

 NEW JERSEY
FOUNDATION FOR AGING

RENAISSANCE MAGAZINE

VOLUME 24

NUMBER 4

WINTER 2017

ALSO IN THIS ISSUE

The Value of Silence
Holiday Traditions
A Change of Heart
Rosemarie's Recipes



THE BEST OF

Past Interviews with Extraordinary People

The Speech Guru • The Prolific Painter • The Romeos • The Queen of Suspense

PLUS

More Articles from Past Issues



Volume 24 Number 4 Winter 2017

Publisher: New Jersey Foundation for Aging
Magazine Design: Kip Rosser

Contributors: Jim Bullard, Melissa Chalker, Rosemarie Doremus, Grace Egan, Scott Guerin, Helen Hunter, Kip Rosser

Editorial Advisors:
Rosemarie Doremus • Grace Egan • Melissa Chalker • Kip Rosser

Editorial and Sales Offices:
NJFA
145 West Hanover Street, Trenton, NJ 08618
609-421-0206 / 609-421-2006 FAX
office@njfoundationforaging.org

NEW JERSEY FOUNDATION FOR AGING

Trustees:

- Mark Tabakman, Chair
- Andrea Lubin, Vice Chair
- Susan Bredehoft, Treasurer
- Bruce Davidson
- Robert Jaworski
- Michele Kent
- Steven Leone
- Nancy Lewin
- Rick A. Martinez
- Roberto Muñiz
- Joshua Raymond
- Celeste Roberts
- Vikranta Sharma

Staff:

- Grace Egan, Executive Director
- Melissa Chalker, Deputy Director

RENAISSANCE MAGAZINE IS THE OFFICIAL PUBLICATION OF THE NEW JERSEY FOUNDATION FOR AGING

This publication is available to baby boomers, caregivers and seniors across New Jersey. To be placed on the email list please send your name and email address to office@njfoundationforaging.org, or Renaissance Magazine, NJFA, 145 West Hanover Street, Trenton, NJ 08618. No part of this publication may be reprinted or otherwise reproduced without written permission from NJFA. We welcome contributions in the form of articles and photographs. There are no guarantees of publication, and materials will be retained as the property of NJFA. Each article is written and published in Renaissance with the understanding that the author and publisher are not rendering legal, accounting, medical, healthcare or other professional service. If legal, accounting, healthcare or other professional assistance is required, the reader is advised that the services of a competent professional should be engaged.

NJFA acknowledges the generous support from the Robert Wood Johnson Foundation, the Fannie and Morris Sklaw Foundation, Johnson and Johnson Company and our many private donors. Their support makes our work possible.

CONTENTS

FEATURES

EXTRAORDINARY PEOPLE
 The Prolific Painter 6
 The Speech Guru. 10
 The Romeos 16
 The Queen of Suspense 20

DEPARTMENTS

NJFA NEWS
 Events and Broadcasts. 2

FROM THE FOUNDATION
 Reflections 3

HEALTH WATCH
 Adjusting to a New Heart 5

NJ COMFORT PARTNERS
 Reducing Your Energy Use. 9

TIDBITS
 Silence 14

FROM NJ DEPT. OF COMMUNITY AFFAIRS
 Weatherization Assistance Program 15

AGING WELL
 Surviving the Holidays 19

REMEMBER BOOKS?
 The Renaissance Recommended Reading List. 24

WHAT'S COOKIN'?
 Italian Meatballs and Yum Yum Cake 25

PROGRAMS
 SNAP and SHIP 26

HELP IS HERE
 Offices On Aging & Adult Protective Services. 27

WEB SITES AND OTHER RESOURCES 28

OUT AND ABOUT IN NEW JERSEY 29

Events and Broadcasts

NJFA's growing reach and influence

NJFA HONOREES PARTNERS DEDICATED TO SERVING NJ SENIORS

NJFA hosted an Honoree Luncheon and Reception on Sunday, November 5, 2017 at the Oyster Point Hotel in Red Bank. This year NJFA honored two individuals whose leadership and dedication align with NJFA's mission. These two partners have important roles in keeping NJ's older adults safe and independent.



2017 Honoree James McCracken receives award from NJFA Vice-Chair Andrea Lubin

James McCracken is NJ's Long-Term Care Ombudsman. Jim manages a staff dedicated to securing, preserving and promoting the health, safety and welfare of New Jersey citizens 60 years and older residing in long-term health care communities. The Office of the Long Term Care Ombudsman provides advocacy to residents living in long-term care settings and processes more than 5,000 abuse and neglect allegations each year. Under Jim's leadership the Ombudsman program has enhanced its recruitment and training of volunteers who aid the office in visiting seniors in facilities across New Jersey.

Maria DiMaggio is a Senior Housing Advocate within the NJ Housing & Mortgage Finance Agency. Maria addresses the everyday realities of independent senior residents in 87 senior housing buildings across the state. Maria provides the leadership, management and guidance to 90-plus onsite service coordinators in subsidized and tax credit funded senior housing developments to ensure provision



of high quality services to residents. More than 10,000 older adults live in the senior buildings. Maria works with community and State partner agencies to enhance programs and services for residents in Agency-financed senior housing developments.



Left to Right: Diane Riley, Noah Freiberg, and honoree- Maria DiMaggio

NJFA would like to thank all of our guests, sponsors, Board members and of course of honorees for a successful event.

AGING INSIGHTS

NJFA continues to develop new content for episodes of Aging Insights. We look forward to providing you with more episodes in 2018. Our goal is to provide you, our viewing audience, with valuable information and resources. Recently, you may have seen our episode on Medicare Open Enrollment and currently, you can watch Episode 75, Alternative Health Options, featuring a holistic medicine practitioner and a Tai Chi instructor. Future topics include, energy assistance, music and memory, art therapy, and much more.

Aging Insights is broadcast on 70 public access TV stations. You can also watch it on NJFA's website, www.njfoundationforaging.org/aging-insights. Or, you can catch all the programs on our YouTube channel- <https://www.youtube.com/user/njfoundationforaging>.

Follow NJFA on Social Media





Reflections

Where we've been and where we're going by Grace Egan

At this point in the year, we are fortunate to be able to take time to consider the accomplishments over the last few months. There is tendency to just speed ahead, but it is beneficial to examine our pathways. How did we get here and where might we be headed next?

In 2017 we initiated a conversation on affordable housing options with developer organizations, health care providers and other stakeholders. How did we get there? The NJ Foundation for Aging (NJFA) embarked on an exploration of the real costs of living for seniors in 2008. The work of the NJ Elder Index illuminated a senior profile not previously available or publicized up to that point when it was released in 2009. The picture widened as NJFA drilled down and shared the details with policy makers, planners and stakeholders. What did this information mean to those seniors who want to age in place? What does it mean to boomers planning their retirement years? How does this information impact local planners and towns that wish to address the realities of serving residents?

The mission of the NJFA is to promote policies and services that enable seniors to live independently and with dignity in their community. Consequently, the alignment between the Elder Index and NJFA's mission seemed clear to us. Initially we focused on what seemed like easier supports for seniors to access, such as nutrition and prescription benefit programs. However, we realized the biggest help to combat economic insecurity was affordable housing.

Consequently, in 2017 over the last twelve months we

have convened housing developer associations, social service programs, funders and representatives of community initiatives to tackle the big issue of affordable housing. It is difficult to age in place if you cannot afford the basics right where you are. Housing and shelter costs are crucial.

These convenings have resulted in a meaningful dialog with participants learning together and questioning how to reach the goal of more affordable housing options with needed supports for low-income seniors, persons with disabilities and those who are chronically homeless. While this may seem like a way to address the needs of others, in reality at some point could we find ourselves in the same boat.

We like to say here at NJFA that 'age friendly' means 'friendly for all'. This is true whether it is more benches in the park, better lighting, or more affordable housing options.

Recommendations from these 2017 convenings are being prioritized with the intention to use them as a guide that all participant stakeholders may use in their fields of influence to advance the goal of more affordable housing options.

The level of engagement by participants and the resources, questions and examples of their work raised during our 'conversations on senior housing' let us know that the timing and interests were aligned for this important work. This awareness challenges us and our stakeholder partners to use this opportunity to better serve seniors.

And no doubt more work to follow in 2018.

Grace

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/ Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$918	\$1,150	\$1,972	\$918	\$1,150	\$1,972
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$205	\$205	\$205	\$318	\$318	\$318
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$370	\$370	\$370	\$530	\$530	\$530
Index Per Month	\$2,221	\$2,453	\$3,275	\$3,181	\$3,413	\$4,235
Index Per Year	\$26,652	\$29,436	\$39,300	\$38,172	\$40,956	\$50,820
Percentage of Increase from 2009 to 2014						
	13.6%	13.5%	17.1%	11.2%	11.3%	14.35%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32

Average Social Security Payment 2014	Men	Women
	\$19,393	\$15,191

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 YouTube.

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

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





Adjusting to a New Heart

A transplant recipient's story by Jim Bullard

For 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 to spend 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.

Update: Jim is still an active volunteer with Babe Ruth Baseball, Second Chance Hahemann Chapter, Middlesex County Aging Council, Piscataway Senior Commission and Piscataway Community TV.

Parker
we make aging part of life™

Since 1907, Parker has led the way in aging services and is committed to our mission of discovering ways to make aging manageable, relatable and enriching for all.

Join us in making aging part of life @Parkerlifeorg.



732-902-4200

www.Parkerlife.org

Locations: New Brunswick | Piscataway
Somerset | Monroe Township | Highland Park



Originally Published:
Summer 2010

Living to Paint

by Kip Rosser

SOME people are fortunate enough to discover their life's calling at a very early age. It all comes about quite innocently. One moment a spark ignites and you just know, "This is what I want to do."

It happened to Sydney Anne Neuwirth, a New Jersey native. Sure, she earned a B.A. in English; sure, she worked as a freelance writer and Editor in Chief of a trade journal called *Laundry Cleaning World*, and yes, she may have worked in a clinic at Princeton University for a time, and she did have a job with the *Town Topics* in Princeton, doing advertising design. But she has always been and always will be – first and foremost – a fine artist. It all began when she was a child and continued through her academic life, her married life with husband, Lee (a mathematician who worked at Princeton University), through parenthood (her son is an actuary and her daughter is well-known film, TV, and stage actress, Bebe Neuwirth).

Through two bouts with cancer, her creative drive has kept her painting every day. During the interview her openness and gentle manner were refreshing. Even more so was her voice – soft, with a distinct musicality. Was it the fact that we were in a public library where we had to speak quietly that lent her voice such a striking quality? As it turns out, no. That same vocal tone was there as we entered the Cranbury Station Gallery and viewed selections from her tremendous output with gallery proprietor Kathleen Maguire Morolda.

Sydney speaks of having worked in series throughout her life and as we looked at the pieces displayed on the walls, then made our way through portfolios filled with unframed art, this self-assessment was born out repeatedly. There were delicate ink and watercolor ballet dancers, collages, florals, abstract landscapes, and more. She's very excited that in about a month, she'll have a web site where

people can view her work: www.sydneyneuwirth.com.

As we continue to tour this vast output, a living portrait of Sydney Neuwirth herself emerges. She's an incredibly prolific artist with not only the desire to experiment and push her own boundaries, but an artist with both the technical chops and the passion to do it.

What influences can you point to in your youth that fostered your love of art?

— I can tell you, I think, what the defining thing was that made me an artist. My family had paint stores. And my grandfather had started them, so we lived right there above the store and I was given access to whatever art supplies I ever wanted. And I didn't have to pay for anything. They had a glass shop, too – auto repairs – so I'd play with the broken glass and make collages. I would play with the wallpaper samples and my grandfather was extremely indulgent of me, as you can imagine, when I was a little kid.

What early experiences with creating art made a difference in your life?

— I got used to experimenting with all sorts of art and loving it. And not feeling I had to make something perfect, because I could just rip it up and get another one.

At what point in life did the decision get made to do only that?

— I really have been painting and doing art all my life. But when I went to college, I also loved to read and write. So, I decided to do the English major with the Art minor. And I continued doing a lot of writing early on. But I was painting all the time. And finally, after having several of these jobs, my husband said, “if you want to do the art full time, go for it.” So I did. I was fortunate that he supported the family. I was, though, taking jobs during the time, thinking I really should help send the kids to college. I worked for Town Topics, a local paper and Laundry Cleaning World, I was Editor in Chief of that. I did some advertising copy at one point. I also worked at the university for a year in the SECH Clinic: Sexuality Education Counseling and Health. I made appointments, I took blood pressures, did urinalysis. I assisted the doctors and learned a lot about the medical profession. So once college was done, the kids were off on their own and my husband said, “Why don't you just concentrate on the art,” so I did.

Your artwork has been described as looking as if it was inspired by dance and theatre – how do you feel about that?

— Oh, I feel great. I realized in writing a description that a lot of my work has a rhythm to it that came from the ballet. I studied ballet for forty years – as a dancer.

Not a professional, just pure love. I was taking ballet class from the time I was seven until I was forty-seven. And the thing is that people have come up to me at shows and they say, “I recognize your abstract because it's dancing.” That was when I began to realize that a lot of my work has some sort of flow. I don't really consciously do it, but something inside of me is coming into the artwork through the dance.

Was there a pivotal time in your life as an artist?

— Okay, I had... I developed cancer. I had breast cancer two years ago. And then, a year later, Merkel cell carcinoma, which is similar to melanoma. It's very aggressive and kind of lethal but it's treatable. When I was going to having treatment, traveling became difficult. I had many many different galleries that I was traveling to and taking things to. I decided, “I'm not going to do this anymore.” But Kathy (Kathleen Maguire Morolda of Cranbury Station Galleries) now handles all my work. And I've been very lucky with my treatment. My hair is now coming back. I was lucky - I had wonderful medical care and a minimum of side effects with radiation and with the chemo. There were days when I'd feel fatigued so I wouldn't paint. But for the most part I've been able to paint throughout everything.



Which artists do you admire?

— I love Cézanne – the later ones. I like Redon. I love the impressionists, Monet... I love Degas. And there's one in town: Marsha Levin Rojer. A fantastic artist; she's a cook, she's a mathematician, a renaissance person.

What might you say to older adults who've never created art because they feel they can't do it or wouldn't know how?

— Two women who fit that category are dear friends of mine. They were two people who thought they couldn't and I told them just have fun. I wanted to take the “can'ts” away from them. I'd encourage anyone to try. There's never any real reason not to, in any venue, whatever – carpentry, music, anything at all.

THE PROLIFIC PAINTER



What advice would you give to an emerging artist, regardless of age, anyone who wants to pursue art as you did?

— I recognize that people have to make a living. So, if you have to scoop ice cream and still paint, it's hard. If you have the passion just do it constantly. Don't get discouraged; don't look over your shoulder at the next person. Do your own thing without being judgmental. Keep doing it until finally you come up with something you like and you'll get confidence. It really is about finding yourself. Repetition will bring that confidence.

How are you able to paint every day?

— I think if you have a passion for something, you do it. And the rest kind of falls into place on the outskirts of your consciousness, maybe. I just don't like to dwell on the downside of the illness. My doctor told me there are two kinds of people: some who want all the details – they go on the internet, find every little treatment; and there are others who trust their doctors and their friends and their family, and I fall into that category. My husband's the one who gets all the information and he can tell me if there's something that's important. But I felt it was very very important to get the best medical help I could get and I've trusted them and they've done well by me. So, I can leave it to them and I can go paint. I love to get up in the morning and paint. It's just pure love.

GET RID OF MONTHLY PAYMENTS

credit cards | medical bills | mortgage

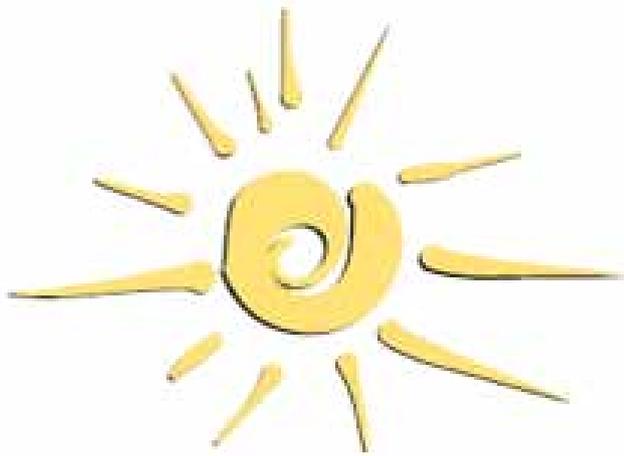
Senior Choice Home Equity

Stay in the home you love
without closing costs

Call 800.942.6269
or visit any branch

 **AMBOY**
Bank





WHAT IS THE NEW JERSEY COMFORT PARTNERS PROGRAM?

The New Jersey Board of Public Utilities and your electric and gas utilities have joined together under New Jersey's Clean Energy Program™ to partner with you and your family to save energy and money by making your home more energy efficient.

OUR COMMITMENT TO HELP YOU REDUCE ENERGY USE

Program representatives will work with you personally, in your house or apartment, to evaluate the current level of energy efficiency in your home. They'll review many factors that affect your energy use – including home heating and cooling, water heating, lighting and major appliances. They'll teach you and your family members new ways to conserve energy and help you create an action plan to support your efforts.

In most cases, program representatives will install energy-saving home improvements to lower your energy costs and improve your health, safety, and comfort. Such improvements may include measures such as added insulation, caulking, weatherstripping, energy-saving showerheads and light bulbs – all at no cost to you. All work is guaranteed for one year.

YOUR COMMITMENT TO REDUCE YOUR ENERGY USE

When you sign an agreement to participate in New Jersey Comfort Partners, you truly become a partner in managing your energy consumption. Together with your Comfort Partners program representative, you and your family will make and carry out an action plan to help save energy. Everyone in your household has a role to play in lowering your family's energy costs while increasing comfort, health and safety.

WHO IS ELIGIBLE TO PARTICIPATE?

To participate in New Jersey Comfort Partners, you must live in New Jersey and be at or below 225% of the Federal Poverty Guidelines, or participate in one of the Federal Safety Net Partnership programs listed below:

- Home Energy Assistance Program (HEAP)
- Lifeline
- Pharmaceutical Assistance to the Aged and Disabled (PAAD)
- Section 8 Housing
- Federal Supplemental Security Income (SSI)
- Temporary Assistance to Needy Families (TANF)
- Universal Service Fund (USF)

New Jersey Comfort Partners has the right to verify income. Homes that are 0 – 5 years old or under builder's warranty are excluded.

YOU MUST ALSO:

- Be a customer of record with a separately metered electric or gas account and using this home as your primary residence.
- Live in a building with 1 – 14 units that are individually metered (apartment, townhouse etc). Buildings with more than 14 units are not eligible.

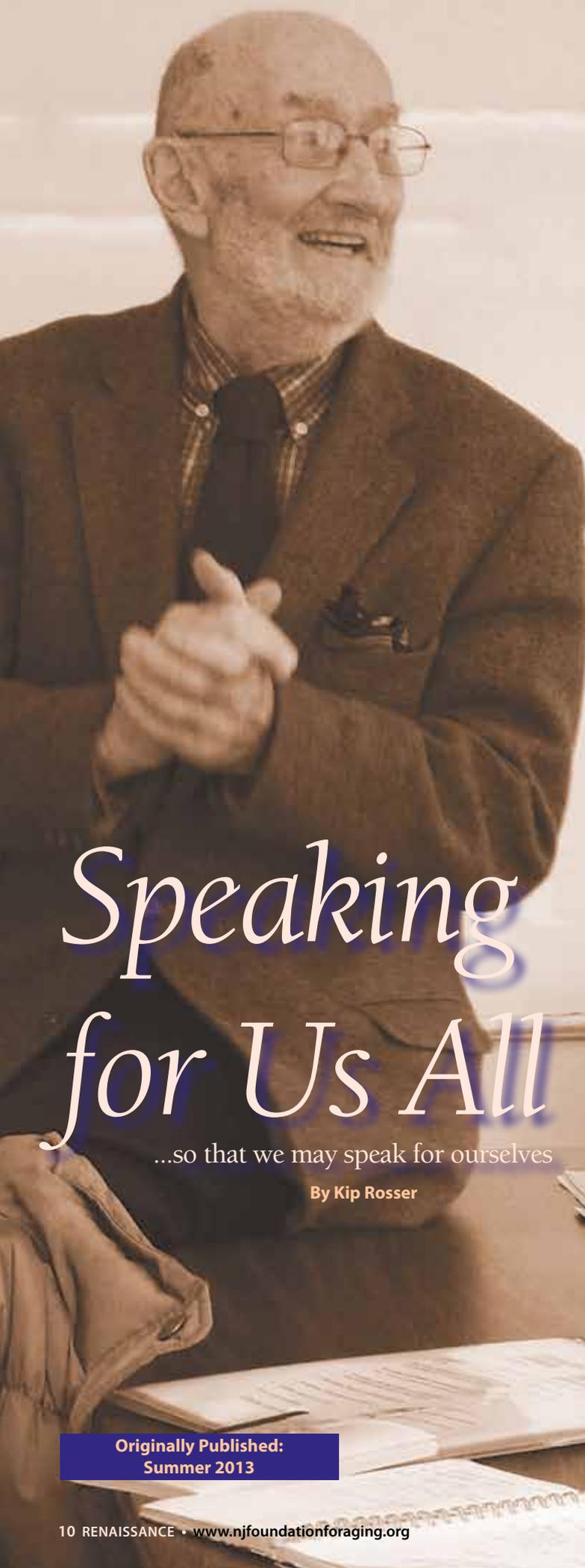
Participation will be prioritized by energy use with the highest energy users being served first.



800-915-8309

Working together
to save you energy
and money





Gordon Jacoby loves speech. Not making speeches; he loves studying and listening to how people speak. Teaching people to improve the way they speak is his ongoing passion.

Speaking for Us All

...so that we may speak for ourselves

By Kip Rosser

This might include teaching a famous actor how to imitate a perfect Scottish dialect. More recently, it's all about equipping people from foreign countries (anyone from executives to housewives) to overcome the difficulties of speaking English. Now in its fifth year, Dr. Jacoby's English As A Second Language course at the Princeton YWCA is designed to help people to become better, more confident communicators in the workplace and in their everyday lives.

Having been involved in theatre and possessing a lifelong fascination with speech and the study of different dialects, the man is a skilled storyteller as one might expect. He speaks, perfectly at ease, in a rich sonorous baritone. His voice is very expressive, almost musical, and even soothing at times. As we talk, he relates his experiences with an economy of gesture, and it is his eyes that flash with excitement. His enthusiasm for his current work and the various careers he's had throughout his life is apparent as he vividly tells me about the Manhattan of his youth, growing up in his mother's rooming house in the 1940s and 50s. He then creates the atmosphere of a movie set where he worked as a dialect coach with actors such as Bob Hoskins and Fred Gwynne. At any time during the conversation, he will deftly illustrate a particular point by slipping effortlessly into a dialect – anything from a raw, Bowery Boys street-speak, to a flawless Irish brogue. He even recreates the effete, toffee-nosed speech pattern of a former colleague at City College of New York where Jacoby was Chairman of the Speech Department.

It's hard to believe this man with a PhD was once a poor student. He laughingly confided, "I was in the bottom one percent. Not just worst in my class, I was the lowest in the whole school. I barely graduated. But I went off to work. I'd never planned on going to college." He worked as an auto mechanic, a tow truck driver and also in a wrecking yard. "An' I spoke like 'dis, y'know?" (It's here that Jacoby adopts the dialect of a typical lower west side working stiff from his youth). "I was a street kid – grew up in Greenwich Village aroun' Irish an' Italian guys." He describes himself,

Originally Published:
Summer 2013

even as a child, being fascinated by meeting new people and discovering new places. “I used to fantasize,” he recounts, “about taking a bus through the Holland Tunnel – because I saw these buses passing near my house, going to places like Bayonne and Montclair. I thought, ‘where are those places?’”

Attending City College of New York was both a rude awakening and a defining moment. “I came to City College with very rough speech.” Today, his early college life remains one of the key reasons why Jacoby is still so passionate about helping people improve their speech skills.

“I empathize with them because I went through the whole process myself. In my first speech course at college, the professor, very famous, said to me, ‘You need to correct your speech habits, Mr. Jacoby.’” While the subject of stage dialects and phonetics left many of his fellow students cold, Jacoby found the entire discipline to be very expressive.

It was during his graduate studies at Ohio State University that Jacoby developed the basic elements for his speech instruction classes. His doctoral dissertation was a self-instructional methodology for learning how to speak the Irish dialect onstage. As he demonstrates a Galway dialect, the words flow and his right hand moves gracefully, as if he’s sculpting musical syllables in the air. “I met an Irish exchange student from Dublin. He was a natural actor, so we worked together and we had a great time recording material for my project,” Jacoby remembers. “I tested different groups of students and the ones who used my methods were statistically better at learning the accent. I proved my system worked.”

Armed with a PhD, right out of graduate school, Jacoby found employment at Pennsylvania’s Mansfield State (now Mansfield University) and he still expresses his immediate surprise at being hired as Associate Professor as well as the Chairman of the Speech Department.

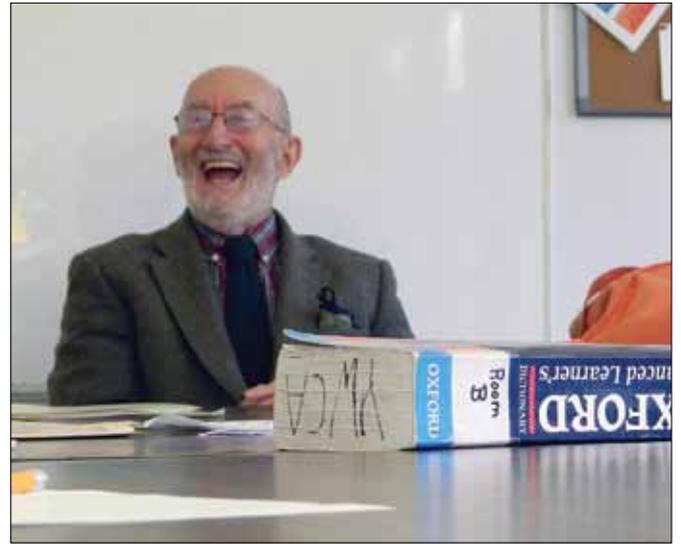
After four years, Jacoby contacted his alma mater and landed an Assistant Professorship back at City College of New York. Then, he, with his wife and two children moved to New Jersey. After five years at City College, he began freelancing.

As a result of putting ads in the show business trade newspapers, he started to receive calls and eventually found himself working as a dialect coach, not only for individual actors, but at some of Manhattan’s finest theatre companies and on movie sets as well. Here he was continually face-to-face with every variety of the actors’ temperaments and idiosyncrasies.

“Pride,” he intones. “I had to get past their pride and recalcitrance. I found that some actors were quite anxious about learning a dialect. The last thing they wanted was a dialect coach. But most grabbed at the opportunity.”

Recalling his work on the Barry Levinson film, *Avaton*, where everyone called him “Coach,” he remembers the graciousness of actress Joan Plowright (two-time golden Globe recipient, Tony Award winner, Oscar nominee and wife of actor, Sir Laurence Olivier).

“She was wonderful, professional. She wanted all the information she could get, loved being coached. She’d often call me over before a shot” (now Jacoby adopts Joan Plowright’s proper British dialect)... ‘Gordon, come over here, dear!’ And we’d go over the lines, which she had to read in a Polish-Yiddish dialect. She’d thank me and then they’d start shooting. Then a few minutes later they’d have to stop again: ‘Gordon! Coach!’ she’d call me for another line reading.”



Hearing all of this put me in mind of the eccentric phonetics taskmaster, Professor Henry Higgins in *Pygmalion* and *My Fair Lady*. I pointed out that actors are expecting to have to learn accents and perfect their voices. So, how is it that Dr. Jacoby brings his knowledge to bear with people not in show business? I figured it had to be different, since people would be skilled to varying degrees at overcoming their own accents, and also progress at different rates. Jacoby affirmed that his methods still apply.

“Everyone gets the same level of attention, the same respect and the same amount of work,” he explains. “I always move around the room. Most everyone who speaks a foreign language, in relation to American English, has the same problem with similar sounds. The first sounds we approach are the two “TH” sounds. I can be assured that nobody is going to know them. The problem is that to make those sounds they have to stick their tongues out. And many people are from cultures where that’s frowned on. It’s a disgrace or taboo.”

He also tells me that he uses play in class, and then encourages his students to “go out and play” – to take what they learn beyond the class and use it everyday in the real world. “Speak to people wherever you are! You have to apply what you learn.”



JUST LIKE THE FIRST DAY AT SCHOOL

Figuring it would be great to see him work with students, I telephone Gordon Jacoby and ask his permission to sit in on one of his classes. Laughing, he consents with, “Sit in? You’ll be participating.” Fair enough.

I arrive on the appointed day and Jacoby ushers me into a small, sunlit room. Six students, women ranging in age from mid-twenties to late forties smile at me politely. I’m the “new guy,” and it’s a little awkward – like the first day at school. But all that’s about to change...

Ebullient and bright, Dr. Jacoby strides in, says hello to us, and, with a sly smile, asks me if I’ve told everyone why I’m there. I say, “not yet.” Not missing a beat, Jacoby, with mischievous seriousness introduces me as “Mr. Kip Rosser, a man I’ve known for years; he’s a government agent, working with the FBI.” Silence. Then, it’s only my laughing that clues everyone in to the fact that he’s kidding. Once we’ve established that I’m there gathering material as the writer of this article, he puts everyone to work.

When Jacoby said he uses play, giving individualized attention as he goes around the room, he wasn’t kidding. Today, he’s devoting time to the “TH” sounds, rapidly going from person to person using a call and response technique; he speaks a phrase, looks at you expectantly with piercing, spirited eyes and you repeat the phrase.

My impression is that there are four or five languages being represented, meaning that the native languages of the students are (as near as I could tell) German, Greek, Spanish, Japanese, and maybe French. And he is right – the “TH” sound is a challenge for them all. They take turns with dozens of phrases and words: “The very thought of you takes my breath away,” “pathos,” “my brother thinks those things are silly.”

About fifteen minutes in, one of the students arrives late. Utterly off the cuff, Jacoby introduces her as a Laplander, then warmly speaks a few phrases to her in what

in retrospect, could only have been a Pseudo-Lapland nonsense dialect. She smiles, taking her seat. “She’s an amazing woman, eats only reindeer meat.”

Throughout the entire first hour, the pace is lively, intense and filled with encouraging praise and the reinforcement of all the principles that Jacoby has given his students to take away with them and practice. Everyone is involved, laughing, and there’s a level of interest that extends beyond the individual to the entire group; if Jacoby stops to work for a minute or two with one student, the others are right there, engaged with him in the moment, actually rooting for the student he’s attending to. It’s enthralling; he will turn on a dime, spontaneously adopting different characters and dialects or singing songs, all the while traveling the room. Everyone, including me, is thoroughly entertained as he makes his way around giving every student one-on-one attention turn by turn. It’s a fantastic way to teach and a marvelous way to learn.

YOU CAN’T KEEP A GOOD RENAISSANCE MAN DOWN

Jacoby’s passion for speech and dialects, while always guiding his career pursuits, never stopped him from doing new things. While in Mansfield he took up hunting, fishing, and he also began taping the voices and dialects of many of the locals for future reference. Years later, while teaching speech and dialects at Rutgers, he happened to step into a greenhouse. It kindled a dormant love for agriculture. “There I met a guy named Joe Guzzo. He ran the place. He taught me a lot about vegetables and how to grow them. And learned everything I could about greenhouses.”

Then, in a radical departure from everything that had come before, Jacoby and his wife bought a farm in Stockton. “I put up two greenhouses; I’d already learned how to do all the work.” So, what did they grow on the farm? “I grew what I liked.”

Once the farm was up and running, for the next eleven years, he supplied eighteen restaurants in Stockton, Lambertville and New Hope with his seasonal berries, asparagus and more produce – including his specially grown leeks (with more edible white), a trick he learned while vacationing in France.

At this point in our conversation, all I could be was amazed. Farming, too? Gordon Jacoby continues to be excited about everything he does. In addition to the courses at the Princeton Y, both he and Elaine, a retired lawyer and his wife of fifty years, volunteer their time and expertise for the Evergreen Forum at the Senior Resource Center in Princeton. “She’s the real scholar,” he confides, “a specialist in womens’ work and status. Elaine has presented talks on issues like “The Glass Ceiling for Women.” The Evergreen Forum offers a wide variety of courses for seniors, taught by former educators, professionals, scientists and more.

“It’s a wonderful place and an absolutely brilliant cross section of both course materials and senior participants,” Jacoby explains. He himself has taught courses in stage dialects, speech styles, and the American musical theatre from 1900 to 1930. He even presented a course in which a group of actors presented a radio drama just as they would have in the medium’s golden age.

I couldn’t resist asking him about his activity level. He certainly shows no signs of slowing down. At the Y,

plans have been completed to bring his speech course into the corporate sector. In other words, another new activity. He also describes himself as a “foodie and food historian;” he loves to cook. He’s working on writing a childhood memoir. He loves to walk. “I’m always looking around corners. I love walking. It’s like taking a walk in Paris. You walk, you can’t stop walking because the streets are so interesting. You can find something different around every corner.”

He went far beyond speaking exclusively of his own interests; while he realizes that not everyone may have as many diverse pursuits as himself, he’s sure everyone can stay active and vibrant. “Some people, when they get to a certain age, they stop. When they retire they stop doing the work they were doing. But they also stop doing what they should be doing, which is getting up, getting out, taking a trip every two weeks to New York City and wandering around. Volunteering is great. You can always find something new. And remember to eat. Try different foods. Talk to people where ever you are. Challenge yourself.”

Very well spoken. Enough said.

For more information about ESL classes at the Princeton YWCA, call (609) 497-2100 or visit www.ywcaprinceton.org. For more information about Princeton’s Senior Resource Center and the Evergreen Forum call (609) 924-7108 or visit www.princeton senior.org.

One Call. Home care for life.

Skilled Nursing • Home Health Aides • Hospice • Caregiver Support*



1-800-WE VISIT
wevisit.org

CHRP Accredited by Community Health Accreditation Program

*Grant money available for caregiver respite. Call for more information.



Silence

The meaning and value of quiet by Scott Guerin, PhD

In this day and age it's difficult to find. Many people don't even want to find it, and some avoid it at all costs... silence. We are immersed in sound wherever we go, constantly surrounded by cell phones, iPods, radios, and TVs to the point where it's almost against our nature to be in a quiet place. And while it's always nice to listen to a favorite TV program or music it's important to understand there is real value in seeking out a quiet place and gain the rich benefits some time alone in quietness. There may even be detrimental effects of avoiding quiet times as the 15th century philosopher Blaise Pascal suggested in his famous quote, "All men's miseries derive from not being able to sit in a quiet room alone."

One of the few times we can experience silence is in religious settings. For many, the quietness of sacred places provide rich and moving experiences as worshipers sit in holy silence bringing to light the Old Testament verse "Be still and know that I am God."

One great experience I had a few years ago was attending a meditation retreat that focused on the Vipassana technique, one of the world's most ancient techniques of meditation. The most powerful component of the retreat for me was that all participants committed to observe Noble Silence. This is where we committed to not speak, write in journals, read, or even make eye-contact with other attendees for the 10 day period. You literally were alone with your thoughts 24 hours a day for 10 days. For me, the first 3 days were extremely difficult and almost unbearable. But then, after day 3, my mind started to quiet down probably for the



Originally Published:
December 2011

first time in my life.

The best way I can describe what I experienced is if you picture yourself floating in a sea of thoughts. You're over your head and being bounced to and fro by waves of to-do lists, concerns, plans, worries, and a million other thoughts. Then, as your mind quiets down, your foot touches bottom, then the other, and finally you're standing on sure footing. The waves of thoughts are still there, but you feel you're on solid ground. When I was speaking with others after the retreat many felt the same way. It's like I knew for the first time there was something behind everything we see, hear, and think about. In other words, I experienced a "peace that passes all understanding."

In closing, I leave you with some of my favorite thoughts about silence and invite you to experience more of these times in your life.

The Great Spirit is heard in the twittering of birds, the rippling of the mighty waters and the sweet breathing of the flower.

— Zitkala-Sa (Native American Indian)

The origin of my existence is stillness, from which all things have been created.

— Lao tzu (Ancient Chinese philosopher)

See how nature; trees, flowers, grass, grow in silence; see the stars, the moon and the sun, how they move in silence....we need silence to be able to touch souls.

— Mother Teresa

Shhhhh...Be Vewwy Vewwy Quiet

The best remedy for those who are afraid, lonely or unhappy is to go outside, somewhere where they can be quiet, alone with the heavens, nature and God. Because only then does one feel that all is as it should be.

— Anne Frank

There is no such thing as an empty space or an empty time. There is always something to see, something to hear. In fact, try as we may to make a silence, we cannot.

— John Cage

If we will be quiet and ready enough, we shall find compensation in every disappointment.

— Henry David Thoreau

Everything has its wonders, even darkness and silence, and I learn, whatever state I may be in, therein to be content.

— Helen Keller

Nothing strengthens authority so much as silence.

— Leonardo Da Vinci

How much better is silence; the coffee cup, the table. How much better to sit by myself like the solitary sea-bird that opens its wings on the stake.

— Virginia Woolf

Music is the silence between the notes.

— Claude Debussy

State of New Jersey
Department of Community Affairs
WEATHERIZATION ASSISTANCE PROGRAM
609-984-1947



Many homes and apartments have high heating costs because of heat loss due to poor insulation or inefficient heating systems. If you meet the annual income guidelines below, help may be available to make your home more comfortable and to lower your heating costs.

2017-18 WEATHERIZATION INCOME GUIDELINES

Family Size	1	2	3	4	5	6	7	8
Yearly Gross Income	\$24,120	\$32,480	\$40,840	\$49,200	\$57,560	\$65,920	\$74,280	\$82,640

** For family units of more than 8 members, add \$8,360 for each member.*

To apply, you must:

- ▶ Meet the annual income guidelines above
- ▶ Be a renter or homeowner
- ▶ Not have received this weatherization service September 30, 1994

Where to apply:

See back of this flyer for the list of weatherization agencies

What types of services are included?

After an Energy Audit is completed, you may be eligible to receive one or more of the following:

- ▶ Insulation
- ▶ Caulking and Weather stripping
- ▶ Compact Fluorescent Lighting
- ▶ Refrigerator Replacement
- ▶ Heating System Repair, Retrofit, or Replacement
- ▶ Hot Water Heater Repair or Replacement
- ▶ Window and/or Door Repair or Replacement

Wherefore Art These Guys



Originally Published:
Summer 2010

ROMEOS?

By Kip Rosser

IN Shakespeare's day the word wherefore, as in "wherefore art thou Romeo" didn't mean, "where are you, Romeo?" it meant "why are you, what makes you Romeo?" Cut to the present day: why are ten elderly men getting together every single morning, rain or shine, to have breakfast? The first part of the answer is in their group's name: Romeos.

It's the acronym for Retired Old Men Eating Out. The second part of the answer then reveals itself over the course of our hour-long interview, which took place on their turf in a small café. They were assembled around several tables they'd pushed together with their coffees, teas, muffins and other breakfast fare. There were a few newspapers in

evidence. As I was handed a list of those in attendance, I read businessman, marine fighter pilot, psychology professor, scientist, teacher, psychiatrist, mathematician, chemical engineer, economist... I was bowled over by the diversity in collective lives and work experiences of these gentlemen. The second part of the answer as to why these guys are Romeos? A deep commitment to friendship, a free exchange of ideas and mutual appreciation of the art of good conversation. The talk was lively and spirited with comments and opinions ricocheting around the table. Topics ranged from very heartfelt and serious to a level of banter worthy of seasoned comics. So, as you read each response, just picture a different person speaking.

How long has the group been meeting for?

— About eleven or twelve years now. When it started out there were only two. We tend to lose people from time to time.

How'd you come up with the name, Retired Old Men Eating Out?

— It's not unique, the name. They have Romeos in other parts of the country -- at least three or four others. Tom Brokhaw, in his book, Greatest Generation, spoke about this group up in Boston called the Romeos. And then Wes decided, "Hey, that's a good name for us."

What's your overarching purpose?

— Living.
(Laughter)
— Tomorrow – our grand vision is tomorrow.

With all the academic and multidisciplinary credentials in the group, how come you guys haven't solved all the world's problems yet?

(Everyone at once):
— We have!
— It's just that nobody's asked us.
— We're working on the big spill now.

Did you all know one another beforehand?

— No. Each of us maybe has one connection. Someone that I knew or he knew, and that was it.

What's the average age of the Romeos?

— Eighties, most of us are in our 80's... and up.
— We've got people in the 90's. You're, what, 92?
— I'll be eighty-eight two weeks from now.
— And all the other fellas are the youngsters.
(Laughter.)

So, how do you acquire new members?

— You get recruited.
— I'll tell you how I joined – I used to go over to the bank where there was free coffee. And I'd take the coffee and sit by the fountain, reading my newspaper. When it started getting cold, I took my coffee and started out here. When it got even colder, I took my coffee and started sitting inside. Then one day Wes said, "Why don't you join us?" So, I moved over and sat with the guys.
— Generally speaking, though, we get our people by recommendation from someone in the group.
— We haven't told you about the initiation rites.
(Laughter.)

What are the benefits you've derived as Romeos?

— One of the benefits is waking up in the morning and looking forward to coming here. We do this every day, though it's not always consistently every one of us.
— But there are some of us here seven days a week. I think

the main thing is to have a routine – we don't have to go to work, so this takes its place. And now obviously there's camaraderie, that's a great thing.

— There haven't been too many fist fights.
(Laughter.)
— One plus is engaging with people who are knowledgeable, intelligent and we can have serious discussions and that's very important. We don't meet for idle chitchat. That would be pointless... well, sometimes we do.
(Laughter.)

How do your spouses feel about your going out every morning?

— A lot of us are encouraged by our wives to come down here on a regular basis.
— They're happy!
(Laughter.)



What are some of the things you've discussed in the past week or so?

— The death penalty. The BP oil spill.
— Religion.
— Tiger Woods is often a topic.
— The tax rate in town.
— We're pretty heavy on politics when things are hot in the political world. Travel.
— We're very tolerant of the political views of others, even though we differ sharply. We're also tolerant of hearing difficulties, which are more or less universal. We're tolerant of occasional lapses in trying to find a word. So it's a very sympathetic group I would say. We have many flaws in common.
(Laughter.)
— You have to realize that we don't have a "groupthink" here. We're very much individuals. We have optimists, we have pessimists... I'd be loath to characterize us in any way at all other than interested in getting together and shootin' the breeze.
— You know one thing that strikes me here is that we talk about many things but we rarely talk about something which we all share and that's various ailments.

THE ROMEOS



— Men don't share that kind of thing very often.
— What we'll share is that the toilet overflowed and the plumber came and charged six hundred dollars and then the toilet overflowed the next day
(Laughter)

You've all heard the term social networking. In this world of Facebook, MySpace, Emailing, texting and tweeting –

(There are general murmurs of disapproval:)
— ***you guys have chosen the most antiquated form of social networking on the planet: meeting face-to-face.***
— Right! Right!
— This is just better – being together.
— Besides, you can't get arrested for meeting as opposed to texting when you're driving.
(Laughter.)

What do you all think, individually, of where technology's taken us, in terms of all the gadgets everyone has nowadays?

— Oh! Here's our source for all that – show us what you keep on your hip!
(Laughter.)
— Yes, my iPod Touch.
— He gets all kinds of information for us so we're connected.
— We really use it a lot here as a source for settling arguments.
(Laughter.)
— Some of us are more computer-savvy than others.
— I have a laptop but none of the gadgets...not yet. Although, I caved in about two years ago and bought a pay-as-you-go cell phone. I think the cost of telecommunications in this country is out-of-sight.

Do you think the cost will come down?

— Only if the FCC is able to introduce competition.

— As you get older, you have fewer and fewer people to call!
(Laughter.)
— Unfortunately true, yes.
— And fewer and fewer people who want to hear from you.
(Laughter.)
— And fewer and fewer people who it's worth hearing from!
(Laughter.)

We're looking at what could be the first generation of men and women – the Baby Boomers who, due to the decline job security and the weak economy, may not be able to retire at all.

— I don't think it's so terrible – keeping working. Some of us may have regrets about having retired and would rather have continued our careers.
— I know guys who are very very happy, in their late 70's and 80's and they're glad to continue working.
— There's another angle to that. There are people who are entirely immersed in their jobs and develop no other interests and so when they stop working, their lives stop, too.
— People who are losing their jobs at fifty-five may not ever be employed again at anything near their past level.
— I think it's safe to say we may be the last generation who were able to retire.

Is there anything that you feel is really unique that's really kept you physically active or your brain just totally engaged?

— This group here.
— This group is very important to me.
— Right.
— In the morning I want to come here and see my friends.
— We all do.

To find or start a Romeo club of your own, visit: www.romeoclub.org



Holiday Traditions

Make the season special by Helen Hunter, ACSW, LSW



Recent studies point out that we affirm our identity as family through rituals. Holiday traditions may be the richest of all. To cultivate holiday traditions at your home, decide which ones are worth keeping, such as attending worship services or having special decorations displayed in the home. You can also try adding or expanding on the following traditions:

- ✿ Make a paper chain to count the days until the holiday arrives.
- ✿ Take snapshots of special people in your life. Develop, frame and give them as gifts.
- ✿ Make a family calendar, complete not only with family photos, but also with family birthday and anniversary dates. This can become a wonderful annual gift for family.
- ✿ Start a basket for a less fortunate family. Donate used toys, clothing and canned goods.
- ✿ Schedule one event that the entire family will enjoy, such as attending a performance of the Nutcracker or watching a classic holiday movie.
- ✿ Abandon expensive cards and make homemade ones.
- ✿ Take the family on a walk to admire the decorations in the neighborhood or just enjoy the fresh winter air.
- ✿ Set aside a day for a cookie exchange. Make large quantities and trade with your friends and neighbors.

- ✿ Choose a time for ornament making. Homemade ornaments can be used year after year and provoke such wonderful memories.
- ✿ Have a family grab bag for gifts. Select names, set a spending limit and arrange a special outing together to shop for gifts.
- ✿ Wrap presents with comic sections from the Sunday newspaper.
- ✿ Plan to visit an elderly relative or neighbor. Take some homemade cookies and ornaments.
- ✿ Invite someone who you know will be alone during the holiday season to your home for a meal. All will be thankful for the time spent together.
- ✿ Fill your home with holiday music.
- ✿ Spend time TOGETHER as a family – drinking hot cocoa, talking and enjoying each other's company.

Keep in mind that it's not the money spent, the cookies baked, or the destination reached that is important. It's the time that you spend together that makes a memorable holiday. It doesn't matter what holiday you celebrate or if you just want to enjoy the winter season, find a way to incorporate these activities into your time with family and friends. Peace to you and your family during this holiday season.





Originally Published:
Fall 2015

The Suspense is Killing Us!

A Morning with Mary Higgins Clark

by Kip Rosser

Every once in a while, along comes what can be called a perfect summer day. Today is one of them. Brilliant sun, deep blue sky dotted with clouds, the air just right – warm without being too hot. I'm in a car with NJFA Executive Director, Grace Egan, and we've just arrived in Spring Lake, NJ. We have an appointment, but we're on the early side, so Grace takes the opportunity to drive to Ocean Road; for years this was her girlhood home. She points out the large Victorian house that her mother ran as a guest house – the name given to what's now called a bed and breakfast. This connection with Spring Lake is something she shares with another of its residents, although neither of us have ever met her. Until today. As we drive along the coast road, we see families in shorts, swim suits, flip-flops, loaded with chairs and other beach paraphernalia, making their way over the crosswalks to the shore entrances. Pulling into a street arched over by trees, with rows of Victorian homes and perfectly manicured yards, we park in front of a large yellow house and walk up the steps onto the wrap-around porch.

We're here to meet America's undisputed queen of the suspense novel, Mary Higgins Clark. Mary Theresa Eleanor Higgins Clark Conheeny has had more written about her than this entire issue of *Renaissance* Magazine can hold. So, for anyone wishing to delve deep into biography, going online will yield volumes of information. She's also been interviewed countless times during a literary career spanning over five decades. Yet, here we are to interview her.

Please mention *Renaissance* when you call our advertisers.

After reading dozens myself, then commiserating with Grace, we're hoping to touch on subjects that haven't shown up in other interviews as well as talk with her in greater detail about her life and writing process.

Stepping onto the porch, we see one of the family members, a young man, sitting barefoot, in a T-shirt and listening to music. Grace and I say hello. He introduces himself and ushers us into the house. As we wait, I take in the surroundings. It's beautifully furnished, immaculate, soft yellow walls in the foyer and living room adorned with original artwork. Hardwood floors with oriental rugs. Sofas, love seats, chairs and tables, all elegant, some may be antiques; the overall effect is contemporary without being ultra-modern and classic without evoking some bygone era. The atmosphere is warm, comfortable, daylight only. Not a single lamp is turned on.

Though it's 11:00 am, it's clear the house and its inhabitant are in early-morning mode. There have been visitors all week; now it's going to be a family weekend, filled with activities, relatives coming and going. One of Clark's sons has already been out for a morning swim in the ocean and is now out on the golf course. Just as the people outside are in summer beach casual, Clark is no exception. There's no pretense of being dressed to the nines as in her publicity photos. She's entering the room, informal in both dress and manner, down-to-earth and ready to talk.

She walks over to the sofa to sit down. I'm moved by how petite and delicate she seems. She gestures gracefully, her slender arms and long fingers moving slowly. As we settle in and she begins to talk, we're both struck by her palpable energy and passion for her craft. She is by turns funny, eloquent, mischievous, erudite – all of it complemented by a clear, resonant voice tempered with just the slightest hint of an earthy, Bronx patois, a vestige of her childhood roots.

One of the subjects that repeatedly comes up during our time together is the subject of resiliency. Mary Higgins Clark, now eighty-eight, mother of five, has faced the loss of husband, parents, brother, rejections from publishers, and only modest sales for her first book, a historical novel about George Washington. There were also financial hardships trying to raise five children as a single mother. She had already graduated from secretarial school, worked several years in an advertising agency, spent a year as a flight attendant for Pan American Airlines and barely escaped a revolution in Syria. After marrying longtime neighbor and friend, Warren Clark, she began writing short stories and facing the bane of every writer's existence: constant rejection. It would be six years before her first story sold, for one hundred dollars.

It's ironic and not a little astonishing how her early married life mirrored the life of her own mother.

"When my father died I was eleven. And my mother couldn't keep up the house. We had no money. We moved into a three room apartment. So I have every memory of a dollar meant a lot of money. I was on scholarship at the Villa Maria Academy but I thought, 'I've just got to get a

job. I've got to bring some money in.'"

Tragically, in 1964, Clark herself was widowed with five children to raise. Still, she powered through it all, even graduating summa cum laude with a BA in philosophy from Fordham University. Then, finally, in 1974, her second novel *Where Are the Children?* became a bestseller. Her success from that point on has placed her in the company not only of the greatest suspense and mystery writers, but of just a scant handful of American writers whose reputations have approached that of legend.

She's now with her husband of nineteen years, John Conheeny, retired CEO of Merrill Lynch Futures. Is it Irish stoicism? Where does such resiliency, such strength come from?

"You've got to have it when the time comes. What are you supposed to do – just flop along? I mean, really. I was widowed young, with five young children and we did not have insurance. I had to work. The day after the funeral I had to pick up and get going. You have to. My brother died at eighteen of spinal meningitis while in the service, just before he was to ship out. That broke my mother's heart – her firstborn son, and she was forty years old when he was born. She said, 'God wanted him even more than I do.' Later, after she died, I found a sort of diary she'd kept and in it she wrote, 'I never left Joseph that first year, he was a preemie and I was so afraid he'd slip away. He was the most beautiful baby. The other two had allergies.' So maybe that's the Irish stoicism. She'd have thrown herself on the tracks for any of us, but Joe was her heart."

She is acutely aware of how fortunate she has been. "Much is expected of those to whom much has been given. And you better remember that along the way. It's very important to give back. I'm so aware of how fortunate I am, and I certainly understand firsthand how difficult it is for people who are struggling from paycheck to paycheck."

The act of writing fifty-plus bestselling novels is also a testament to her resiliency and drive, to keep up with the times, such as the book she's currently working on: a woman is accused of the murder of her husband who's had Alzheimer's for ten years. In it, Alvirah, one of her most famous characters, continues to use the latest technology – a microphone hidden in a diamond pin. To stay relevant, the world of her novels must be a part of our own world, and so, there in all the details and plot points are touchstones for the times. Her last novel, *The Melody Lingers On*, is filled with cell phones, the internet, mentions of Google, financial ponzi schemes, social media, and much more.

"You have to. You can't stay in the 1950s. My kids go through and keep me current. It is funny when they say, 'What's that? No one who's not of your generation will know what that expression means.' So I'll change it to something contemporary."

My eyes occasionally wander, taking in the surroundings. Rugs, chairs, mantle shelf, a few awards on table surfaces, and the paintings. The ones I see are mostly impressionist. Who are her favorite painters? "Of course, I like the

traditional ones, the great artists like Michaelangelo, you know, the Sistine Chapel. I never got into the art scene of Andy Warhol – couldn't see how a Campbell's Soup can... I like the nineteenth century painters of the Hudson River Valley School. They're beautiful. And of course, Edward Hopper, I love his paintings. Oh, and Van Gogh. I was in Van Gogh country; they pointed out that in many of his paintings you can see the figure of a woman walking in the distance. And the reason for that is that a girl he loved left him. He painted one painting a day for thirty days before he died and they were given away to people who attended the funeral. And Picasso I love – I have a couple of his..."

Grace and I catch one another's eyes. It's obvious we're both thinking, "Whoa! She has two Picassos?!"

"...a couple of his posters that I got at a museum. And they're framed at one of the houses."

The crafting of a suspense novel or murder mystery abounds in analogies. It's like the fine workings of a clock, or it's the equivalent of a literary jigsaw puzzle. To fully appreciate the level of skill involved in a Mary Higgins Clark novel, try imagining it this way. At the outset, there is no puzzle, there are not even any pieces. Somehow, piece after piece is created, without always knowing precisely what the completed picture will be. Little by little the pieces take shape, fitting together, at times working in multiple directions simultaneously, (just as we might do with a real jigsaw puzzle). The painstaking process takes tenacity, cleverness, the ability to avoid predictable outcomes, and, at times, considerable research.

"In the last book, I hired an FBI agent, so that the character would say things just the way an agent would. When writing about a fire, I had a retired fire marshall. In New York where I have detectives on the case, I consulted a retired detective. Because you shouldn't just think you know what they'd do. You have to be right. All of that gives validity to a book."

Time and again, Mary Higgins Clark accomplishes this, but like all writers, painters, composers, dancers, cabinet makers – masters of their crafts – the end result is accomplished so well that she makes it look easy. There's no doubt that this amazing writer's wheels are always turning. She's always on the lookout for the spark of an idea. She informs us that a seemingly trivial incident involving the house we're sitting in right now inspired the seed of her novel, *On the Street Where You Live*.

"The previous owners – we saw them at the club – and Greg asked, 'Have you found any skeletons in the backyard yet? We buried two dogs back there.' So, suppose someone buys a house ready to go and the pool is being put in and the owner hears someone shout, 'Turn that thing off, there's a body down here!' His remark triggered the book and that book paid for this house!"

She gives the same meticulous attention to the locales depicted in the books, a real concern to those of us who, like herself, reside in New Jersey: "I am so sick of New Jersey being called a dump. And so I've used Saddle River,

Ridgewood, Mahwah, Montclair, Mendham, Englewood – because I'm trying to get across to the reading public that New Jersey has some very beautiful places in it. It's not just the refineries along the turnpike and the pig farms, of course. But we're still stuck with the label no matter what you do."

A staunch Catholic, Clark has been repeatedly lauded for her dedication to the church, receiving honors including Dame of the Order of St. Gregory the Great, Dame of Malta, Lady of the Holy Sepulcher of Jerusalem, along with receiving the Catholic Big Sisters Distinguished Service Award and the Graymoor Award from the Franciscan Friars.

During an interview in the year 2000, she expressed her admiration for Pope John Paul II when he publicly apologized for the church's prejudices and the acts committed against women and minorities over the centuries. Fifteen years later, how does she feel about Pope Francis and his far more modern stance on issues that, less than a decade ago, would engender nothing but condemnation from the Vatican?

"I think the Pope is wonderful. He's much more open. In marriages, now, I do know that there are mistakes made, no question. You know, 'till death to us part,' and all. But many of them were quietly endured for the rest of their lives. Sometimes there are situations that are just bad. The gay community is another area. I think you're born with an inclination. Having a partner is morally acceptable and finally in this day and age they have the courage to come out. I don't know if the Church will ever fully accept the fact that it's not a choice, but now they're welcoming. At least being inclusive is good."

Writing is something Clark has done since early childhood. At the mention of a poem she wrote when she was six years old, she's quick on the uptake.

"I remember *Madonna*."

Lovely Lady, in your eyes are signs of tears so faint
it would seem as though the Master
chose to help that artist paint.
your cloak in soft folds falls round me, happy it doth clad
the Star and Queen of Heaven, and the King – a little lad.
In her eyes there shines a wondrous light
there at your little son's birth.
It seems to be as it smiles at me, the peace of God on Earth.

"You wrote that when you were six?" I ask. And again, with her the impish smile, she admits, "No, I wrote that one when I was about ten; maybe I was twelve. I wrote a lot. I wrote about the prom:"

The prom is coming up très soon, I'm doing all I can.
I say my prayers both morn and night, but I ain't got a man.

All of the seniors at Villa Maria Academy where Clark attended, were dating guys in the service. The poem ends:

Oh soon the prom, it will be gone and it will be a fable –
how thirty seniors, manless went,
and drank themselves under the table.

Clark cites her Irish heritage and family with instilling a love of storytelling, and if there's a storytelling gene, she definitely has it. Throughout her childhood she'd hear her own family and friends talking. "The Irish are wonderful storytellers. It was really around the dining room table. My mother had four sisters. They were very close, and they'd get together maybe once a month, the five of them. And the endless teapots would come out and they'd be telling stories of the past. 'Oh, remember poor Anna? Died just before the wedding, Spanish Flu. Was buried in her wedding dress. On the day of the funeral, Jimmy said, 'I'll never draw another sober breath.' And one of the sisters said, 'And wasn't he a man of his word!' so the stories went."

One wonders, then, who her favorite storytellers are.

"I tell people who say, 'I know I can write but I don't know what to write,' I tell them to look at their bookshelves. What do you like to read? Because what you love to read is your clue to what you can write. And from the time I was nine years old it was first the Bobbsey Twins – nobody remembers them. Then Nancy Drew. And then I went on to Agatha Christie, Josephine Tey, Ngaio Marsh. That was my favorite reading. And I was always trying to keep up with the author. I wanted to be the first one to figure it out and say, 'He did it.' So, I was actually teaching myself how to write suspense."

As for what she's reading now, she confides in us that she's looking forward to reading David McCullough's new book about the Wright Brothers. She loves history, biographies and the sonnets of Shakespeare. Given how prolific Clark is, it would seem she'd have time for nothing but writing. Family and friends are very important to her, and she does make time for other pursuits.

"We're very active in the family. There's the bunch here for the weekend. And of course we have friends. We go out a lot. There are a lot of events in the fall and winter that we go to. I'm very active in the archdiocese and there are a number of events. And we like to go to the theater."

Over the years, the inevitable comparisons with Agatha Christie were made ad infinitum. When asked by a French interviewer how she compares herself with Agatha Christie, Clark couldn't resist giving over to her sense of humor: "I'm alive, and she's dead."

Clark's novels are populated with her own distinct brand of characters – far more psychologically complex than just good and evil. Granted, there are murderers, there are heroes, but their makeups bring together impulses and motivations that make them so richly compelling that part of the suspense is watching them grow, change, adapt to the hairpin turns in the plots. Another uniquely "Clarkian" stratagem is that although plots resolve, mysteries are solved and criminals are caught, not everything is tied up perfectly. Even the heroes are sometimes left to question

their own motives and behaviors; many will be haunted by lingering doubts for the rest of their lives. Some of the most despicable characters, ones we "love to hate," have committed no actual crimes; they're merely corrupt or greedy, and they get off scott free.

"Oh, I love that. There are characters who get away with it." Our lives and experiences are hardly ever perfectly resolved, why should these stories be any different? With her penchant for rich characters and dialogue, has Mary Higgins Clark ever tried her hand at playwriting?

The answer is no, and yet the second part of the answer surprises us.

"But just now, I think twelve of the books are being made into television movies in France. About sixteen were made into television movies here in the U.S. and two feature films, neither one of which was any good in my eyes. But the writer over there who got them on television said, 'give me an idea for a play and I'll write it,' so we're doing it. Right now in France they're saying 'we need another Napoleon.' And my premise is: suppose Napoleon the Second, the king of Rome who died when he was twenty-one, suppose unknown to anyone he had a child. And now, his direct descendant is running for President of France. Someone finds out who she is and is out to kill her."

One of the trademarks of Mary Higgins Clark's novels is not only their lack of profanity, but their lack of graphic violence, no mean feat for books about murder. The same is true of any films that might be made – no nudity, profanity or graphic violence. Unlike the popular shows like CSI, NCIS, SVU and other acronymed who-dunnits, Clark spares her readers all the incredibly gory details. "It can still be just as scary. Alfred Hitchcock did it. Could anything be scarier than *Psycho*? You never see her naked body in the shower. You never see the knife plunge into her. There has yet to be a scarier nineteen seconds. With all that can be done, all the visual and sound effects, they've never achieved anything scarier than that scene. It's because your imagination is coming into play."

Humor is always close to the surface during the conversation. While discussing the Gaelic origins of the name Grace Egan's mother gave to her guest house in Spring Lake, we were remarking on the complex spellings of Gaelic names. Clark recalled the difficulty of spelling Fionnuala (pronounced "Finula"), the name of the wife of Rhode Island Senator Pell. Ticked, she added: "It's such an unusual name and when I had one book out, I used her name for a character, and his wife said to me, 'I was so happy to see my name in your book... until the woman was stabbed in the back.'"

The titles of about a dozen Mary Higgins Clark novels are either the titles of famous songs or part of a famous lyric. Among them are Irving Berlin's "*The Melody Lingers On*," Cole Porter's "*I've Got You Under My Skin*," Rodgers and Hammerstein's "*On the Street Where You Live*," and the upcoming co-authored "*All Dressed In White*," which is a fragment of the well known English lyrics to Richard Wagner's

“*Bridal Chorus*,” (although “here comes the bride, all dressed in white...” bears no resemblance whatsoever to Wagner’s libretto). With so many of her titles coming from the Great American Songbook, it doesn’t take ESP to surmise what some of Clark’s favorite music is.

“Well, my husband likes classical and we always have the symphonies on. I do enjoy them, but I never got into that the way he did. I’m tone deaf so that doesn’t help. But someone told me that was okay because I have a rhythm of words. But I’ve always loved the show tunes. I was at the original production of *The King and I*, with Yul Brynner and Gertrude Lawrence.”

My next and final question is going to be, “What is there left to accomplish?” In leading up to it, I mention many of her current accolades.

“You’re a recipient of countless literary awards. For your work with the Catholic church you’ve received several papal honors, you’ve been named Chevalier of the Order of Arts and Letters by the French Minister of Culture. There are medals of honor, life achievement awards, author of the year awards, and you have eighteen honorary

doctorates...” With a smile that is both wry and demure, she corrects me: “Twenty-two.”

And all we can do is laugh. Back to the original question: what remains to be accomplished?

“I don’t think of it that way. I think I’ll be writing until the Lord calls me. I love to write. Although, just this Wednesday I said, ‘I am not going to look at a sheet of paper again!’ But this morning I was back at it. People say I should give it up but I say, ‘What would I do? Put a plant in the ground it’ll die, put a biscuit in the oven, it’ll burn. I enjoy the process of writing. And besides that, I’m paid very well for it. So, what’s not to like?’”

Rest on her admittedly prodigious laurels? Never. “My husband jokes that I should take some time, take a year without writing. And while I’m agreeing with him, in my head, I’m already working on the next book!”

So, November will see the release of *All Dressed in White*, after which she’ll complete the next book already underway, then there’s the play in France...and then...? Mary Higgins Clark will keep her reading public in exquisite suspense until yet another book is ready.

Remember Books?

Be sure to check out Mary Higgins Clark’s newest releases:

Every Breath You Take (November 2017) with Alafair Burke
All By Myself, Alone (April 2017)

Renaissance staff also recommends:

Still Alice by Lisa Genova

Disrupt Aging by Jo Ann Jenkins

The Four Agreements by Don Miguel Ruiz
Unbroken: A World War II Story of Survival, Resilience, and Redemption by Laura Hillenbrand

The Long Haul:
A Trucker’s Tales of Life on the Road by Finn Murphy



Dark Tide:
The Great Boston Molasses Flood of 1919 by Stephen Puleo

Let’s Pretend This Never Happened:
A Mostly True Memoir by Jenny Lawson

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 its 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

Thanks!





From Rosemarie's Kitchen

Editorial advisor, Rosemarie Doremus, shares her recipes

This is my Mother's recipe and when I wanted to learn how to make the meatballs for my family, it proved difficult as she used no measurements, much like most moms at that time. So I had to watch her and write everything down as she added, mixed and made the meatballs. It's now become an annual tradition for my oldest granddaughter, now married, and I to make the meatballs together for her husband's family. I've told her that she's quite capable of making them on her own, but she says it's more fun to do it together. Directions and measurements below will make 15 meatballs; this has been cut down from the original recipe that was meant to make 45 meatballs for a big, festive family gathering.

ITALIAN MEATBALLS



Ingredients

1½ lbs ground beef
 3 sweet Italian sausage links (removed from casing)
 1 egg
 3 cloves fresh garlic (cut fine)
 ¼ cup flavored bread crumbs
 ¼ cup grated Parmesan or Pecorino Romano cheese
 Italian parsley (cut fine)
 Salt & Pepper

Directions

Mix all ingredients together. Coat baking pan with cooking spray. Form meatballs and put in uncovered baking pan. Pre-heat oven to 350 degrees and cook for about 45 minutes. Check after a half hour to test if they're done. No need to turn meatballs. Enjoy!

Please mention *Renaissance* when you call our advertisers.

While serving as Director of the Hunterdon County Senior Center, I created an activity called "Here's What's Cooking." The women of the Friendship Circle would select their favorite recipes and bring in samples for the group to taste. Eventually two booklets of these recipes were printed. The proceeds helped fund the monthly luncheon for the senior residents of the Hunterdon Development Center and the annual luncheon for residents of the county's nursing and boarding homes. Which is where I discovered this Easy Feed-A-Lot Dessert. My children, grandchildren and great-grandchildren all love this refreshing cake and it's always a dessert hit. And don't worry; I've taken the calories out!

YUM YUM CAKE



Ingredients

1 box of yellow cake mix
 2 1 lb. cans of crushed pineapple (drained)
 3 small boxes vanilla instant pudding
 1 8 oz. package cream cheese (softened)
 4 ½ cups whole milk
 4 cups whipped cream or whipped topping

Directions

Prepare cake mix according to directions. Bake on a cookie sheet for 15 minutes. (My cookie sheet is approximately 9 ½" x 14".) Spread pineapple on cooled cake. Make pudding with whole milk and mix together with cream cheese. Spread that mixture out over pineapple. Spread whipped cream on top. Enjoy!

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



Patriots Week

Old Barracks Museum

December 26 – December 31

101 Barrack St., Trenton, NJ

See website for list of events. It's much more than just crossing the Delaware! For further information, call 609-396-1776 or visit

<http://www.barracks.org/patriots-week.html>

First Night Ocean County

December 31

Seaside Heights Boardwalk

800 Ocean Terrace, Seaside Heights, NJ

Mark your calendars for New Year's Eve and a family celebration in the arcades along the Classic American Boardwalk. Activities, shows, and FUN for the entire family. Fireworks at 5:00 PM (weather and conditions permitting.)

\$5 per person.

Coffee and Classics:

A Series of Morning Musical Presentations

Perkins Center for the Arts

Moorestown, NJ

856-235-6488

The first Wednesday of each month, a musician will perform. The events are free and open to the public.

Click below for 2018 Schedule.

<http://perkinsarts.org/event/coffee-classics-series-morning-musical-presentations/>

Annual Maple Sugaring Fest

Reeves-Reed Arboretum

February 23, 2018 • 1PM to 4PM

165 Hobart Ave., Summit, NJ

Enjoy a brisk afternoon learning the steps involved in turning tree sap into delicious maple syrup. There will be tapping & cooking demonstrations, taste tests, and guided hikes. Rain or shine! Reeves-Reed Arboretum members & children under 3 are free. Non-members \$5/ person. For information, call 908-273-8787 or visit:

<https://www.reeves-reedarboretum.org/>

Spirit of New Jersey

New Year's Eve Fireworks Dinner Cruise

December 31

10:00PM – 1:00AM

Boarding at 9:00PM

Spirit of New Jersey

Departing from Lincoln Harbor

Lincoln Harbor Marina, Weehawken, New Jersey

A three-hour cruise with amazing views of New York City's skyline, dinner buffet, DJ, singing wait staff, premium open bar and a champagne toast at midnight. Stunning views of the fireworks display at the Statue of Liberty! For reservations, call 866-483-3866.

<https://www.spiritcruises.com/new-york-metro/cruises/holiday/new-years-cruises?loc=home>

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.

Grace Egan
Executive Director

Melissa Chalker
Deputy 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