

# Blazing New Trails:

*NJFA – The Latest News*

*New Medicare Issues*

*Hearing: Out in the Open*

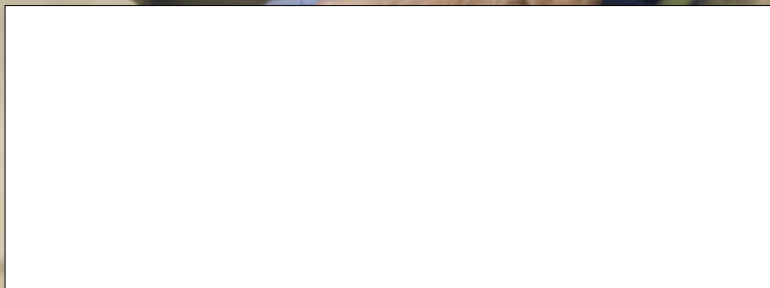
*Alzheimer's: Be Proactive*

*Financial Planning Paths*

*Happiness Here and Now*

*Explore NJ Wine Country*

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# CONTENTS

## FEATURE STORIES

NOW HEAR THIS .....6  
THE ALZHEIMER'S DIALOGUE .....8  
DISCOVER THE VARIETY IN NJ WINE COUNTRY .....14

## DEPARTMENTS

NJFA NEWS  
    Conferences, Awards, Financial Planning and More ...2

FROM THE FOUNDATION  
    The Mission is Ongoing .....3

SOCIAL SECURITY FORUM  
    Social Security Resources .....4

MEDICARE AND YOU  
    Medicare Rules and You .....5

TIDBITS  
    The Key to Finding Happiness .....10

AGING WELL  
    Financial and Estate Plans .....11

MEDICARE ALERT  
    Millions in Medicare Lost .....12

IN THE REAL WORLD  
    Adjusting to a New Heart .....13

PROGRAMS AND BENEFITS  
    SNAP – Don't Leave Money on the Table .....16  
    Affordable Care Gets It's Act Together .....16

FEATURED GRANTEE  
    Urban Community Gardens .....17

WHAT'S COOKIN'?  
    Dinner Made Easy .....18

IN YOUR COUNTY  
    Hunterdon .....20  
    Morris .....21  
    Mercer .....22  
    Middlesex .....24  
    Ocean .....25

OUT AND ABOUT IN NEW JERSEY .....27

WEB SITES AND OTHER RESOURCES .....28

SNAP PHONE NUMBERS .....Inside Back Cover

HELP IS HERE .....Back Cover

# The News from NJFA

Conferences, awards, financial planning and more

The Spring was very busy for NJFA. We've continued to tape our award winning cable show, *Aging Insights*. *Aging Insights* received the JAM Award for Excellence in Senior Programming in May 2012 at the JAM conference held in New Brunswick. It was a great honor and NJFA would like to again thank the team at Piscataway Community TV and our extremely supportive Board of Trustees and Senior Executive Council.

NJFA also spent a lot of time planning and coordinating our 14th Annual Conference. This year's conference, *Addressing the Needs of Diverse Populations*, was held on Thursday, June 14th, at the Crowne Plaza Monroe. More than 200 attendees heard keynote presentations from two nationally known speakers. Over breakfast the audience received low income housing information from Linda Couch of the National Low Income Housing Coalition. At the luncheon we heard from Susan Braun Levine, an author and the first editor of *Ms. Magazine*.



John Heath, MD, on the left and Martin Shenkman, CPA, MBA, JD

The conference also featured many breakout sessions, offering evidence based program information, as well as resources on hot topics in Aging. These sessions included panels on hoarding, community exercise programs, issues for the LGBT community and legal concerns in a healthcare setting. NJFA would like to thank all of our speakers, vendors, sponsors, attendees and of course our volunteers and Board Members for helping us put together another successful conference.



In a first time venture with our friends at Brinton Eaton Wealth Advisors, NJFA held a half-day seminar for CPAs, CFPs and Attorneys on June 19th at Baltusrol Country Club. The program, *Estate and Financial Planning For Aging Clients and Clients Living with Chronic Illness*, featured John Heath, MD and Martin Shenkman CPA, MBA, JD. Dr. Heath talked about recognizing cognitive impairment while Mr. Shenkman talked about financial planning for the aging and chronically ill. (See the article by Bob DiQuollo on page 8).



Grace Egan pictured here with Jennifer Velez, Commissioner NJ Dept of Human Services and Sherl Brand of the Home Care Association of NJ.

Recently, NJFA's Executive Director, Grace Egan was honored at The Home Care Association of NJ's Annual Conference and Exhibition. Grace received the 2012 Martha Esposito Award. The Association recognized Grace, who working with NJFA, has provided leadership in advocacy and policy issues related to caregiving and access to community services.

Summer doesn't seem to be slowing us down here at NJFA either. We continue to plan and tape new episodes of *Aging Insights* and you'll also read in this issue about our continuing work with the Elder Economic Security Index. Plans are evolving for NJFA's Annual Fall Fundraising Event.

Stay tuned for more information about this fun filled afternoon at the theater followed by dinner. Save the date, Sunday, October 21, 2012, New Brunswick, NJ. More details to be released soon.



## Issues and Answers

The mission is ongoing **By Grace Egan, Executive Director, NJFA**

The New Jersey Foundation for Aging (NJFA) tackles a variety of issues and often needs to explore data and in turn share it with policy makers across the state. The NJ Elder Index was originally released in 2009. This Index and its Policy Report presented data on the costs of living for NJ seniors versus their average income and the resulting widening gap for some seniors. While it provided a basic profile, it did not indicate how many seniors were living in or on the edge of poverty, as well as who and where they are.

With the help of the Silver Century Foundation, NJFA is now able to identify in what counties seniors who are living on the edge of poverty reside. A new report with all the details will be released by September. The report will identify the gender, race and housing status of elders living alone or as couples.

The picture of basic costs has remained the same. The most costly item for a single elder over age sixty five is housing expenses. For a renter this is more than 46% of the basic living costs, for a senior with a mortgage it is as high as 60%. These figures were true in 2009 and are still the case in 2012.

In 2009, NJFA released a policy brief with recommendations to help seniors close the widening gap. It suggested increasing affordable housing programs, and improving the access to nutritional programs and community services. Significant progress has been made on improving the access and enrollment of seniors into community nutrition programs. However, the housing objectives seemed out of reach. Given the continued high cost we can see in the recent profile, we are gathering stakeholders to reexamine the policy recommendations.

In 2009 the housing recommendation in particular included:

- ▶ Advocate for increased access to affordable housing
- ▶ Strategies must include efforts to expand the number of Section 8 vouchers available in New Jersey to seniors and low income families.
- ▶ Smart planning dictates that affordable housing options for seniors need to consider the housing priority within or near that setting for health care worker housing.
- ▶ Simplify the application process at the local level. Currently, there is a stalled maze for applying for senior housing. The waiting lists are long and mostly closed. There is duplicity within communities' lists since each site manages independently of the other sites. It is important

to provide a coordinated simplified local application process that assures both access and accuracy.

At the 2012 NJFA conference, two sessions were devoted to housing policy. Linda Couch from the National



*Arnold Cohen, Housing and Community Development Network of NJ and Linda Couch, National Low Income Housing Coalition at NJFA's 14th Annual Conference.*

Low Income Housing Coalition in her keynote remarks let participants know that New Jersey needs 189,000 affordable housing units to address today's need. This is based on the fact that for every 100 extremely low income New Jersey households, there are only 30 affordable and available units. In a follow-up session Linda was joined by Arnold Cohen from the Housing and Community Development Network of NJ who talked about the importance of local advocacy to encourage the growth of more affordable housing units at the municipal level.

As we review the new data and see familiar patterns, it is clear that as boomers and seniors consider downsizing within their communities their affordable options are extremely limited. This is especially true if they want to stay within the community they may have lived in for decades, raised their families, or where they have created a strong supportive network of friends. This is an issue we all need to learn more about; it will radically affect the fabric of NJ communities and create hardships that can be addressed by better "smart planning."



# Social Security Resources

How to get your online information and protect it

There's one trustworthy online source for all your Social Security information, [www.ssa.gov](http://www.ssa.gov).

If you go online and type "social security" into a search engine, like google, you'll probably get a lot of results varying from news stories and sales pitches. But there is only one site you should click on for accurate, up to date information and that is [www.ssa.gov](http://www.ssa.gov).

On the Social Security website you can estimate your retirement benefits, learn about the different programs they offer and even apply online. A new feature is to sign up for your statement online so you can log in and see it anytime by creating a My Social Security account online at [www.ssa.gov/mystatement](http://www.ssa.gov/mystatement).

Why get your Social Security Statement online? It provides you with: estimates of the retirement and disability benefits you may receive; a list of your lifetime earnings according to Social Security's records; the estimated Social Security and Medicare taxes you've paid; and a printable version of your Social Security Statement.

There is no need to fear accessing your information online, creating an account allows you to only see your own information and Social Security will

prosecute anyone that attempts to access information other than their own. In order to get a My Social Security account you must have: a valid E-mail address; a Social Security number; a U.S. mailing address; and be at least 18 years of age. To verify your identity, they will ask you for personal information, including answers to questions that only you should be able to answer. You will be asked to provide your name, Social Security Number, Date of Birth, address, phone number and email. You will be issued a single User ID (username and password).

You will also be offered extra security if you choose it; and the Social Security Administration will comply with federal laws, regulations, and guidelines. The Social Security Administration, as always, is dedicated to helping you safe guard your identity.

Of course you can still receive your paper statement in the mail and you can call the Social Security Administration directly at 1-800-772-1213 or if you are deaf or hard of hearing, call their toll-free TTY number, 1-800-325-0778, at both numbers you can speak to a Social Security representative between 7AM and 7PM. Monday through Friday.

You will also find Medicare information at [www.ssa.gov](http://www.ssa.gov); there are quick facts and definitions of Medicare programs and a link to [www.medicare.gov](http://www.medicare.gov), the only site you should trust for your Medicare information.

For a refresher, Medicare Part A is Hospital Insurance, it helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care and hospice care.

Part B is Medical Insurance, it helps pay for doctors' services and many other medical services and supplies that are not covered by hospital insurance.

To learn more about your Medicare benefits or to request a guidebook, visit, [www.medicare.gov](http://www.medicare.gov) or call Toll-free at 1-800-MEDICARE (1-800-633-4227) or TTY number: 1-877-486-2048.

See the story on page 22 for information about Social Security's Go Direct initiative.

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# Medicare Rules and You

Observational Admissions **By Judy Millner, Gwen Orlowski, Elizabeth Speidel**

Imagine this scenario: you are an older adult who has gone to your local emergency room because you are experiencing shortness of breath. You are diagnosed with congestive heart failure, treated in the emergency room, and then sent to a room in the hospital where you receive additional diagnostic testing and treatment for four days. Have you been admitted to the hospital? Since you are a Medicare beneficiary will Medicare pay for the costs of your hospitalization? You might think so, but this may, in actuality, not be the case. Increasingly, individuals who are hospitalized are having their hospitalizations classified by the hospital as outpatient or observation status, instead of inpatient. This has major implications for Medicare beneficiaries.

Medicare Part A helps pay for the cost of hospital stays if the stay is designated as inpatient. If the stay is classified as outpatient or observation status the Medicare Part B coverage will cover some of the costs, but the deductible and costly co-pays will need to be paid by the patient. Patients who thought that they had a traditional hospital inpatient stay have been shocked when they have found themselves responsible for huge hospital bills. Also, if after a hospitalization an individual needs a period of short-term rehabilitation in a skilled nursing facility for additional skilled care, or physical therapy, Medicare will completely cover the cost of the first twenty days of care. However, this care in a skilled nursing facility will only be covered if the patient has had a qualifying three-day INPATIENT hospital stay. If the hospital stay has been classified as outpatient or observation status, Medicare Part A will not pay for the rehabilitation stay.

Hospitals are using this outpatient/observation status designation to avoid government penalties or non-payments of the hospital stay resulting from Medicare deeming an inpatient hospitalization as inappropriate. Neither the Medicare statute nor the Medicare regulations define the outpatient/observation status, but the definition does appear in various CMS (Centers for Medicare and Medicaid) manuals, including one for beneficiaries entitled "Are You a Hospital Inpatient or Outpatient?" This brochure can be found at Medicare.gov. However, many Medicare advocacy groups do not consider this manual adequate.

A recent study found that across the country observation status has increased dramatically over the past three years. For every 1000 people admitted to the hospital as an inpatient, there has been a 34% increase in the number of people who are classified as observation status. In New Jersey, while the number of individuals deemed to be outpatients

or in observation status rather than inpatient status is lower than many states, there was a 57% increase in the number of people in observation status between 2007 and 2009. Additionally, there is a concern that part of the Affordable Care Act meant to limit re-hospitalizations, which has the laudable goal of improving the quality of care individuals receive at the hospital when they receive treatment the first time, will also have an unintended consequence of increasing hospitals' use of observation status.

So, what recourse do patients have? When an admissions status is amended from inpatient to outpatient/observation status this change must happen while the patient is still in the hospital and the patient is supposed to receive notification. Unfortunately, Medicare currently doesn't provide an appeal route for patients designated as observation status rather than inpatient, but you can find more information about this problem at <http://www.medicareadvocacy.org/>, the website for the Center for Medicare Advocacy.

In summary, it is vitally important for patients receiving care in hospitals to discuss their admission status with their physician and the case management staff. Medicare advocacy groups are actively working on informing the public about this issue and some cases are in litigation. Forewarned is definitely forearmed in this situation, but even the most prepared individuals will be faced with untenable choices.

A friend of one of the authors recently had the following experience. Her father fell, and when her mother tried to help him up, she fractured vertebrae in her back. Her mother called the police who took her father to hospital. He was in the hospital for a little over a week. While he was originally told that he was an inpatient and that he would be transferred to a skilled nursing facility for rehab under Medicare coverage, on the day he was scheduled to be transferred, he was told that he was actually on observation status. Because he couldn't go home (his wife's fractured vertebrae meant she could not do any lifting or other caregiving tasks for twelve weeks), he had to go to the skilled nursing facility, where he was required to pay \$10,000 upfront. The caregiver daughter said that if they had not had the money, her father would have had to go home with her mother who was also recovering from her own serious injuries.

These are the difficult decisions that Medicare beneficiaries currently face and will continue to face if the outpatient/observational versus inpatient admission status issue remains unresolved.

As a Medicare beneficiary, if you are hospitalized it is important to know your admission status; discuss this with your physician.



# Now Hear This...

Sobering facts about hearing loss **By Kip Rosser**

Everyone would agree that while aging does tend to invite a considerable host of challenges and potential ailments, most of them are common topics of conversation. Surprisingly, among the most prevalent of these topics, one is the least talked about. Hearing impairment or loss is still a subject that prompts more avoidance than confrontation. This is very unfortunate for two important reasons; 1) early detection and treatment can inhibit the progression of hearing loss as well as prevent even more serious problems, and; 2) avoidance or denial can deter us from taking advantage of a wealth of resources that make living with hearing loss much more manageable and far less traumatic.

## STARTLING STATISTICS

Hearing loss ranks as one of the most damaging and costly sensory disabilities, yet it remains untreated in approximately eighty-five percent of those directly impacted. It has been called “the hidden disability” since it is not always apparent, either to those that suffer from it or to the family and friends around them.

According to data from a National Health and Nutritional Examination survey, upwards of two thirds of Americans aged seventy and up suffer from hearing impairments that run the gamut from minimal to serious loss. Figures from the National Institute on Deafness and Other Communication Disorders lay out the specifics. Men aged twenty to sixty-nine are twice as prone to hearing loss as women. After seventy, men continue with higher incidence of hearing loss until age eighty, when both men and women have even higher and close to equal rates of impairment. Among younger adults, hearing aids are worn by more women than men, however, by age seventy and over, men are fifty percent more likely to wear hearing aids than women with the same degree of hearing loss. Finally, hearing loss is much less prevalent among African Americans – forty-three percent, compared to sixty-four percent for caucasians. Most devastating of all, a study undertaken by Dr. Frank R. Lin at Johns Hopkins and colleagues at the National Institute of Aging has demonstrated a direct relationship between the severity of hearing loss and the increased risk of dementia and Alzheimer’s disease.

## THE STIGMA

Clearly, it is time to shed light on hearing loss and bring the subject out in the open. What makes the discussion of hearing loss so uncomfortable and frightening?

- ▶ For people in the workplace, discussing or revealing hearing loss may be seen as a liability on the job, particularly if the job requires extensive communication skills
- ▶ Fear of becoming a nuisance or source of frustration to others who may have to repeat themselves
- ▶ Concern that one is now seen by others as diminished, less capable of participating in conversations, in social situations or other activities
- ▶ Feeling embarrassment and shame that one is unable to fully understand what is being said

There is only one way to move past the fears and discomfort: bring the condition out in the open and take charge. Failure to do so can have devastating consequences, with the person facing a seriously declining quality of life:

- ▶ Increased isolation from family, friends and social situations as hearing worsens, leading to severe loneliness
- ▶ Reduction in stimulating activities such as movies, social functions, churchgoing, dining out and more
- ▶ Denial and resentment, believing others are not speaking clearly and that surroundings are too noisy
- ▶ Pretending to hear even though portions of the conversation’s content is lost – resulting in poorer comprehension and being plagued by non sequiturs
- ▶ The now proven risk of cognitive dysfunction, dementia and Alzheimer’s disease

## START BY STAYING AWARE

**Get your hearing tested.** Because hearing loss tends to be a slow progression, it is extremely common for people with hearing loss to actually fail to realize it. They remain unaware of how much they’re missing.

**There is no cure for hearing loss.** There are a variety of causes, the most common being sensorineural degeneration of the nerve cells that line the cochlea (the small part of the inner ear that resembles a snail). The cells, called “hair cells,” send signals from the bones in the middle ear to the auditory nerve which relays them to the brain. Exposure to loud noise and aging causes the cells to die off, usually adversely affecting high frequency sounds like “t” and “s.”

**Hearing aids can help.** For people with mild to moderate high frequency loss, a hearing aid can restore a great deal. However, hearing aids are not corrective like eyeglasses. They do not restore sound to the “normal” way that your ears hear. They use air conduction to amplify and filter sound. Hearing aids are now very sophisticated



computers that allow for fine tuning that coincides with the wearer's specific type of hearing loss. Acquiring a hearing aid is a lengthy process, normally requiring multiple visits to the vendor in order to calibrate it satisfactorily. Many audiologists do not charge for these additional adjustments. Prices can range from \$1,500 to well over \$3,000. It should be noted that Medicare does not currently cover the cost of hearing aids. However, it does cover the cost of surgical cochlear implants.

Newer technologies are being developed all the time, such as "bone conductor" or "bone anchored" hearing aids. Though beyond the scope of this article, a basic run-down can be viewed at [www.anthem.com/medical-policies/policies/mp\\_pw\\_a053311.htm](http://www.anthem.com/medical-policies/policies/mp_pw_a053311.htm).

***Reach out and people will reach out to you.*** Donna Sorkin, former Director of Self Help for the Hard of Hearing (SHHH) advocates starting simply, dealing with the most immediate concerns; determining the severity of the problem, combatting potential depression, and acquiring coping skills that will keep you active and productive.

If you suspect that someone you know may be suffering the onset of hearing loss, reach out today. It can take multiple attempts before that person will take action. If you yourself are reading this and have even the slightest suspicion that your hearing may be impaired, don't retreat or give in to worry and despair. Seek professional help.

There are a tremendous number of programs and services that can help, starting with the list below.

## A SAMPLING OF LOCAL RESOURCES AND LINKS THAT MAY BE OF ASSISTANCE IN PROVIDING INFORMATION AND SUPPORT TO PEOPLE EXPERIENCING HEARING LOSS

### NEW JERSEY STATE AGENCIES

#### **NEW JERSEY DEPARTMENT OF HUMAN SERVICES DIVISION OF THE DEAF AND HARD OF HEARING**

The Division of the Deaf and Hard of Hearing provides information on hearing loss and advocates for people in New Jersey who are deaf or hard of hearing.  
<http://www.state.nj.us/humanservices/ddhh>

#### **NEW JERSEY DEPARTMENT OF LABOR DIVISION OF VOCATIONAL REHABILITATION SERVICES**

The Division of Vocational Rehabilitation Services assists individuals with hearing loss who need assistance with employment because of their disability.  
<http://lwd.dol.state.nj.us/labor/dvrs/DVRIndex.html>

### COMMUNITY ORGANIZATIONS SERVING PEOPLE WITH HEARING LOSS

#### **ASSOCIATION OF LATE-DEAFENED ADULTS-GARDEN STATE**

The Association of Late-Deafened Adults-Garden State is a non-profit association devoted to the needs of late-deafened adults throughout the state of New Jersey.  
<http://www.alda-gs.org>

#### **HEARING LOSS ASSOCIATION OF NEW JERSEY (HLA-NJ)**

The Hearing Loss Association of New Jersey (HLA-NJ) promotes awareness of hearing loss by conducting advocacy and outreach. Regional chapters are available throughout the state to provide support to individuals with hearing loss.  
<http://hearingloss-nj.org/>

### TELECOMMUNICATIONS/ASSISTIVE TECHNOLOGY

#### **TELEPHONES**

A variety of adapted telephones are available to assist individuals who are unable to use the regular phone:

- CapTel: A phone that permits you to LISTEN to the other

person and READ captions of everything they say during your phone conversation.

<http://www.njcaptel.com/>

#### **NEW JERSEY RELAY**

New Jersey Relay is a free telecommunications service that ensures full telephone accessibility to people who are deaf, hard of hearing, deaf/blind or have a speech disability.  
<http://www.njrelay.com/index.php>

#### **ASSISTIVE TECHNOLOGY DEVICE DEMONSTRATION CENTERS**

The NJ Division of the Deaf and Hard of Hearing operates a number of "Assistive Technology Device Demonstration Centers" where the public may view and receive demonstrations of adapted telecommunications such as amplified phones and home safety alerting devices.  
<http://www.state.nj.us/humanservices/ddhh/addc/>

### FINANCIAL ASSISTANCE FOR HEARING AIDS

#### **NEW JERSEY DEPARTMENT OF HEALTH AND SENIOR SERVICES HEARING AID ASSISTANCE TO THE AGED AND DISABLED**

The Hearing Aid Assistance to the Aged and Disabled program provides financial assistance to eligible persons toward the purchase of a hearing aid.  
<http://www.nj.gov/health/seniorbenefits/haaad.shtml>

#### **VETERANS ADMINISTRATION**

Veterans with a service-connected disability for hearing loss or ear-related diseases (including tinnitus) may be eligible for hearing aid services.  
[http://www.prosthetics.va.gov/Hearing\\_Aids.asp](http://www.prosthetics.va.gov/Hearing_Aids.asp)

#### **NATIONAL AND REGIONAL RESOURCES**

The Hearing Loss Association of America maintains a list of national and regional resources that may provide financial assistance for hearing aids.  
<http://www.hearingloss.org/content/financial-assistance-programs-foundations>



# The Alzheimer's Dialogue

Start one now, *before* a diagnosis By Robert J. DiQuollo, CFP®, CPA

**M**any people in their late 50s and 60s think that the possibility of Alzheimer's disease (AD) or the onset of cognitive impairments is far down the road. The reality is that for some it may be, and for others it could be sooner.

In either case, as difficult as it may be to discuss AD and its implications, advance planning before the signs of AD become apparent is essential. By addressing the issue now, you can ensure that your family is in a position to help you protect your assets and carry out your wishes in the event you become incapacitated.

The frequency with which AD is discussed in publications and other major media today attests to the growing prevalence of the disease. Many articles reiterate that financial planning is a key but often neglected component of AD.

No one likes to talk about AD and with good reason. This brain disease slowly destroys memory, thinking, and reasoning skills, and over time, steals a person's ability to carry out simple, everyday tasks. It is the second most feared disease after cancer. According to the Alzheimer's Association, more than five million Americans are currently afflicted with AD and, with the Baby Boomer generation reaching retirement age in 2011 that number could escalate to more than 11 million by 2040.

## MISHANDLING OR NEGLECT OF FINANCIAL AFFAIRS – AN EARLY INDICATOR

Leaving stacks of mail, including bank statements and bills unopened, forgetting how to work with numbers or balance the checkbook, ignoring the monthly bills, giving telemarketers large amounts of money – these are just some behaviors that frequently occur before an AD diagnosis is even made. Judgment can be impaired to the point where the individual with AD can be easily victimized by fraudsters. The elderly are vulnerable to financial scams and someone with AD even more so.

An article appearing in the *New York Times* in late 2010 told the stories of several well-established professionals with AD who eventually lost everything. One physician with a lucrative practice was stripped of all of his assets, leaving him with Medicaid as his only alternative after signing documents presented to him by unscrupulous advisors and business associates. Another anecdote told of a spouse who had to hire a forensic accountant in order to untangle how her ailing husband, an attorney, disposed of all their money.

## THE EARLIER THE CONVERSATION, THE BETTER

As uncomfortable as it might be for you and your children to discuss legal and financial issues in the event of a future AD diagnosis, it is wise to lay the foundation now while you are in good health and of sound mind. If you are in your 50s, initiating these discussions is highly recommended, given current statistics. Stay focused on the end goal – to ensure that you and your assets are protected and that your wishes are honored if you become mentally incapacitated at a later date.

Keep in mind that in the event you become cognitively impaired, you won't be able to depend on professional associates or peers to intervene during the course of everyday business if no prior mandates have been established. The laws that outline the actions that professionals, including attorneys, CPAs, and others should take if their clients appear incompetent are not crystal clear and can be subject to privacy rules.

## A FINANCIAL SUPPORT STRUCTURE IS ESSENTIAL

At this point in time, you may be reluctant to relinquish total control of your finances, but you can start out by having a designate — your child or your spouse, for example — receive duplicates of your monthly bills, bank and brokerage statements, and other important financial documents at an address other than yours. Having these documents reviewed by someone else can help resolve any issues that may arise, ensure the timely payment of bills, and importantly, lessen the likelihood of fraud.

Setting up this kind of support structure now enables you to answer any questions your children may have, obtain their viewpoint, and see how they might handle the responsibility. Consider splitting responsibilities among your children and/or other individuals if it increases your comfort level or makes sense logistically to do so.

This all-important “second layer of protection” can be formalized by granting a power of attorney now or at an agreed-upon, future date. A power of attorney authorizes someone to represent or act on another's behalf in legal and business matters. This is a critical safeguard to put in place in advance of any future cognitive decline.

## PUT A TRUSTED PROFESSIONAL TEAM IN PLACE

Next, with the help of your family, assemble a team to assist you with all of the various issues you must consider. In order to establish a system of checks and balances to help avoid the misappropriation of funds and other abuses, this team of business professionals should be separate

from your family members and other personal advisors you currently have. Subsequent discussions should cover:

- ▶ Long-term care and advance medical directives
- ▶ Estate planning, including wills and trusts
- ▶ The granting of various powers of attorney

A key member of your team should be an attorney that specializes in elder law. Determining when a person becomes unable to make proper decisions for him or herself (legal incompetence) is not clear cut and differs depending on your own personal situation and choices. Your elder attorney can provide counsel on when and how to enable a family member or other trusted individual to manage your money when you are no longer capable of doing so.

Your financial advisor is also an important resource. He or she can help your family:

- ▶ Analyze issues and make decisions
- ▶ Safeguard and invest your assets, including any retirement benefits
- ▶ Determine how best to pay for your care, including choosing the right long-term care policy
- ▶ Identify potential partners, including attorneys, accountants, tax preparers, and other professionals.

Addressing the difficult topic of AD and/or the onset of other cognitive impairments now – and resolving some key issues ahead of time – help ensure that your finances will be managed and protected, with your well-being at the center of every decision.

**Diquollo@brintoneaton.com**

### Alzheimer's Association AD: Ten Key Warning Signs

In most healthy people diagnosed with AD, symptoms appear after age 60. However, early-onset AD, although rare, can strike people in their 40s and 50s.

1. **Memory loss that disrupts daily life**
2. **Challenges in planning and solving problems**
3. **Difficulty completing familiar tasks at home, at work, or at leisure**
4. **Confusion with time or place**
5. **Trouble understanding visual images and spatial relationships**
6. **New problems with words in speaking or writing**
7. **Misplacing things and losing the ability to retrace steps**
8. **Decreased or poor judgment**
9. **Withdrawal from work or social activities**
10. **Changes in mood and personality**

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# The Key to Finding Happiness...

...is to stop looking for it **By Scott Guerin, PhD**

It's so common it seems normal in our society; like we're programmed this way. Certainly, our multi-billion dollar advertising industry is a huge culprit in perpetuating this idea. Other factors are family, friends, religion, and other aspects of our culture. And while it can be a powerful motivating factor it also can be detrimental to the quality of our lives, many times creating feelings of worthlessness, emptiness, and depression. What I am alluding to here is the idea that happiness will only come "if only" something would happen or "if only" I finally get the things I want.

I'm sure we have all experienced what it's like to make up mental lists of "if onlys." One common category is things; if only I had a better car, if only I had a better TV, or clothes, then everything would be great and I would be happy. Then there are scenarios; if only the kids would call more, if only the right person would be elected, if only I had a better place to live, if only I would meet the right person, then everything would be great and I would be happy. And a third category is about ourselves; if only I could make more money, if only I was more popular, if only I was more outgoing, then everything would be great and I would be happy. And while it's perfectly fine for these things to make us happy, to hinge our happiness on them is a quite different matter. Deciding that you can live without any of the items on your "if only" list and still be okay is the first step in being happy.

Here's another step you can take in your search for happiness. Find a quiet place to rest comfortably and close your eyes. Now, think about all the things on your "if only" lists, but this time shut down all your plans and, just for a moment, stop wanting, wishing, and planning. Try to accept everything as it is and everything that you are right now, right at this moment, and stay there as long as you can. This can be an uncomfortable experience initially, but if you allow yourself, indulge yourself, just for a moment to accept everything in your life as it is right now, you may begin to experience a very deep sense of peace. Eckhart Tolle in his popular book *The Power of Now* makes an interesting and simple observation. He points out that anything we think about that will take place in the future is not real because it didn't happen yet, and anything that happened in the past is not real because it already happened. So, that means that the only thing that is really "real" is what is happening now, right at this moment. This is where the idea of "living in the moment" comes from and it can be a very freeing experience.

Taking a few moments to disengage from all of the distractions in life and put on hold all the things others tell us, and we tell ourselves that we need to be happy can make a huge impact on your life. And more importantly, you now can better understand that the key to finding happiness is...to stop looking for it!

## Happiness in 50 Words or Less

For every minute you are angry you lose sixty seconds of happiness..

– *Ralph Waldo Emerson*

Let no one ever come to you without leaving better and happier..

– *Mother Teresa*

People are just as happy as they make up their minds to be..

– *Abraham Lincoln*

Happiness quite unshared can scarcely be called happiness; it has no taste.

– *Charlotte Brontë*

Happiness is the meaning and the purpose of life, the whole aim and end of human existence.

– *Aristotle*

The power of finding beauty in the humblest things makes home happy and life lovely.

– *Louisa May Alcott*

I, not events, have the power to make me happy or unhappy today. I can choose which it shall be. Yesterday is dead, tomorrow hasn't arrived yet. I have just one day, today, and I'm going to be happy in it.

– *Groucho Marx*

Happiness is a warm puppy.

– *Charles M. Schulz*



# Financial and Estate Plans

Start making them now! By Helen Hunter, ACSW, LSW

**F**or those of us who are leading busy lives, juggling work and family, financial and estate planning for the retirement years is often treated as a “back burner” issue. However, a sudden illness or disability can throw lives into chaos, so it is very important to have a financial and estate plan in order, for the “rainy day” when they are most needed.

An elder law attorney and a financial planner are two very key professionals who can help people navigate through the myriad of options for investments, insurance and estate planning documents that are needed. You can find elder law attorneys in your area by calling the local Bar Association or using the National Academy of Elder Law Attorney website: [www.naela.com](http://www.naela.com). When looking for a financial planner, look for one with the CFP designation, which stands for “Certified Financial Planner”.

A good financial plan will analyze your income needs and project your living expenses into the future. This calculation allows you to maximize your income today while saving enough for the future. Financial plans can also help with budgeting, so that your income is used as efficiently as possible.

A financial plan will also analyze your investments and make sure that they are appropriate for your age and risk tolerance. With the right balance, your investments will provide income today and adequate growth for the future.

In addition, a good financial plan will evaluate your insurance coverage and make sure that you have appropriate protection. This includes Medigap, long term care and life insurance. An important goal of the planning process is to make sure that individuals have adequate resources for the remainder of their lives. Therefore, a financial planner should also know about any chronic disease or special needs you might have.

Some older people allow insurance policies to lapse as it becomes harder to pay the premiums. Letting policies lapse can be very costly when illness or disability occurs. Older people can also be over-insured, wasting premium payments on unnecessary coverage. A financial planner can advise you on what policies you need.

Approximately 50% of all people over 85 will exhibit some symptoms of Alzheimer’s Disease. Due to this high risk of mental incapacity, individuals should name a trusted family member to make decisions on their

behalf. Legal documents called advance directives are created, usually by an elder law attorney, to ensure that the individual’s wishes are followed in the event of mental incapacity. These documents include a living will, health care surrogate designation, durable power of attorney and, in some cases, a living trust. There is also a new form coming to NJ called POLST which can address your wishes. It is important to make these decisions and get these documents created *before* you become mentally incapacitated. It is also important to inform your family members of your decisions.

An elder law attorney can also make sure that you have the right provisions in place to direct your assets to where you want them to go when you die. This includes having an updated last will and testament, as well as making sure the beneficiary designations on all your retirement accounts, life insurance policies and annuities reflects your current intentions. The elder law attorney will also look at the way you have your home and property titled, so that they are passed on to the right party.

Although most people would prefer to rely on their own financial resources when it comes to paying for long-term care, there may come a time when financial savings have been exhausted and you need to apply for Medicaid. If this happens, you will need professional guidance about the complex rules.

Attorneys have the most updated information regarding the eligibility rules for Medicaid, so it is best to consult legal advice when you consider transferring assets and converting assets into income or establishing special trusts. Financial planners should also be involved in these actions, in partnership with you and the attorney.

It is very important to keep your legal and financial documents properly organized and readily available. Keep your investment, insurance and banking statements in a three-ring binder. Keep your legal documents and insurance policies in a safe deposit box, and make sure that a trusted family member or friend has access. Provide copies of your advance directive documents to your doctor and to the executor of your estate. It is crucial that you share knowledge with your family as to where all of your legal documents are kept. If they are called upon in the future to handle your affairs, they will be very thankful for the information.

**[helenmetsfan@hotmail.com](mailto:helenmetsfan@hotmail.com)**



# Millions in Medicare Lost

Durable Medical Equipment and Fraud **By Charles Clarkson, Esq.**

**D**urable Medical Equipment (DME) is an area that we as taxpayers lose millions of dollars to fraud, waste and abuse. Wheelchairs, scooters, walkers, oxygen supplies, nebulizers, incontinence supplies, hospital beds and other equipment are considered DME.

Examples of fraud in DME can include the following:

- ▶ Shipping more than the amount ordered or what is reasonably necessary
- ▶ Not giving credit when a patient returns items
- ▶ Upcoding - billing for more expensive items than the items actually shipped
- ▶ Billing Medicare for duplicate orders
- ▶ Forging documents that only a doctor is permitted to sign
- ▶ Stealing Medicare numbers to falsely bill Medicare for DME never provided

It is illegal for a medical supplier to make unsolicited telephone calls to Medicare recipients with certain exceptions, such as, you have given written permission for the supplier to call you or the call is about equipment the supplier has already supplied to you. If you receive any unsolicited calls, hang up and report these calls to Medicare at 1-800-Medicare.

Remember to always review your Medicare Summary Notice to see if there are any charges for DME that you never received or you do not need. If you suspect any possible fraud, report it to the Senior Medicare Patrol of New Jersey. We are here to assist you in resolving these issues. Rather than wait the ninety days before you receive your Medicare Summary Notice, set up a MyMedicare account at [www.medicare.gov](http://www.medicare.gov) and you can review your Medicare Summary Notices any time day or night, as soon as they are posted, usually in about a week. On the Medicare website, [www.Medicare.gov](http://www.Medicare.gov), in the MyMedicare box on the right side, click on "Create an Account" and follow the instructions. You will receive a password that you can use to review your statements.

While the Senior Medicare Patrol of New Jersey is here to assist you to fight fraud in DME, Medicare is also taking steps to fight fraud in DME. The Centers for Medicare and Medicaid (CMS), the agency that operates and oversees Medicare and Medicaid, launched a new competitive bidding program for durable medical equipment, prosthetics, orthotics, and supplies (DMEPOS). The program, which was mandated by Congress, requires Medicare to replace the

current fee schedule for a competitive bidding process, resulting in a reduction of out-of-pocket costs for beneficiaries and access to quality items and services.

Suppliers in competitive areas submit bids on selected products. Not every item is subject to competitive bidding. Medicare awards contracts to suppliers who offer the lowest prices on quality items. The price is determined by the median amount collected from all the winning bids.

When a contract is awarded, the supplier must agree to accept assignment for all claims. They are obligated to comply with Medicare rules and be licensed, accredited, and meet certain financial standards. In addition, in order to minimize the risk from fraudulent equipment providers, some DMEPOS will have to post a surety bond.

The competitive bidding program has been implemented in stages, beginning with nine metropolitan areas and includes nine DMEPOS product categories. According to CMS the competitive bidding program has reduced prices significantly for beneficiaries and analysis of claims from 2010 to 2011 indicate that the program has reduced DMEPOS spending by \$202.1 million, representing a reduction of 42%. The biggest savings were in the product categories; oxygen and oxygen supplies, mail-order diabetic supplies, and power wheelchairs.

CMS has carefully monitored complaints since the program's implementation and has found the majority of questions are regarding locating a contract supplier. DMEPOS suppliers have complained that the new bidding program will limit access to supplies and result in unnecessary risks to Medicare beneficiaries. By 2013 the program will be expanded to an additional ninety-one metropolitan areas and a national mail order program for diabetic testing supplies.

Once this new program is instituted nationally, all Medicare beneficiaries will be required to purchase DMEPOS from an accredited supplier in their area or be personally liable for the cost. This will be a big change for Medicare beneficiaries. The Senior Medicare Patrol of New Jersey will keep you advised of the ongoing efforts in this area and any changes that might occur. Check out our web site at [www.jfvs.org](http://www.jfvs.org) and click on the SMP logo.

*Charles Clarkson, Esq. is the Project Director of Senior Medicare Patrol (SMP) of New Jersey.*



# Adjusting to a New Heart

A transplant recipient's story **By Jim Bullard**



**F**or eighteen years, I suffered with cardiomyopathy. Cardiomyopathy refers to heart muscle disease. The damaged heart does not effectively pump blood. This disease usually progresses to the point where a patient develops life-threatening heart failure. In addition, people with cardiomyopathy are more likely to have irregular heartbeats or arrhythmias. During this time, I was taken care of by the best doctors, who prescribed the latest medications and a defibrillator for three years.

As I reflect back on my situation, climbing stairs was out of the question, in fact, I had to carry my laptop around on a roller cart. Walking for more than a city block was impossible without being out of breath. Sleeping at night in a chair was the most comfortable for me because with congestive heart failure the fluid would not allow me to lie down. Many nights, I spent hours sitting at my computer reading the news.

On June 28, 2006, I was fortunate to become a heart transplant recipient at the age of sixty four. The life style which I am experiencing at the age of seventy can be considered a human role model. I firmly believe that the transplant team can only give you the heart and you, as a heart transplant recipient, have to assume certain lifelong responsibilities.

As I recall, certain responsibilities could not be done alone during the first six months of my heart transplant. My caregiver/wife assumed full responsibility for me which included, but was not limited to: transportation back and forth to service providers, ensured medication compliance and assisting with the emotional and physical aspects of my new life.

Some of the medications' side effects and interactions caused hand tremors, emotional stress, weight gain, limb swelling and weakening my immune system. This information was documented so that the Transplant and Psychiatry Teams were made aware of my at home situation. In many instances, this data resulted in the change of medications' dosage or types after some consultation. On a few occasions I suffered some emotional issues and after consulting with my psychiatry team, I was informed that my decision making process may have to change. I experimented with some changes along with medication and it worked for me.

During the first few years after my transplant, there were many daily tests performed e.g., blood test for sugar, blood pressure, and weight gain. Recording this data as well as graphs seemed to work very well

when viewed by the medical teams. I am of the mindset that these great teams see you for a limited amount of time during your visit and if information from the past week can be viewed, they are in a better position to determine my medical progress.

As I recall, hospitalization took a toll on my body and rehabilitation was a must. I was very fortunate in spending only seven days in the hospital, after which, I entered the rehab center as an outpatient for thirty-five visits. I was encouraged to continue at the Wellness center to take advantage of aerobics and strengthening programs.

Almost six years later as a heart transplant recipient, I am fortunate to be in very good health and enjoying my new life style called "retirement." I religiously abide by rules such as seeing my medical support teams (heart transplant, nephrologists, cardiologists, urologists, dermatologist and dentists) as scheduled. Physical well-being is high on my list, which means going to the wellness center four days per week. My community volunteerism is in the form of: Assistant Babe Ruth Baseball NJ State Commissioner, Second Chance Hahnemann Chapter President, Middlesex County Aging Council, Piscataway Senior Commission, Piscataway Community TV, Cultural Arts Commission and Piscataway Councilman.



**NJFA's  
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Discover the Variety

# In New Jersey Wine Country

By Melissa Chalker, MSW, Program Manager, NJFA

**A**s an avid fan of New Jersey Wineries, I take every opportunity to share with others how great they are. I thought with the recent press around new legislation for wineries and the “Judgment of Princeton” this would be an ideal time to write about New Jersey Wineries.

Many are surprised to find that there are so many wineries in NJ, over thirty, actually. But you shouldn’t be; after all we are the Garden State, right? In fact, the wine business is the fastest growing sector of NJ agriculture. Several new vineyards are opening in NJ and due to the recent legislation there is hope of expansion of sales through shipping.

“The Judgment of Princeton” was an event that the American Association of Wine Economists (AAWE) held at their annual conference, which just happened to be at Princeton University. The event was modeled after the “Judgment of Paris” that took place in 1976. In the “Judgment of Paris” blind wine tastings were set up for nine French judges, for the tasting they tried ten whites and ten reds. In both tastings, wine from Napa, California was declared the winner over the French varieties, which was a huge upset given that the California wine region was unknown at the time.

So, in the “Judgment of Princeton” the nine judges were from France, Belgium and the US and they tasted French wine against New Jersey wine. In this case, three of the top four whites were from New Jersey and third place

in the red category was a New Jersey wine. There were eight wineries from NJ that were selected to participate. Ventimiglia Vineyard in Sussex County was one of them.

Gene Ventimiglia started making wine over thirty years ago based on styles handed down from his father and grandfather. Gene credits his brother, Anthony with providing support and enthusiasm for his winemaking. That led to him growing grapes on a Sussex County farm in 2002 and opening the doors of their tasting room in 2008. It continues to be a family affair, starting with Gene’s wife, Anne, being very involved in the plantings, pruning and crushing of grapes, along with many other things. Gene and Anne’s children are involved with the business through winemaking, sales, and volunteering in the tasting room or at events. Friends have also been known to step up and volunteer to help out, and for that Gene feels very blessed.

You will certainly find when you visit NJ wineries that it is almost always a family affair. This is definitely true at Valenzano Winery in Shamong, NJ. Tony Valenzano and his brother, Mark, grew up on a farm in Shamong where their father made wine as a hobby. Tony told me that when he went away to college his father started to plant his own grapes and before he knew it this little hobby turned into people coming to their house in search of his dad’s wine. So what did Tony do? He encouraged his father to obtain a license to operate a winery, which they did in 1996. It is





important to the Valenzano's that this remain a family business. Tony also stated that, "We want to provide people with great wine at a great price." Valenzano has had great success in getting their wines into liquor stores throughout NJ. If you walk into a store in your town, you will probably find a few of their wines on the shelf. You'll see their top seller, Shamong Red, which is a sweeter red wine, but you'll also see some of their fruit wines and hopefully an increasing amount of their drier wines.

"It is gratifying to see that our wines are on par with some of the best in the world" Gene Ventimiglia said of the recent, "Judgment of Princeton". He added, "What the industry needs now is to have more New Jersey wines available in local wine shops." Gene encourages wine enthusiasts to ask their favorite wine shop to put more NJ wine on the shelf. While Valenzano Winery did not participate in the Judgment of Princeton, Tony was not surprised that NJ wines did so well. Valenzano's wines were judged by a panel put together by *NJ Monthly Magazine*. In that taste test, Valenzano received a gold medal in the Merlot category, as well as in the Other Red category for their Cabernet/Merlot blend.

There is great variety among the wineries in the New Jersey Wine Growers Association. You go from the small,



*Gene and Anne Ventimiglia, of Ventimiglia Vineyard in Sussex County.*

quaint eight year-old tasting room at Ventimiglia, which is accessed by driving up a windy mountain road, to the resort of Renault Winery, which has a golf course, spa, hotel and two restaurants, in addition to their large, rustic tasting room.

When you enter the tasting room at Ventimiglia, you are likely to be greeted by Gene and Anne Ventimiglia, who will treat you like friends and take the time to educate you about their winemaking process and walk you through tasting their six wines, Gene will tell you that his wines take time because he does them right. In contrast, at Renault their tasting room is big and very old, they have been making wine for 147 years and probably have twenty-plus wines available to taste. While their length of time in business, size and winemaking techniques may differ, the experience is the same at every winery; you will learn about wine, you will taste wine and you will meet new people. Which is why, when asked what people should know about NJ Wineries, Tony Valenzano said, "that they can just pop in and sample our wines; that is what we are here for."

To find a list of New Jersey Wineries visit, <http://www.newjerseywines.com/>, you can visit each winery's website or call them on the phone to find out the hours of their tasting rooms.





# SNAP

## Don't Leave Money on the Table

**S**SNAP: the Supplemental Nutrition Assistance Program, provides a monthly benefit (via an electronic card similar to a debit/credit card) to use for groceries.

The SNAP benefit can be helpful, especially to seniors who are struggling to make ends meet. You may have heard of the program and may have even heard friends or neighbors say you'll only get \$16. True, \$16 is the minimum benefit amount and some people will only qualify for that amount, but you could qualify for more. The average SNAP benefit is \$157.66. If you think about it, \$16 is still helpful, think of it as a coupon for \$16 off every month. It's \$16 you can spend on food and be able to use the money you didn't spend at the grocery store to pay for your prescriptions or toward your utility bill.

Think it is too difficult to get SNAP? Here are a few points to know:

- ▶ the SNAP application can be done online
- ▶ you can have an interview with a caseworker over the phone, instead of traveling to the County Office
- ▶ in many cases they can mail you a benefit card, saving another trip to the office

Still stuck wondering if you'll qualify for enough benefits? SNAP benefits can be "rolled" over for up to 90 days. So, if you don't use your benefits one month, you will have double the amount the following month to use towards groceries. While \$16 is the minimum, you

# Families First



could be eligible for more.

Did you know? Someone sixty-five and over, can deduct their out-of-pocket medical expenses when applying for SNAP. When maximized, these deductions can make a difference in determining if you are eligible or how much SNAP benefits you might receive. Deductions include: Medicare costs, supplemental insurance costs, co-pays for doctors visits and prescriptions, dental care and dentures, hearing aids, eye glasses and related expenses and more.

To see if you qualify and for more information, visit [www.njhelps.org](http://www.njhelps.org) or call the NJ SNAP Information Line (toll-free) 1-800-687-9512.

You can also contact your County Board of Social Services, you can find the phone number on the inside back cover of this issue or visit:

**<http://www.nj.gov/humanservices/dfd/programs/njsnap/cwa/index.html>**

October 2011	
185 Percent of Federal Poverty Level	
People in Household	Gross Monthly Income
1	\$1600
2	\$2268
3	\$2858
4	\$3447
5	\$4035
6	\$4625
7	\$5213
8	\$5802
<b>Each Additional Member</b>	<b>\$590</b>

# Affordable Care Gets Its Act Together

THE AFFORDABLE CARE ACT strengthens Medicare, offers eligible seniors a range of preventive services with no cost-sharing or co-pay, and provides discounts on drugs when a senior is in the coverage gap known as the "donut hole."

**Medicare Preventive Services** – If you have Medicare, you are eligible for a number of cost-free preventive services. Such as, your first wellness visit as a Medicare Part B enrollee, screenings like, bone mass measurement, diabetes, cholesterol, mammograms, prostate cancer screenings and more.

**Medicare Drug Discounts** – When eligible seniors reach the coverage gap known as the "donut hole" they

will automatically receive a discount on prescription drugs in 2011 and beyond. Seniors can expect additional savings on their covered brand-name and generic drugs while in the coverage gap until the gap is closed in 2020. For example in 2012 they'll pay 50% for brand-name drugs and 86% for generic drugs. In 2013, they'll pay 47.5% for brand-names and 79% for generics.

**Strengthening Medicare** – Under the Affordable Care Act, the life of the Medicare Trust Fund will be extended to at least 2024 as a result of reducing waste, fraud, and abuse, and slowing cost growth in Medicare. This will provide you with future cost savings on your premiums and co-insurance.



# Urban Community Gardens

Program aimed at senior hunger and nutrition **By Jim Simon**

In January 2012, Isles received a Community Grant from the New Jersey Foundation for Aging to support an Intergenerational Gardening Project. The grant was generously matched by Conservation Resources, Inc., who has previously supported Isles' urban agriculture work. This project is designed to support and encourage gardening for seniors by developing innovative structures and strategies to provide senior-friendly growing space in the city. A main component of our intergenerational programming is a demonstration garden for seniors. To create this, Isles is partnering with LIFE St. Francis, a program designed to assist elders to live safely at home while being helped by a team of healthcare experts. The garden is located at LIFE's day facility on Liberty Street in Trenton.



Isles's demonstration garden is designed according to ADA standards, with features such as raised beds, wheelchair-accessible pathways, accessible water sources, and shaded areas/benches. Isles is involving students at our alternative high school, Isles YouthBuild Institute (IYI), in the creation of ADA-approved structures for the garden. IYI students are heavily involved in the creation of the garden, learning about useful construction skills as well as ADA compliance. Students will continue to be involved in the garden after its completion and work with seniors to help maintain the site.

As a demonstration site, this garden will be used to teach other agencies about gardening for seniors and people with disabilities. Isles will develop literature on the project (such as a brochure or pamphlet) and offer tours to showcase its innovative design and structure.

Founded in 1981, Isles, Inc. is a self-help, urban green development organization in Trenton, New Jersey. With a mission to foster self-reliant families in healthy, sustainable communities, Isles develops cost effective, powerful ways to strengthen people and places in challenging urban settings.

Isles's Urban Agriculture work supports Trenton-area residents, schools and other groups to transform vacant urban land into gardens that bring hunger relief, fresh food access, beautification and secure open space in neighborhoods. Isles also operates YouthGrow, a school gardening and environmental education effort that introduces students (pre-K through 12) to the science and art of growing food and flowers, while reinforcing the food, health, and environment connection.

Isles currently supports more than 26 community gardens across the city of Trenton by providing technical and organizational assistance to local residents and other community-based organizations. Over the years, these gardens have played a critical role – at the household level – in helping families meet their food needs by increasing access to fresh and nutritious foods at low cost. Based on data from a community food assessment conducted by Rutgers University, we can document that Trenton residents have fewer fresh food options now than they did five years ago. Therefore, we see the current challenge as how to meet growing demand for fresh healthy food across the entire community. By expanding fresh food production close to where people reside, and finding innovative ways to connect the producers to consumers, we can offer successful hunger prevention and community gardening strategies.

Isles's YouthGrow Project is successfully engaging students grades K-12 and beyond in agriculture and environmental science. Through gardening and growing food, we are able to demonstrate the significance of growing food locally to improve nutrition, reduce the cost of feeding families, and teach children about the critical connection they have to the earth. Isles works with teachers and students at gardens in nine public schools in Trenton and one in Hamilton.





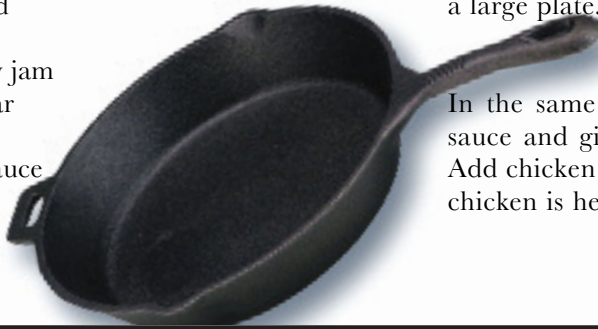
# Dinner Made Easy

With Just One Pan!

## Raspberry Ginger Chicken

### INGREDIENTS

- 1 ¼ lb chicken breast tenders
- 1 tsp salt
- ¼ tsp pepper
- 2 Tbsp olive oil
- 1 small onion, sliced
- 2 cups baby carrots, sliced
- 2 cups broccoli
- 1 Tbsp seedless raspberry jam
- 1 Tbsp white wine vinegar
- 1 Tbsp water
- 1 Tbsp low sodium soy sauce
- 1 tsp ground ginger



### DIRECTIONS

Season chicken with salt and pepper. In a large skillet, heat oil over medium heat, add onion and carrots. Sauté for 5 minutes. Add broccoli and chicken and sauté for 8 minutes, turning occasionally, until chicken is fully cooked. Remove vegetables and chicken to a large plate.

In the same skillet, combine jam, vinegar, water, soy sauce and ginger. Whisk over low heat for 2 minutes. Add chicken and vegetables and stir. Cook on low until chicken is heated through.



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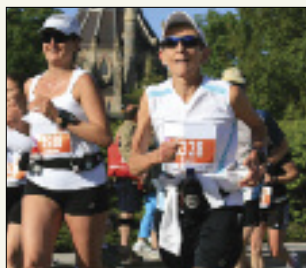
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*New Jersey Foundation for Aging's mission is to support innovative services that allow older adults to live in their communities with independence and dignity.*



The Foundation, founded in 1998, works on policy issues related to older workers, older drivers, economic security, senior hunger, caregiver supports and other key areas that reflect the changing needs of boomers, seniors and caregivers.

The Foundation has several educational and outreach tools including *Renaissance Magazine*. With each issue we reach more than 100,000 readers. While *Renaissance* has a high readership we have a very little support from the readers. We attempt to supplement the \$26,000 costs for the production and mailing of each issue to our readers with advertisers. In order to accomplish this we would need half of the 32 pages to be filled by advertisements. However, we prefer to have more of the pages filled with resource content and topical articles related to caregiver and senior concerns.

Consequently, we must continually monitor and justify the production costs for this resource filled magazine which is directly mailed to our readers. The magazine is costly, but we want to continue delivering it to you. However, we need your financial support to accomplish this.

**Grace Egan**  
Executive Director

**Melissa Chalker**  
Program Manager  
Renaissance Managing Editor

## YOUR DONATIONS MAKE A DIFFERENCE

Please complete this form and mail to: NJ Foundation for Aging, 176 West State Street Trenton, NJ 08608

I would like to make a gift of:

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Please mention RENAISSANCE when you call our advertisers.

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**The New Jersey Foundation for Aging is a tax deductible organization. The IRS ID number is 22-3569599**

# HUNTERDON

## Hunterdon County Senior Center – ROCKS !!

Celebrating its 40th year By **Mary Ann Rodenberger**, Executive Director, Hunterdon AAA/ADRC/Senior Center



**F**orty years ago, a county-funded senior multi-purpose center was established offering activities and programs for the senior residents of the county. Over the years, as the county's senior population has grown, so, too, has this center – both in programs, services and activities – and in visitors to this center.

Now housed in a newly renovated, ADA handicap accessible county building, the County's Senior Center offers over thirty-five programs and activities (most free of charge) year-round Mondays through Fridays between the hours of 8:30AM and 4:30PM. Here at the Senior Center you'll find something for everyone including:

- ▶ Fitness Classes (Yoga, TaiChi, Zumba Gold, Healthy Bones, Men's Fitness)
- ▶ Dance classes (tap, line, square, ballet)
- ▶ Language classes (Italian, German, Spanish)
- ▶ Art Classes/Wood Carving Classes; County Senior Art Shows
- ▶ Recreational activities, including on-site bocce court
- ▶ State-of-the-art Computer Lab offers a wide variety of classes
- ▶ Cultural Trips to Philadelphia and New York City
- ▶ Caregiver support groups
- ▶ AARP Defensive Driving Course
- ▶ Investment Group/Current Events Group/Elder Quest
- ▶ Health Education lectures/blood pressure screenings

- ▶ Volunteer Programs: VITA, Residential Maintenance, Shopper, Bill Payer
- ▶ S.H.I.P. (State Health Insurance Program)
- ▶ Veterans Service Officer – on-site every Wednesday
- ▶ Special events: May – Older Americans Month; Sept – Active Aging, etc.

“On September 7, 2012, we'll be celebrating the 40th Anniversary of the Senior Center,” said Mary Ann Rodenberger, AAA Director. “Quality of life matters – which translates to active and healthy aging,” noted Ms. Rodenberger. “Over the past 10 years, as Director, I have had the privilege of working with a dedicated staff. Together we have grown the Senior Center offerings to the point that we've become known throughout the county as the ‘one stop shop’ for everything pertaining to seniors.”

The County's Senior Center, also home to the County's Division of Senior, Disabilities and Veterans Services, now enjoys the new designation of ADRC (Aging & Disability Resource Connection).

As one consumer recently mentioned while visiting Hunterdon's County Senior Center, “this place really rocks!” Yes, indeed it does. Come see for yourself.

See the back cover of the magazine for a list of all County Offices on Aging.

# MORRIS

## Prevent Falls and Injuries

**Accidents Can Happen at Anytime** By **Theresa Davis**, Director, Morris County Division on Aging, Disabilities and Veterans

**E**xercise, nutrition and home safety are your best tools against broken bones that can take your independence away in the blink of an eye. More than 280,000 people suffer hip fractures every year and the vast majority occurs to people over the age of sixty-five.

### EXERCISE

Exercise builds strong bones and slows the progress of bone-weakening conditions like osteoporosis. It also tones your muscles and helps you move by keeping joints, tendons and ligaments flexible.

It is important to tailor an exercise program to fit your level of ability and special needs. Check and see if your community has a “Healthy Bones” program. No matter what your physical ability, there is an exercise program that can help you use and build up strength. Ask your doctor before beginning any exercise program, especially if you’ve been a couch potato for a few years.

To strengthen your muscles, you can start with a simple walking program. If it’s really something you’re unaccustomed to, ease into it; on day one, walk for one minute in one direction, then walk back. The second day, two minutes. You can gradually increase your endurance, energy level and cardio work. As you build up body tone and resilience, you may want to progress to jogging, hiking, and weight training.

The important thing is to find a regimen that fits your lifestyle so you are more likely to stay with it. For example, if you are an ardent shopper, try parking at a distance from the store and walking a few more yards every day, or start using the stairs instead of the elevator or escalator. Many malls have morning walking programs so you can exercise and limber up before hitting the sales racks!

### NUTRITION

In addition to exercise, your body needs calcium to build and maintain strong bones. You can get this important mineral from a variety of foods. Milk and dairy products are the best sources, but green leafy vegetables also contain calcium. To get the most out of calcium, you need to maintain a balanced diet because the body needs vitamins A and C in order to absorb the calcium.

### HOME SAFETY

No matter what shape your body is in, you can prevent a lot of black & blue, sprained joints and broken bones by eliminating hazards in your house.

You can protect yourself by making simple changes in how the furniture is arranged, keeping paths clear and having good lighting. Take a look around your house and make sure that:

- Stairs and landings are clear and well-lit
- Loose floorboards or tiles are repaired immediately
- Area rugs are securely fastened to the floor
- Electrical cords are not in walking areas
- Dishes and cooking equipment are in easy reach
- Floors are kept clear of clutter
- Non-skid strips are in the tub or shower area

Your local Office on Aging or Fix-It program may have a “Safety Inventory” a checklist that you can use as you safety check your home.

See the back cover of this magazine for a list of County Offices on Aging.

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## GO Direct Initiative:

**Time Is of the Essence!** By **Eileen Doremus**, Director, Mercer County Office on Aging

If you receive any of the following federal benefits, the following article is important for you to read.

- ▶ Social Security
- ▶ Supplemental Security Income (SSI)
- ▶ Veterans' Benefits
- ▶ Civil Service Wage Salary or Retirement Payments
- ▶ Military Wage Salary or Retirement Payments
- ▶ Railroad Retirement Board Payments
- ▶ DOL/Black Lung

March 1, 2013: does this date hold special meaning to readers? If you receive any of the federal benefits listed above then it is important to read on! Everyone who gets a paper check for their federal benefits must switch to an electronic payment method by March 1, 2013. This is being done to save taxpayers the cost of expensive mailing processes and to ensure you receive your benefits. (More than 540,000 Social Security and Supplemental Security Income checks were stolen in 2010!)

The electronic payment choices that the Federal government recommends are **Direct Deposit** or **Direct Express Debit MasterCard**.

**Direct Deposit** allows automatic electronic payments into your bank account or credit union. Your bank can assist you in this process or you can sign up by contacting Social Security or by going online to <http://www.godirect.org>.

If you do not have a bank account, you will receive your benefits in the form of a debit card via **Direct Express Debit MasterCard**. Social Security or other federal benefits will be deposited in a card account (similar to a debit card account) whereby you "draw down" on the total amount on your card by using it in routine transactions such as making purchases at stores, paying bills or withdrawing cash for your personal use. Make sure to visit [www.usdirectexpress.com](http://www.usdirectexpress.com) to learn more.

A third way to receive your federal benefits is to set up an **Electronic Transfer Account**. This is a low-cost account for recipients of Federal payments. This is designed for federal payment recipients who do not have or may not qualify for a checking or savings account. These accounts are protected from being garnished or attached. (These are legal terms that mean to be able to collect money or property that belongs to a lender or debtor.) It is strongly advised that one examine the exceptions to this type of account before signing up. All federal benefits are protected but it is imperative you receive good

guidance on this process. For more information online, visit <https://www.eta-find.gov>.

Your local Office on Aging can also guide you to resources to help you make these important decisions. Call your local Office on Aging at 1-877-222-3737 to learn more.

[edoremus@mercercounty.org](mailto:edoremus@mercercounty.org)

### The Best Ways to Connect to the Social Security Administration

You can use the Social Security Administration's automated telephone services, 1-800-772-1213, to get recorded information and conduct business 24 hours a day.

If you cannot handle your business through automated services, speak to a Social Security representative between 7AM and 7PM, Monday through Friday.

If you want information and directions to the Social Security office that serves your area, just enter your U.S. Postal Service five-digit ZIP code at:

[www.socialsecurity.gov/locator/](http://www.socialsecurity.gov/locator/)  
and select "Locate." You'll get information about your local Social Security office and other agencies in your area that may be able to help you.

### Behind the Scenes at Your Local Offices on Aging

Typically, summertime offers a slower pace in one's activity level. Not so at your local Office on Aging – they are busy places! Summertime presents opportunities to continue reaching its older adult population offering cooling site locations for those needing relief from the heat and by distributing farmers market checks to assure access to fruits and vegetables for healthy and nutritious summertime eating. But this is also time when planning for the submission of the County Area Plan is in full swing. Public hearings are advertised and held to assess the county's older adult needs and concerns. County offices tally the results of year-long outreach, focus groups and gathered statistics to formulate their upcoming 3-year Area Plan.

Each County Office on Aging prioritizes their needs



and develops plans to directly serve or subcontract with existing organizations and agencies to deliver the vital programs and services that will allow older adults in New Jersey to stay independent and secure in their residences of choice.

As the Offices on Aging continue developing their business practices as Aging and Disability Resource Connections (ADRC), this three year plan will encompass new challenges. How will Offices on Aging address the Baby Boom population? What programs and services can support the over one million caregivers in New Jersey? How will New Jersey counties respond to the new changes proposed in Medicaid? How do we plan for the changes in health care associated with the Affordable Care Act?

Stay tuned to this column for future updates on Office on Aging activities or call your local Office on Aging at 1-877-222-3737 and let them know you are interested in what they do!

## Mercer County Launches the Senior Farmers Market Nutrition Program (SFMP)



On June 29, 2012 the Mercer County Office on Aging and Nutrition Program teamed up with Trinity Cathedral in Trenton to mark the beginning of the Senior Farmers Market Nutrition Program (SFMP). County Executive Brian M. Hughes welcomed representatives from the US and State Department of Agriculture and Department of Health and Human Services and over 100 older adults to Trinity Cathedral to highlight the distribution of Farmer's Market checks to eligible older adults in Mercer County. Representatives from the NJ Anti-Poverty Coalition also met with many older adults to explore additional food benefits through the Supplemental Nutrition Assistance Program (SNAP).

This is the fourth year that this "collaboration of a community that cares" is working together to address the hunger needs of older adults. The County Offices on Aging and Nutrition along with other agencies offer

opportunities for programs and services to encourage healthy eating. Pineland Farms, Inc., a popular farm stand in the Trenton Farmers Market, set up an on-site market so recipients could purchase fresh produce.

Call your local Office on Aging to learn how you can participate in the SFMP. See the back cover of the magazine for a listing of County Offices on Aging.

## Active Advocates Address Needs of Older Adults in New Jersey

Each County Office on Aging, as mandated by the Older Americans Act, has an Advisory Council established to advise and support the activities carried out by the Office on Aging. The make-up of each Council is representative of the diversity in each county; therefore, the composition of the Advisory Council "shall include individuals and representatives of community organizations who will help enhance the leadership role of the area agency (Office on Aging) in developing community-based systems of services." (From Older Americans Act: Title III Regulations, Sec. 1321.57)

On Advisory Councils one will find more than fifty percent older persons that include minority representation; representatives of older persons and those who are health care, supportive services and veterans services providers, those with leadership skills in the private and voluntary sectors, local elected officials and the general public.

New Jersey's County Offices on Aging Advisory Councils have made a commitment to working more cohesively on issues of federal or statewide importance. The New Jersey Association of Area Agencies on Aging (NJ4A) received a grant from the National Association of Nutrition and Aging Services Programs (NANASP) which enabled Council members to gather at Meadow Lakes in East Windsor, Mercer County and hear from national, state and local officials about issues important to them, including the Reauthorization of the Older Americans Act. Additionally, county councils now meet regionally to maintain their advocacy activity and learn what local issues need support and attention.

Advisory Councils participate in the development of the County Area Plan; the document that defines the mission of the Office on Aging and identifies plans for programs and services within their counties. Councils also assist in conducting public hearings, review and comment on community policies, and programs and actions affecting older adults.

To learn more about your County Office on Aging Advisory Council call 1-877-222-3737.

## The Arts

**Health and well-being** By **Laila Caune**, Director, Middlesex County Office of Aging and Disabled Services

Creativity is a basic human need and everyone is naturally creative in some way. How do the arts and creative expression promote health with aging? Creativity, some scientists say, plays an important role in healthy aging. Even though our brain ages, it doesn't diminish our ability to create.

Studies show that older adults who regularly participate in creative activities, through active involvement such as singing, painting, playing an instrument, etc., or just by participation as a member of the audience, does enhance physical, emotional, spiritual and social well-being.

The universal language of the arts dissolves boundaries, celebrates the human spirit, and builds communities that are diverse, intergenerational and multi-cultural.

Actress Sophia Loren is quoted as saying, "There is a fountain of youth: it is your mind, your talents, the creativity you bring to your life and the lives of the people you love. When you learn to tap this source, you will truly have defeated age."

The New Jersey State Council on the Arts fosters creativity and a better quality of life for older adults in New Jersey. Carol Ann Herbert, former Chair of the NJ State Council on the Arts had written, "We know that involvement in the arts fosters vital feelings of connectedness and accountability that are often missing for older people."

The Jane Voorhees Zimmerli Art Museum in New Brunswick has also reported that older adults who commit to volunteer positions at the museum feel they exercise their minds and stay sharp. A retired volunteer at the museum said, "I get to open a new world to people through the arts and that fills a void for me both personally and professionally. I am constantly challenged to learn and share fascinating things."

The Middlesex County Office of Aging and Disabled Services clearly recognizes that creativity matters and sponsors the Middlesex County Senior Art Contest. Professional and non-professional Middlesex County residents over the age of sixty are able to submit one entry, completed within the past three years, to the contest. This year's show, open to the public, is being held at the Studio Art Gallery Performing Arts Center, Middlesex County College, in Edison from July 16 to August 17.

Participants are able to express their creative talents in various art form categories including: acrylic, digital imagery, craft, drawing, mixed media, oil, pastel, photography, print, sculpture and watercolor. The winners from both professional and non-professional categories are entered into the Statewide Senior Art Contest. Call your County Office on Aging to find out about the Senior Art Show in your County, see the back cover for the number to call.

### HELP KEEP US UP TO DATE

Please fill out and return this coupon to: **Renaissance Magazine - NJFA**, NJ Foundation for Aging 176 West State Street, Trenton, NJ 08608 Tel: 609-421-0206, Fax: 609-421-2006

Here is my change of address. Enclosed is my current label information. Please make the changes listed to the right.

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COUNTY \_\_\_\_\_ ZIP \_\_\_\_\_

AUG/SEPT 2012

**Your Privacy Matters Renaissance Magazine and NJFA donor lists are not available for sale.**

## OCEAN

## Frequently Asked Questions...

...About County Offices on Aging **By Jane Maloney**, Executive Director, Ocean County Office of Senior Services

**T**here are twenty-one County Offices on Aging in New Jersey to coincide with all the counties. We are part of a vast national network established by the Older Americans Act of 1965 with the mission of promoting the dignity and independence of older adults.

### WHY IS THE OFFICE OF SENIOR SERVICES ALSO KNOWN AS AN AREA AGENCY ON AGING (AAA)?

It's the local governmental planning agency for matters relating to aging, serving as the focal point that older adults and their families can turn to for information regarding services and programs. Since counties are very different, it makes sense for the planning and coordination to begin at the local level.

### WHAT TYPE OF INFORMATION AND ASSISTANCE IS AVAILABLE AT THE OFFICE OF SENIOR SERVICES?

We keep a large inventory of information regarding transportation, housing, entitlements such as PAAD (Pharmaceutical Assistance for the Aged and Disabled), Medicare, Medicaid, senior centers, outreach, property tax relief programs, etc. We also provide a Resource Directory for Older Adults that contains a comprehensive listing of services available. A Resource Directory is always offered to a caller or visitor.

### IS ANY OF THIS INFORMATION ON THE INTERNET?

Yes, we have comprehensive resources and important links available through our Ocean County web page: [www.co.ocean.nj.us](http://www.co.ocean.nj.us). Many County Offices on Aging have web pages on their county's website.

### HOW ARE SERVICES DELIVERED?

The beauty of the Older Americans Act (OAA) is that it provides the opportunity for a county to deliver services in a way that fits the county's unique structure/capacity; however, the OAA does mandate that each county provide certain key areas of support

**Access services include:** Information and Assistance, Benefits Screening, Extended Assessment, Care Management, Transportation, Assisted Transportation and Language Translation.

**Home support includes:** Volunteer Friendly Visitors, Telephone Reassurance, Residential Maintenance, Housekeeping, Certified Home Health Aide and Emergency Services etc.

**Community support includes:** Adult Day Services, Adult Protective Services, Legal Assistance, Physical Health, Mental Health, Physical Fitness, Education and Socialization/Recreation.

**Nutrition support includes:** Congregate Meals, Home Delivered Meals, Nutrition Education and Counseling.

**Caregiver support includes:** Information and Assistance, Residential Maintenance, Respite, Caregiver Support, Physical Health, Mental Health, Caregiver Options Counseling, Education, In-Home Education and Support and Trained Volunteer Assistance.



### WHAT IF YOU HAVE NO TRANSPORTATION TO A NUTRITION SITE OR SENIOR CENTER?

Transportation is provided at nutrition sites and senior centers.

### DOES THE OFFICE OF SENIOR SERVICES PROMOTE HEALTHY AGING?

Yes, we administer the HealthEASE program in Ocean County which serves older adults at all levels of the health spectrum, from those experiencing no health issues to those with multiple chronic health challenges. Research proven HealthEASE programs include self-management of ongoing illnesses, non-aerobic exercise, walking, mind-body connection, health education, health screenings and volunteer opportunities.

To reach us call 732-929-2091 or toll free at 1-800-668-4899. For a list of all twenty-one County Office on Aging see the back cover of this issue.

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## What are the Benefits of Link Up America & COMMUNICATIONS Lifeline

Through **Link Up America**, new, eligible customers receive a 50% discount on their initial residential phone connection charge. The remaining fees can be paid in 12 months.

Under the **Communications Lifeline program**, Verizon NJ residential telephone customers may be eligible to receive free or discounted local telephone service. **Communications Lifeline program participants can receive:**

- Discounted flat rate residential phone service including touch-tone service
- Additional optional features such as caller ID or three-way calling

### *How do you apply?*

All you need to do is call NJ SHARES at **1-888-337-3339** or log onto **www.njshares.org**

COMMUNICATIONS Lifeline





**GROUNDS FOR SCULPTURE**

126 Sculptor's Way, Hamilton, NJ (Mercer County)

**Wine Tasting at Toad Hall Shop: Hallmark Wine Series  
Friday, August 17, 2012 – 5:30PM**

At Toad Hall Shop & Gallery, located across the courtyard from Rat's Restaurant. \$10 per person, which will be applied toward your meal should you choose to dine at Rat's following the tasting. Please call Rat's Restaurant at (609) 584-7800 to reserve your place. Topic of Discussion: Down Under: Australia and New Zealand

**The 2012 GFS Poets' Invitational  
Sunday, August 26, 2012 – 2PM**

Calling all area poets, writers, and musicians. To reserve a place call (609) 586-0616.

**Atelier Tour**

**Wednesday, September 12, 2012 – 5:30PM**

Tour the famed Johnson Atelier and the cutting edge Digital Atelier to get the inside "scoop" on how sculpture is made. Tours begin with refreshments and are led by Johnson Atelier Executive Director Charles Haude and CEO of the Digital Atelier John Lash. To register for the tour, call (609) 586-0616. \$20 Members; \$30 non-Members.

**FREE MOVIES UNDER THE STARS**

Excursion Park, Sea Isle City, NJ (Ocean County)

**August 14, 2012 – 8:30PM**

For more information contact (609) 263-8687 ext. 4

**GAZEBO CONCERT SERIES**

Catherine Dickson Hofman Branch of the  
Warren County Library, Blairstown, NJ (Warren County)

908-362-8335

**August 17, 2012 – 7:00PM**

Claire Reynolds - bold blues and cowboy country

**August 24, 2012 – 7:00PM**

Janel LaBelle - contemporary rock and folk

**ABSTRACT EXPRESSIONS GALLERY  
SUMMER SHOW**

Mount Holly, NJ (Burlington County)

**Through August 31, 2012**

Paintings and sculptures by Frank Bowman Krimmel and abstract paintings, "From Rhythm to Form" by artist Marsha Solomon. [ABstractEXpressionsGallery@comcast.net](mailto:ABstractEXpressionsGallery@comcast.net)

**JAZZ IT UP FESTIVAL**

Allaire State Park, Farmingdale, NJ (Monmouth County)

**September 1 & 2, 2012 – 12:00PM-5:00PM**

Call (609) 588-0085 for more information on admission fees and reservations. <http://www.newjerseywines.com>

**HEFTY HARVEST AND SCARY SCARECROWS  
FAMILY FESTIVAL**

Camden Children's Garden Camden, NJ (Camden County)

**September 8 & 9, 2012 – 1:00PM-4:00PM**

The Garden's annual celebration of the bountiful harvest includes games, crafts and more. Call (856) 365-8733 or email: [info@camdenchildrensgarden.org](mailto:info@camdenchildrensgarden.org)

**46TH ANNUAL SUSSEX COUNTY  
ART SOCIETY SHOW & SALE**

Old Lafayette Village, Lafayette, NJ (Sussex County)

**September 26 - 27, 2012 – 12:00PM-5:00PM**

Original paintings, drawings, photography and sculpture created by talented local artists. Show hours are Saturday 10am-6pm and Sunday 10am-5pm. Village Hall. Route 15 and 94. (973) 383-8323.

<http://www.lafayettevillageshops.com/calendar.htm>

**CAPE MAY WINE FESTIVAL**

Lewes Ferry Terminal, Cape May, NJ (Cape May County)

**October 6 & 7, 2012**

For more information: [www.newjerseywines.com](http://www.newjerseywines.com)

**GRAND HARVEST WINE FESTIVAL**

Fosterfields Living Historical Farm

73 Kahdena Rd, Morristown, NJ (Morris County)

**October 13 & 14, 2012**

For more information: [www.newjerseywines.com](http://www.newjerseywines.com)

# Web Sites and Other Resources

Who to Call, Where to Go and What to Look For

## FINANCIAL LITERACY RESOURCES

Financial Literacy: Important for Everyone!  
www.360financialliteracy.org

## INFORMATION ON INVESTING WISELY

www.finra.org/investors • www.sec.gov/investor  
www.choosetosave.org • http://wiseupwomen.tamu.edu

## CONSUMER PROTECTION

Office of Consumer Protection, Division of Consumer Affairs,  
P.O. Box 45025, Newark, New Jersey 07101 800-242-5846, or  
973-504-6200 www.njconsumeraffairs.gov

## FIGHT SENIOR FRAUD

Senior Fraud Education and Protection Program, Division of  
Consumer Affairs, State of NJ Toll-free hotline 1-877-746-7850

## THE FEDERAL TRADE COMMISSION

Federal Trade Commission (FTC) www.consumer.gov  
Federal Trade Commission Consumer Response Center  
600 Pennsylvania Avenue, NW Washington, DC 20580

## STOP TELEMARKETING CALLS

www.donotcall.gov or 1-888-382-1222

## STOP JUNK E-MAILS

Forward unsolicited commercial email (spam), including  
phishing messages, directly to the FTC at: spam@uce.gov.  
These messages aid law enforcement agencies.

## HOUSING COUNSELING

NJ Home and Mortgage Finance Agency – Help for home  
owners, renters and first time home buyers. Deal with afford-  
able housing, mortgage and foreclosure counseling, etc.  
http://www.state.nj.us/dca/hmfa/index.shtml

## LEARN ABOUT SCAMS

www.lookstoogoodtobetrue.com is a web site sponsored by  
United States Postal Inspection Service and the FBI can be used  
to read about scams and information on how to protect yourself.

## PROPERTY TAX REIMBURSEMENT

1-800-882-6597. www.state.nj.us/treasury/taxation/  
propfrez.shtml

## CREDIT REPORTS

www.annualcreditreport.com or 877-322-8228  
Annual Credit Report Request:  
PO Box 105281 Atlanta, GA 30348

## RUTGERS COOPERATIVE EXTENSION

Find your County Office and learn about the Master Gardener  
Program and other agriculture news and information.  
njaes.rutgers.edu/extension/

## NJ ANTI-HUNGER COALITION

Find a local food bank/pantry. Learn about volunteer and  
advocacy opportunities. http://njahc.org/

## SOCIAL SECURITY ADMINISTRATION

Learn about retirement, disability and survivor benefits, apply  
on line and find answers to Social Security questions.  
http://www.ssa.gov/

## MEDICARE

Learn about Part A, B, C and D. Research plans and get answers  
to benefit questions. Get enrollment information.  
http://www.medicare.gov/default.aspx

## STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

Find your local office for assistance with applying for and  
understanding your different health insurance options.  
www.state.nj.us/health/senior/sashipsite.shtml

## NJ HELPS

Visit this site to determine if you are eligible for benefit pro-  
grams such as SNAP (Food Stamps) or NJ Family Care  
(Medicaid). http://www.njhelps.org/

## NJ ONE APP

Visit this site to apply for benefit programs such as SNAP (Food  
Stamps) or NJ Family Care (Medicaid).  
https://oneapp.dhs.state.nj.us/

## NJ SHARES

To find help with utilities such as energy, phone and water.  
http://www.njshares.org/

## NJ DEPARTMENT OF COMMUNITY AFFAIRS ENERGY ASSISTANCE

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Weatherization program.  
http://www.state.nj.us/dca/divisions/dhcr/offices/eap.html

## PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

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## New Jersey County Offices on Aging

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**Camden:** 856-858-3220  
**Cape May:** 609-886-2784/2785  
**Cumberland:** 856-453-2220/2221  
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**Gloucester:** 856-384-6900  
**Hudson:** 201-271-4322  
**Hunterdon:** 908-788-1361/1363  
**Mercer:** 609-989-6661/6662  
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**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  
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**Warren:** 908-475-6591

You may also get all office web addresses at:  
[www.njfoundationforaging.org/resources.html](http://www.njfoundationforaging.org/resources.html)

## NJ Adult Protective Services Agencies

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**Atlantic:** 1-888-426-9243  
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**Cumberland:** 856-825-6810 x299  
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After Hours: 973-345-2676  
**Salem:** 856-339-8622  
856-935-7510 x8622  
**Somerset:** 908-526-8800  
After Hours: 1-800-287-3607  
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After Hours: 1-800-446-6963  
**Union:** 908-497-3902  
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Trenton, NJ 08625-0807  
1-800-792-8820

**Website:**

[www.state.nj.us/health/senior/aps.shtml](http://www.state.nj.us/health/senior/aps.shtml)



# Blazing New Trails:

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***New Medicare Issues***

***Hearing: Out in the Open***

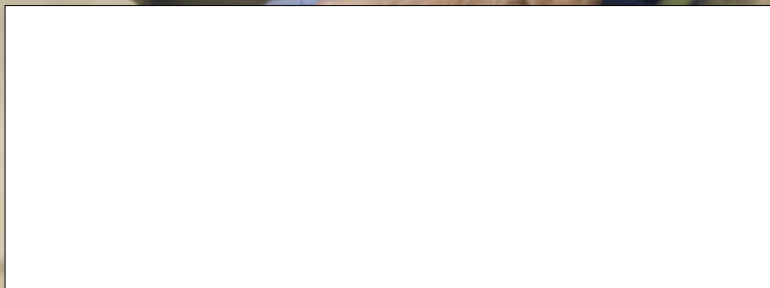
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# CONTENTS

## FEATURE STORIES

NOW HEAR THIS .....6  
THE ALZHEIMER'S DIALOGUE .....8  
DISCOVER THE VARIETY IN NJ WINE COUNTRY .....14

## DEPARTMENTS

NJFA NEWS  
    Conferences, Awards, Financial Planning and More ... 2

FROM THE FOUNDATION  
    The Mission is Ongoing .....3

SOCIAL SECURITY FORUM  
    Social Security Resources .....4

MEDICARE AND YOU  
    Medicare Rules and You .....5

TIDBITS  
    The Key to Finding Happiness .....10

AGING WELL  
    Financial and Estate Plans .....11

MEDICARE ALERT  
    Millions in Medicare Lost .....12

IN THE REAL WORLD  
    Adjusting to a New Heart .....13

PROGRAMS AND BENEFITS  
    SNAP – Don't Leave Money on the Table .....16  
    Affordable Care Gets It's Act Together .....16

FEATURED GRANTEE  
    Urban Community Gardens .....17

WHAT'S COOKIN'?  
    Dinner Made Easy .....18

IN YOUR COUNTY  
    Hunterdon .....20  
    Morris .....21  
    Mercer .....22  
    Middlesex .....24  
    Ocean .....25

OUT AND ABOUT IN NEW JERSEY .....27

WEB SITES AND OTHER RESOURCES .....28

SNAP PHONE NUMBERS .....Inside Back Cover

HELP IS HERE .....Back Cover

# The News from NJFA

Conferences, awards, financial planning and more

The Spring was very busy for NJFA. We've continued to tape our award winning cable show, *Aging Insights*. *Aging Insights* received the JAM Award for Excellence in Senior Programming in May 2012 at the JAM conference held in New Brunswick. It was a great honor and NJFA would like to again thank the team at Piscataway Community TV and our extremely supportive Board of Trustees and Senior Executive Council.

NJFA also spent a lot of time planning and coordinating our 14th Annual Conference. This year's conference, *Addressing the Needs of Diverse Populations*, was held on Thursday, June 14th, at the Crowne Plaza Monroe. More than 200 attendees heard keynote presentations from two nationally known speakers. Over breakfast the audience received low income housing information from Linda Couch of the National Low Income Housing Coalition. At the luncheon we heard from Susan Braun Levine, an author and the first editor of *Ms. Magazine*.



John Heath, MD, on the left and Martin Shenkman, CPA, MBA, JD

The conference also featured many breakout sessions, offering evidence based program information, as well as resources on hot topics in Aging. These sessions included panels on hoarding, community exercise programs, issues for the LGBT community and legal concerns in a healthcare setting. NJFA would like to thank all of our speakers, vendors, sponsors, attendees and of course our volunteers and Board Members for helping us put together another successful conference.



In a first time venture with our friends at Brinton Eaton Wealth Advisors, NJFA held a half-day seminar for CPAs, CFPs and Attorneys on June 19th at Baltusrol Country Club. The program, *Estate and Financial Planning For Aging Clients and Clients Living with Chronic Illness*, featured John Heath, MD and Martin Shenkman CPA, MBA, JD. Dr. Heath talked about recognizing cognitive impairment while Mr. Shenkman talked about financial planning for the aging and chronically ill. (See the article by Bob DiQuollo on page 8).



Grace Egan pictured here with Jennifer Velez, Commissioner NJ Dept of Human Services and Sherl Brand of the Home Care Association of NJ.

Recently, NJFA's Executive Director, Grace Egan was honored at The Home Care Association of NJ's Annual Conference and Exhibition. Grace received the 2012 Martha Esposito Award. The Association recognized Grace, who working with NJFA, has provided leadership in advocacy and policy issues related to caregiving and access to community services.

Summer doesn't seem to be slowing us down here at NJFA either. We continue to plan and tape new episodes of *Aging Insights* and you'll also read in this issue about our continuing work with the Elder Economic Security Index. Plans are evolving for NJFA's Annual Fall Fundraising Event.

Stay tuned for more information about this fun filled afternoon at the theater followed by dinner. Save the date, Sunday, October 21, 2012, New Brunswick, NJ. More details to be released soon.



## Issues and Answers

The mission is ongoing **By Grace Egan, Executive Director, NJFA**

The New Jersey Foundation for Aging (NJFA) tackles a variety of issues and often needs to explore data and in turn share it with policy makers across the state. The NJ Elder Index was originally released in 2009. This Index and its Policy Report presented data on the costs of living for NJ seniors versus their average income and the resulting widening gap for some seniors. While it provided a basic profile, it did not indicate how many seniors were living in or on the edge of poverty, as well as who and where they are.

With the help of the Silver Century Foundation, NJFA is now able to identify in what counties seniors who are living on the edge of poverty reside. A new report with all the details will be released by September. The report will identify the gender, race and housing status of elders living alone or as couples.

The picture of basic costs has remained the same. The most costly item for a single elder over age sixty five is housing expenses. For a renter this is more than 46% of the basic living costs, for a senior with a mortgage it is as high as 60%. These figures were true in 2009 and are still the case in 2012.

In 2009, NJFA released a policy brief with recommendations to help seniors close the widening gap. It suggested increasing affordable housing programs, and improving the access to nutritional programs and community services. Significant progress has been made on improving the access and enrollment of seniors into community nutrition programs. However, the housing objectives seemed out of reach. Given the continued high cost we can see in the recent profile, we are gathering stakeholders to reexamine the policy recommendations.

In 2009 the housing recommendation in particular included:

- ▶ Advocate for increased access to affordable housing
- ▶ Strategies must include efforts to expand the number of Section 8 vouchers available in New Jersey to seniors and low income families.
- ▶ Smart planning dictates that affordable housing options for seniors need to consider the housing priority within or near that setting for health care worker housing.
- ▶ Simplify the application process at the local level. Currently, there is a stalled maze for applying for senior housing. The waiting lists are long and mostly closed. There is duplicity within communities' lists since each site manages independently of the other sites. It is important

to provide a coordinated simplified local application process that assures both access and accuracy.

At the 2012 NJFA conference, two sessions were devoted to housing policy. Linda Couch from the National



*Arnold Cohen, Housing and Community Development Network of NJ and Linda Couch, National Low Income Housing Coalition at NJFA's 14th Annual Conference.*

Low Income Housing Coalition in her keynote remarks let participants know that New Jersey needs 189,000 affordable housing units to address today's need. This is based on the fact that for every 100 extremely low income New Jersey households, there are only 30 affordable and available units. In a follow-up session Linda was joined by Arnold Cohen from the Housing and Community Development Network of NJ who talked about the importance of local advocacy to encourage the growth of more affordable housing units at the municipal level.

As we review the new data and see familiar patterns, it is clear that as boomers and seniors consider downsizing within their communities their affordable options are extremely limited. This is especially true if they want to stay within the community they may have lived in for decades, raised their families, or where they have created a strong supportive network of friends. This is an issue we all need to learn more about; it will radically affect the fabric of NJ communities and create hardships that can be addressed by better "smart planning."



# Social Security Resources

How to get your online information and protect it

There's one trustworthy online source for all your Social Security information, [www.ssa.gov](http://www.ssa.gov).

If you go online and type "social security" into a search engine, like google, you'll probably get a lot of results varying from news stories and sales pitches. But there is only one site you should click on for accurate, up to date information and that is [www.ssa.gov](http://www.ssa.gov).

On the Social Security website you can estimate your retirement benefits, learn about the different programs they offer and even apply online. A new feature is to sign up for your statement online so you can log in and see it anytime by creating a My Social Security account online at [www.ssa.gov/mystatement](http://www.ssa.gov/mystatement).

Why get your Social Security Statement online? It provides you with: estimates of the retirement and disability benefits you may receive; a list of your lifetime earnings according to Social Security's records; the estimated Social Security and Medicare taxes you've paid; and a printable version of your Social Security Statement.

There is no need to fear accessing your information online, creating an account allows you to only see your own information and Social Security will

prosecute anyone that attempts to access information other than their own. In order to get a My Social Security account you must have: a valid E-mail address; a Social Security number; a U.S. mailing address; and be at least 18 years of age. To verify your identity, they will ask you for personal information, including answers to questions that only you should be able to answer. You will be asked to provide your name, Social Security Number, Date of Birth, address, phone number and email. You will be issued a single User ID (username and password).

You will also be offered extra security if you choose it; and the Social Security Administration will comply with federal laws, regulations, and guidelines. The Social Security Administration, as always, is dedicated to helping you safe guard your identity.

Of course you can still receive your paper statement in the mail and you can call the Social Security Administration directly at 1-800-772-1213 or if you are deaf or hard of hearing, call their toll-free TTY number, 1-800-325-0778, at both numbers you can speak to a Social Security representative between 7AM and 7PM. Monday through Friday.

You will also find Medicare information at [www.ssa.gov](http://www.ssa.gov); there are quick facts and definitions of Medicare programs and a link to [www.medicare.gov](http://www.medicare.gov), the only site you should trust for your Medicare information.

For a refresher, Medicare Part A is Hospital Insurance, it helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care and hospice care.

Part B is Medical Insurance, it helps pay for doctors' services and many other medical services and supplies that are not covered by hospital insurance.

To learn more about your Medicare benefits or to request a guidebook, visit, [www.medicare.gov](http://www.medicare.gov) or call Toll-free at 1-800-MEDICARE (1-800-633-4227) or TTY number: 1-877-486-2048.

See the story on page 22 for information about Social Security's Go Direct initiative.

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# Medicare Rules and You

Observational Admissions **By Judy Millner, Gwen Orlowski, Elizabeth Speidel**

Imagine this scenario: you are an older adult who has gone to your local emergency room because you are experiencing shortness of breath. You are diagnosed with congestive heart failure, treated in the emergency room, and then sent to a room in the hospital where you receive additional diagnostic testing and treatment for four days. Have you been admitted to the hospital? Since you are a Medicare beneficiary will Medicare pay for the costs of your hospitalization? You might think so, but this may, in actuality, not be the case. Increasingly, individuals who are hospitalized are having their hospitalizations classified by the hospital as outpatient or observation status, instead of inpatient. This has major implications for Medicare beneficiaries.

Medicare Part A helps pay for the cost of hospital stays if the stay is designated as inpatient. If the stay is classified as outpatient or observation status the Medicare Part B coverage will cover some of the costs, but the deductible and costly co-pays will need to be paid by the patient. Patients who thought that they had a traditional hospital inpatient stay have been shocked when they have found themselves responsible for huge hospital bills. Also, if after a hospitalization an individual needs a period of short-term rehabilitation in a skilled nursing facility for additional skilled care, or physical therapy, Medicare will completely cover the cost of the first twenty days of care. However, this care in a skilled nursing facility will only be covered if the patient has had a qualifying three-day INPATIENT hospital stay. If the hospital stay has been classified as outpatient or observation status, Medicare Part A will not pay for the rehabilitation stay.

Hospitals are using this outpatient/observation status designation to avoid government penalties or non-payments of the hospital stay resulting from Medicare deeming an inpatient hospitalization as inappropriate. Neither the Medicare statute nor the Medicare regulations define the outpatient/observation status, but the definition does appear in various CMS (Centers for Medicare and Medicaid) manuals, including one for beneficiaries entitled "Are You a Hospital Inpatient or Outpatient?" This brochure can be found at Medicare.gov. However, many Medicare advocacy groups do not consider this manual adequate.

A recent study found that across the country observation status has increased dramatically over the past three years. For every 1000 people admitted to the hospital as an inpatient, there has been a 34% increase in the number of people who are classified as observation status. In New Jersey, while the number of individuals deemed to be outpatients

or in observation status rather than inpatient status is lower than many states, there was a 57% increase in the number of people in observation status between 2007 and 2009. Additionally, there is a concern that part of the Affordable Care Act meant to limit re-hospitalizations, which has the laudable goal of improving the quality of care individuals receive at the hospital when they receive treatment the first time, will also have an unintended consequence of increasing hospitals' use of observation status.

So, what recourse do patients have? When an admissions status is amended from inpatient to outpatient/observation status this change must happen while the patient is still in the hospital and the patient is supposed to receive notification. Unfortunately, Medicare currently doesn't provide an appeal route for patients designated as observation status rather than inpatient, but you can find more information about this problem at <http://www.medicareadvocacy.org/>, the website for the Center for Medicare Advocacy.

In summary, it is vitally important for patients receiving care in hospitals to discuss their admission status with their physician and the case management staff. Medicare advocacy groups are actively working on informing the public about this issue and some cases are in litigation. Forewarned is definitely forearmed in this situation, but even the most prepared individuals will be faced with untenable choices.

A friend of one of the authors recently had the following experience. Her father fell, and when her mother tried to help him up, she fractured vertebrae in her back. Her mother called the police who took her father to hospital. He was in the hospital for a little over a week. While he was originally told that he was an inpatient and that he would be transferred to a skilled nursing facility for rehab under Medicare coverage, on the day he was scheduled to be transferred, he was told that he was actually on observation status. Because he couldn't go home (his wife's fractured vertebrae meant she could not do any lifting or other caregiving tasks for twelve weeks), he had to go to the skilled nursing facility, where he was required to pay \$10,000 upfront. The caregiver daughter said that if they had not had the money, her father would have had to go home with her mother who was also recovering from her own serious injuries.

These are the difficult decisions that Medicare beneficiaries currently face and will continue to face if the outpatient/observational versus inpatient admission status issue remains unresolved.

As a Medicare beneficiary, if you are hospitalized it is important to know your admission status; discuss this with your physician.



# Now Hear This...

Sobering facts about hearing loss **By Kip Rosser**

Everyone would agree that while aging does tend to invite a considerable host of challenges and potential ailments, most of them are common topics of conversation. Surprisingly, among the most prevalent of these topics, one is the least talked about. Hearing impairment or loss is still a subject that prompts more avoidance than confrontation. This is very unfortunate for two important reasons; 1) early detection and treatment can inhibit the progression of hearing loss as well as prevent even more serious problems, and; 2) avoidance or denial can deter us from taking advantage of a wealth of resources that make living with hearing loss much more manageable and far less traumatic.

## STARTLING STATISTICS

Hearing loss ranks as one of the most damaging and costly sensory disabilities, yet it remains untreated in approximately eighty-five percent of those directly impacted. It has been called “the hidden disability” since it is not always apparent, either to those that suffer from it or to the family and friends around them.

According to data from a National Health and Nutritional Examination survey, upwards of two thirds of Americans aged seventy and up suffer from hearing impairments that run the gamut from minimal to serious loss. Figures from the National Institute on Deafness and Other Communication Disorders lay out the specifics. Men aged twenty to sixty-nine are twice as prone to hearing loss as women. After seventy, men continue with higher incidence of hearing loss until age eighty, when both men and women have even higher and close to equal rates of impairment. Among younger adults, hearing aids are worn by more women than men, however, by age seventy and over, men are fifty percent more likely to wear hearing aids than women with the same degree of hearing loss. Finally, hearing loss is much less prevalent among African Americans – forty-three percent, compared to sixty-four percent for caucasians. Most devastating of all, a study undertaken by Dr. Frank R. Lin at Johns Hopkins and colleagues at the National Institute of Aging has demonstrated a direct relationship between the severity of hearing loss and the increased risk of dementia and Alzheimer’s disease.

## THE STIGMA

Clearly, it is time to shed light on hearing loss and bring the subject out in the open. What makes the discussion of hearing loss so uncomfortable and frightening?

- ▶ For people in the workplace, discussing or revealing hearing loss may be seen as a liability on the job, particularly if the job requires extensive communication skills
- ▶ Fear of becoming a nuisance or source of frustration to others who may have to repeat themselves
- ▶ Concern that one is now seen by others as diminished, less capable of participating in conversations, in social situations or other activities
- ▶ Feeling embarrassment and shame that one is unable to fully understand what is being said

There is only one way to move past the fears and discomfort: bring the condition out in the open and take charge. Failure to do so can have devastating consequences, with the person facing a seriously declining quality of life:

- ▶ Increased isolation from family, friends and social situations as hearing worsens, leading to severe loneliness
- ▶ Reduction in stimulating activities such as movies, social functions, churchgoing, dining out and more
- ▶ Denial and resentment, believing others are not speaking clearly and that surroundings are too noisy
- ▶ Pretending to hear even though portions of the conversation’s content is lost – resulting in poorer comprehension and being plagued by non sequiturs
- ▶ The now proven risk of cognitive dysfunction, dementia and Alzheimer’s disease

## START BY STAYING AWARE

**Get your hearing tested.** Because hearing loss tends to be a slow progression, it is extremely common for people with hearing loss to actually fail to realize it. They remain unaware of how much they’re missing.

**There is no cure for hearing loss.** There are a variety of causes, the most common being sensorineural degeneration of the nerve cells that line the cochlea (the small part of the inner ear that resembles a snail). The cells, called “hair cells,” send signals from the bones in the middle ear to the auditory nerve which relays them to the brain. Exposure to loud noise and aging causes the cells to die off, usually adversely affecting high frequency sounds like “t” and “s.”

**Hearing aids can help.** For people with mild to moderate high frequency loss, a hearing aid can restore a great deal. However, hearing aids are not corrective like eyeglasses. They do not restore sound to the “normal” way that your ears hear. They use air conduction to amplify and filter sound. Hearing aids are now very sophisticated



computers that allow for fine tuning that coincides with the wearer's specific type of hearing loss. Acquiring a hearing aid is a lengthy process, normally requiring multiple visits to the vendor in order to calibrate it satisfactorily. Many audiologists do not charge for these additional adjustments. Prices can range from \$1,500 to well over \$3,000. It should be noted that Medicare does not currently cover the cost of hearing aids. However, it does cover the cost of surgical cochlear implants.

Newer technologies are being developed all the time, such as "bone conductor" or "bone anchored" hearing aids. Though beyond the scope of this article, a basic run-down can be viewed at [www.anthem.com/medical-policies/policies/mp\\_pw\\_a053311.htm](http://www.anthem.com/medical-policies/policies/mp_pw_a053311.htm).

***Reach out and people will reach out to you.*** Donna Sorkin, former Director of Self Help for the Hard of Hearing (SHHH) advocates starting simply, dealing with the most immediate concerns; determining the severity of the problem, combatting potential depression, and acquiring coping skills that will keep you active and productive.

If you suspect that someone you know may be suffering the onset of hearing loss, reach out today. It can take multiple attempts before that person will take action. If you yourself are reading this and have even the slightest suspicion that your hearing may be impaired, don't retreat or give in to worry and despair. Seek professional help.

There are a tremendous number of programs and services that can help, starting with the list below.

## A SAMPLING OF LOCAL RESOURCES AND LINKS THAT MAY BE OF ASSISTANCE IN PROVIDING INFORMATION AND SUPPORT TO PEOPLE EXPERIENCING HEARING LOSS

### NEW JERSEY STATE AGENCIES

#### **NEW JERSEY DEPARTMENT OF HUMAN SERVICES DIVISION OF THE DEAF AND HARD OF HEARING**

The Division of the Deaf and Hard of Hearing provides information on hearing loss and advocates for people in New Jersey who are deaf or hard of hearing.  
<http://www.state.nj.us/humanservices/ddhh>

#### **NEW JERSEY DEPARTMENT OF LABOR DIVISION OF VOCATIONAL REHABILITATION SERVICES**

The Division of Vocational Rehabilitation Services assists individuals with hearing loss who need assistance with employment because of their disability.  
<http://lwd.dol.state.nj.us/labor/dvrs/DVRIndex.html>

### COMMUNITY ORGANIZATIONS SERVING PEOPLE WITH HEARING LOSS

#### **ASSOCIATION OF LATE-DEAFENED ADULTS-GARDEN STATE**

The Association of Late-Deafened Adults-Garden State is a non-profit association devoted to the needs of late-deafened adults throughout the state of New Jersey.  
<http://www.alda-gs.org>

#### **HEARING LOSS ASSOCIATION OF NEW JERSEY (HLA-NJ)**

The Hearing Loss Association of New Jersey (HLA-NJ) promotes awareness of hearing loss by conducting advocacy and outreach. Regional chapters are available throughout the state to provide support to individuals with hearing loss.  
<http://hearingloss-nj.org/>

### TELECOMMUNICATIONS/ASSISTIVE TECHNOLOGY

#### **TELEPHONES**

A variety of adapted telephones are available to assist individuals who are unable to use the regular phone:

- CapTel: A phone that permits you to LISTEN to the other

person and READ captions of everything they say during your phone conversation.

<http://www.njcaptel.com/>

#### **NEW JERSEY RELAY**

New Jersey Relay is a free telecommunications service that ensures full telephone accessibility to people who are deaf, hard of hearing, deaf/blind or have a speech disability.  
<http://www.njrelay.com/index.php>

#### **ASSISTIVE TECHNOLOGY DEVICE DEMONSTRATION CENTERS**

The NJ Division of the Deaf and Hard of Hearing operates a number of "Assistive Technology Device Demonstration Centers" where the public may view and receive demonstrations of adapted telecommunications such as amplified phones and home safety alerting devices.  
<http://www.state.nj.us/humanservices/ddhh/addc/>

### FINANCIAL ASSISTANCE FOR HEARING AIDS

#### **NEW JERSEY DEPARTMENT OF HEALTH AND SENIOR SERVICES HEARING AID ASSISTANCE TO THE AGED AND DISABLED**

The Hearing Aid Assistance to the Aged and Disabled program provides financial assistance to eligible persons toward the purchase of a hearing aid.  
<http://www.nj.gov/health/seniorbenefits/haaad.shtml>

#### **VETERANS ADMINISTRATION**

Veterans with a service-connected disability for hearing loss or ear-related diseases (including tinnitus) may be eligible for hearing aid services.  
[http://www.prosthetics.va.gov/Hearing\\_Aids.asp](http://www.prosthetics.va.gov/Hearing_Aids.asp)

#### **NATIONAL AND REGIONAL RESOURCES**

The Hearing Loss Association of America maintains a list of national and regional resources that may provide financial assistance for hearing aids.  
<http://www.hearingloss.org/content/financial-assistance-programs-foundations>



# The Alzheimer's Dialogue

Start one now, *before* a diagnosis By Robert J. DiQuollo, CFP®, CPA

**M**any people in their late 50s and 60s think that the possibility of Alzheimer's disease (AD) or the onset of cognitive impairments is far down the road. The reality is that for some it may be, and for others it could be sooner.

In either case, as difficult as it may be to discuss AD and its implications, advance planning before the signs of AD become apparent is essential. By addressing the issue now, you can ensure that your family is in a position to help you protect your assets and carry out your wishes in the event you become incapacitated.

The frequency with which AD is discussed in publications and other major media today attests to the growing prevalence of the disease. Many articles reiterate that financial planning is a key but often neglected component of AD.

No one likes to talk about AD and with good reason. This brain disease slowly destroys memory, thinking, and reasoning skills, and over time, steals a person's ability to carry out simple, everyday tasks. It is the second most feared disease after cancer. According to the Alzheimer's Association, more than five million Americans are currently afflicted with AD and, with the Baby Boomer generation reaching retirement age in 2011 that number could escalate to more than 11 million by 2040.

## MISHANDLING OR NEGLECT OF FINANCIAL AFFAIRS – AN EARLY INDICATOR

Leaving stacks of mail, including bank statements and bills unopened, forgetting how to work with numbers or balance the checkbook, ignoring the monthly bills, giving telemarketers large amounts of money – these are just some behaviors that frequently occur before an AD diagnosis is even made. Judgment can be impaired to the point where the individual with AD can be easily victimized by fraudsters. The elderly are vulnerable to financial scams and someone with AD even more so.

An article appearing in the *New York Times* in late 2010 told the stories of several well-established professionals with AD who eventually lost everything. One physician with a lucrative practice was stripped of all of his assets, leaving him with Medicaid as his only alternative after signing documents presented to him by unscrupulous advisors and business associates. Another anecdote told of a spouse who had to hire a forensic accountant in order to untangle how her ailing husband, an attorney, disposed of all their money.

## THE EARLIER THE CONVERSATION, THE BETTER

As uncomfortable as it might be for you and your children to discuss legal and financial issues in the event of a future AD diagnosis, it is wise to lay the foundation now while you are in good health and of sound mind. If you are in your 50s, initiating these discussions is highly recommended, given current statistics. Stay focused on the end goal – to ensure that you and your assets are protected and that your wishes are honored if you become mentally incapacitated at a later date.

Keep in mind that in the event you become cognitively impaired, you won't be able to depend on professional associates or peers to intervene during the course of everyday business if no prior mandates have been established. The laws that outline the actions that professionals, including attorneys, CPAs, and others should take if their clients appear incompetent are not crystal clear and can be subject to privacy rules.

## A FINANCIAL SUPPORT STRUCTURE IS ESSENTIAL

At this point in time, you may be reluctant to relinquish total control of your finances, but you can start out by having a designate — your child or your spouse, for example — receive duplicates of your monthly bills, bank and brokerage statements, and other important financial documents at an address other than yours. Having these documents reviewed by someone else can help resolve any issues that may arise, ensure the timely payment of bills, and importantly, lessen the likelihood of fraud.

Setting up this kind of support structure now enables you to answer any questions your children may have, obtain their viewpoint, and see how they might handle the responsibility. Consider splitting responsibilities among your children and/or other individuals if it increases your comfort level or makes sense logistically to do so.

This all-important “second layer of protection” can be formalized by granting a power of attorney now or at an agreed-upon, future date. A power of attorney authorizes someone to represent or act on another's behalf in legal and business matters. This is a critical safeguard to put in place in advance of any future cognitive decline.

## PUT A TRUSTED PROFESSIONAL TEAM IN PLACE

Next, with the help of your family, assemble a team to assist you with all of the various issues you must consider. In order to establish a system of checks and balances to help avoid the misappropriation of funds and other abuses, this team of business professionals should be separate

from your family members and other personal advisors you currently have. Subsequent discussions should cover:

- ▶ Long-term care and advance medical directives
- ▶ Estate planning, including wills and trusts
- ▶ The granting of various powers of attorney

A key member of your team should be an attorney that specializes in elder law. Determining when a person becomes unable to make proper decisions for him or herself (legal incompetence) is not clear cut and differs depending on your own personal situation and choices. Your elder attorney can provide counsel on when and how to enable a family member or other trusted individual to manage your money when you are no longer capable of doing so.

Your financial advisor is also an important resource. He or she can help your family:

- ▶ Analyze issues and make decisions
- ▶ Safeguard and invest your assets, including any retirement benefits
- ▶ Determine how best to pay for your care, including choosing the right long-term care policy
- ▶ Identify potential partners, including attorneys, accountants, tax preparers, and other professionals.

Addressing the difficult topic of AD and/or the onset of other cognitive impairments now – and resolving some key issues ahead of time – help ensure that your finances will be managed and protected, with your well-being at the center of every decision.

**Diquollo@brintoneaton.com**

### Alzheimer's Association AD: Ten Key Warning Signs

**In most healthy people diagnosed with AD, symptoms appear after age 60. However, early-onset AD, although rare, can strike people in their 40s and 50s.**

1. **Memory loss that disrupts daily life**
2. **Challenges in planning and solving problems**
3. **Difficulty completing familiar tasks at home, at work, or at leisure**
4. **Confusion with time or place**
5. **Trouble understanding visual images and spatial relationships**
6. **New problems with words in speaking or writing**
7. **Misplacing things and losing the ability to retrace steps**
8. **Decreased or poor judgment**
9. **Withdrawal from work or social activities**
10. **Changes in mood and personality**

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# The Key to Finding Happiness...

...is to stop looking for it **By Scott Guerin, PhD**

It's so common it seems normal in our society; like we're programmed this way. Certainly, our multi-billion dollar advertising industry is a huge culprit in perpetuating this idea. Other factors are family, friends, religion, and other aspects of our culture. And while it can be a powerful motivating factor it also can be detrimental to the quality of our lives, many times creating feelings of worthlessness, emptiness, and depression. What I am alluding to here is the idea that happiness will only come "if only" something would happen or "if only" I finally get the things I want.

I'm sure we have all experienced what it's like to make up mental lists of "if onlys." One common category is things; if only I had a better car, if only I had a better TV, or clothes, then everything would be great and I would be happy. Then there are scenarios; if only the kids would call more, if only the right person would be elected, if only I had a better place to live, if only I would meet the right person, then everything would be great and I would be happy. And a third category is about ourselves; if only I could make more money, if only I was more popular, if only I was more outgoing, then everything would be great and I would be happy. And while it's perfectly fine for these things to make us happy, to hinge our happiness on them is a quite different matter. Deciding that you can live without any of the items on your "if only" list and still be okay is the first step in being happy.

Here's another step you can take in your search for happiness. Find a quiet place to rest comfortably and close your eyes. Now, think about all the things on your "if only" lists, but this time shut down all your plans and, just for a moment, stop wanting, wishing, and planning. Try to accept everything as it is and everything that you are right now, right at this moment, and stay there as long as you can. This can be an uncomfortable experience initially, but if you allow yourself, indulge yourself, just for a moment to accept everything in your life as it is right now, you may begin to experience a very deep sense of peace. Eckhart Tolle in his popular book *The Power of Now* makes an interesting and simple observation. He points out that anything we think about that will take place in the future is not real because it didn't happen yet, and anything that happened in the past is not real because it already happened. So, that means that the only thing that is really "real" is what is happening now, right at this moment. This is where the idea of "living in the moment" comes from and it can be a very freeing experience.

Taking a few moments to disengage from all of the distractions in life and put on hold all the things others tell us, and we tell ourselves that we need to be happy can make a huge impact on your life. And more importantly, you now can better understand that the key to finding happiness is...to stop looking for it!

## Happiness in 50 Words or Less

For every minute you are angry you lose sixty seconds of happiness..

– *Ralph Waldo Emerson*

Let no one ever come to you without leaving better and happier..

– *Mother Teresa*

People are just as happy as they make up their minds to be..

– *Abraham Lincoln*

Happiness quite unshared can scarcely be called happiness; it has no taste.

– *Charlotte Brontë*

Happiness is the meaning and the purpose of life, the whole aim and end of human existence.

– *Aristotle*

The power of finding beauty in the humblest things makes home happy and life lovely.

– *Louisa May Alcott*

I, not events, have the power to make me happy or unhappy today. I can choose which it shall be. Yesterday is dead, tomorrow hasn't arrived yet. I have just one day, today, and I'm going to be happy in it.

– *Groucho Marx*

Happiness is a warm puppy.

– *Charles M. Schulz*



# Financial and Estate Plans

Start making them now! By Helen Hunter, ACSW, LSW

For those of us who are leading busy lives, juggling work and family, financial and estate planning for the retirement years is often treated as a “back burner” issue. However, a sudden illness or disability can throw lives into chaos, so it is very important to have a financial and estate plan in order, for the “rainy day” when they are most needed.

An elder law attorney and a financial planner are two very key professionals who can help people navigate through the myriad of options for investments, insurance and estate planning documents that are needed. You can find elder law attorneys in your area by calling the local Bar Association or using the National Academy of Elder Law Attorney website: [www.naela.com](http://www.naela.com). When looking for a financial planner, look for one with the CFP designation, which stands for “Certified Financial Planner”.

A good financial plan will analyze your income needs and project your living expenses into the future. This calculation allows you to maximize your income today while saving enough for the future. Financial plans can also help with budgeting, so that your income is used as efficiently as possible.

A financial plan will also analyze your investments and make sure that they are appropriate for your age and risk tolerance. With the right balance, your investments will provide income today and adequate growth for the future.

In addition, a good financial plan will evaluate your insurance coverage and make sure that you have appropriate protection. This includes Medigap, long term care and life insurance. An important goal of the planning process is to make sure that individuals have adequate resources for the remainder of their lives. Therefore, a financial planner should also know about any chronic disease or special needs you might have.

Some older people allow insurance policies to lapse as it becomes harder to pay the premiums. Letting policies lapse can be very costly when illness or disability occurs. Older people can also be over-insured, wasting premium payments on unnecessary coverage. A financial planner can advise you on what policies you need.

Approximately 50% of all people over 85 will exhibit some symptoms of Alzheimer’s Disease. Due to this high risk of mental incapacity, individuals should name a trusted family member to make decisions on their

behalf. Legal documents called advance directives are created, usually by an elder law attorney, to ensure that the individual’s wishes are followed in the event of mental incapacity. These documents include a living will, health care surrogate designation, durable power of attorney and, in some cases, a living trust. There is also a new form coming to NJ called POLST which can address your wishes. It is important to make these decisions and get these documents created *before* you become mentally incapacitated. It is also important to inform your family members of your decisions.

An elder law attorney can also make sure that you have the right provisions in place to direct your assets to where you want them to go when you die. This includes having an updated last will and testament, as well as making sure the beneficiary designations on all your retirement accounts, life insurance policies and annuities reflects your current intentions. The elder law attorney will also look at the way you have your home and property titled, so that they are passed on to the right party.

Although most people would prefer to rely on their own financial resources when it comes to paying for long-term care, there may come a time when financial savings have been exhausted and you need to apply for Medicaid. If this happens, you will need professional guidance about the complex rules.

Attorneys have the most updated information regarding the eligibility rules for Medicaid, so it is best to consult legal advice when you consider transferring assets and converting assets into income or establishing special trusts. Financial planners should also be involved in these actions, in partnership with you and the attorney.

It is very important to keep your legal and financial documents properly organized and readily available. Keep your investment, insurance and banking statements in a three-ring binder. Keep your legal documents and insurance policies in a safe deposit box, and make sure that a trusted family member or friend has access. Provide copies of your advance directive documents to your doctor and to the executor of your estate. It is crucial that you share knowledge with your family as to where all of your legal documents are kept. If they are called upon in the future to handle your affairs, they will be very thankful for the information.

**[helenmetsfan@hotmail.com](mailto:helenmetsfan@hotmail.com)**



# Millions in Medicare Lost

Durable Medical Equipment and Fraud **By Charles Clarkson, Esq.**

**D**urable Medical Equipment (DME) is an area that we as taxpayers lose millions of dollars to fraud, waste and abuse. Wheelchairs, scooters, walkers, oxygen supplies, nebulizers, incontinence supplies, hospital beds and other equipment are considered DME.

Examples of fraud in DME can include the following:

- ▶ Shipping more than the amount ordered or what is reasonably necessary
- ▶ Not giving credit when a patient returns items
- ▶ Upcoding - billing for more expensive items than the items actually shipped
- ▶ Billing Medicare for duplicate orders
- ▶ Forging documents that only a doctor is permitted to sign
- ▶ Stealing Medicare numbers to falsely bill Medicare for DME never provided

It is illegal for a medical supplier to make unsolicited telephone calls to Medicare recipients with certain exceptions, such as, you have given written permission for the supplier to call you or the call is about equipment the supplier has already supplied to you. If you receive any unsolicited calls, hang up and report these calls to Medicare at 1-800-Medicare.

Remember to always review your Medicare Summary Notice to see if there are any charges for DME that you never received or you do not need. If you suspect any possible fraud, report it to the Senior Medicare Patrol of New Jersey. We are here to assist you in resolving these issues. Rather than wait the ninety days before you receive your Medicare Summary Notice, set up a MyMedicare account at [www.medicare.gov](http://www.medicare.gov) and you can review your Medicare Summary Notices any time day or night, as soon as they are posted, usually in about a week. On the Medicare website, [www.Medicare.gov](http://www.Medicare.gov), in the MyMedicare box on the right side, click on "Create an Account" and follow the instructions. You will receive a password that you can use to review your statements.

While the Senior Medicare Patrol of New Jersey is here to assist you to fight fraud in DME, Medicare is also taking steps to fight fraud in DME. The Centers for Medicare and Medicaid (CMS), the agency that operates and oversees Medicare and Medicaid, launched a new competitive bidding program for durable medical equipment, prosthetics, orthotics, and supplies (DMEPOS). The program, which was mandated by Congress, requires Medicare to replace the

current fee schedule for a competitive bidding process, resulting in a reduction of out-of-pocket costs for beneficiaries and access to quality items and services.

Suppliers in competitive areas submit bids on selected products. Not every item is subject to competitive bidding. Medicare awards contracts to suppliers who offer the lowest prices on quality items. The price is determined by the median amount collected from all the winning bids.

When a contract is awarded, the supplier must agree to accept assignment for all claims. They are obligated to comply with Medicare rules and be licensed, accredited, and meet certain financial standards. In addition, in order to minimize the risk from fraudulent equipment providers, some DMEPOS will have to post a surety bond.

The competitive bidding program has been implemented in stages, beginning with nine metropolitan areas and includes nine DMEPOS product categories. According to CMS the competitive bidding program has reduced prices significantly for beneficiaries and analysis of claims from 2010 to 2011 indicate that the program has reduced DMEPOS spending by \$202.1 million, representing a reduction of 42%. The biggest savings were in the product categories; oxygen and oxygen supplies, mail-order diabetic supplies, and power wheelchairs.

CMS has carefully monitored complaints since the program's implementation and has found the majority of questions are regarding locating a contract supplier. DMEPOS suppliers have complained that the new bidding program will limit access to supplies and result in unnecessary risks to Medicare beneficiaries. By 2013 the program will be expanded to an additional ninety-one metropolitan areas and a national mail order program for diabetic testing supplies.

Once this new program is instituted nationally, all Medicare beneficiaries will be required to purchase DMEPOS from an accredited supplier in their area or be personally liable for the cost. This will be a big change for Medicare beneficiaries. The Senior Medicare Patrol of New Jersey will keep you advised of the ongoing efforts in this area and any changes that might occur. Check out our web site at [www.jfvs.org](http://www.jfvs.org) and click on the SMP logo.

*Charles Clarkson, Esq. is the Project Director of Senior Medicare Patrol (SMP) of New Jersey.*



# Adjusting to a New Heart

A transplant recipient's story **By Jim Bullard**



**F**or eighteen years, I suffered with cardiomyopathy. Cardiomyopathy refers to heart muscle disease. The damaged heart does not effectively pump blood. This disease usually progresses to the point where a patient develops life-threatening heart failure. In addition, people with cardiomyopathy are more likely to have irregular heartbeats or arrhythmias. During this time, I was taken care of by the best doctors, who prescribed the latest medications and a defibrillator for three years.

As I reflect back on my situation, climbing stairs was out of the question, in fact, I had to carry my laptop around on a roller cart. Walking for more than a city block was impossible without being out of breath. Sleeping at night in a chair was the most comfortable for me because with congestive heart failure the fluid would not allow me to lie down. Many nights, I spent hours sitting at my computer reading the news.

On June 28, 2006, I was fortunate to become a heart transplant recipient at the age of sixty four. The life style which I am experiencing at the age of seventy can be considered a human role model. I firmly believe that the transplant team can only give you the heart and you, as a heart transplant recipient, have to assume certain lifelong responsibilities.

As I recall, certain responsibilities could not be done alone during the first six months of my heart transplant. My caregiver/wife assumed full responsibility for me which included, but was not limited to: transportation back and forth to service providers, ensured medication compliance and assisting with the emotional and physical aspects of my new life.

Some of the medications' side effects and interactions caused hand tremors, emotional stress, weight gain, limb swelling and weakening my immune system. This information was documented so that the Transplant and Psychiatry Teams were made aware of my at home situation. In many instances, this data resulted in the change of medications' dosage or types after some consultation. On a few occasions I suffered some emotional issues and after consulting with my psychiatry team, I was informed that my decision making process may have to change. I experimented with some changes along with medication and it worked for me.

During the first few years after my transplant, there were many daily tests performed e.g., blood test for sugar, blood pressure, and weight gain. Recording this data as well as graphs seemed to work very well

when viewed by the medical teams. I am of the mind-set that these great teams see you for a limited amount of time during your visit and if information from the past week can be viewed, they are in a better position to determine my medical progress.

As I recall, hospitalization took a toll on my body and rehabilitation was a must. I was very fortunate in spending only seven days in the hospital, after which, I entered the rehab center as an outpatient for thirty-five visits. I was encouraged to continue at the Wellness center to take advantage of aerobics and strengthening programs.

Almost six years later as a heart transplant recipient, I am fortunate to be in very good health and enjoying my new life style called "retirement." I religiously abide by rules such as seeing my medical support teams (heart transplant, nephrologists, cardiologists, urologists, dermatologist and dentists) as scheduled. Physical well-being is high on my list, which means going to the wellness center four days per week. My community volunteerism is in the form of: Assistant Babe Ruth Baseball NJ State Commissioner, Second Chance Hahnemann Chapter President, Middlesex County Aging Council, Piscataway Senior Commission, Piscataway Community TV, Cultural Arts Commission and Piscataway Councilman.



## NJFA's 2011 Annual Report

**Available On Our Website:**  
[http://www.njfoundationforaging.org/  
2012Report\\_4pager.pdf](http://www.njfoundationforaging.org/2012Report_4pager.pdf)



Discover the Variety

# In New Jersey Wine Country

By Melissa Chalker, MSW, Program Manager, NJFA

**A**s an avid fan of New Jersey Wineries, I take every opportunity to share with others how great they are. I thought with the recent press around new legislation for wineries and the “Judgment of Princeton” this would be an ideal time to write about New Jersey Wineries.

Many are surprised to find that there are so many wineries in NJ, over thirty, actually. But you shouldn’t be; after all we are the Garden State, right? In fact, the wine business is the fastest growing sector of NJ agriculture. Several new vineyards are opening in NJ and due to the recent legislation there is hope of expansion of sales through shipping.

“The Judgment of Princeton” was an event that the American Association of Wine Economists (AAWE) held at their annual conference, which just happened to be at Princeton University. The event was modeled after the “Judgment of Paris” that took place in 1976. In the “Judgment of Paris” blind wine tastings were set up for nine French judges, for the tasting they tried ten whites and ten reds. In both tastings, wine from Napa, California was declared the winner over the French varieties, which was a huge upset given that the California wine region was unknown at the time.

So, in the “Judgment of Princeton” the nine judges were from France, Belgium and the US and they tasted French wine against New Jersey wine. In this case, three of the top four whites were from New Jersey and third place

in the red category was a New Jersey wine. There were eight wineries from NJ that were selected to participate. Ventimiglia Vineyard in Sussex County was one of them.

Gene Ventimiglia started making wine over thirty years ago based on styles handed down from his father and grandfather. Gene credits his brother, Anthony with providing support and enthusiasm for his winemaking. That led to him growing grapes on a Sussex County farm in 2002 and opening the doors of their tasting room in 2008. It continues to be a family affair, starting with Gene’s wife, Anne, being very involved in the plantings, pruning and crushing of grapes, along with many other things. Gene and Anne’s children are involved with the business through winemaking, sales, and volunteering in the tasting room or at events. Friends have also been known to step up and volunteer to help out, and for that Gene feels very blessed.

You will certainly find when you visit NJ wineries that it is almost always a family affair. This is definitely true at Valenzano Winery in Shamong, NJ. Tony Valenzano and his brother, Mark, grew up on a farm in Shamong where their father made wine as a hobby. Tony told me that when he went away to college his father started to plant his own grapes and before he knew it this little hobby turned into people coming to their house in search of his dad’s wine. So what did Tony do? He encouraged his father to obtain a license to operate a winery, which they did in 1996. It is





important to the Valenzano's that this remain a family business. Tony also stated that, "We want to provide people with great wine at a great price." Valenzano has had great success in getting their wines into liquor stores throughout NJ. If you walk into a store in your town, you will probably find a few of their wines on the shelf. You'll see their top seller, Shamong Red, which is a sweeter red wine, but you'll also see some of their fruit wines and hopefully an increasing amount of their drier wines.

"It is gratifying to see that our wines are on par with some of the best in the world" Gene Ventimiglia said of the recent, "Judgment of Princeton". He added, "What the industry needs now is to have more New Jersey wines available in local wine shops." Gene encourages wine enthusiasts to ask their favorite wine shop to put more NJ wine on the shelf. While Valenzano Winery did not participate in the Judgment of Princeton, Tony was not surprised that NJ wines did so well. Valenzano's wines were judged by a panel put together by *NJ Monthly Magazine*. In that taste test, Valenzano received a gold medal in the Merlot category, as well as in the Other Red category for their Cabernet/Merlot blend.

There is great variety among the wineries in the New Jersey Wine Growers Association. You go from the small,



*Gene and Anne Ventimiglia, of Ventimiglia Vineyard in Sussex County.*

quaint eight year-old tasting room at Ventimiglia, which is accessed by driving up a windy mountain road, to the resort of Renault Winery, which has a golf course, spa, hotel and two restaurants, in addition to their large, rustic tasting room.

When you enter the tasting room at Ventimiglia, you are likely to be greeted by Gene and Anne Ventimiglia, who will treat you like friends and take the time to educate you about their winemaking process and walk you through tasting their six wines, Gene will tell you that his wines take time because he does them right. In contrast, at Renault their tasting room is big and very old, they have been making wine for 147 years and probably have twenty-plus wines available to taste. While their length of time in business, size and winemaking techniques may differ, the experience is the same at every winery; you will learn about wine, you will taste wine and you will meet new people. Which is why, when asked what people should know about NJ Wineries, Tony Valenzano said, "that they can just pop in and sample our wines; that is what we are here for."

To find a list of New Jersey Wineries visit, <http://www.newjerseywines.com/>, you can visit each winery's website or call them on the phone to find out the hours of their tasting rooms.





# SNAP

## Don't Leave Money on the Table

**S**SNAP: the Supplemental Nutrition Assistance Program, provides a monthly benefit (via an electronic card similar to a debit/credit card) to use for groceries.

The SNAP benefit can be helpful, especially to seniors who are struggling to make ends meet. You may have heard of the program and may have even heard friends or neighbors say you'll only get \$16. True, \$16 is the minimum benefit amount and some people will only qualify for that amount, but you could qualify for more. The average SNAP benefit is \$157.66. If you think about it, \$16 is still helpful, think of it as a coupon for \$16 off every month. It's \$16 you can spend on food and be able to use the money you didn't spend at the grocery store to pay for your prescriptions or toward your utility bill.

Think it is too difficult to get SNAP? Here are a few points to know:

- ▶ the SNAP application can be done online
- ▶ you can have an interview with a caseworker over the phone, instead of traveling to the County Office
- ▶ in many cases they can mail you a benefit card, saving another trip to the office

Still stuck wondering if you'll qualify for enough benefits? SNAP benefits can be "rolled" over for up to 90 days. So, if you don't use your benefits one month, you will have double the amount the following month to use towards groceries. While \$16 is the minimum, you

# Families First



could be eligible for more.

Did you know? Someone sixty-five and over, can deduct their out-of-pocket medical expenses when applying for SNAP. When maximized, these deductions can make a difference in determining if you are eligible or how much SNAP benefits you might receive. Deductions include: Medicare costs, supplemental insurance costs, co-pays for doctors visits and prescriptions, dental care and dentures, hearing aids, eye glasses and related expenses and more.

To see if you qualify and for more information, visit [www.njhelps.org](http://www.njhelps.org) or call the NJ SNAP Information Line (toll-free) 1-800-687-9512.

You can also contact your County Board of Social Services, you can find the phone number on the inside back cover of this issue or visit:

**<http://www.nj.gov/humanservices/dfd/programs/njsnap/cwa/index.html>**

October 2011 185 Percent of Federal Poverty Level	
People in Household	Gross Monthly Income
1	\$1600
2	\$2268
3	\$2858
4	\$3447
5	\$4035
6	\$4625
7	\$5213
8	\$5802
<b>Each Additional Member</b>	<b>\$590</b>

# Affordable Care Gets Its Act Together

THE AFFORDABLE CARE ACT strengthens Medicare, offers eligible seniors a range of preventive services with no cost-sharing or co-pay, and provides discounts on drugs when a senior is in the coverage gap known as the "donut hole."

**Medicare Preventive Services** – If you have Medicare, you are eligible for a number of cost-free preventive services. Such as, your first wellness visit as a Medicare Part B enrollee, screenings like, bone mass measurement, diabetes, cholesterol, mammograms, prostate cancer screenings and more.

**Medicare Drug Discounts** – When eligible seniors reach the coverage gap known as the "donut hole" they

will automatically receive a discount on prescription drugs in 2011 and beyond. Seniors can expect additional savings on their covered brand-name and generic drugs while in the coverage gap until the gap is closed in 2020. For example in 2012 they'll pay 50% for brand-name drugs and 86% for generic drugs. In 2013, they'll pay 47.5% for brand-names and 79% for generics.

**Strengthening Medicare** – Under the Affordable Care Act, the life of the Medicare Trust Fund will be extended to at least 2024 as a result of reducing waste, fraud, and abuse, and slowing cost growth in Medicare. This will provide you with future cost savings on your premiums and co-insurance.



# Urban Community Gardens

Program aimed at senior hunger and nutrition **By Jim Simon**

In January 2012, Isles received a Community Grant from the New Jersey Foundation for Aging to support an Intergenerational Gardening Project. The grant was generously matched by Conservation Resources, Inc., who has previously supported Isles' urban agriculture work. This project is designed to support and encourage gardening for seniors by developing innovative structures and strategies to provide senior-friendly growing space in the city. A main component of our intergenerational programming is a demonstration garden for seniors. To create this, Isles is partnering with LIFE St. Francis, a program designed to assist elders to live safely at home while being helped by a team of healthcare experts. The garden is located at LIFE's day facility on Liberty Street in Trenton.



Isles's demonstration garden is designed according to ADA standards, with features such as raised beds, wheelchair-accessible pathways, accessible water sources, and shaded areas/benches. Isles is involving students at our alternative high school, Isles YouthBuild Institute (IYI), in the creation of ADA-approved structures for the garden. IYI students are heavily involved in the creation of the garden, learning about useful construction skills as well as ADA compliance. Students will continue to be involved in the garden after its completion and work with seniors to help maintain the site.

As a demonstration site, this garden will be used to teach other agencies about gardening for seniors and people with disabilities. Isles will develop literature on the project (such as a brochure or pamphlet) and offer tours to showcase its innovative design and structure.

Founded in 1981, Isles, Inc. is a self-help, urban green development organization in Trenton, New Jersey. With a mission to foster self-reliant families in healthy, sustainable communities, Isles develops cost effective, powerful ways to strengthen people and places in challenging urban settings.

Isles's Urban Agriculture work supports Trenton-area residents, schools and other groups to transform vacant urban land into gardens that bring hunger relief, fresh food access, beautification and secure open space in neighborhoods. Isles also operates YouthGrow, a school gardening and environmental education effort that introduces students (pre-K through 12) to the science and art of growing food and flowers, while reinforcing the food, health, and environment connection.

Isles currently supports more than 26 community gardens across the city of Trenton by providing technical and organizational assistance to local residents and other community-based organizations. Over the years, these gardens have played a critical role – at the household level – in helping families meet their food needs by increasing access to fresh and nutritious foods at low cost. Based on data from a community food assessment conducted by Rutgers University, we can document that Trenton residents have fewer fresh food options now than they did five years ago. Therefore, we see the current challenge as how to meet growing demand for fresh healthy food across the entire community. By expanding fresh food production close to where people reside, and finding innovative ways to connect the producers to consumers, we can offer successful hunger prevention and community gardening strategies.

Isles's YouthGrow Project is successfully engaging students grades K-12 and beyond in agriculture and environmental science. Through gardening and growing food, we are able to demonstrate the significance of growing food locally to improve nutrition, reduce the cost of feeding families, and teach children about the critical connection they have to the earth. Isles works with teachers and students at gardens in nine public schools in Trenton and one in Hamilton.





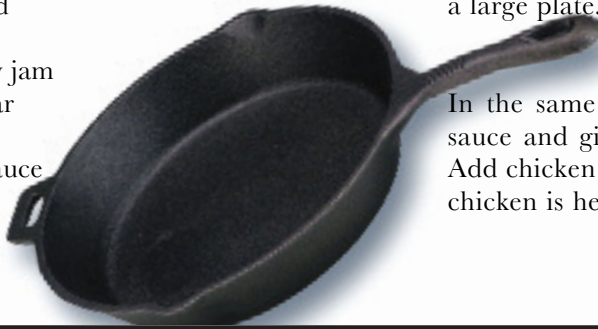
# Dinner Made Easy

With Just One Pan!

## Raspberry Ginger Chicken

### INGREDIENTS

- 1 ¼ lb chicken breast tenders
- 1 tsp salt
- ¼ tsp pepper
- 2 Tbsp olive oil
- 1 small onion, sliced
- 2 cups baby carrots, sliced
- 2 cups broccoli
- 1 Tbsp seedless raspberry jam
- 1 Tbsp white wine vinegar
- 1 Tbsp water
- 1 Tbsp low sodium soy sauce
- 1 tsp ground ginger



### DIRECTIONS

Season chicken with salt and pepper. In a large skillet, heat oil over medium heat, add onion and carrots. Sauté for 5 minutes. Add broccoli and chicken and sauté for 8 minutes, turning occasionally, until chicken is fully cooked. Remove vegetables and chicken to a large plate.

In the same skillet, combine jam, vinegar, water, soy sauce and ginger. Whisk over low heat for 2 minutes. Add chicken and vegetables and stir. Cook on low until chicken is heated through.



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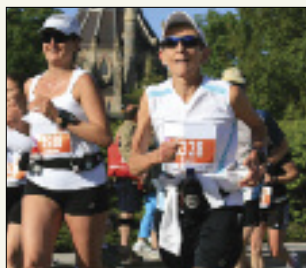
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*New Jersey Foundation for Aging's mission is to support innovative services that allow older adults to live in their communities with independence and dignity.*



The Foundation, founded in 1998, works on policy issues related to older workers, older drivers, economic security, senior hunger, caregiver supports and other key areas that reflect the changing needs of boomers, seniors and caregivers.

The Foundation has several educational and outreach tools including *Renaissance Magazine*. With each issue we reach more than 100,000 readers. While *Renaissance* has a high readership we have a very little support from the readers. We attempt to supplement the \$26,000 costs for the production and mailing of each issue to our readers with advertisers. In order to accomplish this we would need half of the 32 pages to be filled by advertisements. However, we prefer to have more of the pages filled with resource content and topical articles related to caregiver and senior concerns.

Consequently, we must continually monitor and justify the production costs for this resource filled magazine which is directly mailed to our readers. The magazine is costly, but we want to continue delivering it to you. However, we need your financial support to accomplish this.

**Grace Egan**  
Executive Director

**Melissa Chalker**  
Program Manager  
Renaissance Managing Editor

## YOUR DONATIONS MAKE A DIFFERENCE

Please complete this form and mail to: NJ Foundation for Aging, 176 West State Street Trenton, NJ 08608

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**The New Jersey Foundation for Aging is a tax deductible organization. The IRS ID number is 22-3569599**

# HUNTERDON

## Hunterdon County Senior Center – ROCKS !!

Celebrating its 40th year By **Mary Ann Rodenberger**, Executive Director, Hunterdon AAA/ADRC/Senior Center



**F**orty years ago, a county-funded senior multi-purpose center was established offering activities and programs for the senior residents of the county. Over the years, as the county’s senior population has grown, so, too, has this center – both in programs, services and activities – and in visitors to this center.

Now housed in a newly renovated, ADA handicap accessible county building, the County’s Senior Center offers over thirty-five programs and activities (most free of charge) year-round Mondays through Fridays between the hours of 8:30AM and 4:30PM. Here at the Senior Center you’ll find something for everyone including:

- ▶ Fitness Classes (Yoga, TaiChi, Zumba Gold, Healthy Bones, Men’s Fitness)
- ▶ Dance classes (tap, line, square, ballet)
- ▶ Language classes (Italian, German, Spanish)
- ▶ Art Classes/Wood Carving Classes; County Senior Art Shows
- ▶ Recreational activities, including on-site bocce court
- ▶ State-of-the-art Computer Lab offers a wide variety of classes
- ▶ Cultural Trips to Philadelphia and New York City
- ▶ Caregiver support groups
- ▶ AARP Defensive Driving Course
- ▶ Investment Group/Current Events Group/Elder Quest
- ▶ Health Education lectures/blood pressure screenings

- ▶ Volunteer Programs: VITA, Residential Maintenance, Shopper, Bill Payer
- ▶ S.H.I.P. (State Health Insurance Program)
- ▶ Veterans Service Officer – on-site every Wednesday
- ▶ Special events: May – Older Americans Month; Sept – Active Aging, etc.

“On September 7, 2012, we’ll be celebrating the 40th Anniversary of the Senior Center,” said Mary Ann Rodenberger, AAA Director. “Quality of life matters – which translates to active and healthy aging,” noted Ms. Rodenberger. “Over the past 10 years, as Director, I have had the privilege of working with a dedicated staff. Together we have grown the Senior Center offerings to the point that we’ve become known throughout the county as the ‘one stop shop’ for everything pertaining to seniors.”

The County’s Senior Center, also home to the County’s Division of Senior, Disabilities and Veterans Services, now enjoys the new designation of ADRC (Aging & Disability Resource Connection).

As one consumer recently mentioned while visiting Hunterdon’s County Senior Center, “this place really rocks!” Yes, indeed it does. Come see for yourself.

See the back cover of the magazine for a list of all County Offices on Aging.

# MORRIS

## Prevent Falls and Injuries

**Accidents Can Happen at Anytime** By **Theresa Davis**, Director, Morris County Division on Aging, Disabilities and Veterans

**E**xercise, nutrition and home safety are your best tools against broken bones that can take your independence away in the blink of an eye. More than 280,000 people suffer hip fractures every year and the vast majority occurs to people over the age of sixty-five.

### EXERCISE

Exercise builds strong bones and slows the progress of bone-weakening conditions like osteoporosis. It also tones your muscles and helps you move by keeping joints, tendons and ligaments flexible.

It is important to tailor an exercise program to fit your level of ability and special needs. Check and see if your community has a “Healthy Bones” program. No matter what your physical ability, there is an exercise program that can help you use and build up strength. Ask your doctor before beginning any exercise program, especially if you’ve been a couch potato for a few years.

To strengthen your muscles, you can start with a simple walking program. If it’s really something you’re unaccustomed to, ease into it; on day one, walk for one minute in one direction, then walk back. The second day, two minutes. You can gradually increase your endurance, energy level and cardio work. As you build up body tone and resilience, you may want to progress to jogging, hiking, and weight training.

The important thing is to find a regimen that fits your lifestyle so you are more likely to stay with it. For example, if you are an ardent shopper, try parking at a distance from the store and walking a few more yards every day, or start using the stairs instead of the elevator or escalator. Many malls have morning walking programs so you can exercise and limber up before hitting the sales racks!

### NUTRITION

In addition to exercise, your body needs calcium to build and maintain strong bones. You can get this important mineral from a variety of foods. Milk and dairy products are the best sources, but green leafy vegetables also contain calcium. To get the most out of calcium, you need to maintain a balanced diet because the body needs vitamins A and C in order to absorb the calcium.

### HOME SAFETY

No matter what shape your body is in, you can prevent a lot of black & blue, sprained joints and broken bones by eliminating hazards in your house.

You can protect yourself by making simple changes in how the furniture is arranged, keeping paths clear and having good lighting. Take a look around your house and make sure that:

- Stairs and landings are clear and well-lit
- Loose floorboards or tiles are repaired immediately
- Area rugs are securely fastened to the floor
- Electrical cords are not in walking areas
- Dishes and cooking equipment are in easy reach
- Floors are kept clear of clutter
- Non-skid strips are in the tub or shower area

Your local Office on Aging or Fix-It program may have a “Safety Inventory” a checklist that you can use as you safety check your home.

See the back cover of this magazine for a list of County Offices on Aging.

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## GO Direct Initiative:

**Time Is of the Essence!** By Eileen Doremus, Director, Mercer County Office on Aging

If you receive any of the following federal benefits, the following article is important for you to read.

- ▶ Social Security
- ▶ Supplemental Security Income (SSI)
- ▶ Veterans' Benefits
- ▶ Civil Service Wage Salary or Retirement Payments
- ▶ Military Wage Salary or Retirement Payments
- ▶ Railroad Retirement Board Payments
- ▶ DOL/Black Lung

March 1, 2013: does this date hold special meaning to readers? If you receive any of the federal benefits listed above then it is important to read on! Everyone who gets a paper check for their federal benefits must switch to an electronic payment method by March 1, 2013. This is being done to save taxpayers the cost of expensive mailing processes and to ensure you receive your benefits. (More than 540,000 Social Security and Supplemental Security Income checks were stolen in 2010!)

The electronic payment choices that the Federal government recommends are **Direct Deposit** or **Direct Express Debit MasterCard**.

**Direct Deposit** allows automatic electronic payments into your bank account or credit union. Your bank can assist you in this process or you can sign up by contacting Social Security or by going online to <http://www.godirect.org>.

If you do not have a bank account, you will receive your benefits in the form of a debit card via **Direct Express Debit MasterCard**. Social Security or other federal benefits will be deposited in a card account (similar to a debit card account) whereby you "draw down" on the total amount on your card by using it in routine transactions such as making purchases at stores, paying bills or withdrawing cash for your personal use. Make sure to visit [www.usdirectexpress.com](http://www.usdirectexpress.com) to learn more.

A third way to receive your federal benefits is to set up an **Electronic Transfer Account**. This is a low-cost account for recipients of Federal payments. This is designed for federal payment recipients who do not have or may not qualify for a checking or savings account. These accounts are protected from being garnished or attached. (These are legal terms that mean to be able to collect money or property that belongs to a lender or debtor.) It is strongly advised that one examine the exceptions to this type of account before signing up. All federal benefits are protected but it is imperative you receive good

guidance on this process. For more information online, visit <https://www.eta-find.gov>.

Your local Office on Aging can also guide you to resources to help you make these important decisions. Call your local Office on Aging at 1-877-222-3737 to learn more.

[edoremus@mercercounty.org](mailto:edoremus@mercercounty.org)

### The Best Ways to Connect to the Social Security Administration

You can use the Social Security Administration's automated telephone services, 1-800-772-1213, to get recorded information and conduct business 24 hours a day.

If you cannot handle your business through automated services, speak to a Social Security representative between 7AM and 7PM, Monday through Friday.

If you want information and directions to the Social Security office that serves your area, just enter your U.S. Postal Service five-digit ZIP code at:

[www.socialsecurity.gov/locator/](http://www.socialsecurity.gov/locator/)  
and select "Locate." You'll get information about your local Social Security office and other agencies in your area that may be able to help you.

### Behind the Scenes at Your Local Offices on Aging

Typically, summertime offers a slower pace in one's activity level. Not so at your local Office on Aging – they are busy places! Summertime presents opportunities to continue reaching its older adult population offering cooling site locations for those needing relief from the heat and by distributing farmers market checks to assure access to fruits and vegetables for healthy and nutritious summertime eating. But this is also time when planning for the submission of the County Area Plan is in full swing. Public hearings are advertised and held to assess the county's older adult needs and concerns. County offices tally the results of year-long outreach, focus groups and gathered statistics to formulate their upcoming 3-year Area Plan.

Each County Office on Aging prioritizes their needs



and develops plans to directly serve or subcontract with existing organizations and agencies to deliver the vital programs and services that will allow older adults in New Jersey to stay independent and secure in their residences of choice.

As the Offices on Aging continue developing their business practices as Aging and Disability Resource Connections (ADRC), this three year plan will encompass new challenges. How will Offices on Aging address the Baby Boom population? What programs and services can support the over one million caregivers in New Jersey? How will New Jersey counties respond to the new changes proposed in Medicaid? How do we plan for the changes in health care associated with the Affordable Care Act?

Stay tuned to this column for future updates on Office on Aging activities or call your local Office on Aging at 1-877-222-3737 and let them know you are interested in what they do!

## Mercer County Launches the Senior Farmers Market Nutrition Program (SFMP)



On June 29, 2012 the Mercer County Office on Aging and Nutrition Program teamed up with Trinity Cathedral in Trenton to mark the beginning of the Senior Farmers Market Nutrition Program (SFMP). County Executive Brian M. Hughes welcomed representatives from the US and State Department of Agriculture and Department of Health and Human Services and over 100 older adults to Trinity Cathedral to highlight the distribution of Farmer's Market checks to eligible older adults in Mercer County. Representatives from the NJ Anti-Poverty Coalition also met with many older adults to explore additional food benefits through the Supplemental Nutrition Assistance Program (SNAP).

This is the fourth year that this "collaboration of a community that cares" is working together to address the hunger needs of older adults. The County Offices on Aging and Nutrition along with other agencies offer

opportunities for programs and services to encourage healthy eating. Pineland Farms, Inc., a popular farm stand in the Trenton Farmers Market, set up an on-site market so recipients could purchase fresh produce.

Call your local Office on Aging to learn how you can participate in the SFMP. See the back cover of the magazine for a listing of County Offices on Aging.

## Active Advocates Address Needs of Older Adults in New Jersey

Each County Office on Aging, as mandated by the Older Americans Act, has an Advisory Council established to advise and support the activities carried out by the Office on Aging. The make-up of each Council is representative of the diversity in each county; therefore, the composition of the Advisory Council "shall include individuals and representatives of community organizations who will help enhance the leadership role of the area agency (Office on Aging) in developing community-based systems of services." (From Older Americans Act: Title III Regulations, Sec. 1321.57)

On Advisory Councils one will find more than fifty percent older persons that include minority representation; representatives of older persons and those who are health care, supportive services and veterans services providers, those with leadership skills in the private and voluntary sectors, local elected officials and the general public.

New Jersey's County Offices on Aging Advisory Councils have made a commitment to working more cohesively on issues of federal or statewide importance. The New Jersey Association of Area Agencies on Aging (NJ4A) received a grant from the National Association of Nutrition and Aging Services Programs (NANASP) which enabled Council members to gather at Meadow Lakes in East Windsor, Mercer County and hear from national, state and local officials about issues important to them, including the Reauthorization of the Older Americans Act. Additionally, county councils now meet regionally to maintain their advocacy activity and learn what local issues need support and attention.

Advisory Councils participate in the development of the County Area Plan; the document that defines the mission of the Office on Aging and identifies plans for programs and services within their counties. Councils also assist in conducting public hearings, review and comment on community policies, and programs and actions affecting older adults.

To learn more about your County Office on Aging Advisory Council call 1-877-222-3737.

## The Arts

**Health and well-being** By **Laila Caune**, Director, Middlesex County Office of Aging and Disabled Services

Creativity is a basic human need and everyone is naturally creative in some way. How do the arts and creative expression promote health with aging? Creativity, some scientists say, plays an important role in healthy aging. Even though our brain ages, it doesn't diminish our ability to create.

Studies show that older adults who regularly participate in creative activities, through active involvement such as singing, painting, playing an instrument, etc., or just by participation as a member of the audience, does enhance physical, emotional, spiritual and social well-being.

The universal language of the arts dissolves boundaries, celebrates the human spirit, and builds communities that are diverse, intergenerational and multi-cultural.

Actress Sophia Loren is quoted as saying, "There is a fountain of youth: it is your mind, your talents, the creativity you bring to your life and the lives of the people you love. When you learn to tap this source, you will truly have defeated age."

The New Jersey State Council on the Arts fosters creativity and a better quality of life for older adults in New Jersey. Carol Ann Herbert, former Chair of the NJ State Council on the Arts had written, "We know that involvement in the arts fosters vital feelings of connectedness and accountability that are often missing for older people."

The Jane Voorhees Zimmerli Art Museum in New Brunswick has also reported that older adults who commit to volunteer positions at the museum feel they exercise their minds and stay sharp. A retired volunteer at the museum said, "I get to open a new world to people through the arts and that fills a void for me both personally and professionally. I am constantly challenged to learn and share fascinating things."

The Middlesex County Office of Aging and Disabled Services clearly recognizes that creativity matters and sponsors the Middlesex County Senior Art Contest. Professional and non-professional Middlesex County residents over the age of sixty are able to submit one entry, completed within the past three years, to the contest. This year's show, open to the public, is being held at the Studio Art Gallery Performing Arts Center, Middlesex County College, in Edison from July 16 to August 17.

Participants are able to express their creative talents in various art form categories including: acrylic, digital imagery, craft, drawing, mixed media, oil, pastel, photography, print, sculpture and watercolor. The winners from both professional and non-professional categories are entered into the Statewide Senior Art Contest. Call your County Office on Aging to find out about the Senior Art Show in your County, see the back cover for the number to call.

### HELP KEEP US UP TO DATE

Please fill out and return this coupon to: **Renaissance Magazine - NJFA**, NJ Foundation for Aging 176 West State Street, Trenton, NJ 08608 Tel: 609-421-0206, Fax: 609-421-2006

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AUG/SEPT 2012

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## OCEAN

## Frequently Asked Questions...

...About County Offices on Aging **By Jane Maloney**, Executive Director, Ocean County Office of Senior Services

**T**here are twenty-one County Offices on Aging in New Jersey to coincide with all the counties. We are part of a vast national network established by the Older Americans Act of 1965 with the mission of promoting the dignity and independence of older adults.

### **WHY IS THE OFFICE OF SENIOR SERVICES ALSO KNOWN AS AN AREA AGENCY ON AGING (AAA)?**

It's the local governmental planning agency for matters relating to aging, serving as the focal point that older adults and their families can turn to for information regarding services and programs. Since counties are very different, it makes sense for the planning and coordination to begin at the local level.

### **WHAT TYPE OF INFORMATION AND ASSISTANCE IS AVAILABLE AT THE OFFICE OF SENIOR SERVICES?**

We keep a large inventory of information regarding transportation, housing, entitlements such as PAAD (Pharmaceutical Assistance for the Aged and Disabled), Medicare, Medicaid, senior centers, outreach, property tax relief programs, etc. We also provide a Resource Directory for Older Adults that contains a comprehensive listing of services available. A Resource Directory is always offered to a caller or visitor.

### **IS ANY OF THIS INFORMATION ON THE INTERNET?**

Yes, we have comprehensive resources and important links available through our Ocean County web page: [www.co.ocean.nj.us](http://www.co.ocean.nj.us). Many County Offices on Aging have web pages on their county's website.

### **HOW ARE SERVICES DELIVERED?**

The beauty of the Older Americans Act (OAA) is that it provides the opportunity for a county to deliver services in a way that fits the county's unique structure/capacity; however, the OAA does mandate that each county provide certain key areas of support

**Access services include:** Information and Assistance, Benefits Screening, Extended Assessment, Care Management, Transportation, Assisted Transportation and Language Translation.

**Home support includes:** Volunteer Friendly Visitors, Telephone Reassurance, Residential Maintenance, Housekeeping, Certified Home Health Aide and Emergency Services etc.

**Community support includes:** Adult Day Services, Adult Protective Services, Legal Assistance, Physical Health, Mental Health, Physical Fitness, Education and Socialization/Recreation.

**Nutrition support includes:** Congregate Meals, Home Delivered Meals, Nutrition Education and Counseling.

**Caregiver support includes:** Information and Assistance, Residential Maintenance, Respite, Caregiver Support, Physical Health, Mental Health, Caregiver Options Counseling, Education, In-Home Education and Support and Trained Volunteer Assistance.



### **WHAT IF YOU HAVE NO TRANSPORTATION TO A NUTRITION SITE OR SENIOR CENTER?**

Transportation is provided at nutrition sites and senior centers.

### **DOES THE OFFICE OF SENIOR SERVICES PROMOTE HEALTHY AGING?**

Yes, we administer the HealthEASE program in Ocean County which serves older adults at all levels of the health spectrum, from those experiencing no health issues to those with multiple chronic health challenges. Research proven HealthEASE programs include self-management of ongoing illnesses, non-aerobic exercise, walking, mind-body connection, health education, health screenings and volunteer opportunities.

To reach us call 732-929-2091 or toll free at 1-800-668-4899. For a list of all twenty-one County Office on Aging see the back cover of this issue.

# COMMUNICATIONS Lifeline

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## What are the Benefits of Link Up America & COMMUNICATIONS Lifeline

Through **Link Up America**, new, eligible customers receive a 50% discount on their initial residential phone connection charge. The remaining fees can be paid in 12 months.

Under the **Communications Lifeline program**, Verizon NJ residential telephone customers may be eligible to receive free or discounted local telephone service. **Communications Lifeline program participants can receive:**

- Discounted flat rate residential phone service including touch-tone service
- Additional optional features such as caller ID or three-way calling

### *How do you apply?*

All you need to do is call NJ SHARES at **1-888-337-3339** or log onto **www.njshares.org**

COMMUNICATIONS Lifeline





**GROUNDS FOR SCULPTURE**

126 Sculptor's Way, Hamilton, NJ (Mercer County)

**Wine Tasting at Toad Hall Shop: Hallmark Wine Series  
Friday, August 17, 2012 – 5:30PM**

At Toad Hall Shop & Gallery, located across the courtyard from Rat's Restaurant. \$10 per person, which will be applied toward your meal should you choose to dine at Rat's following the tasting. Please call Rat's Restaurant at (609) 584-7800 to reserve your place. Topic of Discussion: Down Under: Australia and New Zealand

**The 2012 GFS Poets' Invitational  
Sunday, August 26, 2012 – 2PM**

Calling all area poets, writers, and musicians. To reserve a place call (609) 586-0616.

**Atelier Tour**

**Wednesday, September 12, 2012 – 5:30PM**

Tour the famed Johnson Atelier and the cutting edge Digital Atelier to get the inside "scoop" on how sculpture is made. Tours begin with refreshments and are led by Johnson Atelier Executive Director Charles Haude and CEO of the Digital Atelier John Lash. To register for the tour, call (609) 586-0616. \$20 Members; \$30 non-Members.

**FREE MOVIES UNDER THE STARS**

Excursion Park, Sea Isle City, NJ (Ocean County)

**August 14, 2012 – 8:30PM**

For more information contact (609) 263-8687 ext. 4

**GAZEBO CONCERT SERIES**

Catherine Dickson Hofman Branch of the  
Warren County Library, Blairstown, NJ (Warren County)

908-362-8335

**August 17, 2012 – 7:00PM**

Claire Reynolds - bold blues and cowboy country

**August 24, 2012 – 7:00PM**

Janel LaBelle - contemporary rock and folk

**ABSTRACT EXPRESSIONS GALLERY  
SUMMER SHOW**

Mount Holly, NJ (Burlington County)

**Through August 31, 2012**

Paintings and sculptures by Frank Bowman Kimmel and abstract paintings, "From Rhythm to Form" by artist Marsha Solomon. [ABstractEXpressionsGallery@comcast.net](mailto:ABstractEXpressionsGallery@comcast.net)

**JAZZ IT UP FESTIVAL**

Allaire State Park, Farmingdale, NJ (Monmouth County)

**September 1 & 2, 2012 – 12:00PM-5:00PM**

Call (609) 588-0085 for more information on admission fees and reservations. <http://www.newjerseywines.com>

**HEFTY HARVEST AND SCARY SCARECROWS  
FAMILY FESTIVAL**

Camden Children's Garden Camden, NJ (Camden County)

**September 8 & 9, 2012 – 1:00PM-4:00PM**

The Garden's annual celebration of the bountiful harvest includes games, crafts and more. Call (856) 365-8733 or email: [info@camdenchildrensgarden.org](mailto:info@camdenchildrensgarden.org)

**46TH ANNUAL SUSSEX COUNTY  
ART SOCIETY SHOW & SALE**

Old Lafayette Village, Lafayette, NJ (Sussex County)

**September 26 - 27, 2012 – 12:00PM-5:00PM**

Original paintings, drawings, photography and sculpture created by talented local artists. Show hours are Saturday 10am-6pm and Sunday 10am-5pm. Village Hall. Route 15 and 94. (973) 383-8323.

<http://www.lafayettevillageshops.com/calendar.htm>

**CAPE MAY WINE FESTIVAL**

Lewes Ferry Terminal, Cape May, NJ (Cape May County)

**October 6 & 7, 2012**

For more information: [www.newjerseywines.com](http://www.newjerseywines.com)

**GRAND HARVEST WINE FESTIVAL**

Fosterfields Living Historical Farm

73 Kahdena Rd, Morristown, NJ (Morris County)

**October 13 & 14, 2012**

For more information: [www.newjerseywines.com](http://www.newjerseywines.com)

# Web Sites and Other Resources

Who to Call, Where to Go and What to Look For

## FINANCIAL LITERACY RESOURCES

Financial Literacy: Important for Everyone!  
www.360financialliteracy.org

## INFORMATION ON INVESTING WISELY

www.finra.org/investors • www.sec.gov/investor  
www.choosetosave.org • http://wiseupwomen.tamu.edu

## CONSUMER PROTECTION

Office of Consumer Protection, Division of Consumer Affairs,  
P.O. Box 45025, Newark, New Jersey 07101 800-242-5846, or  
973-504-6200 www.njconsumeraffairs.gov

## FIGHT SENIOR FRAUD

Senior Fraud Education and Protection Program, Division of  
Consumer Affairs, State of NJ Toll-free hotline 1-877-746-7850

## THE FEDERAL TRADE COMMISSION

Federal Trade Commission (FTC) www.consumer.gov  
Federal Trade Commission Consumer Response Center  
600 Pennsylvania Avenue, NW Washington, DC 20580

## STOP TELEMARKETING CALLS

www.donotcall.gov or 1-888-382-1222

## STOP JUNK E-MAILS

Forward unsolicited commercial email (spam), including  
phishing messages, directly to the FTC at: spam@uce.gov.  
These messages aid law enforcement agencies.

## HOUSING COUNSELING

NJ Home and Mortgage Finance Agency – Help for home  
owners, renters and first time home buyers. Deal with afford-  
able housing, mortgage and foreclosure counseling, etc.  
http://www.state.nj.us/dca/hmfa/index.shtml

## LEARN ABOUT SCAMS

www.lookstoogoodtobetrue.com is a web site sponsored by  
United States Postal Inspection Service and the FBI can be used  
to read about scams and information on how to protect yourself.

## PROPERTY TAX REIMBURSEMENT

1-800-882-6597. www.state.nj.us/treasury/taxation/  
propfrez.shtml

## CREDIT REPORTS

www.annualcreditreport.com or 877-322-8228  
Annual Credit Report Request:  
PO Box 105281 Atlanta, GA 30348

## RUTGERS COOPERATIVE EXTENSION

Find your County Office and learn about the Master Gardener  
Program and other agriculture news and information.  
njaes.rutgers.edu/extension/

## NJ ANTI-HUNGER COALITION

Find a local food bank/pantry. Learn about volunteer and  
advocacy opportunities. http://njahc.org/

## SOCIAL SECURITY ADMINISTRATION

Learn about retirement, disability and survivor benefits, apply  
on line and find answers to Social Security questions.  
http://www.ssa.gov/

## MEDICARE

Learn about Part A, B, C and D. Research plans and get answers  
to benefit questions. Get enrollment information.  
http://www.medicare.gov/default.aspx

## STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

Find your local office for assistance with applying for and  
understanding your different health insurance options.  
www.state.nj.us/health/senior/sashipsite.shtml

## NJ HELPS

Visit this site to determine if you are eligible for benefit pro-  
grams such as SNAP (Food Stamps) or NJ Family Care  
(Medicaid). http://www.njhelps.org/

## NJ ONE APP

Visit this site to apply for benefit programs such as SNAP (Food  
Stamps) or NJ Family Care (Medicaid).  
https://oneapp.dhs.state.nj.us/

## NJ SHARES

To find help with utilities such as energy, phone and water.  
http://www.njshares.org/

## NJ DEPARTMENT OF COMMUNITY AFFAIRS ENERGY ASSISTANCE

To get information about LIHEAP, Universal Service Fund and  
Weatherization program.  
http://www.state.nj.us/dca/divisions/dhcr/offices/eap.html

## PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

To see if you are eligible for PAAD or Senior Gold and learn how  
to apply. http://nj.gov/health/seniorbenefits/paad.shtml

## FREE COPIES OF RENAISSANCE MAGAZINE

Not on the mailing list? Want a friend to be able to read *Renaissance*? This issue as well as back issues  
(in case you missed one) are waiting for you online at:

www.njfoundationforaging.org/ren.html

# SNAP

The Supplemental Nutrition Assistance Program

## See If You're Eligible for SNAP in Your County

**ATLANTIC COUNTY**  
Department of Family and  
Community Development  
Atlantic City Office  
(609) 348-3001

**BERGEN COUNTY**  
Bergen County Board  
of Social Services  
(201) 368-4200

**BURLINGTON COUNTY**  
Burlington County Board  
of Social Services  
(609) 261-1000

**CAMDEN COUNTY**  
Camden County Board  
of Social Service  
(856) 225-8800

**CAPE MAY COUNTY**  
Cape May County Board  
of Social Services  
(609) 886-6200

**CUMBERLAND COUNTY**  
Cumberland County Board  
of Social Services  
(856) 691-4600

**ESSEX COUNTY**  
Essex County Dept  
of Citizen Services  
Division of Welfare  
(973) 733-3000

**GLOUCESTER COUNTY**  
Gloucester County Board  
of Social Services  
(856) 582-9200

**HUDSON COUNTY**  
Hudson County Dept  
of Family Services  
Division of Welfare  
(201) 420-3000

**HUNTERDON COUNTY**  
Hunterdon County Division  
of Social Services  
Divison of Welfare  
(908) 788-1300

**MERCER COUNTY**  
Mercer County Board  
of Social Services  
(609) 989-4320

**MIDDLESEX COUNTY**  
Middlesex County Board  
of Social Services  
(732) 745-3500

**MONMOUTH COUNTY**  
Monmouth County Division  
of Social Services  
(732) 431-6000

**MORRIS COUNTY**  
Morris County Office  
of Temporary Assistance  
(973) 326-7800

**OCEAN COUNTY**  
Ocean County Board  
of Social Services  
(732) 349-1500

**PASSAIC COUNTY**  
Passaic County Board  
of Social Services  
(973) 881-0100

**SALEM COUNTY**  
Salem County Board  
of Social Services  
(856) 299-7200

**SOMERSET COUNTY**  
Somerset County Board  
of Social Services  
(908) 526-8800

**SUSSEX COUNTY**  
Sussex County Division  
of Social Services  
(973) 383-3600

**UNION COUNTY**  
Union County Division  
of Social Services - Elizabeth  
(908) 965-2700

**WARREN COUNTY**  
Warren County Division  
of Temporary Assistance  
and Social Services  
(908) 475-6301