



NEW JERSEY
FOUNDATION FOR AGING

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Support Groups

And More

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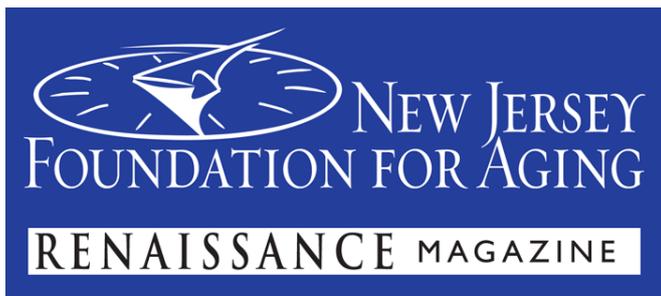
Where Does It Begin?

Where Does It End?

IDEAS AND IDEALS

NJFA Board Members Speak Out





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In Full Swing

Twenty years and going strong

THANK YOU AFFINITY FEDERAL CREDIT UNION FOUNDATION!

In May, two representatives from Affinity Federal Credit Union came to visit us here at NJFA to present us with a \$2500 grant award. NJFA is proud to receive this generous support from Affinity Federal Credit Union Foundation. Grants and donations allow NJFA to continue not only filling the pages of this magazine with great information and resources, but also to continue our policy and advocacy work, as well as host our Annual Conference. Speaking of which...



Oscar Cordoba from Affinity Federal Credit Union presents NJFA's Executive Director, Melissa Chalker with a grant award.

NJFA'S 20TH ANNUAL CONFERENCE

This year's program was held at the National Conference Center in East Windsor on Tuesday, June 12th. The 2018 Morning Keynote Presentation will be given by Robyn Stone of LeadingAge. Dr. Stone will provide an overview of the key factors that will drive the demand for aging services over the next two decades, the major challenges facing policymakers, providers and consumers, and ways in which all the stakeholders may address these challenges and take advantage of opportunities to help older adults to age successfully in the community in New Jersey and across the country.

The Luncheon Keynote is Alison Thomas-Cottingham, Ph.D. Associate Professor, Department of Psychology, Rider University who will present- Let's Talk About It- Speaking to Older Adults About Sexual Health.

The Conference Workshops will focus on advocacy and policy tools as well as Best Practice Models for direct practice and disease prevention within community service programs & other care settings. Workshop topics include, but are not limited to, sleep health, understanding disability laws, village models, and housing policy.



AGING INSIGHTS



Top: Melissa Chalker on set with Deborah Levine and Ted Taylor. Bottom: Melissa on set with Mitchell Feather

We are halfway through 2018 already and that means that there are already six Aging Insights episodes for you to watch, find them online via the links below. In an episode which aired in May, Melissa Chalker, Executive Director, interviewed two guests about the Conversation of Your Life program, part of NJ Healthcare Quality Institute's Mayor's Wellness Campaign (read more on page 6). In June you can catch Episode 81 Cyber Security Tips, featuring Mitchell Feather of Creative Associates, walking us through the dos and don't of internet use and of course-how to make a secure password! And finally, the upcoming July episode, Staying Fit, which features fitness professionals teaching us both Zumba and Chair Yoga!

Aging Insights is currently broadcast on more than seventy public access TV stations. If you missed them when they were on TV or if it's not available in your area, the shows can also be watched online either via NJFA's website at www.njfoundationforaging.org/aging-insights or on our YouTube channel at:

<https://www.youtube.com/njfoundationforaging>

STILL CELEBRATING

As we told you in the last issue, NJFA is celebrating its 20th Anniversary in 2018. In this issue, you will see an interview with two of NJFA's current Board members. Check out page 13 for all of the details.

NJFA is proud of the work we have done over the past twenty years and look forward to bringing you more information and resources to help you age well!



What's Next

Celebrations and transitions by **Melissa Chalker**

In the last issue we celebrated twenty years of NJFA with some history and “backstory” on the creation of the Foundation. And since then, we’ve been spending some time thinking about not only the past twenty years, but the next twenty. What does the future of NJFA look like? We will spend some time in this issue talking to some of NJFA’s Board members, about just that- how are we doing and what’s next?

Part of what’s next is a change in leadership at NJFA. After twenty years and playing an integral role in establishing NJFA, Grace Egan is moving on from her time as Executive Director. Grace has hesitated to call it a retirement, but rather defines it as “working differently” – I am sure many of you can relate. On behalf of our Board of Trustees, we wish to thank Grace for all of her hard work and dedication.

I am excited that after ten years of working side by side with Grace at NJFA, the Board has selected me as the new Executive Director. I have enjoyed working on, not only this very magazine that you are reading, but also taking on the new adventure of a TV Program, (Aging Insights) in 2011, as well as the ongoing policy, advocacy and grantmaking

work of the Foundation. I hope to uphold the legacy of NJFA created by Grace and the founding trustees, while also taking NJFA into the future.

I am pleased to present you with this latest issue of Renaissance magazine, chock-full of information, resources and stories. See page 13 for more celebration of NJFA’s 20th Anniversary. In NJFA news you will see a recap of our most recent happenings – like Aging Insights, and on page 6 you can see an expanded article about the Conversation of Your Life project which was featured in the May episode of Aging Insights. And on page 8 you will see more information about Cyber Security from Mitch Feather, the guest on the June episode of Aging Insights.

As usual, the back of the magazine is full of useful phone numbers and websites. If you are looking for something and you don’t see it covered – let us know! Or if you’ve got a story to share and would like to see it in the pages of Renaissance magazine- send it along. You can email us at office@njfoundationforaging.org or call us at 609-421-0206.

Melissa

When Change is Around the Corner

Life changes very quickly, in a very positive way, if you let it.

— Lindsey Vonn

Life is a series of natural and spontaneous changes. Don't resist them - that only creates sorrow. Let reality be reality. Let things flow naturally forward in whatever way they like.

— Lao Tzu

If your life changes, we can change the world, too.

— Yoko Ono

Scientists are not delinquents. Our work has changed the conditions in which men live, but the use made of these changes is the problem of governments, not of scientists.

— J. Robert Oppenheimer

I thrive on change. That's probably why my chord changes are weird, because chords depict emotions. They'll be going along on one key and I'll drop off a cliff, and suddenly they will go into a whole other key signature. That will drive some people crazy, but that's how my life is.

— Joni Mitchell

Life changes fast. Life changes in the instant. You sit down to dinner and life as you know it ends.

— Joan Didion

There is great treasure there behind our skull and this is true about all of us. This little treasure has great, great powers, and I would say we only have learnt a very, very small part of what it can do.

— Isaac Bashevis Singer

They always say time changes things, but you actually have to change them yourself.

— Andy Warhol

These are the soul's changes. I don't believe in ageing. I believe in forever altering one's aspect to the sun. Hence my optimism.

— Virginia Woolf

If you don't like something, change it. If you can't change it, change your attitude.

— Maya Angelou

Here is a sampling of the 70 stations that broadcast *Aging Insights*

Bayonne/Union City
Bergen County Area
Carteret
Colonia
East Brunswick
Edison
Egg Harbor
Elizabeth Area
Fair Lawn
Freehold
Hamilton
Hawthorne
Highland Park
Jackson Twp
Long Branch
Mendham
Metuchen
Middlesex
Milltown
Monmouth County Area
Monmouth Junction
Monroe Twp
Morris County Area
New Brunswick
North Brunswick
Oakland Area
Old Bridge
Oradell
Parlin
Paterson
Perth Amboy
Piscataway
Plainsboro
Princeton
Raritan Area
Sayreville
Secaucus
South Amboy
South Plainfield
South River
Spotswood
Stockton College
Summit
Trenton
Verona

GET IN THE KNOW WITH *AGING INSIGHTS*

The NJ Foundation for Aging (NJFA) produces a half-hour TV program, *Aging Insights*, which is now broadcast more than 300 times a month, hopefully on a TV Station near you.

be seen by going to www.Youtube.com/njfoundationforaging

On the left side of this page is a sampling of the 70 stations across NJ that broadcast the show.



The goal of *Aging Insights* TV programs is to connect caregivers, seniors and boomers to community based services. With that in mind we cover a lot of topics since everyone's needs vary. So if you have not seen *Aging Insights*, be on the lookout on your cable stations and your municipal public access station.

Each show is hosted either by Melissa Chalker or by Grace Egan.



Get your public access station to broadcast *Aging Insights* too by contacting us at the NJ Foundation for Aging, 609-421-0206 or office@njfoundationforaging.org.

These shows are made possible by sponsors and donors like you. Please support *Aging Insights* and the NJ Foundation for Aging. Go to:

www.njfoundationforaging.org/donate-here/



Previous programs have focused on topics such as tax relief, alcohol, drug and gambling addiction, assistive devices and home modifications. The effort to cover a variety of topics is so that seniors know they can participate in many different programs and services. In case you missed these shows or any other previous episodes that have been produced you can see all of them on our website at www.njfoundationforaging.org/aging-insights/ or on You Tube.

That's right, NJFA has a YouTube channel and all *Aging Insights* shows can



Sponsorship levels are posted on NJFA's website as well.





The Cards Are Coming!

Learn about the new Medicare cards by Charles Clarkson

On April 1, 2018, Medicare started to mail new Medicare cards to beneficiaries. The new Medicare cards will remove the Social Security number from the cards. The gender and signature line will also be removed. Medicare is doing this to protect beneficiaries from fraud. The Centers for Medicare and Medicaid Services has issued a flyer “10 things to know about your new Medicare card,” which we have reprinted here.

A couple of words of advice: The Medicare cards will be mailed in phases. In New Jersey, the cards won't be mailed until after June 1, 2018. Point number 6 on the flyer says “Keep your new card with you.” We at the Senior Medicare Patrol of New Jersey, however, suggest that you leave your Medicare card at home and only take it with you when you go see your doctor, a lab or go to the hospital.

A Medicare beneficiary will now have two numbers to protect: a Social Security number for one's Social Security benefits and a new Medicare number for Medicare benefits, to be known as a Medicare Beneficiary Identifier (MBI.) It will now be a randomly generated eleven-character MBI that looks something like: 1EG4-TE5-MK72. Only your Medicare number is changing. Not your Medicare benefits. If you have a Medicare Advantage plan or have a Medicare Part D prescription drug plan or are on Medicaid, you will continue to use those cards to receive your medical or drug benefits.

You do not have to do anything to get the new card. It will be automatically sent to you. If your neighbor gets a card before you, don't worry. It will be coming. You may not get it at the same time. Medicare will complete the mailing by April, 2019.

Since there may be problems with the mailing of 58 million new cards, there will be a transition period, through December of 2019. During this period, Medicare will

accept the new Medicare Beneficiary Identifier or the old Medicare number for your provider to submit claims. We are encouraging all beneficiaries to use the new card as soon as they receive it.

Any questions, call the Senior Medicare Patrol of New Jersey at 732-777-1940.

Charles Clarkson, Esq. is Project Director of Senior Medicare Patrol of New Jersey Jewish Family Services of Middlesex County



10 things to know about your new Medicare card

Medicare is mailing new Medicare cards starting in April 2018. Here are 10 things to know about your new Medicare card:

- 1. Mailing takes time:** Your card may arrive at a different time than your friend's or neighbor's.
- 2. Destroy your old Medicare card:** Once you get your new Medicare card, destroy your old Medicare card and start using your new card right away.
- 3. Guard your card:** Only give your new Medicare Number to doctors, pharmacists, other health care providers, your insurers, or people you trust to work with Medicare on your behalf.
- 4. Your Medicare Number is unique:** Your card has a new number instead of your Social Security Number. This new number is unique to you.
- 5. Your new card is paper:** Paper cards are easier for many providers to use and copy, and they save taxpayers a lot of money. Plus, you can print your own replacement card if you need one!
- 6. Keep your new card with you:** Carry your new card and show it to your health care providers when you need care.
- 7. Your doctor knows it's coming:** Doctors, other health care facilities and providers will ask for your new Medicare card when you need care.
- 8. You can find your number:** If you forget your new card, you, your doctor or other health care provider may be able to look up your Medicare Number online.
- 9. Keep your Medicare Advantage Card:** If you're in a Medicare Advantage Plan (like an HMO or PPO), your Medicare Advantage Plan ID card is your main card for Medicare – you should still keep and use it whenever you need care. However, you also may be asked to show your new Medicare card, so you should carry this card too.
- 10. Help is available:** If you don't get your new Medicare card by April 2019, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

You have the right to get Medicare information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/about-cms/agency-information/aboutweb/2018/03/20180301discriminationpolicy.html>, or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.



Conversation of Your Life

Why talk about end of life wishes

According to the Dartmouth Atlas of Healthcare, New Jersey patients near the end of life are treated with more aggressive medical care than patients in any other state. Intense medical care can be painful and burdensome, and is often not what patients and their families want. In order to change this trend and help New Jerseyans have their end of life wishes honored, increased consumer education about end of life care options is a must.

The New Jersey Health Care Quality Institute's Mayors Wellness Campaign is running a grassroots initiative called Conversation of Your Life to address this issue from a cultural and community perspective. Conversation of Your Life is designed to help New Jersey adults hold fruitful conversations about their end of life wishes and learn about different ways to document their wishes legally. Non-threatening community events include panel discussions, card games, film screenings, and even art displays in community settings. The goal of Conversation of Your life is to help normalize an often taboo subject, and to help New Jersey adults discuss their end of life wishes early with their friends, family, and providers, and to ultimately document their wishes. Conversation of Your Life is generously supported by The Horizon Foundation for New Jersey.

Conversation of Your Life launched in 2015 as a pilot program in three New Jersey towns, and has since expanded to fourteen counties across the state. Community programs are planned by county advisory committees, which include Mayors, County Surrogates, health care professionals, librarians, religious leaders, lawyers, and lay people. The New Jersey Health Care Quality Institute's goal is to expand Conversation of Your Life programming statewide.

To learn more about advance care planning, recognized advance directives, and different educational resources on this topic like websites, books, and films, visit the Conversation of Your Life trifold: <http://bit.ly/2oRmOoN>.

It is easy to get engaged in Conversation of Your Life! Here are a few steps to help you get involved:

1. To learn more about Conversation of Your Life and upcoming programs visit: www.njhcqi.org/COYL.
2. To join an existing county advisory committee contact Deborah Levine at dlevine@njhcqi.org. County advisory committee members support Conversation of Your Life as discussion leaders, communications support, event volunteers, and as event hosts.
3. If you would like to host a Conversation of Your Life event, contact dlevine@njhcqi.org.
4. To bring Conversation of Your Life to your county, contact dlevine@njhcqi.org to start the process today.



It's never too early to have the Conversation of Your Life with your friends, your family, or with your healthcare-provider. Learning more about your end of life care options and documenting your wishes in an advance directive are the best ways to ensure your wishes will be honored. We encourage you to start The Conversation today by attending a local Conversation of Your Life event, or by working with the New Jersey Health Care Quality Institute to bring Conversation of Your Life to your community.

About the New Jersey Health Care Quality Institute: The New Jersey Health Care Quality Institute is the only independent, nonpartisan, multi-stakeholder advocate for health care quality in New Jersey. The Quality Institute's mission is to undertake projects and promote system changes that ensure that quality, safety, accountability and cost-containment are closely linked to the delivery of health care services in New Jersey. @NJHCQI

About the Mayors Wellness Campaign: The Mayors Wellness Campaign is a program of the New Jersey Health Care Quality Institute in partnership with the New Jersey State League of Municipalities. The program empowers mayors across NJ with tools, strategies, and support to champion health and wellness in their communities. @NJHCQI_MWC

This article contributed by New Jersey Health Care Quality Institute

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Goodbye, Country House

A lesson in leaving by Madeline Cretella

A feeling of trepidation and loss are my only companions as I drive to what we referred to as “our country house.” I am drenched in self-pity as I take in the scenery and recognize the places we frequented on our way to the Poconos. The antique shops and flea markets, the quaint restaurants and fruit stands. I should have been prepared for this day; hasn’t it been four years since our last stay at the house? My husband’s health problems made it prohibitive. We thought surely the children and grandchildren would never let it go, but their lives have changed as well as mine.

The house looked so alone and desolate as I approached it. Mounds of windswept snow everywhere. No footprints leading to the door, save for my own. I’m overwhelmed by the familiar surroundings as I enter. The kitchen with baskets and cooking tools hanging from the beams. The fireplace with the last pile of wood my husband carried in. I walk to the window overlooking the lake and see a lone figure ice fishing. A fawn searching for food. There are cobwebs, like silver threads glistening in the stream of

sunlight, like the thin threads that connect us to our past. My hand runs across the huge oak dining table and I can almost see family and friends passing food and laughing, the endless chatter, but always the laughter.

I climb the circular staircase leading to the loft. The murals I painted on the walls one very rainy weekend. Would the new owners paint over all my art work? Only someone with an unusual sense of décor would want to keep it. Three Pre-Raphael women with flowing red hair, playing antique instruments, and doves flying everywhere. Our friends use to flip coins to sleep up here. Like being in a treehouse, they said. I chose to take a few things. My easel and paints, a few sculptures, a lamp that was my mom’s and made plans for the rest.

I was saying goodbye to yet another part of who I was. When I locked the door behind me I was fraught with unbridled emotion. I cried before I felt composed enough to leave. It was not only the house itself that I was leaving, it was for the good times I hope will be remembered.

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CYBER SECURITY

WHERE DOES IT BEGIN?

WHERE DOES IT END?

by
Mitchell Feather, Vice-President, Creative Associates

It seems like every day brings news of more cyber threats and breaches, which seems to leave you with more questions than answers. Has my information been stolen? How should I respond? What can I do to protect myself? What can I do to detect and avoid threats?

Companies may take measures to protect, or share, your information. Regardless of new technologies, tools, patches, laws, and regulations, there is one unwavering fact: cyber security begins with you – and ends with you. What you do or don't do is critical and that cannot be overemphasized. When it comes down to it, you control what you do or don't do to protect yourself, your money, and your information. And you cannot delegate that responsibility.

PROTECT YOUR TOOLS AND TOYS

The first thing you should do, if you haven't already, is to ensure that you have installed the appropriate software and that the appropriate settings have been enabled (or disabled) to protect your computers, smartphones, tablets, etc.

You should have antivirus/antimalware software/apps installed on all of your devices. There are a number of very good products to choose from such as Sophos, McAfee, and Malwarebytes. Even though it might be tempting to install just free versions of some of these, you should look at the paid versions. They generally offer more features that can enhance your security and peace of mind.

One thing that you must NOT do is respond to pop-up alerts that warn you that your device has been infected and recommending that you click on a link or button to install software to protect your computer or device. If you click on that link or button, you will probably achieve just the opposite and infect your device. More about this later.

Sometimes, while browsing websites, you may end up on a malicious web page that results in your computer or device becoming infected. This is why a utility like McAfee's WebAdvisor can be very helpful, and it is a free download which offers a number of protections. If you are looking for similar utilities, be careful with what you find in your

search results. Some malicious threat actors have paid ads for product names that sound very legitimate but, in reality, are carefully thought-out schemes that are designed to trick you into installing malicious software.

PLAN FOR THE WORST

Sometimes, no matter how hard you try, bad things still seem to happen such as lost or stolen smart phones or computers or ransomware infections. This is one of the reasons you should always make backups of your devices – and keep the backups current. Procedures vary depending on the type of device. For Windows and Apple computers, you can backup hard drives you have physically connected to your computer or you can back up to a number of cloud services. For Android and Apple devices, there are settings on the devices to allow for automatic backups to Google or iCloud, respectively. Whether you are backing up to a USB-connected hard drive or to a cloud storage service, you want to make a practice of disconnecting it from the computer after you make the backup. Some variants of ransomware are “smart” enough to not only access all of your computer’s files, but they will also seek out any backups you may have and gain access to those as well.

NOW, ASSUME THE WORST

It is not unrealistic to assume that your personal and/or financial information has already been compromised by one or more of the many breaches that have occurred last year or prior. This means that you should be monitoring your financial assets.

You are entitled to a free copy of your credit report from Equifax, Experian, and TransUnion every twelve months. Nobody says that you have to take them all at once. Spread them out so you are getting a copy of your credit report every four months and review them carefully for signs of unusual activity or identity theft. You can order the free reports from annualcreditreport.com. That same website can also help explain what you should be looking for when you review your credit report. And do not think somebody is too young or too old to bother with this task. If somebody has a social security number, then their credit reports should be monitored.

Also, many banks now offer free credit score monitoring for their credit card customers. Depending on the bank, the information they offer will vary. But, generally, they will tell you if your credit score has moved up or down and provide some insight as to why it changed.

TALKING ABOUT CREDIT CARDS AND BANKS

Most banks offer notification options, so you can be kept informed regarding any activity. Some banks will allow you to set an alert so that you can be notified if there is any credit card charge activity, even as small as a few cents. This may seem a little extreme but some fraudsters will run extremely small charges to test if credit card numbers are still valid while maintaining a low profile.

If you have not already, you should take other steps to secure your credit card and online banking accounts. Specifically, you should seek out if your online banking websites offer two factor authentication. If they offer two factor authentication, also known as 2FA, I strongly recommend you implement it. This advice extends beyond just online banking. You should implement 2FA for any of your online services that offer it: banks, brokerage accounts, telephone company, gas/water/electric utilities, email, Google, Facebook, etc. What if your bank does not offer two factor authentication? You may want to consider changing banks. You can find a list of banks, as well as other business and services, which support 2FA at <https://twofactorauth.org>.

Two factor authentication is based on two pieces of information rather than just a password. These factors can be various combinations of things like something you know (e.g., passwords or PINs), something you have (e.g., ATM card, smartphone), or something you are (e.g., fingerprint, voice print, or facial recognition). For greater security, we sometimes use more than two factors. This is referred to as Multi-factor authentication, or MFA. This is an area that is always changing in an effort to try to create more security but also easier for you to use. Currently, the most common 2FA implementations include sending you a security code by text message (SMS), by telephone call, or by email. Be careful if you access any of your online sites from a smartphone and you have the security code sent to the same smartphone. If your smartphone gets lost or stolen, you may find yourself or your accounts a little vulnerable.

Many online websites also take advantage of security questions (e.g., In what town was your elementary school?, where did you meet your spouse?, etc.). I strongly advise you to lie when you answer these questions. Use answers that are totally irrelevant (e.g., What is your favorite color? Answer: “Outer Mongolia”) and meaningless to you or somebody else. Nobody says you have to tell the truth. All you have to do is remember your answers. And do not use the same questions or answers among different websites.

LET’S PASS ON PASSWORDS

Probably as far back as you can remember, you’ve been saddled with the task of creating and remembering passwords to access all sorts of information. Some of you used easily-remembered personal details like your anniversary date, your spouse’s name, your pet’s name, your mother’s maiden name, etc. Some of you may have just used easily remembered words such as your favorite food or flower. Some of you still use “password12345” or “qwerty” as your password. Even worse, many of you use the same password for many of your online login passwords.

There are serious security risks associated with these practices: If you use personal information as a password, a threat actor can figure out that password just by researching your personally identifiable information. Common words as passwords are also easily determined by threat actors by use of tools called password crackers,

which use large dictionaries.

You are better protected by using complicated collections of letters, numbers and symbols, such as “P^MP2F7~HRnZ)LU”. You can also better protect yourself by using passphrases instead of passwords, complete with spaces when allowed. Additionally, replace some letters with numbers and symbols. You can go with lyrics to a song, poetry lines, etc. As an example, consider the lyrics of Over the Rainbow: Start with “Somewhere over the rainbow Way up high.” Replacing letters with numbers and/or symbols, this can become “50meWh3r3ov3rther@!nb0w#wAyupHi!”. Or you can take just the initial characters of each word and put those together and similarly swap out some letters. This can become: “50TrWuH!” Just use your imagination: the more complicated it is, the safer you are.

Remember not to use the same password or passphrase with more than one account. And change your passwords regularly. Also, if you get notified or read that any service that you use has been breached or compromised in any way, immediately change that password/passphrase.

Also, it is very important to remember to change the default passwords on any software service to which you subscribe or any hardware that you purchase. This is especially true for any internet routers, switches, wireless cameras, televisions, appliances, etc. The FBI and other agencies have released alerts warning about the threat actors from foreign countries that try to penetrate these devices.

YOU EXPECT ME TO REMEMBER THIS?

You have now decided to follow all of my advice about passwords. Remembering all of these passwords may prove to be more than challenging. Fortunately, there are some very good password managers available to you. Some are available for free, some you have to pay for. Two of the better password managers are Dashlane and LastPass.

REIGN IN YOUR PRIVACY

Now that we’ve covered the basics, let’s turn attention to keeping your information more private and less at risk. You should review and adjust some of your web browser settings. Additionally, you should review and adjust your privacy settings on your social media sites and other online accounts.

Check your web browser settings for privacy and security settings. There, you will find a number of options that would be useful to you. With Chrome, for example, you will find settings like “Protect you and your device from dangerous sites” and “Send a ‘Do Not Track’ request...”. I recommend enabling both of them. You will also find settings like “Automatically send usage statistics...” I recommend that you seriously consider whether or not you want to share this private information with Google.

You will also find a section to enable or disable the capability to Autofill information when you need to fill out online forms. I strongly recommend that you disable this functionality. Among the many reasons is the possibility

that a threat actor can setup a web page to secretly retrieve all the fields of information that you have stored in the autofill feature. You should also NEVER store credit card information in a web browser’s autofill feature.

With your online accounts like Google and Facebook, you will see features like privacy checkup and security checkup. You should perform these checkups and appropriately limit which features are enabled and what information you are allowing to be tracked. In the case of Google, as an example, this may include actual recording of your voice. You can – and should – purge any of this tracking information that you do not wish to be shared and/or stored. Also check your social media settings such that you only share information and files as you desire.

TIME TO BE DILIGENT

Now that you have addressed many of your hardware, software, and account settings tasks, you now come to the never-ending task: Be diligent! The greatest risk to you is social engineering. Threat actors are always trying to take advantage of you by getting you to lower your guard, cause you to panic, take advantage of your trusting nature, etc. All it takes is one click on a link or opening one attachment to cause all kinds of problems for yourself and possibly others. These social engineering attempts, also known as phishing, can appear as very legitimate-looking emails or websites. It might appear as a PDF attachment in an email, or a DocuSign email, a link to a dropbox document, an alleged invoice, or a multitude of others.

The rule is a simple one: if you are sent an attachment or an email telling you to click on a link and you do not recognize the source, do NOT open it nor click on the link. If you recognize the sender of the email but you are not expecting the attachment, call the sender by telephone and ask him/her if he/she really sent you the attachment or link. Do NOT just reply to the email and ask if it is legitimate because you may not be sending the email to the individual that you think you are sending it to.

There are many websites that you can visit to learn more about phishing or where you can take phishing quizzes. A good starting point is www.phishing.org.

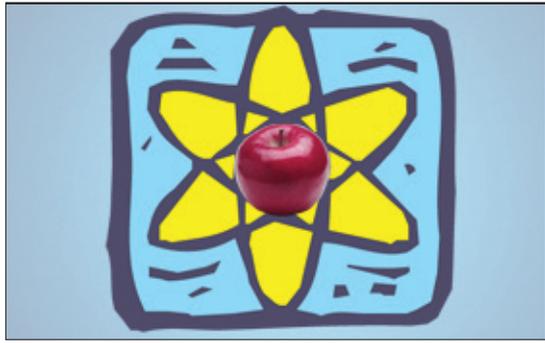
DON'T BE PROUD OR SHY

Some phishing attacks are so realistic and so well done that trained professionals can sometimes be fooled. So do not be embarrassed if you are not sure what to do or you are afraid your device or your information may have been compromised. Ask someone you trust for help. Or file a complaint with agencies like The Internet Crime Complaint Center (www.ic3.gov) or the Federal Trade Commission (www.ftc.gov). If you really don’t know where to turn, you can always reach out to your local police department for assistance. If they cannot help you, they can help steer you to appropriate individuals for help.



From Newton to Quantum

My, how the world has changed! by **Scott Guerin, PhD**



It was a tumultuous time in Europe in the 1600s. Military actions were popping up all over, England suffered through three civil wars over a short nine-year span, not to mention health scares like the plague. There was much social uncertainty as well with mixed views of how the world worked and why things were happening the way they were. People's world views were a cloudy mix of religion, the occult and mysticism, providing little foundation of how the world worked and how best to navigate the unsettled times.

Enter Isaac Newton on Christmas Day, 1642, and the world would change forever. Fast-forward twenty years later, and Newton developed the new branch of mathematics called calculus.

Twenty years after that he used this mathematical model to publish what many say is the most significant body of scientific work ever written in his *Mathematical Principals of Natural Philosophy* in 1687. In this work he presents his three laws of motion and universal gravitational attraction. This jettisoned the industrial world into a new era through the expansion of machinery, production, and eventually ushering in the industrial revolution.

It also ushered in a new and more stable world view where almost everything was predictable, controllable, and where the world operated like a giant machine. Obviously a breath of fresh air to a world stumbling through difficult times. Another important consequence the Newtonian perspective promoted was that scientists were separate from the world they observed, they were looking in on this fabulous machine that ticked like clockwork. And if by chance through their measurements they impacted the fine-tuned functioning they could make adjustments to address the change.

This world view continued for about 200 years and then... everything changed.

In the early 1900s, two renowned scientists, Albert Einstein and Max Plank, made a ground-breaking discovery about the nature of light: that light was transmitted in packets, or bundles of energy called "quanta," and the discipline of quantum mechanics was born.

Around the same time another experiment was conducted, examining the nature of the subatomic particles called electrons. In this study, a beam of electrons was fired at a barrier containing two parallel slits. The anticipated result was that the electrons, acting like particles, would be concentrated in two areas directly aligned with the two slits on the screen after passing through the barrier. But that didn't happen.

Surprisingly, electrons consolidated in several areas like bands across the screen. This means that the electrons changed from acting like particles to waves after passing through the slits. This revealed that the electron particles could also act like waves. Even more interesting was when the scientists placed detectors at the slit to observe the moment when the particles changed to waves, the particle did not change its behavior. Even more interesting, after placing detectors at every point in the electron's journey to and through the slits, they concluded that whenever the electrons were observed, they would not change to waves, but remained as particles directly contradicting Newton's laws of motion. It's important to understand, these findings did not show that Newtonian laws were wrong, they showed that the sub-atomic world operated very differently.

The discovery of Newton's laws impacted the world in tremendous ways; the discovery of quantum mechanics has and will impact our world to an even greater degree. But it takes time for scientific discoveries to make their way to everyday life. Technological advancements like the liquid crystal display (LCD) televisions, high speed circuits, and supercomputers are some things already impacted by quantum theories. But there are two other aspects that eclipse anything that quantum thinking offers technological advancements.

One of the aspects relates to the idea in Newton's work that the behavior of all objects was predictable which, in turn, gave the world order. The other aspect was that the world could be studied objectively, and scientists could observe how everything worked from "the outside in". Quantum theory is very much the opposite.

The electron's ability to transition back and forth from particle to wave erodes the predictability demonstrated in Newton's laws of motion and gravity. However, the big quantum discovery was that particles, making up all we see, change as we observed them. This means we are not objective observers, but subjective participants in our reality. Our perspective has changed dramatically from looking at our world from the "outside in" to be intertwined and active participants with everything around us, impacting our world as we walk through it.

It's interesting to think that the physical laws of motion and gravity were a great relief to people living in the uncertainty of the 1600s. However, new theories of physical laws bring a level of uncertainty back to our world, but this time, maybe humankind is ready to accept the responsibility that we are creating the world we live in. From Newton to quantum...my, how the world has changed!



Benefits of Support Groups

They're out there, and they can help by Helen Hunter, ACSW, LSW

There are many support groups available for individuals and family members or caregivers on a variety of topics. Some support groups are led by professional leaders, and others are run by individuals who have the same condition. While participating in a support group isn't for everyone, those who attend regularly feel that they receive many positive benefits.

If you're wondering, "how can a support group help me or my loved one/caregiver?" read on for a description of some of the many benefits.

You realize that you are not alone! It's interesting to hear individuals describe their first support group meeting. They often say "You know, I went to the group thinking I was the only person in the world who had my problems. I was so surprised to find that everyone in the group has the same issues as me". This realization usually brings about a feeling of relief in knowing that others have similar concerns and are there to help and encourage you.

It's important to find a group that deals specifically with where you are in the disease process. Those who are newly diagnosed, for example, have separate emotions and questions than those who are dealing with issues in the later stages of a disease or ailment. It's also important for those who have been diagnosed to meet separately from their caregivers, since both groups have their own individual concerns.

You have a chance to express your feelings in a safe and supportive environment. When you feel comfortable sharing what you are going through daily with others, it can be a very therapeutic and healing experience. Others in the group will listen without judgment and will give you support for being so open and honest. They will also give you validation and encouragement, often sharing their own experiences, as a way to let you know that they understand what you are going through.

You will have a chance to learn helpful information. Support groups offer quite a bit of practical tips and resources for dealing with concerns. Members who share their success stories and strategies that have helped them are an invaluable resource as well. Support group leaders often share strategies for dealing with specific coping skills, as well as recommendations for useful books and websites for additional study separate from the group meetings.

As you continue to participate in attending support group meetings, it's very common that you will begin to notice a reduced level of overall distress and discomfort. This is a positive sign that you are finding coping strategies to make you feel better as you learn more effective ways

to cope and handle difficult situations, you will gain better understanding about yourself and your loved ones/caregiver. Taking it one day at a time and trying to have the best positive outlook on the situation makes a huge difference in your overall health and sharing your story with others will help as well. Many support groups explicitly include the goal of helping others as a central component of the group's mission.

Support group meetings are usually free of charge or may ask for a suggested donation. If you're not sure whether going to a support group is for you, consider trying a meeting or two. It may take a few meetings for you to feel comfortable, but once you've decided that the group is a fit for you, attend regularly! Soak up as much information as you can and learn effective coping strategies from other members who are doing well. When you feel comfortable, share your story, your challenges, your fears and your successes. Support other group members with acknowledgment, validation and encouragement and you'll find that members will do the same for you!

Helen Hunter, ACSW, LSW is an independent geriatric social worker consultant and trainer who has worked in home care and hospice care for over thirty-four years. She is also a Certified Lay Minister and the Director of Eldercare Ministries for two Central NJ churches and encourages caregivers to seek support services. Helen is the main caregiver for her 88-year-old mother, who lives with Helen and her husband in Central NJ.

WE'D LOVE TO HEAR FROM YOU!

Tell us what you'd like to see featured in Renaissance in 2018. Did you know NJFA will be celebrating it's 20th Anniversary in 2018? Over the past 20 years, NJFA has tried to bring information and awareness to seniors, boomers and caregivers. We are proud to bring you Renaissance magazine which we hope you find both entertaining and informative. If there are topics you would like us to cover or information you'd like to see presented, drop us a line and mail it to 145 W. Hanover St. Trenton, NJ 08618 or email it to us at:

office@njfoundationforaging.org





Real World Ideas and Ideals

Two of NJFA's board members speak out **by Kip Rosser**

2018 is a banner year for NJFA. It's celebrating twenty years of advocacy, professional education, and grant-making, for NJ's older adult population. Times certainly change, and with it, approaches to the myriad of issues facing NJ's elder population will have to change in order to keep pace. In so doing, we need to explore those issues with people who can make a difference.

Toward that end, we decided to elicit the opinions and ideas from two of NJFA's more recent board members. Each works in a profession that is intimately involved in real-world solutions for major challenges that many older adults will face.

During their interviews, they demonstrated both a sense of humor and an intense passion for what they do. Their commitment to their respective areas of expertise translates to positive change. They're clearly open to new possibilities and consistently forward-looking in their visions for improving the quality of life for New Jersey's aging population. Let's meet them.



Steve Leone, AIA, LEED™ is a senior level, award-winning design professional with Spiezle Architectural Group, Inc. He has over thirty years of experience in the field, with extensive background in senior living/healthcare environments and sustainable design. His passion and depth of experience has brought a variety of special projects and speaking engagements.



Dr. Vikranta Sharma is the Medical Director of Hospice and Palliative Care at the Visiting Nurse Association Health Group, Inc. (VNA Health Group), a voluntary, nonprofit, provider of home health, hospice, private care, and community-based care. She has served as the Hospice Medical Director for both Vitas Innovative Hospice and Gentiva, providing clinical oversight and overall management of complex end of life patients, managed QAPI and served on the Medical Advisory Board.

How did you first learn of NJFA?

Leone

Roberto Muñiz, another board member, introduced me to NJFA. We'd be having a general conversation and he would tell me what he was doing at the Foundation. So I came to know NJFA little by little and when a position was available, he asked if I'd be interested in joining as a board member.

Please mention *Renaissance* when you call our advertisers.

Sharma

I guess it was through multiple touch points. *Renaissance* magazine certainly helped because I got to look at it in one of the nursing homes that I was visiting. And Visiting Physician Services, which is part of the VNA, has been a big supporter and collaborator with NJFA. Lastly, Dr. Josh Raymond was on the Board of NJFA. And he thought that I would be a good fit, knowing that my interest was in aging or happy aging, as I like to put it. So, those were the three factors that led to my becoming a board member.

What unique characteristics/perspective do you bring to NJFA as a board member?

Leone

My career over the last thirty years as an architect has been focused in the senior living sphere, so I've been doing a lot of work on the design side of those built environments. As such, I learned a lot about what seniors need. I've found that they need environments that encompass the entire senior living spectrum: independent living, assisted living, post-acute long term care, memory enhanced conditions, and so on. In that process, as you get to learn more, you recognize that knowledge empowers you to create better designs because you better understand their circumstances. So, I come to the foundation with that very specific understanding — and I think that it's translatable. Also, a lot of our business development and marketing activities require me to speak on behalf of senior living as a market. I believe that skill set is helpful to the organization. I also help out with fundraising efforts. Therein lies the value that I think I bring to the board.

Sharma

As a palliative care physician, I am a subject matter expert on aging and how aging is dealt with in our health care system. Since the time I started practicing in 1998, I noticed that we do things TO people and not FOR people. And we don't necessarily ask elders what they want, how they want things done. I also bring the unique perspective of what is available in the healthcare system for the aging population.

What, in your view, is the most pressing issue that older adults in NJ are facing?

Leone

I think overall, quite honestly, what is most concerning today is uncertainty: an uncertainty, specifically with regard

Leone (*contd.*)

to retirement and finances. And of course, that extends out to healthcare and all types of necessary services. It all rolls up under with the ability to sustain oneself. And that applies whether you're living alone in your home or if you're living within an organized community.

Sharma

I've found in my practice that most individuals and families do not know much about how healthcare insurance works; they believe that everything should be covered by their insurance. And as you well know with the new trends in the health care system there is a significant out-of-pocket expenditure involved. A lot of people are unprepared. Many have not even heard of the Elder Index, which, as you know, is an economic index developed to determine the true cost of growing older in America. So you have to plan for it.

Leone

Also, as we sit here today we can talk about it, but nobody really wants to leave their home. And no one wants to be told that they have to leave. Our generation is certainly very demanding, which is a good thing. It's a good thing on a number of platforms but ultimately it's good because we wind up getting what we want and so, we live better lives. But working specifically in the senior living market, for me, is one of the most rewarding, if not THE most rewarding because I get to create those enhanced environments for folks that may or may not make that decision willingly. At least those environments, from my perspective, get my best attempt at being enhanced. I kid with my clients that I'm really designing for myself because at some point I'm going to wind up in one of their facilities. So why not make it the most appropriate, exciting, and comfortable place for me to live.

Sharma

Our health care delivery has become very siloed. I'd like NJ to become more community-centric and more invested in itself to make it the best state in every possible fashion, including health care. It's a very densely populated state, so we proportionately have more nurses, physicians, and more health care services here than elsewhere. But it does not translate to a better health for the residents, or, for that matter, even a better end of life care. We do a lot of excessive care at the end of life.

Leone

As an experiment, I spent a day at Parker as a resident. I assumed the role of a senior with some physical challenges. They gave me some tools to help me get there: I had very thick gloves, I had scratched up glasses, earplugs, and I restricted myself to a wheelchair. And that was a key element of my overnight stay. The first thing that you do if you're coming to any facility is an interview. It's just

a slew of questions, everything from very standard questions about your medication to other aspects of your life in order to get an understanding of who you are, what you like to do, what you don't like to do. And I prepared for that interview to a degree. But it really stunned me. By the time I hung up the phone I was speechless, I had to walk out for a while and really think about my life. They asked the questions and they painted a picture of me at age eighty-five, fully dependent on my wife who was also aging herself and needed some care. Children had moved away — and of course this is all made up — but when you hear it come out of your mouth it's kind of scary. And I did the math between that age and the age I was at the time and thought "Well, that's not a whole lot of time. And my kids are gone and my grandkids see me once in a while and I'm totally dependent on my wife and I can't drive." Just not being able to drive is something I'm really going to struggle with when the time comes. And it's a major trigger of anxiety.

Sharma

Most people who have a chronic illness, they want to lead an independent existence, a meaningful existence in their own homes, in their own domains. They don't want to be in hospitals, but yet more than fifty percent of the people who pass on, pass on in the hospital these days. So, with palliative care we can help connect that gap, educate people and allow them to have the facilities, or, at least a part of what logistics are needed to remain at home. I also discovered that there are general health care inequities anyway because of the economic status and the cultural issues. So, even as I knew that these things existed, seeing them on a daily basis, I became hyper-aware of them. It takes a village to fix the problem. It's not going to be one organization, one individual, one hospital that can address this. It really is a grassroots movement to help seniors age in place, maintain their dignity.

And what can NJFA do to address all of these issues?**Leone**

NJFA needs to continue to do more of what it already does: be that portal of information and delivery conduit. We need greater reach and greater popularity so seniors can reach us. We really need to try to make NJFA as popular as Jeopardy, which apparently every senior in the world watches. I wrote that down in my notes, "What is it with Jeopardy?" Also, we have to do more direct fundraising for the purposes of driving grants so that we can give that money back and create more programming. I really think people don't know how we get there. It's just human nature. We don't ask for anything until we really need it. When I speak to people about the importance of what we do here, people kind of snicker and I think to myself, "Well guys, you're getting older, too, you're going to be there someday. You just don't want to think about it right now."

Sharma

I'm going to be fifty and I'm thinking about all these things even for myself at times. I would like to live in a vibrant community where there are young children, where there are teenagers, working adults, a mixed community where we meet the needs of the community we're in and not move on to another place because I'm fifty-five or older and sixty-five or older. Aging in place is a big movement and I think NJFA can help make connections. It's said that a society is known by how they treat their most vulnerable. You take care of your most vulnerable individuals and to take care of people in their later years when they have acquired the knowledge of things should be different. Not talking to them and not engaging them is pretty backward. I'm very happy that NJFA is one of those organizations that keeps the needs of these individuals front and center in mind. And I think we need to keep on plugging away at it.

Leone

It's hard for us to truly get that message out to everybody. Our outreach creates that network, but it seems like we hit ceilings that we can't break through. But the amount of people that we can reach is just really incredible. And I think it has to do a lot with who we are, how we do what we do, but also what we do — which is to create that pool of resources.

Sharma

Since NJFA is focusing on the seniors, we have to try to engage that population. It's important to keep them engaged and ask for their help with investing in their communities. We can utilize their retirement time and the wisdom they have gained throughout their lives. They can help make a community not only for themselves but also for the coming generations. Let us work to market these concepts, bring them out in a campaign to say that we want our elders, our retired folks, to invest in NJ and make it what they want the future generations to see as well.

What areas of NJFA's endeavors most interested you?**Leone**

I think the programming that we do is the most interesting to me. The episodes of Aging Insights that we broadcast are great. Unfortunately, I think generally we would all rather be entertained than educated. It's far easier to be entertained; it's easy, it's relaxed. So, you get entertained by a cat doing something silly. But Aging Insights features very relevant topics and I would love to build on that and make it far more robust.

Sharma

NJFA can help carry the message about healthy aging, how to build communities and how to make sure that we

have a broad spectrum of people living in a community rather than just having active adults, senior living or assisted living — all of which exist separately for the most part. If we join hands with like-minded people we can effect a good change. As a board member I would happily put my expertise into this work. I enjoy it; it gives me meaning and purpose. Ultimately, we have to take care of each other otherwise nobody's going to be happy. So we have to start investing where we live. You can only make an impact in the geographical area that you are in.

In what areas do you believe you can make the biggest contribution to NJFA?**Leone**

I've always had sort of an eye for how to market and so I think in that way, I've already begun to help and offer suggestions from a private enterprise perspective which I think sometimes is helpful for a nonprofit.

Sharma

I bring expertise in dealing with the population that has three or more chronic illnesses, helping people to understand how to navigate this really complex and siloed health care system. My connection with VNA allows me to meet the needs of the community. I would hope that, together, NJFA and VNA can help to influence policy regarding social support systems — in NJ, at least.

Where do you believe NJFA's focus should be for the next few years?**Leone**

I think it's sort of an old fashioned approach to getting the word out, I think it's more of a grassroots approach. We have to do a better job of communication, of projecting and promoting the organization. Melissa is doing a great job with Facebook and the Twitter account. We're keeping pace with technology and the world we're in; we've got to be more focused, with a more rejuvenated effort, maybe a little more audacious about who we are and what we do.

Sharma

We are taking away the human touch, that we crave and replacing it with technology. Now I like my gadgets just as the next person, but we need to remain in touch with being human. We need to remain engaged with people. We should use technological tools to our benefit. But they're just that: tools. They're a means to an end, and that should be to add value to our lives. I sincerely believe in building communities that use the talents and advantages of different ages: children, teenagers, working adults and aging parents. It's our microcosm. If we don't cultivate that, our society will be as siloed as our healthcare is. I think we'll lose out if we don't engage with each other, face-to-face, in person and respectfully.

Cooking for One?

Easy and satisfying recipes

Running out of ideas for dinner? Craving a taste of lasagna or a roasted chicken but don't want to do all the work? Here are some fun and tasty recipes designed for

LASAGNA FOR ONE



Ingredients

2 pasta lasagna sheets
 ¾ cup water
 1 tsp olive oil
 3 tbsp of your favorite tomato or pizza sauce
 4 tbsp ricotta cheese
 3 tbsp spinach, uncooked
 2 tbsp cooked sausage, optional
 1 tbsp grated cheddar cheese

Equipment: A large mug or small bowl (such as a ramakin)

Directions

Break up pasta sheets and place them in a large microwavable mug, and then cover them with water and olive oil, which prevents sticking. Then, microwave for 3-4 minutes or until the pasta is your desired tenderness. After microwaving, drain the water and remove the pasta from the mug. Then, add 1 tablespoon of pizza sauce and spread it on the bottom of your mug, and add a layer of pasta, spinach, sausage (optional) and ricotta, repeating these layers until you reach the top. Once you've reached the top of your mug, sprinkle grated cheddar cheese on top and microwave for 2 ½ to 3 minutes, or until it is heated through, making sure that it does not overflow or overcook.



single servings. Who says eating alone has to be boring? Need to make two servings? No problem! All you need to do is double the recipe!

CHICKEN FOR ONE



Ingredients

1 clove garlic, minced
 2 tbsp lemon juice
 1 tsp olive oil
 ½ teaspoon paprika
 ½ teaspoon Italian seasoning
 ¼ teaspoon salt
 ¼ teaspoon black pepper
 1 chicken breast or 1-2 chicken thighs
 ½ cup uncooked orzo

Directions

First, combine the garlic, olive oil, paprika, Italian seasoning, lemon juice, pepper, and salt in a small bowl. Then, place the chicken breast in a shallow dish and pour the marinade over it, covering the dish and marinating the chicken for at least 20 minutes in the refrigerator. Heat the oven to 350° F and remove the chicken from the fridge, baking it for 25 minutes or until cooked through. While the chicken is baking, bring a medium-sized pot ¾ full of lightly salted water to a boil, and add the dried orzo for about 8 minutes or until firm and chewy. Then, drain the orzo back into the pot and stir in butter. Finally, slice the chicken and serve it over the cooked orzo.

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 Divi-
sion of Social Services
Division 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 Assis-
tance
(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 Tem-
porary Assistance
and Social Services
(908) 475-6301

SHIP

State Health Insurance Assistance Program – 800-792-8820

LOCAL OFFICES:

ATLANTIC COUNTY
Division of Intergener-
ational Services
888-426-9243

BERGEN COUNTY
Bergen County Division
of Senior Services
201-336-7413

BURLINGTON COUNTY
RSVP
Burlington County Com-
munity College
609-894-9311 ext. 1494

CAMDEN COUNTY
Camden County Division
of Senior and Disabled
Services
856-858-3220

CAPE MAY COUNTY
Cape May County
Department on Aging &
Disability Services
609-886-8138

CUMBERLAND COUNTY
Cumberland County Office
on Aging & Disabled
856-459-3090

ESSEX COUNTY
Newark Day Center
973-643-5710

GLOUCESTER COUNTY
Senior Corps, Gloucester
County College
856-468-1742

HUDSON COUNTY
Hudson County Office on
Disability Services
201-369-5280, Press 1,
then Ext. 4258

HUNTERDON COUNTY
Hunterdon County
Division of Senior, Dis-
abilities &
Veterans' Services
908-788-1361

MERCER COUNTY
Mercer County
Family Guidance
Center Corp
609-924-2098 Ext. 16

MIDDLESEX COUNTY
Middlesex County Of-
fice of Aging & Disabled
Services
732-745-3295

MONMOUTH COUNTY
Family & Children's
Services - RSVP
732-728-1331

MORRIS COUNTY
Skylands RSVP
Volunteer Resource
Center
NORWESCAP, Inc.
973-784-4900
Ext. 208 or
SHIP Ext. 3501

OCEAN COUNTY
Office of Senior
Services
800-668-4899

PASSAIC COUNTY
Passaic County
Division of Senior
Services, Disability
and Veteran's Affairs
973-569-4060

SALEM COUNTY
Salem County Office
on Aging
856-339-8622

SOMERSET COUNTY
Somerset County
Aging & Disability
Services
908-704-6319

SUSSEX COUNTY
Sussex County
Division of
Senior Services
973-579-0555
Ext. 1223

UNION COUNTY
SAGE Eldercare
908-273-6999

WARREN COUNTY
Warren County Dept.
of Human Services
Division of Aging &
Disability Services -
Aging & Disabilities
Resource Connection
(ADRC) 908-475-6591

HELP IS HERE

New Jersey County Offices on Aging

For Senior Services and Information About Programs in Your County

Atlantic: 609-645-7700 x 4700
Bergen: 201-336-7400
Burlington: 609-265-5069
Camden: 856-858-3220
Cape May: 609-886-2784/2785
Cumberland: 856-453-2220/2221
Essex: 973-395-8375
Gloucester: 856-384-6900
Hudson: 201-271-4322
Hunterdon: 908-788-1361/1363
Mercer: 609-989-6661/6662
Middlesex: 732-745-3295

Monmouth: 732-431-7450
Morris: 973-285-6848
Ocean: 732-929-2091
Passaic: 973-569-4060
Salem: 856-339-8622
Somerset: 908-704-6346
Sussex: 973-579-0555
Union: 908-527-4870/4872
Warren: 908-475-6591
State Hotline: 1-877-222-3737

You may also get all office web addresses at:
www.njfoundationforaging.org/services

NJ Adult Protective Services Agencies

To Report Abuse or Neglect Call the Office in Your County

Atlantic: 1-609-645-5965
Bergen: 201-368-4300
After Hours: 1-800-624-0275
Burlington: 609-518-4793
Camden: 856-225-8178
Cape May: 609-886-6200
Cumberland: 856-825-0255
Essex: 973-624-2528 x135
1-866-903-6287 (90FOCUS)
Gloucester: 856-582-9200 or
856-256-2101
Hudson: 201-537-5631
Hunterdon: 908-788-1253
After Hours: 908-782-HELP
908-735-HELP
Mercer: 609-989-4346
609-989-4347
Middlesex: 732-745-3635
Monmouth: 732-531-9191
Morris: 973-326-7282
After Hours: 973-285-2900
Ocean: 732-349-1500
After Hours: 32-240-6100

Passaic: 973-881-2616
After Hours: 973-345-2676
Salem: 856-339-8622
Somerset: 908-526-8800
After Hours: 1-800-287-3607
Sussex: 973-383-3600
Union: 908-497-3902
Warren: 908-475-6591

**You can also call
211**

24 hours a day, 7 days a week

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

Website:

www.state.nj.us/humanservices/doas/services/aps

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.sec.gov/investor • www.choosetosave.org
www.finra.org/investors • www.wiserwomen.org

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 own-
 ers, renters and first time home buyers. Deal with affordable
 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
<http://www.state.nj.us/treasury/taxation/ptr>

CREDIT REPORTS

<https://www.annualcreditreport.com/index.action>
 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.
www.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/>

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

Find your local office for assistance with applying for and un-
 derstanding your different health insurance options.
<http://www.state.nj.us/humanservices/doas/services/ship/>

NJ HELPS

Visit this site to determine if you are eligible for benefit pro-
 grams such as SNAP (Food Stamps) or NJ Family Care (Medic-
 aid). <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>

NJ 211

A place to turn when you need to find state or local health and
 human service resources to address urgent needs or everyday
 concerns - Free; Confidential; Multi-lingual; TTY accessible;
 Available 24/7 • <http://www.nj211.org/>

NAVICORE

A Garden State Consumer Credit Counseling organization, a
 non-profit, financial management, housing counseling, social
 service agency.
<http://www.navicoresolutions.org/>

PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

See if you are eligible for PAAD or Senior Gold, learn to apply:
www.state.nj.us/humanservices/doas/home/paaddetail.html

Out and About in New Jersey



Free Concert Series Princeton Shopping Center

Thursdays, June 21 – August 23 • 6:00PM – 8:00PM
301 N. Harrison Street, Princeton, NJ
A diverse array of all-ages concerts. Hosted by the Arts Council of Princeton. For more info, call: 877-775-3462.

“Cooking the Classy Way”

June 26 – Sassy Salsa
July 17 – Healthy Herbs
July 23 – Sensational Salads
July 24 – Fabulous Fruit
Ocean City Free Public Library
1735 Simpson Avenue, Ocean City, NJ
Open to the public on a first come, first serve basis up to 20 people. Taught by Chef Annmarie Chellus (“The Classy Chef”). Call 609-399-2434.

Senior Strength Training

June 14 & June 28 • 10:00AM OR 11:00AM
Fairfield Free Public Library
261 Hollywood Avenue, Fairfield, NJ
Class includes a warmup, circuits, and a cool down. Call to register: 973-227-3575.

Poetry Workshop

July 5 • 6:00PM – 8:00PM
Montclair Public Library
50 South Fullerton Avenue, Montclair, NJ
6:00-7:00 is an open reading, and 7:00-8:00 is featured readers. Call: 973-744-0500

The American Revolution: The New Jersey Connection

June 28, 7:00PM – 8:30PM
West Deptford Free Public Library
420 Crown Point Road, Thorofare, NJ
Learn about New Jersey’s connection to the Revolutionary War, including the crossing of the Delaware, the battle of Princeton, Monmouth, etc., and Rochambeau’s march. Call: 856-845-5593.

Painting on the Rocks

August 8 • 12:00PM – 4:00PM
Louis Bay 2nd Library
345 Lafayette Avenue, Hawthorne, NJ
Guests can come to the library and paint their own margarita glass. Contact Jessica: 973-427-4745 ext. 19 to register in advance.

Mindfulness Meditation

July – September • 6:30PM
Sayreville Public Library
1050 Washington Road, Parlin, NJ
Held the 1st and 3rd Monday of the month. Sponsored by RWJ/Barnabas Health, this class offers teachings on how to meditate and learn how to practice mindfulness.

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 New Jersey Foundation for Aging (NJFA) was established in 1998 as a public charity to raise public awareness on aging issues and the need to increase funding for community programs that serve NJ's growing senior and caregiving residents. NJFA does this by:

- ▼ Promoting public policy for aging well in NJ.
- ▼ Helping people age well and promoting more age-friendly communities.
- ▼ Advocating strategies for sustainable change and access to services.
- ▼ Fostering conversations with stakeholders and advocates.

Visit www.njfoundationforaging.org for these resources and more:

- ▼ *Renaissance* magazine online – its just one of the educational and outreach tools NJFA uses.
- ▼ Every episode of the Aging Insights TV show
- ▼ Links To your County's Aging Services
- ▼ Donate Online At NJFA's website. It's easy and secure!

Or make a donation and provide us with your contact information below.

Melissa Chalker
Executive Director

YOUR DONATIONS MAKE A DIFFERENCE

Please complete this form and mail to: NJ Foundation for Aging, 145 West Hanover Street Trenton, NJ 08618

I would like to make a gift of:

- \$25
 \$50
 \$100
 \$250
 Other \$ _____

I would like this gift to be in memory/honor of:

I would like my gift to be anonymous.

Please contact me to discuss other giving opportunities.

Please add me to the *Renaissance* magazine mailing list.

Name

Address

City

State

Zip

Phone

Email

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