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# SPECIAL ISSUE: THE NJFA 2-YEAR REPORT



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**Contributors:** Melissa Chalker, Theresa Davis, Eileen Doremus, Curtis Edmonds, Grace Egan, Christine Fillimon, Scott Guerin, Helen Hunter, Louanne Kane, Kip Rosser

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

**Editorial and Sales Offices:**  
NJFA  
176 West State Street, Trenton, NJ 08608  
609-421-0206 / 609-421-2006 FAX  
office@njfoundationforaging.org

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**Staff:**

Grace Egan, Executive Director  
Melissa Chalker, Program Manager

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# Offering Thanks

We can't do it without you **By Grace Egan, Executive Director, NJFA**

**W**e often consider this a time of year to express gratitude for the blessings in our lives. Examining the many meaningful things that get us going every day. It may mean appreciating family, friends, work, and community connections. These important personal contacts create the humming life drama that surrounds us.

At the NJ Foundation for Aging (NJFA) we frequently partner with individuals and other organizations that share NJFA's mission in promoting healthy aging in New Jersey. We have many committed Board Members and Advisors who help to guide the Foundation's work. We also have other individuals join us for special tasks like creating a new marketing plan and sharing their marketing expertise to help us design clearer messages on

our work. Their gifts of personal time are truly priceless.

Often, we send out 'ask' letters to our donors and potential donors. For their financial support is support that enables NJFA to take on the projects that focus on the needs of seniors across New Jersey. Our donors' responses and gifts generate 'thanks' and acknowledgements to them while offering us recognition that NJFA's work is a value to them.

Once again, we ask for your support. You will see "Your Donations Make a Difference" on page 17. And in this issue's centerfold you will see an update of what we have been working on over the last year.

Thank you for your support, for being a loyal reader and a donor as well.

# Words to the Wise

Here are some hints from *365 Ways to Live to 100*, by Simon Reynolds, (Andrews McMeel Publishing; 2001):

**#69 It's not easy being green** – Spinach and rhubarb contain oxalate, a chemical substance that interferes with the absorption of calcium. If you are at risk for osteoporosis, eat both in moderation.

**#218 Stay Active** – Find a balance between doing too little and too much; but most importantly, find something to do that makes you feel good.

And when in doubt remember what Bob Hope said:

*"When we recall the past,  
we usually find that it is the  
simplest things – not the  
great occasions – that in  
retrospect give off the  
greatest glow of happiness."*



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NOVEMBER/DECEMBER 2010



# Working with Partners

Convening stakeholders for a speakout!

**M**ore than \$50 million in federal support from the Older Americans Act comes into New Jersey each year for older adult and caregiver services. This funding is leveraged with additional funds from state, county, and local governments as well as with contributions from philanthropic and faith-based communities. The Older Americans Act provides a rich menu of services including Home Delivered Meals, and Information & Assistance. Local stakeholder input is essential to guide and safeguard these funds. The NJ Foundation for Aging (NJFA) joined with partners to convene stakeholders, both consumers and providers, to gather their input to submit to the US Administration on Aging for the upcoming reauthorization of the Older Americans Act in 2011.



*Emily Greenfield, Rutgers School of Social Work, helps a breakout session with their list.*

Organizations that helped plan this event include: Samost Jewish Family & Children's Service of Southern New Jersey (JFCS), The Rutgers School of Social Work's Programs on Aging, United Jewish Communities of MetroWest NJ, New Jersey Area Agencies on Aging Association (NJ4A), New Jersey Association of Senior Center Directors, New Jersey Foundation for Aging, NJ State Association of Jewish Federations, and The Grotta Fund for Senior Care. According to Karen Alexander from United Jewish Services of MetroWest, the goal of the forum was to "gather insight from professionals and consumers on various topics related to the Older Americans Act." This meeting initiated the conversation regarding service delivery for elder care. It was an opportunity to network and come together as partners. Reauthorization of this bill in 2011 will improve the lives of all older Americans to live independently and with dignity.

Two morning programs were planned, one in Whippany and the second in Cherry Hill. "We wanted to be sure to have two sites for these sessions to accommodate as many interested participants as possible," Grace Egan from the NJ

Foundation for Aging noted. The forum offered four distinct Breakout Sessions which were based on Four Themes:

- *Access: awareness, transportation, language barriers, outreach*
- *Aging in Place: care management and case assistance, health promotion, help with transitions, emergency preparedness, new opportunities*
- *Service Coordination: interagency coordination and inter-governmental collaboration, research and technology*
- *Economic Security: work programs, benefit counseling, intergenerational services, using the Elder Index, senior employment.*

Both programs opened with an overview of the current services provided with support from the Older Americans Act across New Jersey. Jaklyn Devore, NJ Association of Area Agencies on Aging (county offices on aging) President, National Association of Area Agencies on Aging Board Member and she is also the Executive Director of the Essex County Office on Aging, spoke at the northern meeting. Sydelle Norris, Program Development Specialist for the NJ Division of Aging and Community Services of the NJ Department of Health and Senior Services provided a similar overview at the southern meeting.

Mr. Jac Toporek, the Executive Director of the NJ State Association of Jewish Federations noted "the reason for meeting together is to address the thoughts, concerns and hopes of older adults who are in need of elder care/services." Mr. Toporek emphasized that individuals were gathered from many different organizations today to share networking opportunities and to be a strong voice for older adults who will be affected by the Reauthorization of the Older Americans Act.



*Back L-R: Jacob Toporek, Rebecca Rosenau, Emily Greenfield, Melissa Chalke, Gail Belfer, Sydelle Norris. Front L-R: Renie Carniol, Grace Egan*



# Grantee Update

More from organizations that make a real difference

## GREAT MERCER TMA – TRAVEL TRAINING

NJFA 2009 Grantee, Greater Mercer TMA, has successfully begun their Travel Training Program. TMA Executive Director, Cheryl Kastrenakes states, “transportation is one of the issues that continues to present a challenge to seniors in accessing needed services and leisure activities. Teaching seniors how to use the public transportation system is one way to help improve their mobility.” The classroom and field trip travel instruction program served 40 seniors in Mercer County. Trainings were held at Lawrence Plaza Apartments, Hamilton Senior Center and Park Place Apartments in Ewing.



*Above and Top Right: Participants in Hamilton and Lawrenceville getting ready for their field trips.*

Three travel-training classes plus a field trip on a local bus were held at each site. Kastrenakes adds, “the participants were able to learn about the system, and with field trips had the opportunity to practice what they learned. I am sure that some people within your community need transportation but are not willing to try public transportation because they are unsure of how to use the services or don’t see how it can benefit them. A travel training program addresses these issues and gives seniors some added independence.” Several train-the-trainer sessions were also held. These new trainers will widen the outreach and sustain efforts for more people to use the program in the community to help seniors that can no longer drive to access public transportation.

## CAMDEN CITY GARDEN CLUB

The Camden City Garden Club provides access to healthy food for seniors by expanding their community gardens program. 2009 saw the addition of 12 new gardens for 70 community gardens in the City of Camden. The Garden Club offers seniors seedling plants, soil, mulch, fencing and supplies free of charge when they join the Garden Club. Participants attend meetings to learn gardening tips.



*A Garden staff member looks in on the garden at a senior housing complex.*

The program also provides low cost produce to supplement what seniors grow in their own gardens. The Garden Club hosted a number of community events that focus on healthy eating and sharing recipes and food with other members. Eat well, live well, age well!



*A Community Garden participant and her grandson check out their crops.*



# Pumpkin and Carrot Soup

An easy, unique and comforting meal

The first thing that comes to mind when you think of the uses for a pumpkin would probably be that they're good for carving or as part of a decorative touch to your front stoop. And pie, of course... and that's about it. But pumpkins, being big squashes, are an excellent ingredient for soup. Give this recipe a try and you'll see just how versatile the pumpkin, with its mild and nutty flavor, can be.

## INGREDIENTS:

Half of a small pumpkin, or 1 16oz can of unsweetened pumpkin purée  
 4 large carrots  
 1 large onion  
 1 cube of chicken stock  
 a couple fresh leaves of parsley  
 1/3 a clove of garlic  
 3 tbs of olive oil

Peel the carrots and the pumpkin. (You'll be surprised how easy it is to peel a pumpkin with a potato peeler). Cut the pumpkin into large chunks and remove the seeds. Once the seeds are out, you can cut it up

further in smaller chunks. Chop the carrots into pieces of about a 1/2 inch (a good cm) wide, and chop up the onion. Crush the garlic.

Grab a very large pot for soup and pour in some olive oil. Add the onion and heat gently until slightly golden. Add the garlic. Add the carrot and pumpkin.

Turn down the heat and add some water to the pot. You should fill the pot about halfway up to the height of the pumpkin and carrots. Don't add too much, as you'll lose the taste. Cover the pot and allow it to heat gently.



Throw the chopped parsley into the pot of simmering soup and give it a stir to make sure the herbs are nicely mixed in between the rest. Cover it up with the lid and let it simmer. After about 25 minutes, check if the carrots are cooked. They should be nice and soft, not soggy. Grab a heavy spoon and gently crush the pumpkin and carrot - you should have a thick mixture with lots of chunks of carrot and pumpkin. Turn off the heat and allow it to cool down a bit - you're going to be blending the whole lot.

In the meantime, heat a small pan of water and add the chicken stock. Don't bring it to a boil, just make sure the stock dissolves.

Thoroughly blend the soup now that it has cooled down to obtain a lovely, creamy, thick texture. Pour the blended mix into another large pot (you can use the same one if you've rinsed it from the remaining bits).

You should have a very thick smooth soup now. Add the warm stock gently while stirring until you find the consistency of the soup to your liking.

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# Caregiving Comes Home

Multi-generational family issues **By Helen Hunter, ACSW, LSW**



**W**hile the circumstances that result in multi-generational living vary from financial to health-related to simple family closeness, those who live in these types of households deal with many issues. Serving as the main caregiver for an older relative, dealing with grandchildren and having one of their own children living back at home after several years on his/her own can be a challenge for the best of families.

In dealing with older relatives, the most critical aspect is not just tending to their physical needs, but providing them with the emotional support they require as well. Often, it is coping with these emotional needs that is most time consuming and stressful. Remember, the caregiver's job is to help older relatives make informed, reasonable decisions for themselves, not to make the decision for them. It is also important to realize that they may be frightened about their overall condition, and this is sometimes relayed through anger toward the caregiver. It is crucial to keep the lines of communication open between the generations so that both of you can express your fears and concerns as honestly as possible. You may also wish to gain as much knowledge as possible regarding the older persons' condition so that you know what to expect of them now and in the future. In that way, you can let them maintain their sense of independence and well-being and provide the needed care when it becomes necessary.

Children, even at an early age, can be asked to take on family responsibilities. They can perform everyday chores like help in preparation of meals and laundry. They can also help Grandpa or Grandpa by sitting with them, reading together or watching TV, among other things. By involving children, you are giving them an honest look into the daily caregiving process and open the door to start a dialogue about aging issues in general. The relationship between an older relative and a child is invaluable, in that the older person provides educational and historical information that is passed on to another generation and the child can give new and fresh insight on things for the older person.

Some older people end up "raising" their grandchildren due to a variety of circumstances. These older

relatives struggle not only with the daily demands of care needed by their grandchildren, but also with the concerns and struggles that their own children (the grandchildren's parents) face and their own health and financial issues.

Those who are in the "sandwich generation" are often faced with the daily demands of care needed by their parents or older relatives and are responsible for the raising of their own children. In addition, they may have to deal with their own health and financial worries. Other responsibilities faced by this generation include the demands of a work schedule and their relationship with a spouse or significant other, in addition to their ongoing relationships with siblings and close friends.

Regardless of their age, there are many instances where the primary caregivers in the family refuse to acknowledge that they can't handle the load. They are so caught up in the daily grind that they don't recognize the warning signals, which can include extreme fatigue, lack of rest, irritability, frustration over

lack of free time. Letting others know your feelings and that you need help is crucial to your mental and physical well-being. It is also important to negotiate the exact roles of each family member in terms of providing care. Some may feel more comfortable with hands-on duties – others may want to only focus on household chores or helping with transportation or financial and legal issues. It is particularly important for those living in multi-generational households, who are often providing 24/7 care to have an occasional respite break.

With family members living longer, many individuals are faced with the prospect of being a caregiver for a significant number of years. Families may opt to live in a multi-generational household for a variety of reasons, including providing care for a loved one. It is important for the family to recognize that, in many cases, they will not be able to tend to all the needs of their relative, and that they will have to rely on others for occasional support. The support is available – just ask. Please see the back of this magazine for resources information, including the phone number for your County Office on Aging.





# Lord of the Ringtones

Cell phone scams ain't no fairy tale **By Kip Rosser**

Once upon a time... long long ago, there was only one phone company. In this time, phones had cords that attached to a wall outlet. Phones back then were very big; they'd never fit in your pocket. And there was only one thing you could do with a telephone: make a phone call. The worst that happened in those days was the inconvenience of being called by a nasty creature that still survives to this day: the dreaded Telemarketer. Telemarketers were annoying, but you could always just hang up on them (you still can – it's wonderful).

As time went on, things changed. They changed a lot. Magical beings called Engineers and Scientists and Techno-elves created phones that were so small that you could bring them everywhere and talk whenever you wanted to whoever you wanted, all over the whole world! The magical beings had so many clever ideas, they couldn't stop themselves; first they sprinkled a little fun into all the phones so that people could have their phones make special ringing sounds. And so, the Magical beings who created these enchanted phones came to be known throughout the world as the Lords of the Ringtones. But the magic didn't stop there, oh no! The Lords of the Ringtones cast countless wonderful spells, turning the telephone into a device that could do everything, *absolutely everything* that people could possibly want. Today we have a telephone that's not just a plain old klunky machine stuck to a wall in your house; it's an alarm clock and a calendar and a music player and a digital camera and a video camera and a photo album and a TV and a movie player and an internet browser and a fax machine and a game console and a typewriter and an encyclopedia and thousands of other things!

All of this wonderful technology came at a price, and we're not talking about the phone bill. The more wonderful things that the telephone could do, the more evil things schemers were able to do *with* them. They could take a picture of you when you weren't looking and put it on the internet to embarrass you. They could use your phone to find you anywhere in the world! They could send their own commercial messages to your phone to annoy you.

As time went on, just like the phone, the schemers have changed, too. They've turned into truly malevolent monsters called Scammers, who love hunting for anyone they can fool. One day, they discovered a large group of people called The Elders. There were millions and millions of Elders all over the world and the Scammers invented the most sinister tricks to play on the Elders –

tricks that could hurt them by taking their money or even stealing a person's most prized possession: Identity.

If a Scammer steals your identity, lots of things that you use in life won't work anymore, like your credit card. Or you might be shut out of your own bank account. Scammers can put a curse on your phone so that *they* can make the calls but *you* have to pay.

## THIS IS NO FAIRY TALE

"Happily ever after?" Not really. Older adults are targets for some of the worst telephone scams out there. Since a lot of people are doing away with their land lines and using only their cell phones as their primary line, we're still plagued by telemarketers. Corporations are now spending millions to put their advertising across, a sort of junk phone mail program. Your cell phone may be convenient but it can also become a scammer's gateway to your privacy.

It's estimated that crimes and scams targeting older adults nets over two and a half billion dollars a year. Approximately one out of every five older adults is the victim of a scam. In these instances, seniors are singled out because they've proven to be a) more trusting; or b) more prosperous, with more disposable income; or c) intimidated by complex or high-pressure sales pitches; d) a combination of a, b, and c.

If you own a cell phone, you owe it to yourself to take every precaution to keep yourself and your private matters safe. Saying "I use it rarely, only in emergencies or to call family – so I don't need to worry" is an invitation to trouble. To protect yourself against scams, you need to learn more about your phone and what it can do as well as what to do to keep from getting scammed in the first place. Here's how:

## STOP TELEMARKETERS

Telemarketers make tons of money persuading people to buy things – magazines, insurance, medications, phone calling plans. Resisting their high-pressure sales pitches can be difficult. Believe it or not, many seniors think it's rude to hang up on people, so, they'll listen patiently and end up buying things they really don't need or want.

## Solution

Hang up immediately. It's not rude. Think about it: this is an unsolicited call from a company that's interested in one thing: getting your money. If you continue to get calls from the same company night after night, just hang

up. The best thing you can do is get your name on the official Do-Not-Call Registry. You can register online by going to [www.donotcall.gov](http://www.donotcall.gov) or calling 1-888-382-1222.

### **PREVENT “EAVESDROPPING”**

Eavesdropping is when someone is actually able to listen to your phone calls but it doesn't stop there. Scammers can track your locations, including your home. They can download your phone usage records, copies of text messages, numbers you've dialed, and even remotely activate your phone using its microphone to eavesdrop on your conversations when you're not on the phone.

#### ***Solution***

First, never let your phone out of your site or leave it unattended even for a second. Next, take out that instruction manual and learn how to password-protect your phone so that no one can gain access to it. (Think of all the times you may have left your phone sitting beside you at a restaurant or put it on a counter at the bank. Ever set your purse down beside you in the library or other public place?) Finally, when not in use, always turn the phone fully off. In order to use your phone for eavesdropping, a scammer must be able to install eavesdropping software onto your phone. If you use Bluetooth, you must un-select the “discoverable” option on your device. Learning to do these things may seem inconvenient but it's well worth the time. If you have trouble, call a friend or neighbor for help – or if you have teenage grandchildren, ask for their help and you'll be amazed at what *they* can do with phones!

### **STOP RINGTONE SCAMS**

Having a unique piece of music or a novelty sound for your ringtone may be fun, but it's potentially disastrous and very costly. Many free ringtones can be hacked by scammers who then install a virus that can steal your private information or damage your phone. You may also receive a text message that invites you to pick a free ringtone by calling an 800 number; when you call you may unknowingly be signing up for monthly service charges or end up with a steep fee on your bill.

#### ***Solution***

Clever ringtones may be cute and fun but they're totally unnecessary. Your phone came with its own choice of ringtones. Pick one and use it.

### **DON'T FALL FOR BOGUS TEXT MESSAGES**

Any organization that sends you a text message should be suspect. You may receive a message that seems to be from your own bank – it can arrive as a voicemail – asking you to call an 800 number. From there you're asked to enter your PIN number or other information. All the while, your identity is being stolen. Scammers use

all sorts of alerts to hook you, all telling you to take action by responding to the message directly.

#### ***Solution***

If a message comes from any organization such as a familiar bank, utility company or Medicare, **DO NOT RESPOND**. Instead, using the telephone number on a bill you've paid, call them directly and inquire about the message you received. You'll usually find that they sent no such message. Just as importantly, if you receive a text message or voicemail of any kind from an organization or a person or anonymous phone number that you don't recognize, **IGNORE IT**.

### **BEWARE THE PHONE COMPANY SWITCH**

You may receive a call from what you think is your phone company, calling you to offer you a better calling plan. Simple, straightforward – they seem to be offering you a better deal. In reality, you're being phoned by a competitor who's trying to sell you on a deal that may not be better than your current plan, but could actually be more expensive.

#### ***Solution***

This can happen at any time, but take note if it occurs as the expiration date of your current plan approaches. This is prime time for being targeted. If your contract date isn't coming up, something's probably fishy. There are a number of things you can do. You can simply say “I never do this over the phone. Put it in the mail and I'll consider it after getting all the facts” then hang up. If you'd like to see whether the call is really coming from your phone service ask for information about your own phone usage. If they can't tell you when you made your last phone call or verify for *you* your own account number (and don't give it to them!), they're fakers and liars. Why would you want one of their calling plans?

### **NEVER VOTE BY PHONE**

You receive a text message or voicemail that offers you the chance to vote for a candidate by pressing a key on the phone. This is a simple scam – since you now believe you've cast your vote by phone, you don't go out and actually vote; your vote is never counted.

#### ***Solution***

Older adults in particular may like the idea of the convenience of voting by phone and not having to go to the polling places. Don't fall for it. You cannot vote by telephone. It's a Federal offense to scam people out of the legal right to vote.

### **WATCH OUT FOR THE OTHER GUY'S PHONE**

Being able to shoot pictures or even videos with your cell phone and share them with friends is great. Not so great is that fact that someone else can be taking shots of you

while you're totally unaware. Why would someone do that? Let's say you're at an ATM machine, there are a few folks waiting behind you. Scammers can shoot a short video of you keying in your PIN number. Now someone's got your PIN. This can happen at stores, banks, etc. Scammers can shoot shots of bank deposit slips as you're filling them out, gaining access to your account. They can shoot a picture of your name, credit card type and number as you swipe it, then read the number. Think of all the places and times you write account numbers, swipe credit cards, etc.

### **Solution**

Be acutely aware of your surroundings, wherever you go. Take note of anyone near you who's using a cell phone. Remember, people can photograph and video anything these days. If close enough to you, someone can activate a camera or recording device in a cell phone to listen in on what you say. When making financial transactions in the bank, do it in the presence of a teller or other official (many banks and post offices now prohibit the use of cells while in the facility).



### **THE AREA CODE SCAM**

You receive an email, voicemail, call or message telling you to phone someone in the 809 area code – or some other area code. The call might even supposedly be coming from a friend. Call the number and you may be dialing into an overseas pay-per-call service and you'll be hit with exorbitant charges on your phone bill.

### **Solution**

Any time a call comes in with an area code you're unfamiliar with, ignore it. Likewise, any ignore phone number you don't recognize. Don't even answer your phone if the caller ID info says "unknown caller," "unavailable," or "private caller."

### **THE VITAL SERVICES THREAT SCAM**

You receive an urgent message or a very forceful and persuasive phone call that purports to be a warning from your insurance provider, Medicare, your bank, or another institution that tells you your account or benefits may have been compromised. Now, to prevent identity theft or cessation of services, you are asked for your account information. You might be asked directly or be directed to an 800 number that collects your information. Once you've provided that information, you've opened yourself up to identity theft, bogus fees, corruption of your accounts, etc. These calls and messages can seem very convincing.

### **Solution**

Regardless of how serious the problem is said to be, **DO NOT PANIC**. Don't be intimidated or made to feel fearful that anything is wrong. Never take anyone's word for it. And above all, never give out any personal information – don't tell anyone, don't email it and don't ever respond to 800 numbers included in these calls and messages. Remember, if it's real, *they will already have your account information, your address, and everything else*. You will not need to provide it. Call the organization yourself, at the official number on your statement or bill. Find out if there's really a problem. Chances are that there's not.

### **KEEP AWAY FROM UNKNOWN NUMBERS**

Here is some more about phone scams that send you messages and numbers you've never seen.

### **The Telemarketers-Are-Out-to-Get-You Scam**

You might receive an email or message to alert you that cell phone companies are going to release cell phone numbers to telemarketers and that to prevent this you must call a number and submit your phone number to the Do Not Call Registry. When you do, it's a bogus number that charges you an expensive fee.

### **Solution**

Never call a number on the say-so of an unknown caller. If you want to register to prevent your phone from getting calls from telemarketers, do it yourself by calling the number given in this article.

The story of you and your cell phone can be a "happily ever after" one. Use common sense, stay alert and protect yourself against the scheming Scammers.

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\*Consult your tax advisor



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### Need a Ride?

Greater Mercer RideProvide is a community-based nonprofit service for senior citizens and visually impaired adults of any age in Mercer County, New Jersey. With direct door-to-door rides in private cars, RideProvide offers its members an alternative mode of transportation that provides ease, mobility, safety, and comfort.

### Help Us Provide a Ride!

RideProvide needs donated vehicles to keep providing Mercer County's senior citizens and visually impaired adults with affordable door-to-door rides. Please consider making the tax-deductible donation of your car to RideProvide.

Learn more at [www.rideprovide.org](http://www.rideprovide.org), or call 609-452-5140



# SNAP to It-You May Qualify

## The Supplemental Nutrition Assistance Program

The NJ Department of Human Services (DHS) has worked diligently to increase the awareness of eligible seniors so that they apply and enroll in SNAP, formerly known as the food stamp program. Eligible seniors are under-enrolled and this benefit may help them with their monthly food costs. Over the last year, the Department has increased their outreach campaigns, increased income eligibility threshold, and ease of access through online applications and phone interviewing. Seniors with incomes at 185% of the Federal Poverty Level are now eligible, which means for some couples a household income of up to \$2,247 per month or an individual can earn up to \$1,670 per month to qualify. Their house and other resources are not counted. Also, high medical costs may be considered to adjust the monthly household income.

The NJ Department of Human Services and the NJ

Department of Health and Senior Services hope to increase participation among senior citizens and marshal as many resources as are practical to alleviate food insecurity among older New Jersey residents. There are several initiatives underway, now, that can promote enrollment:

- *A program was created allowing seniors to interview over the telephone, eliminating the need to go to a county welfare office.*
- *An online screening and application tool which allows all citizens, including seniors, to screen for eligibility and potential benefit amount and submit an application online. Seniors can do this by themselves, or with the help of others when necessary, through [www.njoneapp.org](http://www.njoneapp.org) or call 1-800-687-9512.*

Call to see if you, your friends or neighbors are eligible.

## SEE IF YOU'RE ELIGIBLE FOR SNAP IN YOUR COUNTY

### ATLANTIC COUNTY

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

### BERGEN COUNTY

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

### BURLINGTON COUNTY

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

### CAMDEN COUNTY

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

### CAPE MAY COUNTY

Cape May County Board of Social Services  
(609) 886-6200

### CUMBERLAND COUNTY

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

### ESSEX COUNTY

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

### GLOUCESTER COUNTY

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

### HUDSON COUNTY

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

### HUNTERDON COUNTY

Hunterdon County Division of Social Services  
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 Assistance  
(973) 326-7800

### OCEAN COUNTY

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

### PASSAIC COUNTY

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

### SALEM COUNTY

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

### SOMERSET COUNTY

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

### SUSSEX COUNTY

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

### UNION COUNTY

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

### WARREN COUNTY

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



CONSIDER THIS



# Sounds That Warm the Heart

...and the memories they bring **By Christine Fillimon**

**A**s the sun sets and the outside temperature drops, I can hear the steam sizzling from the old radiators throughout my house; the familiar sound reminds me of a time long ago when snowy days were filled with fun. There was an empty lot across the street from where I lived and it had the perfect hill for sled riding. On snow days, when school was closed, all the kids in my neighborhood would meet at the lot and spend the day outside riding down and walking up the hill. At the time, the hill seemed more like a mountain and not the backhoe pile of dirt it really was. This illusion was reinforced as my friends huffed and puffed along with me as we raced each other to the top pulling our sleds behind us. My dog, Lady, a mutt from the pound, (however, no pedigree could have been a better friend or protector) stayed at my side barking and wagging her tail encouraging me to win.

Everyone had their own sledding technique. My

friend, Sherry and I shared a sled and took turns sitting in the front. The kid in the front of the sled used her feet and the hand ropes to steer and the one sitting in the back prayed, wrapping her legs and arms around the waist of the sled's driver. Other kids, usually the boys, drove their sleds chariot style, standing up. Russell, my brother, laid on his stomach with his legs curled up in the air. Sometimes we hooked the sleds together and the train of screaming passengers swayed sideways, this way and that, down to the bottom of the hill.

Eventually, as the sun started to dim, the woman who lived in the house directly next to the lot would stick her head out of the second floor window and



yell, "You're making too much noise!" That was our cue to take one more ride on our sleds and then head home. As we each ran up our own front stairs, leaving our sleds to rest in our yards, and yelling over our shoulders, "See ya tomorrow!" Lady and I took one more look towards the lot where foot prints, and paw prints, and sled runners left their marks and dropped hats and gloves forgotten, if only till morning, dotted the slushy snow. Once inside, boots off and drying on newspapers laid-out on the floor in front of the radiator, I dried Lady's paws with an old terry cloth towel left near the door and the sound of steam sizzled throughout the house; it was good to be home and warm.

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## How Does Your Support Help?

*THE MISSION CONTINUES*

### NJFA is Empowering Older Adults



**NJFA** -- The New Jersey Foundation for Aging was established in 1998 as a 501.c.3 with the mission to promote innovative services throughout New Jersey that enable older adults to live in their communities with independence and dignity.

Twelve years later, through grantmaking to address unmet needs and by increasing society's awareness to influence public policy through white papers and reports, the NJFA and its partners have remained committed to fulfilling this ongoing mission.

*HELPING GRANTEEES ACHIEVE THEIR GOALS*

### Grantmaking: At the Heart of the Foundation

Recognizing the impact of the nation's economic downturn, the NJFA has focused its grantmaking on programs that provide emergency services such as food, shelter, and transportation and health services.



A Camden City Garden Club participant and her grandson check out their bumper crop of vegetables.

The Camden City Garden Club links community gardens to residents of senior housing

complexes, providing them with a new source of fresh produce as well as social connections in their communities.

Greater Mercer TMA provides travel training, helping seniors develop a level of ease to utilize



Greater Mercer TMA participants in Hamilton and Lawrenceville get on board for their field trips.

community para-transit and mass transit options to reach their health and social connections.

*HELPING GRANTEES ACHIEVE THEIR GOALS*

# Social Action Initiatives with State and National Perspectives

The NJ Elder Economic Index materials were presented at twelve sessions including a media launch at the State House, the North Brunswick Senior Center, Rutgers' Center for State Health Policy and the Ocean County Providers Network. This information continues to inform direct service staff working with caregivers and seniors, as well as legislators who are key in crafting rules that affect seniors' lives.

## Working with Local Partners on Advocacy

More than \$50 million in federal support comes into NJ each year, which is leveraged with additional funds from state, county, and local governments as well as with contributions from philanthropic and faith-based communities. The Older Americans Act provides a rich menu of services and stakeholder input that is essential to guide and safeguard

these funds. NJFA joined with partners to convene stakeholders, both consumers and providers, to gather their input to submit to the US Administration on Aging for the upcoming reauthorization of the Older Americans Act in 2011.

## Seeking Protections for Volunteers

Insurance protections for volunteer drivers are an essential support for community-based programs that need to supplement transportation options that enable seniors to get to vital healthcare services, community programs and social connections. As State and casino funding decreases, volunteer drivers are even more important.

An ad hoc group, convened by NJFA, developed a white paper as an educational tool for policy makers. This issue effects the access of seniors to many services.

This white paper inspired NJ Senator Robert Gordon to introduce a bill providing insurance protections for volunteer drivers.

## Building Economic Security

NJFA together with 60 stakeholders developed the NJ Elder Index. The accompanying Policy

*(continued on page 16)*



Peg Chester, NJFA Founding Trustee with guest, Lois Stewart.



NJFA Executive Director, Grace Egan and Rebecca Rosenau of Samost Family Services lead participants in a breakout session.

*THE PROFESSIONAL EDUCATION CONFERENCE AND THE ELDER ECONOMIC SERIES*

# NJFA Brings Education and Practical Information to Pros

Over the course of 2009 and 2010, NJFA sponsored two important, credited conferences for skills development. Each was attended by state, county and

community providers in housing, health and social services across New Jersey. Keynote speakers brought their expertise to bear on many issues, while breakout

sessions provided information on policy and best practice models that professional are able to use in their every day contact with seniors and caregivers.



Teena Cahill talks to attendees of NJFA's 2009 Conference over lunch.



NJFA Board Member, Dr. John Heath and Martha Roherty, NASUA – 2009 Conference.



NJFA Board Member, Renee Sklaw and 2009 conference attendee Renie Carniol.



Mike Devlin from Camden City Garden Club introduces 2010 participants to his program.



Cheryl Kastrenakes of Greater Mercer TMA presents at the 2010 Conference.



Executive Director of Generations United, Donna Butts speaks at the 2010 conference.



Bob Blancato of Matz, Blancato & Associates addresses attendees at the 2010 conference.



Participants enjoying one of the 2010 Breakout sessions.

**ADVOCACY***(continued from page 14)*

Brief examines the public benefit programs that might aid seniors and allow them to reallocate their assets to cover the gap between their income and expenses. We saw a remarkable difference if seniors participated in nutritional and local food programs. For example, if a senior receives home-delivered meals, or goes to a nutrition site, and participated in the Farmers'

Market Coupon Program, they would have an additional \$600 a year to use towards their housing expenses.

**Widening Access and Outreach**

Income-eligible seniors are under-enrolled in the Food Stamp Program (SNAP). The income limit has changed and more seniors will find that they are now eligible. We project that more than 40,000 NJ seniors are eligible

for Food Stamps. NJFA is working with others to publicize this and also encouraging seniors to apply for this benefit.

NJFA has met with the NJ Dept of Health and Senior Services and NJ Dept Human Services to consider the most effective way to automatically enroll PAAD-Medicare low-income Subsidy seniors into the Food Stamp (SNAP) Program. The NJ Anti-Poverty Network and AARP are partners in this effort.

**NEW COMMUNICATIONS TOOLS****NJFA Goes Viral!**

Aging doesn't mean not keeping up with the latest technologies. In addition to *Renaissance* Magazine that reaches more than

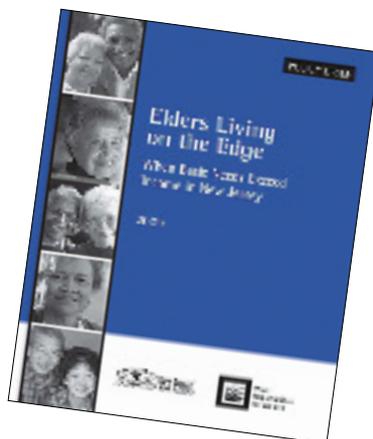
100,000 readers across the state, NJFA is now on the Web, Twitter and Facebook with more than 250,000 hits to the Website annually. NJFA also provides connection services to more than 500 callers each year.

**THE ONGOING TASK****Facing Challenges**

Philanthropic giving for older adult programs or to address aging issues remains significantly below national and state figures for other programs; less than 2 % of all giving is for aging services.

**PARTNERS IN PUBLISHING UP-TO-DATE RESEARCH****New Policy Reports with National Partners**

NJFA partnered with WOW (Wider Opportunities for Women) to release NJ Elder Economic Security Project (NJ-EESI) in 2009. This is a NJ county by county analysis of the actual living costs for seniors. A companion Policy Brief looks at the ways seniors can close the widening gap between their income and expenses. Advancing NJFA's advocacy role, these materials are tools that policy makers and aging advocates are using to develop policies to help



seniors age with dignity by promoting their economic security through a multi-pronged approach that includes organizing, advocacy and research.



In reality, when policy changes create better access to health and public benefit programs, or if change improves worker safety, or provides more affordable housing, or addresses economic security, then everyone benefits regardless of age.

*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.*



We would not be able to continue to do that work with out the support of individuals like you. The Foundation is the only statewide public charity in the country dedicated to addressing issues of older persons in need and inspiring communities to create places where we can age well. The focus on the dignity and independence of older persons throughout New Jersey has remained at the forefront of the Foundation's work.

Please consider making a contribution to the New Jersey Foundation for Aging as we continue to make an impact in the communities throughout New Jersey. Your contribution will enable us to continue to make New Jersey a place to age well.

Your support will help sustain our Community Grants Program which funds innovative services for older persons throughout the state. It will help us to continue to conduct Public Policy Research on key issues such as older adult driving and family caregiving.

It will allow us to continue to deliver *Renaissance* to your mail box. It will assist us in providing Professional Development training to providers of health care and social services working in the field.

## YOUR DONATIONS MAKE A DIFFERENCE

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

I would like to make a gift of:

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  \$50   
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**The New Jersey Foundation for Aging is a tax deductible organization. The IRS ID number is 22-3569599**



# Keep Moving!

We can move it or lose it **By Melissa Chalker, MSW**

**E**xercise has many benefits, it keeps your body and mind fit. Being active helps to keep your body strong, improves heart health and lifts your spirit. Regular exercise incorporated into our lifestyle can improve our heart and respiratory function, lower our blood pressure, increase our strength, improve bone density, improve flexibility, quicken reaction time, reduce body fat, increase muscle mass, and reduce our susceptibility to depression and disease. According to Mary Petters, an exercise physiologist with the University of North Carolina Wellness Center at Meadowmont in Chapel Hill, N.C., the key is finding the right exercise regimen, one you enjoy and look forward to doing. “You’re never too old to start” says Petters.

*up your endurance gradually, starting with as little as 5 minutes of endurance activities at a time.*

There are some new trends in exercise that have become popular with adults age 50 and over, such as Zumba, a Latin dance workout, water aerobics, and pilates. Many find that the full-body aerobic workout of Zumba not only gets you sweating, your heart rate up and burns calories, but it’s fun too. While water aerobics is used to focus on those with arthritis or other joint problems, it has really taken off recently and become more intense.

Pilates can be done with or without equipment and improves core strength, flexibility and balance. Pilates



The National Institute of Health (NIH) recommends four types of exercise for older adults:

- *Strength exercises: build older adult muscles and increase your metabolism, which helps to keep your weight and blood sugar in check.*
- *Balance exercises: build leg muscles, and this helps to prevent falls. According to the NIH, U.S. hospitals have 300,000 admissions for broken hips each year, many of them seniors, and falling is often the cause of those fractures.*
- *Stretching exercises: can give you more freedom of movement, which will allow you to be more active during your senior years.*
- *Endurance exercises: is any activity; walking, jogging, swimming, biking, even raking leaves, that increases your heart rate and breathing for an extended period of time. Build*

can make you stronger and leaner, but it also focuses on areas that can improve your daily functioning.

Dr. Everett L. Smith, director of the Biogerontology Laboratory at the University of Wisconsin compared bone loss among women in their 80’s. With those women that did seated exercises for 30 minutes, 3 times a week for 3 years, bone density actually increased by 2.29%, whereas in a similar group of inactive women, bone loss averaged 3.28%.

The health benefits that can come from regular exercise are numerous. Find out for yourself by taking up walking or contacting a local health club about classes. Exercise is also a great way to connect with friends, find a walking partner or an exercise buddy. Your exercise group could become your social network! Just keep moving!



## Sometimes It's Not Good...

... It's not bad, it just is! **By Scott Guerin, PhD**

**N**ot too long ago I was invited to dinner at a colleague's house. It was a fun time with the whole family sitting around the table, their children eating, playing, and telling us about their toys and favorite things. At one point in the conversation my friend's wife mentioned she noticed as she was driving her son to school that morning she was feeling stressed out because she was late. She went on to explain that at the very same moment she realized how stressed she was feeling, she also wondered why she felt that way. It wasn't that they were late for an appointment – if they were a little bit late getting to the classroom, everything would still be fine.

I usually don't just blurt things out, but this time I found myself doing just that when I said, "You know, sometimes you have to realize that it's not good, it's not bad, it just is." Perplexed, she asked me what I meant and I explained that Eastern philosophy teaches that events and situations in life have no value other than what we individuals place on them. It seemed like a light went off in her mind as she replied "That's so interesting, I feel better just thinking about it!" A few days later at work, my friend jokingly said that "all he heard over the weekend was "it's not good, it's not bad, it just is." "I'm glad that the philosophy made an impact," I told him. It felt good.

The idea that life events have no intrinsic value is a basic tenet of Eastern thought and over the years I have found it helpful to view this concept on three levels. The first level relates to fairly mundane situations that annoy

us. Like thinking you're late when it really doesn't matter, not finding a convenient parking place, ordering one thing at a restaurant and receiving something different. It's amazing how much stress can evaporate when you let these types of annoyances go and accept what is.

The second level can be more challenging. Situations that fit this category could be the loss of a job, a short term illness, or a minor car accident. At the time, these things can be devastating, but sometimes you can see how they have the potential to produce some good. For example, end results could be getting a better job, or a better car, or learning to appreciate good health.

The third level contains scenarios I still wrestle with like weather disasters, wars, brutality, or the loss of young people to disease. But some sages have no problem viewing these as completely natural. Maybe a war is needed to overthrow a brutal dictator; maybe a natural disaster brings people together in ways never thought possible. Certainly, a big picture perspective is needed to make sense of these situations, but that is easier said than done for sure.

It's important to keep in mind that accepting things as they are does not mean we don't react to emergencies or intervene when we see an opportunity to improve a situation for others. It is still very possible to pursue life with great passion and intensity. However, when you find yourself expending too much energy on life's frustrations, you now have a reminder that sometimes whatever is happening...is not good, is not bad, it just is!

## Afraid of fraud? Follow these tips to avoid becoming a victim:

### WARNING SIGNS

- Sounds too good to be true
- Pressures you to act right away
- Guarantees success
- Requires an upfront investment
- Doesn't have the look of a real business
- Something just doesn't feel right

### FRAUD FACTS

- Banks never e-mail or call for your account number.
- Be cautious of work-at-home job offers.
- No legitimate job involves reshipping items or financial instruments from your home.
- Foreign lotteries are illegal in the U.S. You can't win no matter what they say.
- Check bank statements for charges you don't recognize.

### AVOID BURGLARS AND IDENTITY THIEVES

- Do not post your address on Facebook.
- Never post your vacation plans as your status update.
- Do not provide information that could be used to access your accounts such as date of birth or mother's maiden name.
- Don't wire money to people you don't know.
- Safeguard data on your computer
- Do not store any sensitive documents on your hard drive. Instead use a USB Flash drive and store in a secure place.

### PLAY IT SAFE

It's easy for a business to look legitimate online. If you have doubts, verify them with the Better Business Bureau. You can report online fraud to the Federal Trade Commission at [ftc.gov/complaint](http://ftc.gov/complaint)



# Assistive Technology Helps

A little “tech” can make your life easier **By Curtis Edmonds, JD**

**O**ne of my favorite pieces of assistive technology costs less than a dollar, and almost anyone can make it. All you do is take a round wooden dowel (you can buy one in any hardware store) and screw a brass hook on the end of it. Voila! You now have a piece of assistive technology of your very own – a reacher that can help you pick key rings or other items up off the floor without having to bend over. When some people hear the words “assistive technology,” they may think that it’s just for people with severe disabilities. Or they might think it’s too expensive, or too difficult to operate. While this is true of some forms of assistive technology, there are plenty of inexpensive, low-tech solutions that can help older people live their lives more independently.

In my position as Program Director for New Jersey’s assistive technology program, the Assistive Technology Advocacy Center at Disability Rights New Jersey (ATAC of DRNJ), I spend a lot of time going out into the community and showing off various assistive technology items. One item is a jar opener, made by Black and Decker. It’s a simple little item that uses an electric motor to twist the lids off jars, whether they’re small or large. (You can find it online at [www.amazon.com/dp/B0012LG2HQ/](http://www.amazon.com/dp/B0012LG2HQ/)). Every time I show it to people, they are amazed. Not because the technology is cutting-edge, because it isn’t. Not because it’s incredibly expensive, because it isn’t. It’s because the jar opener helps them envision how assistive technology can help them (or a family member) on a personal basis.

Another item I like to show is a deck of cards that has the values and the suits in large print. Often, people don’t think about assistive technology in terms of something that’s fun or enjoyable, but assistive technology can help people with disabilities to enjoy sports and recreation just as much as anyone. You just have to find the item that’s right for you and your own individual needs.

The real problem with finding assistive technology for older people is knowing where to start. There are a lot of different vendors selling products that may or may not be helpful. How do you know where to begin?

The easiest place to look is online. The Internet has a variety of resources to help you find the device that is right for you. Using the Internet can be as easy as going to your local library – and if that won’t work, you can call ATAC of DRNJ at (800) 922-7233 for assistance. The following resources are simple, easy-to-use, and have lots of information about where to start looking for the assistive technology that can help make your life easier.

## ASSISTIVETECH.NET

The National Public Website on Assistive Technology, at <http://assistivetechnet.net/>, has information on over 22,000 assistive technology devices, the vendors that sell them and how much the devices cost. You can search by keyword, the name of a vendor, or by the type of function that you need help with. The Assistivetechnet database contains information on items as diverse as flashing smoke alarms to help people with hearing loss or an extra-long plastic shoehorn that helps people with arthritis get dressed.

## ABLEDATA

The National Institute on Disability and Rehabilitation Research maintains a similar listing of assistive technology devices at [www.abledata.com](http://www.abledata.com). The AbleData site can help you find products like a litter box with an extra-long handle to help make taking care of pets easier, or a combination lock with the numbers in large print. The AbleData site also has information about resources, centers, and conferences on assistive technology.

## MAXIAIDS

MaxiAids publishes a large, comprehensive catalogue that has many different types of assistive technology devices. Call them at (800) 522-6294 to get a print version, or visit their website at [www.maxiaids.com/](http://www.maxiaids.com/). While MaxiAids isn’t the only vendor out there, they have one of the widest ranges of different types of products that can help older people perform a variety of tasks.

## CARTWHEEL

ATAC of DRNJ and the New Jersey Coalition for the Advancement of Rehabilitation Technology has information on New Jersey assistive technology vendors, available online at [www.drnj.org/atac/cartwheel/](http://www.drnj.org/atac/cartwheel/). The CARTWHEEL can help you find information about dealers, advocacy organizations, and funding resources, organized by county, by type of device, and type of service. The CARTWHEEL database contains contact information, including e-mail addresses and phone numbers, for a variety of websites.

Of course, these aren’t the only assistive technology resources on or off the web, but they can help you get started to find the devices that can help you live your life more independently. If you have questions, or need more help getting started, you can call ATAC of DRNJ at (800) 922-7233 for more information or assistance.



# Prepaid Funerals in NJ

How they work and how to start **By Melissa Chalker, MSW**

**A** Prepaid Funeral Agreement, also referred to as a preneed funeral arrangement, is a way for people to decide what type of funeral they want to have in advance and is also an option for people in a Medicaid spend down. Planning ahead can eliminate the stress on family members that comes with making funeral arrangements.

Under New Jersey Law, when making prepaid funeral arrangements, a funeral director must give consumers a Statement of Funeral Goods and Services, describing in detail the goods and services that are being purchased. They must also provide a written agreement (Prepaid Agreement) which outlines the terms and conditions of the agreement including the amount paid and where the money will be deposited. Money paid for a preneed can be placed in either an interest bearing trust account or a funeral insurance policy and must be placed in the consumer's name. The New Jersey State Funeral Directors Association (NJSFDA) operates The New Jersey Prepaid Funeral Trust Fund through their CHOICES program. The Trust Fund is available to consumers through any funeral director who is a member in good standing with the NJSFDA.

A few things to remember if you are considering a prepaid funeral:

- *The Statement of Funeral Goods and Services and the Prepaid Agreement must be prepared and signed at the same time, you should not accept any documents that are incomplete;*
- *Any money provided to the funeral director must be deposited or used to purchase an insurance policy within 30 days of the agreement;*
- *The preneed agreement may be moved to any funeral home at any time by the consumer.*

All of these guidelines are according to the Preneed Act of 1993 which was enacted to strengthen existing laws regulating preneed agreements.

So, where do you start? First, talk with your family and let them know your desire to pre-plan. It is important for your family to know you are making prearrangements.

The next step would be to meet with your local funeral director to discuss the type of funeral you are

interested in planning. If possible, bring someone with you to this appointment. The funeral director will assist you in choosing the type of ceremony, viewing hours, casket and any other services or merchandise you desire for your memorial service. Once this process is completed, the funeral director will provide you with the Statement of Funeral Goods and Services.

When applying for Medicaid there are three types of preneed arrangements that are acceptable as an excludable resource. The first is the irrevocable prepaid funeral trust account, which is an account that cannot be redeemed. It has 100 percent of the principal and interest accrued to the benefit of the trust account which are limited to FDIC insured bank deposits. The New Jersey Prepaid Funeral Trust Fund account is immediately available to cover funeral expenses.

The second type allowable under Medicaid eligibility guidelines is the Irrevocable Assignment of Existing Insurance Policy or Combination of Policies. With this option, the cash value of the policy cannot exceed the current retail value of the proposed funeral. As with a trust, the ownership and beneficial interest of the policies must be irrevocably assigned to another party with the intended purpose of funding a funeral.

The third option is a Newly Issued Funeral Insurance Policy which allows individuals to use a new insurance policy marketed specifically for the payment of funeral expenses. This option can only be done if ownership and beneficial interest can be irrevocably assigned to meet the intended purpose of funeral payment, or if the policy has "settlement of proceeds" provision allowing for the payment of the funeral bill prior to the settlement of any beneficial interest.

NJ State Law requires that for Medicaid recipients, any money left over after funeral expenses are paid from an irrevocable trust must be forwarded to the State of New Jersey.

If not applying for Medicaid, you can create a preneed arrangement in which the funds remain in your name and are completely refundable. Should you need to apply for Medicaid or SSI in the future, this account can be converted to qualify as an excludable resource.

For more information about prepaid funerals visit: <https://www.njfds.com/public/FuneralPlanningCHOICES/NewJerseyPrepaidbrFuneralTrustFund/tabid/299/Default.aspx>



# Bills on the Table

Potential legislative change coming your way

## S 2249: INSURANCE PROTECTIONS FOR VOLUNTEER DRIVERS

Often a person will volunteer to help a nonprofit organization by driving seniors and other clients to their health appointments, etc. The rides go smoothly, until an element of fear creeps into the consciousness of the volunteer driver... what if my automobile insurer knows, will I lose my coverage? The question can become a nagging haunt. The solution is often that volunteers give up helping, even though they are very committed to the nonprofit and the clients they serve. It is the 'fear factor' and not the reality that their insurance may be in jeopardy.



The NJ Foundation for Aging has been working on older driver and road safety issues for many years with statewide partners in the Safe Mobility at Any Age series. It is difficult to ask the at-risk driver to give up their keys, if you cannot guarantee them a ride. With the recent drop in casino revenue funds that have provided a significant portion of funding for transportation, many community programs need to rely more and more on volunteers who step up to help. Therefore, the 'fear factor' needed to be addressed.

Other states have dealt with this in their states' legislation. This past September, NJ State Senator Robert Gordon from Bergen County introduced a bill to address the 'fear factor' with clear protections for volunteer drivers. S2249 provided protection for volunteer drivers from surcharges, or coverage denial because they are a volunteer driver. It will be heard in the Commerce Committee chaired by Senator Nia Gill from Essex County over the next few months.

## ANOTHER TOOL TO FIGHT CHRONIC PAIN AND NAUSEA – MEDICINAL MARIJUANA –MM

This program provides relief to patients with certain medical conditions who can benefit from medicinal marijuana (MM) as a symptom reliever or as palliative care. It is a physician-driven program that provides access to medical marijuana, ensuring patients receive ongoing care from a physician who is managing their debilitating illness.

Key elements stipulate that the MM providers or the operators of Alternative Treatment Centers (ATCs) must have home delivery available for patients too sick to travel. The Patient's primary caregiver must be identified and registered for home delivery.

The NJ Department of Health and Seniors Services has researched the best MM practices and problems encountered in the 13 other states and the District of Columbia in an effort to incorporate some of their best practices for security and safety and to avoid problems with proliferation.

It is important to recognize that Marijuana is not a treatment; it is a symptom reliever for patients with certain debilitating illnesses. The NJ Department of Health and Seniors Services envisions that qualified patients will have access to medical marijuana this summer.

The growers and operators of Alternative Treatment Centers (ATCs) are required to undergo criminal background checks and have documented plans for security and record keeping to ensure privacy and public safety.



Also, an ATC's location would have to be zoned appropriately; local ordinances trump NJ rules.

Everyone who has access to medical marijuana – patients, caregivers, growers and ATC owners, operators, board members, staff and volunteers are required to have ID cards.

Another tool to fight chronic pain and nausea is on the horizon.

# MERCER

## Skills<sub>2</sub>Care

Creative Caregiving Comes to Mercer County **By Eileen Doremus, Director, Mercer County Office on Aging**



**M**ercer County proudly announces the offering of Skills<sub>2</sub>Care, a proven, evidence-based program to support dementia caregivers. Designed to help caregivers successfully deal with the daily challenges of caregiving, a specially trained occupational therapist is paired with a caregiver to create individual action plans that will build skills to manage behaviors that can cause caregiver's distress.

Receiving a federal Administration of Aging grant, the New Jersey Division of Aging and Community Services is partnering with the Mercer County Office on Aging to translate, or put into action, this program previously known as Environmental Skill-building. The research program is authored by Dr. Laura Gitlin from Thomas Jefferson University in Philadelphia, PA. Thomas Jefferson University will spearhead the training of the Occupational Therapists in the Skills<sub>2</sub>Care program. Rutgers University is supporting the evaluation of the program, ensuring that fidelity to the research program is upheld. Participation in the program is free of charge to family members during the grant period. Upon the successful completion of the grant, discussion is already in place to have this become part of regularly offered services through

Title III funding of the Older Americans Act and therefore available throughout the state of New Jersey.

Skills<sub>2</sub>Care is a home-based, caregiver-centered, problem-solving oriented program. After an extensive assessment of current home safety, functioning level of the person with dementia and the emotional well-being of the caregiver, plans are made for a series of 3-6 additional visits. Each additional session will re-emphasize practicing of learned skills, stress reduction techniques and ways to enhance caregiver well-being. Ongoing education about the dementia process is continually offered.

The end result? Caregivers will learn new and creative ways to communicate with the person with dementia, understand and respond to dementia-related behaviors, simplify the home environment and simplify everyday tasks creating a safe, meaningful home atmosphere for all. These skills will enhance caregiver confidence and well-being, while reducing caregiver stress.

To learn more about Skills<sub>2</sub>Care or to learn how this program can help you, kindly direct all inquiries to Eileen E. Doremus, Executive Director, Mercer County Office on Aging by calling 609-989-6661, 6662 or by email at [edoremus@mercercounty.org](mailto:edoremus@mercercounty.org)

## OCEAN

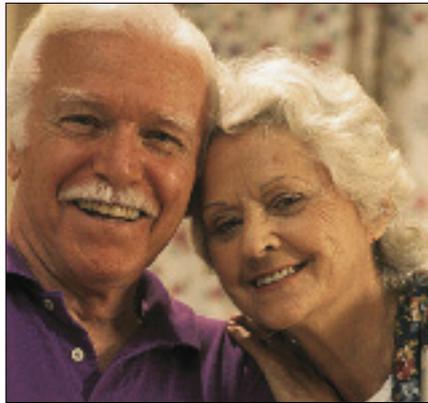
# Effective Chronic Disease Self Management

Ocean County Participates in Follow-Up Study **By Louanne Kane, CDSM Coordinator, Community Services, Inc.**

**A**re you experiencing one or more chronic conditions? If so, you are not alone. Over 100 million Americans live with chronic disease; 32% live in pain and 50% experience depression. Your physician can diagnose and treat the physical symptoms; however, symptoms are not your only challenge. Chronic disease affects how you live your life, how you experience your relationships and how you deal with your emotions.

The Ocean County Office of Senior Services, Community Services Inc. of Ocean County, and the Ocean County Health Department have worked in collaboration to advance an initiative entitled “*Take Control of Your Health*”. This Chronic Disease Self Management program provides the tools that will help you to design your own strategy for managing your chronic disease. Through a series of workshops, you will be introduced to techniques for managing stress, increasing your energy levels, improving communication skills, and coping with your emotions. Through the support of the group you will be encouraged to take small steps to change behaviors toward healthier eating, daily exercise, and positive thinking. You choose the tools that work for you.

Classes run weekly for six weeks and are 2 ½ hours long, including a snack and break and are led by trained Peer Leaders. The program was created by Stanford University and is being conducted nationwide. Positive outcomes from participation in the community workshops were validated as a result of a research project that was conducted in 1996 by Stanford University and the Kaiser Permanente Medical Care Program.



Over 1,000 people with heart disease, lung disease, stroke or arthritis participated in a randomized, controlled test of the program, and were followed for up to three years. They looked for changes in many areas such as health status, health care utilization (visits to physicians, visits to emergency rooms, hospital stays, and overnights

spent in the hospital), and self-management behaviors (exercise, thoughts and feelings, mental stress management, relaxation, use of community resources, communication with physicians, and advance directives).

Subjects who took the Chronic Disease Self Management Program, when compared to those who did not, demonstrated significant improvements in exercise, positive thinking, communication with physicians, self-reported general health, health distress, fatigue,

disability, and reduced limitations in social activities. There was also a trend toward fewer outpatient visits and hospitalizations.

Stanford University will conduct another study to determine if these prior research results still hold true. The overall goal is to understand the types of benefits this workshop may have in helping people to improve their self-management health skills and quality of life.

The study aims to examine programmatic impacts on about 1,000 participants nationwide. It will be sponsored by the National Council on Aging, and will be conducted jointly by the Texas A&M Health Science Center and Stanford University.

The study will include a questionnaire for all community workshop participants during their first session, a second questionnaire to be completed after 6 months and a third to be submitted 12 months later. The form will take about 45 minutes to complete. Additionally, two hundred (200) people with diabetes will be invited to submit blood samples in order to document improvements in diabetes control.

Ocean County was selected as one of 20 locations for this national study and we are excited to participate in this research initiative. Although, we hear wonderful stories from our program participants, we look forward to seeing research results that will affirm this positive feedback.

Ocean’s Chronic Disease Self Management program is one of many throughout the state, contact your local aging office at 877-222-3737 to find one near you.

## Just a Reminder...

If you haven’t done so already, get in on a chance to **win \$150!** Take the *Renaissance* survey. On the inside cover of this issue.

**YOU COULD  
WIN \$150**  
Take the  
Renaissance Survey

# MORRIS

## Thoughts On Creative Giving

Giving gifts from the heart **By Theresa Davis, Director, Morris County Division on Aging, Disabilities and Veterans**

The holiday season is here and that always means deciding on gifts for friends and family. Gifting is a way of letting others know that they are special and valued. Unfortunately, all too often, we let advertisers tell us what we need and what will make our loved ones happy. The holidays can then become a frantic search for expensive possessions, equating love with the price tag on costly gifts. But there are also many ways to show you care without going broke. Often, the best gifts are those that come from yourself – the gifts of time, sharing and tradition.

Here are a few ideas for alternative gifts that you can give without ever having to face the crowds at the mall!



### GIVE THE GIFT OF TIME

- Visit a neighbor who is homebound – Meals on Wheels programs are always looking for help
- Find a new volunteer opportunity – Volunteers for Morris County\* has dozens of volunteer job listings
- Share a day with a grandchild – a special time with a special person is always treasured
- Offer to babysit so your adult children can shop, cook or spend time with friends
- Do grocery shopping for someone who is ill – Housecall Groceries for Seniors\*\* matches volunteer shoppers with those who need assistance

### GIVE A GIFT OF SHARING

- Call or write to a friend with whom you've lost touch – a kind voice from the past is a real gift
- Host a potluck dinner or luncheon – ask each friend to make a special dish for sharing - be sure that everyone shares their

*recipes too!*

- Take inventory of the family heirlooms and collectibles – maybe now's the time to start giving them away to children and grandchildren
- Invite a friend who has suffered a recent loss to share the holidays with you and your family

### GIVE THE GIFT OF TRADITIONS

We all remember the little touches that made our childhood special – are you passing any of these traditions down to the next generations?

- Reading "Twas the Night before Christmas" to grandchildren
- Baking cookies from scratch
- Going caroling
- Making eggnog
- Stringing popcorn
- Creating a wreath from evergreens and pine cones
- Drinking hot chocolate after a brisk walk in the December air

Turning the holidays back to focus on family and friends can be simple and rewarding. Try a few of these ideas and see what works for you.

\*Volunteers of Morris County [www.vmcnj.org](http://www.vmcnj.org) 973-538-7200

\*\*Housecall Groceries for Seniors Program of Visiting Nurse Association  
<http://www.vnannj.org/house-call-groceries>. (973) 451-4128

## The Sacred Heart Mausoleum at Holy Cross Cemetery



### Did You Know...

- ... You can purchase mausoleum space at prices less than or comparable to the total cost of the average in-ground funeral
- ... We offer special recognition and identification for veterans
- ... Non-Catholics may be buried or entombed with their Catholic spouse or Catholic family members
- ... Remains must be buried on sacred ground or inurned in a mausoleum
- ... If you move or relocate you may return your property to the church

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# Social Security and the Web

A safe and reliable resource is there for you online

**D**id you know you can apply for your Social Security benefits online? The Social Security Administration website is safe and secure and offers you the opportunity to apply with an easy-to-use online form. Instead of driving or getting a ride to your local Social Security office and waiting in line you can apply for benefits right in the comfort of your own home.

Once you've done the online application, a representative from the Social Security Administration will review it and call for any follow-up information. If they don't need any more information from you, then you are done and will receive your information in the mail. While the online process is designed to prevent you from having to visit the Social Security office, you may be asked to bring in documents after filling out the online application.

You can take your time with the online application and can skip a question and go back to it if you don't know or don't have the information they want at that time. At the end it will give you the opportunity to go back and answer those questions. There is help throughout the application by clicking on any link that says "more information."

If you aren't quite ready to retire and apply, you can

still visit the Social Security website to plan ahead by using the Retirement Estimator which will give you a personalized estimate of your Social Security benefit.



You can apply online for retirement benefits if you:

- are at least 61 years and 9 months old; live in the United States, Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands or American Samoa;
- are not currently receiving benefits on your own Social Security record;
- have not already applied for retirement benefits; and
- want your benefits to start no more than 4 months in the future.

**Note:** The Social Security Administration cannot process your application if you file for benefits more than four months in advance.

The good news is that you can also use this online application to apply for your Medicare benefits. If you are within 4 months of being 65 years old, your application will also be for Medicare benefits. If you want to apply for Medicare but are not ready to apply for your Social Security benefit you can still use the application to apply just for Medicare. And then when you are ready to apply for your retirement benefits, you can go back and use the online application again.

An online application for disability benefits is also available for those who need it.

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## Out and About in New Jersey

### **1836 THANKSGIVING DAY CELEBRATION**

A free event depicting a typical Thanksgiving celebration in the year 1836 at Historic Allaire Village.  
Sunday, November 21, 2010 • 12 pm – 3 pm  
Allaire State Park  
4265 Atlantic Ave.  
Wall Township, NJ 07727-3715  
(732) 919-3500  
[www.allairevillage.org](http://www.allairevillage.org)



### **GUIDED TOURS: NEW JERSEY STATE HOUSE**

Free, one-hour guided tours are offered hourly.  
Mon. - Fri., 10 am - 3 pm  
1st and 3rd Sat., 12 pm - 3pm  
125 W State St  
Trenton, NJ 08608-1101  
(609) 633-2709  
[www.njleg.state.nj.us/legislativepub/visiting\\_guided.asp](http://www.njleg.state.nj.us/legislativepub/visiting_guided.asp)  
Closed Sun. and state holidays



### **15TH ANNUAL INDOOR CRAFT FAIR**

Free admission, free craft drawings, high quality, unique crafts and gifts. Lunch and baked goods available.  
November 20, 2010; 9 am - 4 pm.  
St. Paul's United Methodist Church  
Ocean Grove, NJ 07756  
732-681-1336



### **53RD ANNUAL MODEL RAILROAD SHOW**

November 26, 2010 and December 12, 2010  
Friday evenings 7-10 pm  
Saturday and Sunday Afternoons 1-5 pm  
575 High Mountain Road  
North Haledon, NJ 07508  
201-555-1212  
[www.gsmrrclub.org/show.html](http://www.gsmrrclub.org/show.html)

# Web Sites and Other Resources

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

## FINANCIAL LITERACY RESOURCES

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

## INFORMATION ON INVESTING WISELY

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

## CONSUMER PROTECTION

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

## FIGHT SENIOR FRAUD

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

## STOP JUNK MAIL

Write a letter requesting that your name, address and phone  
number be removed from list. Write to: Mail Preference  
Service c/o Direct Marketing Association, PO Box 9008,  
Farmingdale, NY 11735-9008, 212-768-7277, www.dma-  
choice.org

## 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 phish-  
ing messages, directly to the FTC at: spam@uce.gov. These  
messages aid law enforcement agencies.

## REPORT INTERNET CRIME

Internet Crime Complaint Center Federal Bureau of  
Investigation www.ic3.gov

## LEARN ABOUT SCAMS

www.lookstogoodtobetrue.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.



## Care at home is a special joy for those we serve.

Our VNA is the most trusted home care service in the greater Morris area since 1898, and the people we care for consistently award us an industry-leading satisfaction rate of 95% and higher. Learn more about the care your loved one needs, or begin care right now and know that it will be delivered from the heart. It takes just one call, or a visit to [vnannj.org](http://vnannj.org).



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# HELP IS HERE

## New Jersey County Offices on Aging

For Senior Services and Information About Programs in Your County

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

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

## NJ Adult Protective Services Agencies

To Report Abuse or Neglect Call the Office in Your County

<b>Atlantic:</b>	<b>1-888-426-9243</b>	<b>Ocean:</b>	<b>732-349-1500</b>
<b>Bergen:</b>	<b>201-368-4300</b>		<b>After Hours: 732-240-6100</b>
	<b>After Hours: 1-800-624-0275</b>	<b>Passaic:</b>	<b>973-881-2616</b>
<b>Burlington:</b>	<b>609-261-1000</b>		<b>After Hours: 973-345-2676</b>
	<b>After Hours: 866-234-5006</b>	<b>Salem:</b>	<b>856-339-8622</b>
	<b>856-234-8888</b>		<b>856-935-7510 x8622</b>
<b>Camden:</b>	<b>856-225-8178</b>	<b>Somerset:</b>	<b>908-526-8800</b>
<b>Cape May:</b>	<b>609-886-6200</b>		<b>After Hours: 1-800-287-3607</b>
<b>Cumberland:</b>	<b>856-825-6810 x299</b>	<b>Sussex:</b>	<b>973-383-3600</b>
<b>Essex:</b>	<b>973-624-2528 x135</b>		<b>After Hours: 1-800-446-6963</b>
	<b>1-866-90FOCUS</b>	<b>Union:</b>	<b>908-497-3902</b>
<b>Gloucester:</b>	<b>856-582-9200 or</b>	<b>Warren:</b>	<b>908-475-6591</b>
	<b>856-256-2150</b>		
<b>Hudson:</b>	<b>201-295-5160</b>		
<b>Hunterdon:</b>	<b>908-788-1300</b>		
	<b>After Hours: 908-782-HELP</b>		
	<b>908-735-HELP</b>		
<b>Mercer:</b>	<b>609-989-4346</b>		
	<b>609-989-4347</b>		
<b>Middlesex:</b>	<b>732-745-3635</b>		
<b>Monmouth:</b>	<b>732-531-9191</b>		
	<b>Toll Free: 1-800-495-0055</b>		
	<b>After Hours: 732-222-9111</b>		
<b>Morris:</b>	<b>973-326-7282</b>		
	<b>After Hours: 973-285-2900</b>		

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

# Get Help Paying Your Medicare Costs

*Low-income beneficiaries can save close to \$5,000 a year.*

## Save at least \$1,000 with a Medicare Savings Program (MSP)

Most seniors and individuals with disabilities on Medicare pay between \$96.40 and \$110.50 each month directly out of their Social Security check for their Part B premium. If your annual income is less than \$14,621 (if single) or \$19,670 (if married), and your assets, not including your home and car, total less than \$6,600 (if single) or \$9,910 (if married), you can get the State of New Jersey to pay your Part B premium and save at least \$1,000 each year on healthcare expenses.



## Save an average of \$3,700 with a Low Income Subsidy (LIS)

The average monthly premium for a Medicare Part D prescription drug plan is \$35.01. In addition, seniors and individual with disabilities on Medicare must pay their co-pays and, in the donut hole, the entire cost of their medication. If your annual income is less than \$16,245 (if single) or \$21,855 (if married), and your assets, not including your home and car, total less than \$11,010 (if single) person or \$22,010 (if married), you can get the State of New Jersey to pay your Part D premium and lower your co-pay amounts. You will pay only the reduced co-pay amount throughout the year and people on LIS pay no late enrollment penalty. The average person on LIS saves \$3,700 each year in prescription costs.

## To save on your Medicare costs, contact one of these agencies:

<b>If you live in ...</b>	<b>Contact ...</b>	<b>At ...</b>
Atlantic, Camden, Essex, Hudson or Mercer County	Community Health Law Project	888-838-3180
Burlington County	RSVP of Burlington County	609-894-9311, ext. 1498
Cumberland County	DH/Perfil Latino TV, Inc.	856-825-0654
Gloucester County	Senior Corps of Gloucester County	856-468-1742
Monmouth County	Family and Children's Service, Inc.	732-728-1331
Ocean County	Community Services Inc.	732-367-1400, ext. 24
Salem County	Salem County Office on Aging	856-339-8622
Union County	SAGE Eldercare	908-273-6999

Individuals residing in other counties should call the New Jersey Department of Health and Senior Services, Division of Aging and Community Services toll-free at -800-792-8820 for information and referral services. More information on getting help paying Medicare costs can be found at [www.aging.nj.gov](http://www.aging.nj.gov).



*Chris Christie*  
Governor

*Kim Guadagno*  
Lt. Governor

*Poonam Alaigh, MD, MSHCPM, FACP*  
Commissioner