the ability to make life work for us!



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DID YOU KNOW?

Fast Track for Compassionate Allowances

In October 2008 the Social Security Administration announced a new initiative to fast track certain disability claims. For years, some patients or their families have decided not to apply for disability due to long waiting periods. Finally, it became clear that some situations required a quicker decision, "Getting benefits quickly to people with the most severe medical conditions is both the right and the compassionate thing to do," said Commissioner of Social Security Michael J. Astrue.

People with severe medical conditions that prohibit them from working, often face financial hardship due to loss of work and high cost of medical care or treatments. The fast track system will make the process easier for those individuals that obviously meet the Social Security criteria.

There are 50 diseases/conditions that are approved for the fast-track system called, Compassionate Allowances. These include cancers, brain injuries and rare diseases. You can find the list and other information about Compassionate Allowances at www.socialsecurity.gov/compassionateallowances.



SPECIAL THANKS

Help Us Show Our Appreciation

We wish to thank our funders who enable the NJ Foundation for Aging (NJFA) to carry out its mission related activities, including Robert Wood Johnson Foundation, the Johnson and Johnson Company, the Fannie and Morris Sklaw Foundation and our scores of private donors. The 2009 NJFA Corporate Team includes Eisai and Horizon Blue Cross and Shield. We appreciate our advertising support in this tough economy; please let them know that you saw their advertisement in this new combined version of *Renaissance* and *Aging Matters*.

ALERT!

There are changes coming for the Senior Property Tax Program, "Senior Freeze." The eligibility level for tax year 2009 is \$80,000. Also, an amendment regarding the waiting period of 3 years after moving from a qualified home to another qualified residence to 1 year will be signed into law soon. Please contact your local senate representative or call the Property Tax Reimbursement Hotline:

1-800-882-6597

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CYBERSPEAK

By Vince Sacco • vsacco1745@aol.com

Many years ago Bessie Smith was a famous blues singer and one of her hits started with "One of these days you're going to miss me honey." Now you may wonder what in the world does this ancient and pre-cyberspace song have to do with computers? Namely this, we are all devoted to our computer and can't imagine what we would do without our "honey." Well, some day when you try to log on to your computer, guess what? Your honey of a computer does not turn on. In geek talk, your hard drive has failed.

How often does this happen? Well, according to Computer Industry Almanac, 150,000 hard drives fail each year. "To be forewarned is to be forearmed" goes a popular warning. The prudent computer user should back up information on a regular basis. Here are some steps to achieve this goal.

The first step is to determine and select the data that qualifies to be saved. Then determine how to save the selected files. The choices are many – diskettes, optical drives (CD's and DVD's) and portable hard drives.

Diskettes are relatively inexpensive but can hold only 1.44 megabytes of data. That generally represents a small portion of the files you wish to save and can result in an undesirable number of multiple diskettes.



Another approach, and one I do monthly, is to use the CD/DVD writer on my computer to store my entire My Documents file (right now about 600 MB) on either a CD or a DVD. A CD can store 700 MB and a DVD 4.7 GB. The chances are that you have a writer on your computer and the price of CD's and DVD's are less than \$1.00 when purchased at reasonable quantities. After copying to a CD or DVD, I use a sharpie pen to record the name and date on the disc. If you have extensive pictures and games on your computer and your hard drive exceeds 4.7 GB, then you have to consider other options.

An external portable hard drive would be a good choice and the prices have recently plummeted. You can get a 160 GB portable hard drive for about \$65. The Toshiba USB 2.0 Portable External Hard Drive is a good example. You simply remove it from the package and "just plug and play." It has a sleek and highly glossed ergonomic design and small enough to fit in your palm or store in the small sleeve of a brief case. On top of all this the unit has shock protection and ramp load technology which protects the drive from unexpected rough handling.

So, dear reader, you have above many options in backing up your honey of a computer. Remember the stories of old which always had a moral. Well if you look for a moral for the above, then the moral is, "It's OK to long for and hug your honey, but keep a backup in your hip pocket."

CASH IN YOUR POCKET?

Consider New Venues, or Work Where You Shop!

In this tight economy with savings shrinking how does one close the gap between expenses and shrinking income? Many are suggesting some fun compensating ways to spend your time.

Suggestions range from the very simple, like walking a dog to something more involved like seasonal jobs at amusement parks. The earning potential ranges from \$7-\$12 hourly wage at a movie theater or amusement park. Many folks also find volunteering at their local community theatre a way to socialize and to see a good show.


Other ideas include selling from your home or others, hosting home demonstrations or selling for a company like Avon, etc. Pet sitting, tutoring or teach a skill, conducting a workshop through a local community organization; renting out the extra bedroom, giving your opinion, get paid for participating in research groups surveys or focus groups; running errands, you can grocery shop for someone or give a ride to the airport for a fee; emptying your attic and closets to sell your stuff, not just yard sales, but consignment shops and marketplace sites like craigslist and eBay.

Some helpful online resources for these jobs are:

- www.fetchpetcare.com – to find or become a pet sitter
- myngle.com – to be a language tutor for students around the world
- nationalsharedhouseing.org – to find roommates or borders
- marketsdirectory.com – to find research focus groups
- ebay.com – to sell your unwanted items
- craigslist.com – list things you'd like to sell
- domystuff.com – listing of jobs (errands) that you can bid on


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FOR HOMEOWNERS 62 AND OLDER



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AGING IN PLACE – A VERY REAL CHOICE

By Helen Hunter, ACSW, LSW

Elders are often faced with the decision of whether or not to move out of their homes, which often present obstacles to the physical challenges that they may face in later life. Most people wish to remain in their homes after retirement. As a result, many housing associations have partnered with existing community agencies to provide needed services which will enable elders to comfortably remain in their homes.

While they are still financially and physically able, elders should take proactive steps to modify their homes.

There should be a bedroom and bathroom on the first floor. First floor living is a high priority, especially for those who have trouble climbing stairs.

Raised electrical outlets, lower electrical switches, and thermostats with easy to read numbers should be installed. Lever handles on doors make it easier for those with arthritis to open.

There should be at least one entry without steps, which creates easier access. It may be appropriate to install a wheelchair ramp as well.

There should be extra maneuvering space throughout the home. Wider doors and hallways make a home more accessible.

There should be drawers in lower cabinets to accommodate those in wheelchairs. Shelves under the kitchen sink and stovetop can be converted from storage space to knee space for those who prefer to work while seated. D-shaped pulls in a contrasting color on cabinet doors are easier to grasp. Changes to the sink area can

include faucets of a single-handle lever type and an extra-long hose for the faucet sprayer.

Bathrooms should also be equipped with safety features. Grab bars, a bath chair and a raised toilet seat can provide stability and prevent falls. Falls in the bathroom or on the stairs are the second leading cause of accidents for the elderly (behind car accidents). It would be prudent to invest in enlarging at least one bathroom. A larger bathroom makes maneuvering easier for those with walkers, crutches and wheelchairs.

It is very important to have proper lighting. Eyesight deteriorates with age. Most older homes don't have adequate lighting on stairways. Installing lights with dimmers can both prevent glare and ensure proper lighting.

There are some who will choose to move to a new home when they retire. Many of these homes will already be elder-appropriate. Many elders, however, will not have the ability to make such a move.

By planning ahead and making home modification changes now, elders can remain in their homes comfortably, aging in place while maintaining their independence and dignity.

Helen Hunter, ACSW, LSW, is a geriatric social worker consultant, trainer and spiritual counselor. She is also a writer, and has had numerous articles published in national magazines, focusing on elder care and family care issues. Licensed in the states of New Jersey, Connecticut, New York and Florida, she currently resides in Middlesex, New Jersey.



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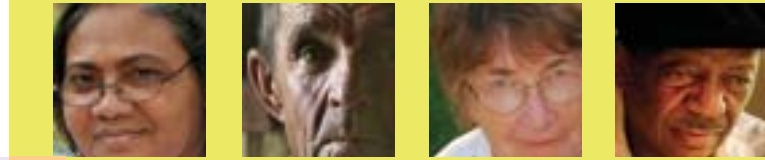
By Melissa Chalker, MSW, Program Manager

One out of four New Jersey seniors aged 65 and over, lives on Social Security alone. Social Security was never intended to be a person's sole source of income, but many seniors find themselves trying to make ends meet on just that each month. In New Jersey, the average Social Security benefit is \$14,285 per year for an individual. Recently, the New Jersey Foundation for Aging published a report titled, Elder Economic Security Initiative (NJ-EESI). In this report is the Elder Index, which shows the cost of living in New Jersey for people 65 and over. According to the Index, it would cost \$23,452 to \$33,570 for a single elder or \$34,813 to \$44,442 for an elder couple to live in New Jersey, depending on housing status.

In the NJ-EESI report there is an Index for every county in New Jersey. This will tell you, based on housing, health care, food, transportation, and miscellaneous expenses; what the average monthly and annual costs are in your county. For those that are living solely on that average social security benefit, or even a retirement income (median in NJ for Men - \$19,565, for Women - \$15,285) it may not be enough to cover all your costs. If you or a loved one falls into this category, you are not alone. For a copy of the complete report, go to:

www.njfoundationforaging.org/issues.html

In New Jersey we know that housing and health care are two of the biggest expenses for seniors, with housing being 45% of overall expenses. It is easy to see why average incomes do not meet the average expenses. For those affected, it's not your fault and there are



programs that can provide relief. Public benefit programs can help you to close the gap including housing, utility support programs and nutrition/food programs. Your first call is to your County Office on Aging. All local County Office on Aging office numbers are listed on the back cover of this publication.

There are other state resource numbers that can help you determine if you or someone you know is eligible for several statewide benefit programs. For information on available services contact:

PAAD and Senior Gold: 1-800-792-9745

Property Tax Reimbursement Hotline: 1-800-882-6597

Lifeline/USF Hotline: 1-866-240-1347

Food Stamp Information Line: 1-800-687-9512

www.njhelps.org

It is tough in this economy, even with the best planning.

GLOBAL OPTIONS (GO) FOR LONG TERM CARE

Options for Caregivers and Better Access to Long-Term Support

The New Jersey Department of Health and Senior Services offers waiver programs through Medicaid; they recently (as of 1/1/09) consolidated some of those programs into one "mega-waiver." The goal is to improve access to a wider range of in-home long-term supportive services.

Global Options (GO) is a program for seniors and adults with physical disabilities who meet the income, asset and nursing facility level of care requirements established by Medicaid. The consolida-

tion gives care managers greater flexibility in modifying individual care plans as needs and preferences change over time. It also makes access to home and community-based services easier.

The program is designed to supplement assistance provided by family, friends or neighbors, not replace it. Individuals will be provided with a flexible package of services and supports. GO strengthens the ability of caregivers to continue providing primary support to the client. Participants are assigned a care manager to create an individualized plan of care based on a comprehensive assessment of the participant's needs. Once the plan is approved, community-based services are put in place and monitored to ensure quality and effectiveness.

The package of services a participant receives builds on available supports and takes into consideration the individual's functional abilities, personal goals and preferences, risk factors and availability of services. Services may be provided by traditional Medicaid community agencies, new qualified non-traditional entities, or qualified Participant-Employed Providers (hired by the participant).

There is no co-pay for GO except for the Assisted Living or Adult Family Care service. For those services, a person is always responsible to pay room and board fees.

Individuals seeking information and access to Global Options, should call their local County Office on Aging toll-free at 1-877-222-3737, or by visiting the Division of Aging and Community Services' website at www.aging.nj.gov.





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For invitations, tickets and sponsorship information contact us at 609-421-0206 or visit:

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INSIDE:

The Latest *Renaissance* Publication Brought to You By the New Jersey Foundation for Aging

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Atlantic	609-645-7700 x 4700
Bergen	201-336-7400
Burlington	609-265-5069
Camden	856-858-3220
Cape May	609-886-2784/2785
Cumberland	856-453-2220/2221
Essex	973-395-8375
Gloucester	856-384-6900
Hudson	201-271-4322
Hunterdon	908-788-1361/1363
Mercer	609-989-6661/6662
Middlesex	732-745-3295
Monmouth	732-431-7450
Morris	973-285-6848
Ocean	732-929-2091
Passaic	973-569-4060
Salem	856-339-8622
Somerset	908-704-6346
Sussex	973-579-0555
Union	908-527-4870/4872
Warren	908-475-6591

You may also get their web addresses by going to:

www.njfoundationforaging.org/resources.html

NJ COUNTY ADULT PROTECTIVE SERVICES AGENCIES TO REPORT ABUSE OR NEGLECT, CALL:

Atlantic	1-888-426-9243
Bergen	201-368-4300 After hours 1-800-624-0275
Burlington	609-261-1000 After hours: 866-234-5006, 856-234-8888
Camden	856-225-8178
Cape May	609-886-6200
Cumberland	856-825-6810 x299
Essex	973-624-2528 ext. 135, 1-866-90FOCUS
Gloucester	856-582-9200 or 856-256-2150
Hudson	201-295-5160
Hunterdon	908-788-1300 After hours: 908-782-HELP or 908-735-HELP
Mercer	609-989-4346 609-989-4347
Middlesex	732-745-3635
Monmouth	732-531-9191, Toll free 1-800-495-0055 After hours 732-222-9111
Morris	973-326-7282 After hours 973-285-2900
Ocean	732-349-1500 After hours 732-240-6100
Passaic	973-881-2616 After hours 973-345-2676
Salem	856-339-8622 856-935-7510 ext.8622
Somerset	908-526-8800 After hours 1-800-287-3607
Sussex	973-383-3600 After hours 1-800-446-6963
Union	908-497-3902
Warren	908-475-6591

You can also call 211, 24 hours a day, 7 days a week.

Statewide APS Program Administration
 NJ Division of Aging and Community Services
 P.O. Box 807
 Trenton, NJ 08625-0807
 1-800-792-8820

Web Site: www.state.nj.us/health/senior/aps.shtml