



NEW JERSEY
FOUNDATION FOR AGING

RENAISSANCE MAGAZINE

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Winter Comforts

Simple, Warm Comfort Foods

Senior Pets as Companions

NJ 211: Ready to Help

Getting a Good Night's Sleep

Pleasures of Empty Nesting

Gift Ideas

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The News from NJFA

A new revealing report, and great TV

The NJ Foundation for Aging (NJFA) released a new report that illustrates the real challenges faced by NJ elders. More than 250,000 NJ elders over age of 65 who live alone or in elder couple households are not able to cover their basic expenses. The basic living costs have increased 8 percent over the past three years for single elder renters and more than 11 percent for elders with a mortgage. However, their income and asset base has only dropped during this same period. Sixty percent of those living below the elder index level are women who often reach retirement with fewer assets.

This new report builds on the Elder Economic Security Standard Index that NJFA released in 2009. The new report describes the gender, ethnicity and housing status of elders at risk and shows the counties where they live. The NJ Elder Economic Index, Addressing Basic Needs is now available online at www.njfoundationforaging.org/issues.html.

The goal of this report is to provide greater details for planners, legislators and policy makers regarding the profile of elders living in poverty or near poverty in NJ and how best to outreach to those seniors most in need.

The policy recommendation section, titled *Addressing Basic Needs*, offers analysis on how public supports can help elders who are living on the edge to close the widening gap between their income and expenses.

This work was made possible through NJFA's partnerships with Wider Opportunities for Women and Legal Services of NJ Poverty Research Institute as well as with support from the Silver Century Foundation.

2012 FALL FUNDRAISER

On Sunday, October 21, 2012 NJFA held their Annual Fall Fundraiser. The event, featured a play at the George Street Playhouse and an award dinner at the Heldrich. This year's honoree was Kay Klotzburger of the Silver Century Foundation. "Many of the Foundation's goals align with those of Kay Klotzburger and the Silver Century Foundation's work; we are glad to honor her at this event" said NJFA Executive Director, Grace Egan.

AGING INSIGHTS

NJFA continues to tape new episodes of Aging Insights in order to bring information and resources to more seniors, boomers and caregivers. Recent topics have included credit/debt and foreclosure help, how pets can enrich our lives, and Medicare Open Enrollment and Medicare Savings Plans. In addition to being aired on public access

stations across NJ, you can also find all of the episodes on NJFA's YouTube channel, <http://www.youtube.com/user/njfoundationforaging>.



NJFA Executive Director, Grace Egan with Nova Debt representatives, Kim Cole and Maureen Rodriguez.



NJFA Program Manager with Mary McGeary of the NJ Division of Aging Services and Charles Clarkson Director of Senior Medicare Patrol.

If you have comments or suggestions, please send them to us at office@njfoundationforaging.org

JUST FOR FUN – TEXTING FOR SENIORS

The kids have all their texting codes with their fancy smart phones and all that texting! For example:

- | | |
|----------------------------|-----------------------|
| BFF (best friends forever) | SMH (shaking my head) |
| LOL (laughing out loud) | IDK (I don't know) |

But more and more older adults are updating to smart phones, so why should we let the kids have all the fun? Here are some suggestions for texting codes for seniors:

- | | |
|--|---------------------------|
| ATD (At the Doctor's) | CBM (Covered by Medicare) |
| CUATSC (See You at the Senior Center) | |
| ROFL...CGU (Rolling on the Floor Laughing...Can't get Up!) | |



Closing Out 2012

There's more to do **By Grace Egan, Executive Director, NJFA**

As we round out the year 2012 it is time to consider our blessings and the accomplishments of the year. Because of you our readers, and the many boomers and older adults in New Jersey, the Foundation remains focused on the mission to promote aging well in NJ. Our work includes promoting policies, services and strategies that enable seniors to live independently within their communities. NJFA has a proven record of hosting policy and stakeholder forums and developing policy reports. NJFA's activities touch more than 500,000 persons annually with the purpose to provide families and seniors better access to services and the knowledge to make responsible choices in order to age well in NJ.

We recently released a new Elder Index that provides a clear picture of the many seniors that are living in or on the edge of poverty in NJ. This report indicates that 25 percent of those over age 65 in NJ have trouble covering their basic living expenses. The goal is to use the report data to improve outreach to seniors in need and to highlight ways to help seniors close the widening gap between their financial resources and their living costs.

Our many donors make our work possible. However, we are really stretching a dollar to its limits. The Foundation hosts many social media resources like our webpage, a blog, facebook and even a twitter account. We tweet often! Over the last year we adopted a half hour TV program, Aging Insights, to bring a variety of topical programs into the homes of more than 400,000 NJ residents.

But by far the most costly educational outreach tool we have is *Renaissance* Magazine. This fact may not surprise you. It is after all a glossy magazine that is directly mailed to you. Each year as we consider the Foundation's budget we reassess if we can maintain delivering this publication to you. It is a squeaker. The hefty expenses include the printing and the postage. So we could just make it an online publication only, however, we feel this would leave many of you without the magazine.

At this time we are asking you to consider adopting a page of the next issue. This may not be an option for all of our readers, but perhaps you might find it an acceptable option. Each issue costs approximately \$26,000 to get to your doorstep. So if you could adopt a page in the next issue for \$500.00 it would help. You may be an anonymous donor or we are happy to list you as a *Renaissance* sponsor. Your gift would be tax deductible as well.

We welcome donations of any size, but you get the picture... it takes a mountain of expenses to get this magazine to you. We hear from many of you that you look forward to the articles in the magazine and save the issues for references on services, etc.

Like the many "end of the year" requests you get for support, please consider sponsoring *Renaissance* Magazine. Each page will make a difference. You will make a difference.

Grace

P.S. Adopt a page or two!

YOU CAN ADOPT-A-PAGE

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What Our Readers Are Saying About *Renaissance*

“It has more relevant material than any other magazine I get.”

– *Valerie of Milltown*

“I enjoy Renaissance very much. It is interesting and helpful.”

– *Dorothy of Hackettstown*

“It was full of information and health ideas for aging people... I enjoyed reading all the feature stories...”

– *Mary of North Brunswick*

“Thank you for all you do in keeping us all well-informed”

– *Renea of Little Falls*

“We enjoy your magazine immensely...”

– *Rosemary of Denville*

“...So interesting and informative, I truly look forward to its arrival.”

– *Margarite of Newton*

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Nov/Dec 2012

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Catching Zs

How are you sleeping these nights? **By Kip Rosser**

So many things change with age: habits, medical conditions, interests, activities and more. One of the least discussed of these changes is sleep – something we all do, and something that has a profound effect on our wellbeing.

First, let's dispense with the clichés that a) it's normal for adults to get less sleep as they age; and b) older adults require less sleep. Nothing could be further from the truth. According to The American Academy of Sleep Medicine, the National Sleep Foundation, the South Florida Sleep Diagnostic Center, and at least a half-dozen studies and polls conducted since 2003, older adults should normally get between seven and nine hours of sleep each night – the same as younger adults. Dr. David White, clinical professor of sleep medicine at Harvard Medical School states, "If you stay healthy and active, you should expect to sleep as well as you ever did, if not better."

AGING DOES NOT CAUSE SLEEP PROBLEMS

So, why is it that so many senior citizens complain of sleep problems that it has become associated with natural aging? The answer is startling. The National Institute on Aging and The American Academy of Sleep Medicine, along with many other sleep-related organizations have stated categorically that:

Sleep problems grow with the accumulation of illnesses or poor health, not years. It is underlying health issues that account for the overwhelming majority of sleeping difficulties.

Arthritis and pain can result in frequent awakenings or prevent falling asleep. Cardiovascular, respiratory, neurologic, urologic and psychological conditions can all adversely impact sleep. Because of this, insomnia, in one form or another is a frequent complaint. And, as is the case with many medical issues facing seniors, the majority of sleep complaints remain undiagnosed and untreated. To be clear, the symptoms of insomnia can be one or more of the following: difficulty falling asleep, waking a lot during the night, waking up too early and not getting back to sleep, and waking feeling unrefreshed.

The most common causes of insomnia can be:

- ◆ Restless legs syndrome, uncomfortable feelings in the legs. See your physician.
- ◆ Periodic limb movement disorder, jerking and kicking the legs repeatedly during sleep. See your physician.
- ◆ Any type of physical pain.
- ◆ Excess weight.

- ◆ Your own medications – these drugs might cause insomnia on their own or in combination with other medications you're taking. Discuss with your physician.
- ◆ Ambulatory restrictions, such as difficulty walking or going up and down stairs.
- ◆ Isolation from friends and family, no one to talk to.
- ◆ Caffeine or alcohol, especially before bedtime – both can increase nighttime urination, increasing sleep disturbances.
- ◆ Smoking.
- ◆ Life stress, an overactive mind when you hit the pillow. Thinking about bills, family members, health issues, even worrying about not being able to sleep can inhibit your rest.
- ◆ Depression or other emotional problems.
- ◆ Inferior bed or bedding (worn out pillows, overly dusty bedding, mattress too firm or soft or too worn out).
- ◆ New sleeping partner.

Tell your doctor how you spend your day and night, including all your medicines, fluid intake and activities so that they will have all the information needed to decide how best to help you.

WHAT ABOUT SLEEPING MEDS?

TV is swamped with commercials for prescription and over-the-counter sleep aids. Such sedatives should be considered only as a last resort, and always in conjunction with your physician's advice. All of these drugs have various potential side effects and some are addictive. In addition you may experience disturbing or frightening dreams, "fogginess" upon waking, and trouble feeling "back to normal" during the course of the morning.

Even if your physician does advise a sleeping aid, it's important to remember that *such medications are treating the symptom and not the cause of your sleep problem.*

NATURAL SLEEP AIDS

Aside from the more ubiquitous sleep aids in the media, natural remedies have been around for hundreds of years.

Many herbal supplements are known to aid in promoting relaxation and sleep, however, most work over a period of weeks, but should not be taken over the long term. It is beyond the scope of this article to cover such supplements. It should be noted that all natural remedies are no less serious when combined with medications you may already be taking.

However, the most well known and effective herbal remedy is chamomile. Good old chamomile tea. A small

continued on next page

Catching Zs — *continued from previous page*

cup, taken a half hour before retiring can help you feel more relaxed and ready for sleep. It's best to use organic herbal tea bags, or buy the flowers themselves and steep them in a tea ball to avoid any additives, because in its natural state, chamomile has no caffeine (caffeine is common in other types of tea, so avoid them if trying to aid sleep).

GOOD SLEEP TAKES PREPARATION

Stop to think about your activities before bed time and you may be surprised to realize just how little you are doing to help invite sleep. Worrying about the problems of the day, doing bills, worrying about your health, rushing around trying to clean – all of these and more serve to get you more agitated. Begin to think of your last hour awake as an opportunity to wind down. Whatever's "on your plate" will still be there tomorrow, when you approach everything refreshed and alert. For now, rest is key.

Develop a pre-bedtime routine. About 30-45 minutes before bed do the same things each night so your body will know that it's time to sleep. Watch television, read a book, listen to soothing music, or soak in a warm bath.

Establishing a routine sleep schedule. Even if you find yourself not tired, go to bed at the same time every night. You're adjusting your "body clock."

Use the bedroom for sleep. Avoid activities other than sleep or intimacy. Don't read or watch TV in bed. Keep your bedroom dark, quiet and a little cool.

Avoid frustration. If you wake up during the night, don't stay in bed. Walk around for 15 minutes, go to another room, read a few pages from a book or do some relaxing stretches. Return to bed as you begin to feel tired.

Enjoy sunlight. Even if you are inside during the day, open the curtains or blinds to let in a lot of light. In the evening, keep things bright until about one hour before bed, then dim the lights. The transition from light to dark sends signals to the brain that it's time to go to sleep.

Avoid eating before bed. Allow at least two hours from the time you last ate to the time you go to bed.

Prevent the afternoon "slump." If it becomes difficult to stay awake, don't fall asleep while reading or watching TV. Get up and take a walk; increase your activity level until the tired feeling passes.

Shorter naps are better. If you are someone who naps in the afternoon, limit it to twenty minutes. As humans, we sleep in roughly fifteen minute cycles. You can train yourself with a gentle alarm. You'll awake refreshed, but you won't spoil the potential for sleep later on.

Avoid sweets before bed. Sugar first gives a burst of energy, but can disrupt sleep in the middle of the night as your blood sugar levels fall.

Drink less liquid in the evening. Waking and turning lights on to go to the bathroom interrupts your sleep.

SOME CURES ARE SIMPLER THAN YOU THINK

Trying these tips and exercises may solve your sleep difficulties very effectively. You have nothing to lose.

Bed time is a time to relax. If what's coming tomorrow has your mind spinning, try mental "house-cleaning." An hour or so before bed, sit down and create a list of everything you need to do tomorrow. Include every task, appointment, the names and phone numbers of people you need to call, etc. Go into great detail. Your stress level should be significantly reduced or gone altogether because you've already prepared fully for the coming day.

Set up a safe environment. Many people suffer sleep deprivation because they feel unsafe at night. First, make sure your bedroom is a restful place to sleep. Have working smoke alarms on each floor and make a peaceful ritual of locking up the house before going to bed. Keep a telephone with emergency phone numbers by your bed. Have a good lamp within reach. Put a glass of water close by. Use nightlights in the bathroom and hall.

Exercise during the day. You need to move, to breathe, get your energy level up. Exercise has been shown to address a lot of health issues, including insomnia. By being active during the day your muscles will need some rest, resulting in better sleep.

You can train yourself to relax. Here are two very effective relaxation exercises:

Right after you turn out the lights, spend a full fifteen minutes with this: lie comfortably in bed, take ten, full, deep breaths. Then, tense your entire body – clench your fists hard, flex your feet hard, tighten your abdomen, your shoulders, your neck, raise your head up and clench your face and eyes – everything. Hold for five deep full breaths. Then, very slowly, begin to relax everything. "Melt" into a relaxed state as slowly as possible. When you're completely relaxed, then "scan" your body very slowly, from your toes up to your head, and relax each part even more, easing into sleep.

The second technique is a very powerful breathing exercise. First familiarize yourself with how to breathe: keeping your chest still, fill your belly as you inhale slowly through your nose. Exhale through your nose as your belly "deflates." Several times during the day, sit comfortably, eyes open, and practice for a few minutes. Next, use a slow rhythmic count to inhale. Just count slowly and silently to yourself as you inhale "1-2-3-4" and so on. Now, on the exhale, count at the same speed and rhythm, but make sure your exhale lasts twice as long as your inhale (if you inhaled for 4, exhale for 8). It's important to get used to breathing and counting before trying this in bed. You want it to feel as natural as possible, effortless. When bed time comes, lie on your back and do the breathing 8 times (8 sequences of inhale-exhale). When finished, lie on your right side and do the breathing 16 times. When finished, turn on to your left side and do the breathing 32 times. Stay calm and concentrated, just count and breathe. You'll be sound asleep long before you finish.

Promoting good sleep has countless benefits. Author Aldous Huxley knew the secret: "That we are not much sicker and much madder than we are is due exclusively to that most blessed and blessing of all natural graces, sleep."

New Jersey Foundation for Aging Blog

Aging Is Everyone's Business

<http://blog.njfoundationforaging.org>

Boomer Alert: CDC recommends hepatitis C screenings

Here are two recent entries from NJFA's blog; you'll find these articles and more by going to <http://blog.njfoundationforaging.org>.

The number of Americans dying from Hepatitis C related diseases nearly doubled from 1999 to 2007. And one in thirty baby boomers have been infected and might not even know it. These statistics come to us from the CDC who is now urging that baby boomers get tested for Hepatitis C. Baby boomers are defined as those born between 1945 and 1965. It is possible that people were infected by blood transfusions, tattoos, piercing, shared razors, toothbrushes, even manicures. Of course other means of infection with Hepatitis C are sharing drug needles and sexual contact. This blood-borne virus can cause liver damage and it may take years for symptoms to appear. In addition to liver damage, Hepatitis C is linked to liver disease and liver cancer. The CDC estimates that more than 15,000 Americans die each year from Hepatitis C related illnesses.

Screening for Hepatitis C used to just be recommended for those at risk, like drug users. According to the CDC, risk-based screening will continue, but is not sufficient alone. More than 2 million U.S. baby

boomers are infected with Hepatitis C – accounting for more than 75 percent of all American adults living with the virus. Studies show that many baby boomers could have been infected with the virus decades ago, did not perceive themselves to be at risk, and have never been screened.

The CDC estimates one-time Hepatitis C testing of baby boomers could identify more than 800,000 additional people with Hepatitis C. And with newly available therapies that can cure up to 75 percent of infections, expanded testing – along with linkage to appropriate care and treatment – would prevent the costly consequences of liver cancer and other chronic liver diseases and save more than 120,000 lives.

The CDC states that without some intervention the statistics will only get worse and the number of infected and the number of deaths will continue to rise. Another reason the CDC is recommending testing now for baby boomers is that there are two new drugs on the market. Treatment for Hepatitis C can vary and after receiving results patients should consult with a physician to decide the best treatment plan for them.

More information about Hepatitis C is available at <http://www.cdc.gov/knowmorehepatitis/>

Fraud is Still Out There Scammers continue to target seniors

The Certified Financial Planner Board of Standards, a non-profit organization, conducted a survey of financial planners. In this survey they found that seniors who become victims of financial abuse lose an estimated \$140,500. The financial planners surveyed indicated that seniors who were victims of “unfair, deceptive or abusive practices” were often scammed through misleading marketing schemes. The catch is that it's really a sales pitch for fraudulent investments.

The financial advisors also stated that they knew of seniors getting unsolicited pitches at home through the mail, e-mail, or the phone. While these type of investment scams, reverse mortgage scams and even sweepstakes scams are prevalent, sometimes seniors are also victims of fraud committed by someone they know. Of the planners surveyed, 35 percent of them reported that they knew of at least one case where an elder was the victim of financial abuse by someone they knew. And another 20 percent said that the perpetrator was the

guardian or Power of Attorney for the senior.

And the types of fraud don't end there either. 83 percent of the advisors surveyed stated that seniors have been scammed by other financial advisors. Despite the fact that these types of fraud result in big losses for seniors, only 16 percent actually report the abuse to authorities. Many things can deter seniors from reporting crime, if the perpetrator is a family member they may not want to press charges or they may be afraid to report them. Some seniors may be embarrassed to admit they fell for a scheme, for fear people will think they are feeble. Or, they may be experiencing cognitive impairment or dementia and don't want to admit that either.

You can report financial abuse to the police, your County Office on Aging or your County Adult Protective service agency.

To find the phone number for your County Office on Aging or your County's Adult Protective Service Agency, see page 27 of this issue.



NJ 2-1-1

Another place to look for help **By Laura Marx**

NJ 2-1-1 is a free and confidential statewide information and referral service. NJ 2-1-1 provides health, human service and government resource information as well as helps NJ residents prepare for disasters and provide information as disasters occur. 2-1-1 Call Specialists have the ability to search over 13,400 state and local resources for health and human services. It is the easy answer to “How can I get help?” “When anyone in the state needs help finding assistance with personal challenges related to health, food, housing, financial distress, aging, disability, or anything else having to do with social services, they should pick up the phone and dial 2-1-1,” explains Laura Zink Marx, the organization’s Executive Director. “Our call specialists are compassionate and educated about community resources. Callers receive 2-3 referrals that are based solely on their individual needs with a reminder to call us back if the search for help was unsuccessful.”



The organization began in 2002 when the United Ways of New Jersey spearheaded efforts to give people an easy way to find health and human services by encouraging the Board of Public Utilities to designate the NJ 2-1-1 Partnership as the sole administrator of the three digit dialing code. Statewide coverage started in 2005, and over 800,000 calls have been answered since its inception. The top need expressed is for temporary financial assistance, with many of those relating to people specifically looking



for help with their utility bills. This year NJ 2-1-1 will serve as the Home Energy Assistance and Universal Service Fund Hotline for the Department of Community Affairs, thus providing even more citizens with an easy way to find out about vital home energy assistance programs and other alternatives that may help them make ends meet.

Eligibility requirements exist for various utility assistance programs and all applications are taken through local application agencies. By calling 2-1-1 residents can learn about the application process, program guidelines and benefits, as well as the location of the application agency in their area. If a caller does not meet the eligibility criteria for the home energy assistance programs, staff will search the 2-1-1 database for other resources and will spend time exploring alternative financial solutions. Included among the possibilities is TRUE (Temporary Relief for Utility Expenses), a one-time grant program to help low-to-moderate income residents with utility expenses, and NJShares which offers energy assistance in the form of a grant to middle income residents.

“It can be confusing and frustrating to the consumer when trying to figure out where to turn. NJ 2-1-1 can help unravel the options and point people in the right direction,” Marx states.

NJ 2-1-1 is managing two unique web sites that address two top needs of their callers: transportation and food. NJ Find-A-Ride, www.njfindaride.org, is a referral service designed to assist you in locating the most appropriate transportation at the most affordable cost to you. If you no longer drive, don’t have a car or need accessible transportation options, NJ Find-A-Ride can help. The search feature can begin at your front door and assist in finding transportation options to a doctor’s visit, food shopping, or to physical therapy. The types of transportation services listed include Access Link and country transportation systems, shuttle services and private transportation providers. The site tells you how to apply for the service and the associated costs. End Hunger NJ www.endhungernj.org is another searchable database of food pantries and lunch programs by county, including kosher food programs.

No matter what your needs, NJ 2-1-1 is there to help 24 hours a day, 7 days a week by dialing 2-1-1 or 877-652-1148. If you can’t find what you need at our websites, just pick up the telephone or cell phone, and a call specialist will be ready to assist you. Need help, start by dialing 2-1-1.

Laura Marx is the Executive Director of NJ 2-1-1 Partnership.

COMMUNICATIONS Lifeline

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What are the Benefits of Link Up America & COMMUNICATIONS Lifeline

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

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

How do you apply?

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

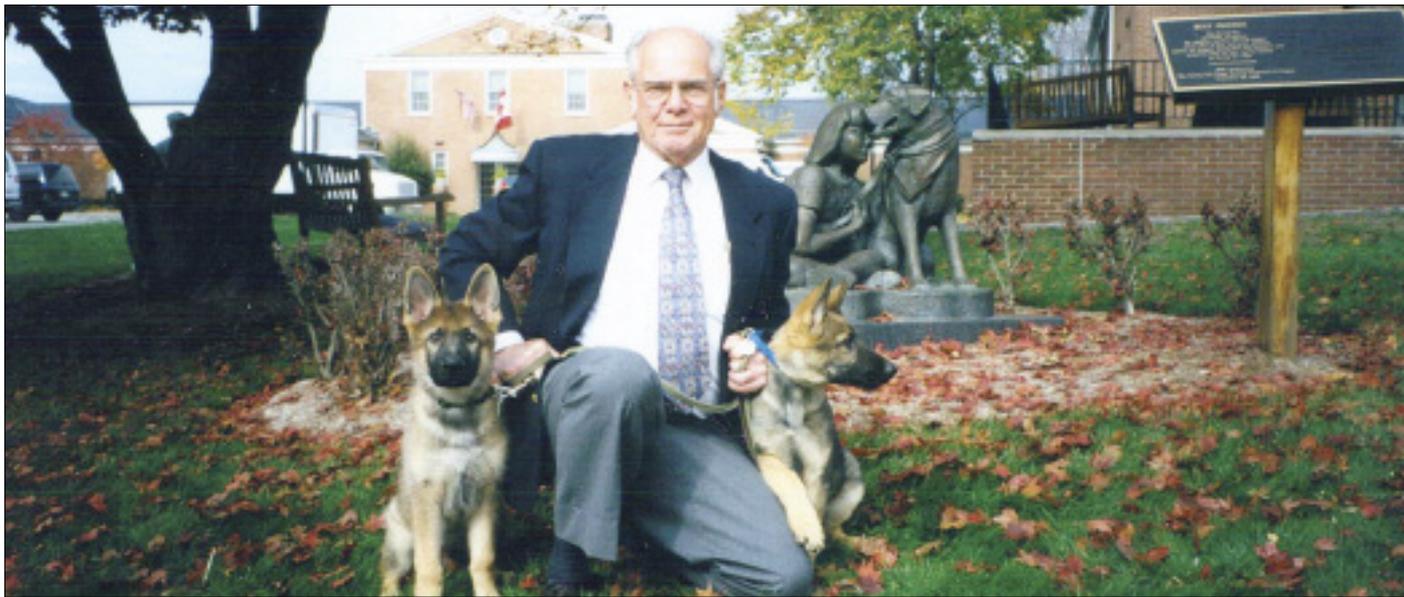
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From 4-H to Seeing Eye

The journey of a volunteer By Scott Guerin, PhD



Way back in 1942 a young boy was living on his father's farm in northern New Jersey and, in order to further his education, was also very involved with the youth organization known as the 4-H Club (4-H stands for Head, Heart, Hands, and Health). With a strong agricultural focus the group fit in nicely with the boy's life since most of his time, outside of school, was centered around taking care of dairy cattle and running the farm. One day, unexpectedly, a man stopped by the house saying he had received the boy's name from the 4H leadership and he wanted to present him with an opportunity that was different from anything the boy had seen or heard of and had nothing to do with 4-H or dairy cows.

The visitor, Mr. Porter, was from a growing organization called The Seeing Eye and it was the first organization of its kind with the mission to train dogs to help people who were blind to get around on their own. "What a great idea!" the boy thought, sparking his lifelong propensity for adventure. And as the man concluded his presentation he mentioned something that really got the boy excited.

The Seeing Eye was starting a Puppy Raising Program and they needed a few qualified volunteers to take puppies into their homes and raise them until they were old enough to begin training. The volunteers needed to have experience caring for animals and, most importantly, have a love for dogs that would provide a solid emotional base for the pups as they prepared for their

lives of service. No thought was required for this boy. It was a done deal from all angles!

And that conversation seventy years ago was the start of the Seeing Eye's Puppy Raising Program, and that boy was my father Lewis Guerin Jr. (pictured above in 1999 at the Seeing Eye corporate headquarters). Lew's involvement with the program was a success and even had an unintended positive consequence when one of the dogs he was caring for had a litter of puppies. The one puppy he kept he named "Duke" and was a great companion for years and quite possibly an apt reward for the boy's pioneering efforts.

Since its inception in 1927 the Seeing Eye organization has raised and trained over 15,500 dogs providing enhanced independence, dignity, and self-confidence for almost 8,000 men and women around the world. The corporate headquarters is located in Morristown, New Jersey. For more information you can visit their Web site at www.SeeingEye.org.

This year, the 4-H organization is celebrating its 150th anniversary of helping young people and their families gain the skills they need to be proactive forces in their communities and develop ideas for a more innovative economy. For more information you can visit their web site at www.4-h.org.

Lew and his wife, Flo now reside in Virginia surrounded by acres of farmland reminiscent of the New Jersey landscape in the early 1940's.



Empty Nest

Time once again for the two of YOU By Helen Hunter, ACSW, LSW

There is an old saying that life comes in stages. When my husband and I think of our lives together, there are certain dates that stand out as significant. September 21, 1976 is when we first met, as freshman students in college. October 2, 1982 was our wedding day. March 26, 1987 was the last day that we spent as a married couple without children. September 1, 2006 was the day that we moved our youngest child into her college dorm, and thus became empty nesters. Where did the time go? It doesn't seem possible that more than 25 years have gone by from the time we first became parents. Now both of our children are living on their own, functioning as young adults and making their own life decisions. As parents, we have watched our children grow into independent thinkers, who still call (or e-mail, text message or instant message) us once in a while, but have been grounded well enough in their upbringing to make their own choices. This is now the time for my husband and I to enjoy time together, just the two of us.

Sure, there are certain adjustments in becoming empty nesters. Just think, there is less laundry to do (until the kids come home to visit), there are fewer groceries to purchase and there are increasingly fewer dishes to wash. Phone calls are actually for me or my husband!! I am getting pretty good at cooking in smaller quantities, and we are finding time to take nightly walks around the neighborhood after a light dinner. The kids' rooms are REMARKABLY clean, and we are FINALLY able to watch what we want on TV! We can also be more spontaneous in our schedule – if we want to go to a movie or out to dinner or away for the weekend, we just go! Our time is just that – our time. We deserve it!!

Many “experienced” empty nesters kept telling us that we would be very sad, lonely and even depressed when the kids left, and to be prepared for such feelings. I must admit that, even though there were some tears, particularly when we took our youngest to college, we have adjusted quite well to just being a twosome again. In talking with other peers who have also entered this empty nest stage in life, we have all agreed that the following steps can be taken to ease the feelings of loss:

- ◆ Establish date nights with your spouse or significant other and spend more time with friends.
- ◆ Host an exchange student, which will give you a very gratifying feeling to know that you are helping a young person.

- ◆ Become involved in your church, as a youth group volunteer, or volunteer your time and talents in the community. Staying active and making significant contributions to the community is good for your morale and good for the community cause you are supporting.

Becoming involved in your church can also prove to be very helpful to you in that you can meet others who are going through the same life experiences and can provide support to you (or you can provide support to them). Becoming active in your church or in a community group can also provide you with opportunities for travel, dinners out, or trips to the theater or other local sites. Getting involved in your community or reaching out to friends and family can be even more important for single parents who now have an empty nest.

- ◆ Travel – the sky's the limit (if you can get time off from work and have the financial resources). The travel doesn't have to be to an exotic location – a day or weekend driving trip is just fine.
- ◆ Renew hobbies – either together as a couple, or on your own. My husband and I both love to walk and to play racquetball, and we are finding more time to fit both into our schedule. We also are HUGE baseball fans – he has been volunteering as an umpire in little league for the past 15 years. I have now joined him at the ballpark as an official scorekeeper. We also love to sing, and are members of a community singing group.

As empty nesters, my husband and I miss both kids, but feel confident that their upbringing has provided them with the life skills necessary to make sound life choices as young adults. The kids still talk to us regularly and we look forward to the times when they come home, if even for a midweek meal or for a weekend. The relationship between empty nest parents and young adult children changes. The relationship is still parent and child, but the “gap” has closed, in that our conversations and discussions are more on an adult-to-adult level, as the children are making their own life decisions. As parents, we should keep the door open for our children to call us, or even come home for a time, so that they have the confidence and security in knowing that “there is no place like home”.

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Helen and her husband Kevin are empty nesters. Their young adult children, Brian and Mary Kate, are currently living on their own, and they look forward to the times that they can all be together, under the same roof!

The Red Collar Society

St. Hubert's Animal Welfare Center **By Erika Matthews**

St. Hubert's Animal Welfare Center is proud of its Red Collar Society for senior pets. They might not be youngsters, but these mature dogs and cats have great experience at living with people and giving unconditional love.

Sadly, sometimes things happen on the human side when pet guardians have no choice but to surrender beloved animals, leaving them looking for a second chance at happiness. Those considered seniors (dogs over 8, cats over 10), are seasoned companions, most often already trained and well mannered.

When older dogs and cats find themselves homeless through no fault of their own, the Center puts forth extra efforts to get them out of the shelter and back into a home. In order to specially brand and highlight its senior pets, St. Hubert's initiated The Red Collar Society. Concerns from potential adopters' regarding health or dental problems older pets often face might leave these most worthy animals to languish in shelters. However, by providing geriatric and dental care before placement, and specially branding and promoting senior pets from the moment they are available for adoption, St. Hubert's is able to increase the number of senior pets adopted into loving homes and reduce the length of time they wait for those homes. The Red Collar Society guarantees 100 percent of the love for only 50 percent of the normal adoption fee.

Here are just a few great reasons to adopt a senior pet:

What you see is what you get. Unlike puppies and kittens, older pets have grown into their shapes and personalities – kittens especially can grow up to be quite different than they seemed at first. A senior lap cat will stay a lap cat!

Time for yourself. Older pets don't make the same demands on your time and attention that puppies and kittens do.

A good night's sleep. Older pets generally don't need nighttime feedings, comforting or bathroom breaks.

Good house manners. Mature pets are often already housetrained, are able to focus, learn new things quickly and usually already know what "no" means.

Affection and appreciation. Mature pets excel at giving love.

ICE

Occasionally we encounter a special animal with an extraordinary story that melts our hearts. Ice was loved as she deserved to be, and now, she deserves to be loved again.

Her first love was a homeless man. She was the center

of his life. She ate when he didn't. She received all the care that was in his power to give. Then came a heat wave that was beyond his ability to change. Putting Ice above his own feelings in order to make sure she didn't suffer in the extreme weather, he made the ultimate decision by deciding to give her up to find a better life than he could provide.



With tears, he brought her to St. Hubert's, and now the commitment to this man who loved her so much will be honored. Ice is looking for someone to cherish her joyful, silly personality as much as her first love did and give her a safe, secure and happy home.

ZEPHYR



Zephyr was found wandering in a field by Animal Control officers from another New Jersey shelter. Senior pets can suffer from hearing and memory loss and can wander off unintentionally if left unsupervised. That may have been what happened to Zephyr. Because the other shelter was full, they asked if St. Hubert's could take Zephyr. With his calm demeanor, he's been the perfect dog to provide beginner volunteer dog walkers some practice. And, when he thinks no one's looking, Zephyr has been spotted reliving his puppy years doing a tango with a



tennis ball in the play yard.

CHASE AND COLBY

Chase and Colby (14 and 10 years old) were welcomed to St. Hubert's when their owners had to move. They love to snuggle in their own beds, but also like to be close to each other! They are low maintenance and extremely loving.



They will purr when spoken to... no petting required (but they like that too!)

TIGGER

Tigger was returned to the shelter after eighteen years. He was adopted as a kitten and brought back when his guardian developed allergies. He recently celebrated his birthday in the shelter's office. He would love to celebrate

his next birthday at a real home!



Founded in 1939, St. Hubert's Animal Welfare Center is a nonprofit 501(c)(3) organization dedicated to the humane treatment of animals. The organization believes in and provides services that support the human/animal bond and seeks to foster an environment in which people respect all living creatures. Its services to the community include pet adoption and animal rescue, humane education, pet food bank, dog training and professional education, and pet loss support. Shelters are open 7 days a week.

Visit us at www.sthuberts.org.

Erika Matthews is St. Hubert's Animal Welfare Center's Vice President of Development, Red Collar Society.

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“I think I should have no other mortal wants, if I could always have plenty of music. It seems to infuse strength into my limbs and ideas into my brain. Life seems to go on without effort, when I am filled with music.” — George Eliot, English novelist (1819 - 1880)

MUSIC FOR THE YOUNG



and the young at heart

By Melissa Chalker

The Music for the Very Young: Music, Movement and Literacy (MVY) program has been provided in preschool classes across Trenton since 2000. It was developed by the Trenton Community Music School (TCMS) in partnership with the Trenton Public Schools and Music Together, LLC (based in Hopewell). The program is an extension of TCMS, where music lessons and classes are available to anyone regardless of experience level, age, income, or background. Each year they serve about 25 community preschool classes with the MVY program. CDs and songbooks go home with each child to involve whole families in the music making.

The TCMS's Music for the Very Young (MVY) program has expanded to include "Music for the Young at Heart," an Intergenerational music class involving local seniors. The pilot program started last year at the South Ward Senior Center. On a weekly basis, children who are enrolled in the Mercer County CYO Preschool in Trenton join the seniors of the South Ward Senior Center for intergenerational music and movement classes.

The classes are run by the TCMS in partnership with the Mercer County CYO Preschool, Trenton Board of Education's Office of Early Childhood, and the City of Trenton's Office on Aging. TCMS Outreach Director,

Ronnie Ragen, notes “When I discovered that the senior center was just half a block from the CYO preschool, I knew I’d found the perfect setting to start an intergenerational version of our program.”

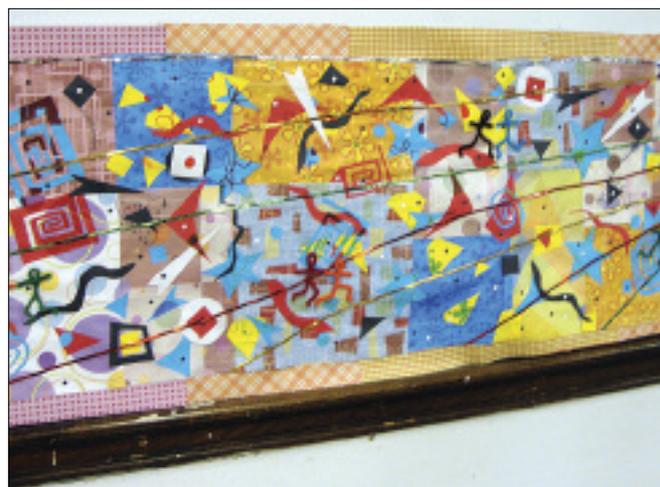


The MVY program uses a curriculum developed by Music Together. It includes a songbook and CD, and a specially trained instructor who comes to visit the preschool once a week to perform the songs with the kids and the preschool teacher. During the class they use scarves, instruments and gestures that go along with the songs. The program is designed to not only provide music education to the preschool children, but to also influence the children’s movement and literacy development. Throughout the different songs the children are learning words and also learning to work together as a group. They are also learning about things like tempo and beat while dancing and having fun. The instructor uses different instruments as well, such as a tambourines and shakers. This is fun not only for the children, but also for the newly involved seniors.

The seniors look forward to the weekly visits from the children, so much so that if they see the preschool staff on the street they tell them that they can’t wait until class day. Likewise, the students at the preschool often ask their teachers if it is the day to go to the senior center. Many of the children took to calling the seniors, Grandmom or Pop Pop, which they did not mind. One senior, John Jacobs, told me he felt the children were a blessing. The children come in and participate in their music class, sitting in a circle on the floor and the seniors sit in chairs behind them and are included in all the singing, dancing and instrument playing.

Another senior, John Cameron told me he played the tambourine with the kids; he thought that the children really appreciated the interactions. He told me a story about one day when the children were lining up to leave,

that one young man got out of line to come over and shake his hand as he sat watching them leave. This spontaneous moment struck Ronnie Ragen so much that she made them recreate the scene so she could get a photo of it. Mr. Jacobs and Mr. Cameron were so fond of the children that they went to the graduation ceremony at the preschool. Both men are part of the regular crowd at the South Ward Senior Center and visit almost every day. Mr. Jacobs is an artist and much of his work is displayed at the center. In anticipation of the new students coming for music classes, he made a collage to welcome them.



Artwork by John Jacobs to welcome the preschoolers back to the senior center.

“Every Senior Center should have a program like this; it wakes up the senses, gives us energy from the children and the music” said Mr. Jacobs. And his opinion was shared by the staff at the preschool, Keisha Owens-Coleman, the teacher who was involved with the pilot program at the senior center, also told me she thought the program should be expanded. “It gives so much to both the children and the seniors,” Ms. Owens-Coleman commented. She found that the children made the seniors happy, helped with feelings of depression and that it was great for the children to be exposed to another generation. Preschool director, Donna Zolnierzak told me that some of the children do not have grandparents nearby and Music for the Young at Heart is a great way for the children to interact with a grandparent figure.

Due to the success of the pilot program, Ms. Ragen sought out a second site. She soon found that the very active, Reading Senior Center was near a Headstart program. So with the help of Lawaner Sykes, the current, Acting Director of the Trenton Senior Centers, they were able to connect with the Head Start program and classes will begin there soon.

Music can provide so many benefits to us in our lives and in this instance it is bringing together children and older adults showing each what the other has to offer.

To find out more about the Trenton Community Music School, visit www.tcmusicschool.com.



Medicaid Planning

Family advantages **By Victoria Dalton, Esq.**

Today, Your Legal Corner provides information regarding Medicaid Planning and the Family Home. We all know: “home is where the heart is.” But what you may not know is the family home can be considered an exempt transfer in specific instances with regard to Medicaid Eligibility.

Medicaid transfer rules are something the average family should be concerned with! The facts are; as we live longer, more than half will spend time in a nursing facility. Presently there are only three ways to pay for nursing home care. They are: private pay, long term care insurance or Medicaid. Nursing home costs burden the average budget for any length of time. So assets and resources are counted, spent down and a person qualifies for Medicaid.

Medicaid is a joint federal-state program which provides medical assistance for low income individuals who are aged, disabled or blind. Medicaid covers most of the cost of long term nursing care after the patient and their spouse have exhausted their financial resources.

As a general rule, when assets are transferred to third parties for less than fair market value, this transfer will result in a period of Medicaid ineligibility or penalty. Here are four instances where transferring the family home or principle residence for less than fair market value may be permissible and not result in Medicaid ineligibility or penalty.

Kindly note the following information is for consideration, is not meant as legal advice and should be discussed with an attorney experienced in the area of Elder Law prior to any transfer. The Medicaid transfer rules stated below are not isolated and work in conjunction with other elder provisions which are not listed at this time. So, within the stated framework, let’s consider the following..

COMMUNITY SPOUSE

The principle residence can be transferred to the community spouse without a penalty. If you are married and your spouse enters a nursing home facility while you remain in the house, you are the “community spouse.” In most married situations, the deed is titled as tenants by the entirety. This means that by operation of law, when one spouse dies the other would then receive full ownership of the property.

By way of example, if mom is the community spouse and dad is institutionalized, and dad passes first, mom would own the home. However, if mom passes first, now institutionalized dad would own the home. Subsequently, the home would then be considered an asset by Medicaid and could be sold to pay for their care.

Alternatively, what if the family home is transferred solely to mom or non-institutionalized spouse and a will or trust



is created? In this instance, if mom dies first, the property can be left by her will to a special needs trust for the benefit of dad in the facility or directly to their children.

In New Jersey, the home is permitted to be transferred to the community spouse.

CAREGIVER CHILD

The residence could also be transferred to a caregiver child. The definition of a caregiver child is a daughter or son of the institutionalized person who has resided in the residence for at least “two years” immediately before the date the person becomes institutionalized. Further, this child must have provided care which resulted in the person living at home rather than in the institution. In other words, but for the caregiver child, the person would have been institutionalized earlier. Transfer of the family home should take place soon after the person is institutionalized.



SIBLING OR CHILD UNDER 21

The residence may be transferred to a brother or sister who have an equity interest in the property and were residing in the residence “one year” prior to the person entering a facility.

The home can be transferred to a child of the institutionalized individual who is under the age of 21, or a child of any age who is blind or disabled. Be careful here, as the disabled child may have Medicaid issues of their own.

Medicaid transfer rules are complex and are best viewed with due consideration to each fact-specific circumstance!

Till next time...when Your Legal Corner will address Estate Planning...in the words of Mark Twain: “work like you don’t need the money, love like you have never been hurt and dance like nobody is watching.”

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Cooking for One or Two

Simple and easy meals to keep you warm

Cranberry Chicken

Cranberries aren't just for turkey, try this sweet and tart dish for something different. It is sure to spruce up your chicken!



INGREDIENTS

- 2 boneless skinless chicken breast halves (5 ounces each)
- 1 tablespoon all-purpose flour
- ¼ teaspoon salt, divided (optional)
- ⅛ teaspoon pepper
- 1 tablespoon olive oil
- ¾ cup reduced-sodium chicken broth
- 1 cup fresh or frozen cranberries, thawed
- 2 tablespoons brown sugar
- 1 tablespoon red wine vinegar
- 1¾ teaspoons cornstarch
- 1 tablespoon cold water

DIRECTIONS

Flatten chicken to 1/2-in. thickness. In a shallow bowl, combine flour, 1/8 teaspoon salt and pepper. Coat chicken with flour mixture. In a nonstick skillet, cook chicken in oil for 4-5 minutes on each side. Remove chicken and keep warm. In the same skillet, bring broth to a boil; scrape up any browned bits. Stir in the cranberries, brown sugar, vinegar and remaining salt. Combine cornstarch and water until smooth; gradually stir into cranberry mixture. Bring to a boil; cook and stir for 1 minute or until thickened. Return chicken to the pan and heat through. Yield: 2 servings.

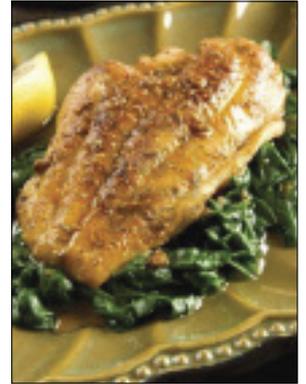
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Spinach Catfish Skillet for One

Better than microwavable meals and just as easy. By only using one pan, clean up will be a breeze too.

INGREDIENTS

- 10 baby carrots
- 2 teaspoon canola oil
- ¼ cup thinly sliced onion
- 1 catfish fillet (about 6 oz)
- 1 package (6 oz) baby spinach
- 2 tablespoons white wine vinegar



DIRECTIONS

In a large skillet, stir-fry carrots in oil for 1-2 minutes or until crisp-tender. Add onion; cook and stir for 1 minute. Add catfish; cook for 2-3 minutes on each side. Add spinach. Sprinkle with vinegar. Cover and cook for 5 minutes or until fish flakes easily with a fork. Serve with pan juices. Yield: 1 serving.

Baked Apples for Two

Room for dessert? Warm, sweet and comforting. End your meal with this surprisingly light treat that warms you from the inside.

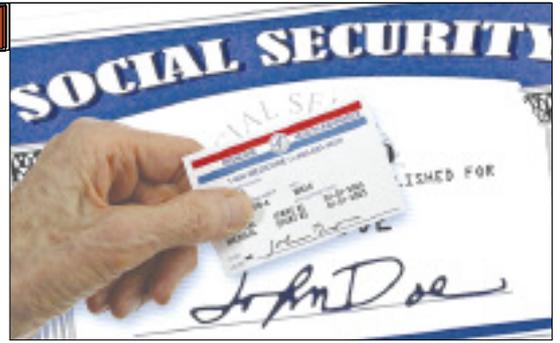
INGREDIENTS

- 2 medium or large apples
- 1 tablespoon butter
- 1 tablespoon honey
- Cinnamon to taste



DIRECTIONS

Preheat oven to 350 degrees. Core and half the apples. Place them in a 4 x 4 baking dish. Sprinkle with cinnamon. Drizzle honey evenly over all 4 halves. Divide butter into four small dollops and place one on each apple half. Place in oven, bake for 20 minutes, turn apples over and bake for another 5 to 10 minutes, checking for desired softness. Eat while warm, they are delicious alone but a scoop of vanilla ice cream would be a nice addition.



Medicare & Social Security

Things to keep in mind

Keeping everything straight (and clear) about all the ins, outs, whys and wherefores of your Medicare and Social Security benefits can seem overwhelming. We're committed to giving you the latest information available.

MEDICARE

Open Enrollment is from October 15 through December 7. Review your current plan, including costs and coverage for next year. Look for a letter in the mail from your plan with information about changes for next year. In October, review and compare plans (<https://www.medicare.gov/find-a-plan/questions/home.aspx>) available in your area, including Medicare's 5-star health and drug plan rating system. By December 7, choose a plan that works for you, and enroll if you're changing plans.

SOCIAL SECURITY – WHAT TO KNOW IF YOU PLAN TO BE OUTSIDE THE US

If you are receiving Social Security benefits and are leaving or have already left the United States, there is information on the Social Security website that explains how your payments may be affected. It explains what types of events you need to report and how to report to the SSA so they can make sure you receive all the Social Security payments you are entitled to receive. You can also learn how to conduct Social Security business while outside the United States.

The Payments Abroad Screening Tool – (http://www.socialsecurity.gov/international/payments_outsideUS.html) will help you learn if you can receive benefits outside the US. By answering a few short questions, you will learn if your Social Security payments will continue.

Publication – The Social Security Administration (SSA) offers a publication—Your Payments While You Are Outside the United States (<http://www.socialsecurity.gov/pubs/10137.html>). It explains how your benefits might be affected and other important information you need to know about Social Security outside the United States.

The Details – If you are a U.S. citizen, you may receive your Social Security payments outside the United States as long as you are eligible for them. Once you have been out of the United States for at least 30 days in a row, you are considered to be outside the country until you return and stay in the United States for at least 30 days in a row.

The US Department of the Treasury regulations prohibits sending payments to you if you are in Cuba or North Korea. If you are a U.S. citizen and are in Cuba or North Korea, you can receive all of your withheld payments once you leave that country and go to another country where

SSA can send payments. Generally, if you are not a U.S. citizen, you cannot receive any payments for months in which you live in one of these countries, even if you leave that country and satisfy all other requirements.

Social Security restrictions prohibit sending payments to individuals in Cambodia, Vietnam or areas that were in the former Soviet Union (other than Armenia, Estonia, Latvia, Lithuania and Russia). However, exceptions can be made for certain eligible beneficiaries in countries with Social Security restrictions in place.

To qualify for an exception, one of the conditions is that you must appear in person at the U.S. Embassy each month to receive your benefits. Contact your nearest U.S. Social Security office, U.S. Embassy or consulate for additional information whether you might qualify for an exception. To find these offices visit, <http://www.socialsecurity.gov/foreign/>. If you do not qualify for payment under this procedure, you can receive all of the payments for which you were eligible (but which were withheld because of Social Security restrictions) once you leave that country and go to another country where SSA can send payments.

If you are living outside the United States, periodically SSA will send you a questionnaire. This lets them figure out if you still are eligible for benefits. Return the questionnaire to the office that sent it as soon as possible. If you do not, your payments will stop. Also, notify SSA promptly about changes that could affect your payments. You may lose some of your payments if you do not report changes promptly.

Effect on Medicare – Medicare generally does not cover health services you get outside the United States. The hospital insurance part of Medicare (Part A) is available to you if you return to the United States. No monthly premium is withheld from your benefit payment for this protection.

If you want the medical insurance part of Medicare (Part B), you must enroll. There is a monthly premium that normally will be withheld from your payment.

Because Medicare benefits are available only in the United States, it may not be to your advantage to sign up and pay the premium for medical insurance if you will be out of the United States for a long period of time. But you should be aware that your premium, when you do sign up, will be 10 percent higher for each 12-month period you could have been enrolled in Part B but were not.

If you already are covered by medical insurance and wish to cancel it, notify SSA. Medical insurance—and premiums—will continue for one more month after the month you notify the SSA that you wish to cancel.



Tons of Tips

Ways to save time, money, your health and the planet

Is there anyone who *doesn't* like finding a wealth of helpful tips and ideas for just about everything under the sun? The suggestions below just scratch the surface for ways to get the most out of your car, help the planet, and keep yourself happy and active.

WAYS TO MAXIMIZE YOUR FUEL EFFICIENCY

Keep a steady pace. Speeding up and then slamming on the brakes is not good for your brakes and also decreases your fuel economy. Say no to aggressive driving.

Check your tires. Properly inflated tires can save you up to eight cents on every gallon.

Put your trunk on a diet. 100 lbs of extra weight in your car can add 2 percent to your fuel costs. Clean out that trunk!

Cruise. Using cruise control (particularly on a flat terrain) can help conserve fuel.

Well Visits. Check ups are just as important for your car as they are for you. Keeping up with the regular maintenance of your car can save you money at the gas station and also extend the life of your car.

WHAT DO I DO WITH ALL THIS STUFF? RECYCLE IT

Have unwanted or outdated stuff you'd like to get rid of? Here are some recycling tips.

Fluorescent light bulbs – They can contain small amounts of mercury so it is recommended that you not throw them in the trash. Check to see if your local hardware store has a dropoff site for recycling them (we've been told Home Depot, Lowes and Target do). Also, check with your town's recycling center to see if they will take them.

Batteries – Another item that can contaminate the land and water if thrown in the garbage, due to the heavy metals in them, are batteries. Again, check with your local recycling center; some curbside services will accept them, but you should check before you try that route. There are also retailers that will recycle batteries; visit earth911.org for more information.

Plastic Bags – If you haven't switched to reusable shopping bags or still find yourself with a collection of these plastic shopping bags, most grocery stores have collection boxes for them. Some stores will even accept sandwich bags and plastic wrap, but check with your store first.

Ink and Toner Cartridges – These items can actually easily be reused by getting them refilled or you can turn them in and get money or store credit for them depending on the retailer. Check with your local office

supply store to find out their policies.

KEEP YOUR MIND SHARP AND YOUR BODY ACTIVE

Move it or lose it. Exercise, according to scientists, is as good for your brain as it is for your heart.

Eat! Eating a healthy diet and keeping your stomach full and energy levels high are great for your brain health and performance.

Management and prevention of chronic disease. Diabetes and hypertension have been linked to cognitive decline. Avoid risk factors of these diseases or seek assistance in managing your condition.

Sweet Dreams. Getting proper rest is important for overall health, but recent studies indicate that lack of sleep leads to increased protein in our synapses which can make thinking or learning new things difficult.

A cup of Joe? Yes, scientists are unsure whether it is the caffeine or antioxidants in coffee and tea but have found that a cup or two a day can decrease cognitive decline.

Go fish. You don't have to catch your own, but eating fish that is high in Omega-3s is good for brain function and has also been found to help with depression.

Relax. Avoiding or managing stress through yoga, meditation, or hobbies can be beneficial to your brain health. Stress creates harmful chemicals that can lead to damage of the hippocampus.



Exercise your mind. Word games, puzzles, Sudoku or learning new things can give your brain a workout. There has been debate about their effect on cognitive decline, but it can't hurt.

Tune in. Music can be relaxing or energizing but it was also found to affect verbal fluency, meaning it could improve the part of your brain that deals with planning and abstract thought.

Check your attitude. Having a positive attitude and making sure you are happy could ensure your mind is sharp.



Let's Talk Turkey

Elder life planning **By Judith S. Parnes, L.C.S.W., C.M.C.**

November is a month of opportunity. It's National Caregivers Month; we have the opportunity to acknowledge all the work, effort and love that caring for a person entails. At Thanksgiving, we have the opportunity to give thanks for all that we have, and to share it with our family and loved ones. As we gather for these occasions, it is also the perfect time to open the discussion of our future health care wishes and plans. Regardless of your age, creating your "elder life plan" and having a family discussion about your wishes will be one of the greatest gifts you can give to your family to lessen the potential for conflict that family members often experience when they are placed in the position of making health care decisions for others. Few things fracture a family more quickly than heated disagreements over how to care for an incapacitated family member. One key way to head off uncertainty and family discord is by investing the time to create a thorough elder life plan and to "talk turkey."



The bottom line is that planning allows for more control and fewer conflicts. No one wants to depend on the decisions of strangers or government officials in the event they can no longer care for themselves. If you find it difficult to start these conversations or to understand all the components necessary for a comprehensive elder life plan, consider hiring an impartial third party, such as a professional geriatric care manager, to work with you and your adult children or other family members to broach sensitive subjects and plan for the future. The following are some key points for consideration:

1. Make a will if you have not already done so, and review it annually, revising as needed. Put your wishes about passing on important personal possessions in writing and include as an addendum to your will.
2. Anticipate the possibility of disability by seeking out an expert in long term care planning who can advise you and draft a durable power of attorney(s), and an advance medical directive. Make multiple copies, and give them to the appropriate people including your doctor, attorney, designated proxy, clergy, and family.
3. Be sure a personal physician knows you and your history, especially if your longtime physician has retired or if you have had to find a new doctor in the last few years. Discuss your future health care choices with him/her prior to any incapacity.
4. Label and organize all of your important documents including a list of your prescriptions and make sure your family knows where to find them should you be incapacitated and unable to tell them. Update all of the documents as needed or as your situation changes.
5. Be careful when you are asked to sign something. Take time to have someone you trust and who is knowledgeable review the document as well – prior to any signature.
6. Be thoroughly familiar with your financial status and know how to handle your assets, or delegate diligently. Be wary of deeding your home or other assets to anyone promising to "keep you out of a nursing home." In times of change, utilize a Geriatric Care Manager for a comprehensive assessment and review of your care plan.
7. Become knowledgeable about the cost of long-term care and resources available to cover the cost of nursing home or custodial home care, including Veteran's Benefits and Medicaid. Seek the advice of a specialist in both programs, such as a Geriatric Care Manager, before transferring any assets or making assumptions about qualifying for benefits.
8. Do not rely solely on your family for your social life or for care. Continually cultivate friends of all ages so there are always people around who are concerned about you.
9. And finally, open the discussion with your family of where you want to live should you become incapacitated and how you want to be taken care of. Become knowledgeable about the kaleidoscope of long term care options and what your insurance covers and does not cover.

You and your family may find a Geriatric Care Manager helpful as you sort through the details. To find a professional care manager in your area, contact the National Association of Professional Geriatric Care Managers at www.caremanager.org or call 520-881-8008.

MORRIS

Senior Gift-giving

Ideas for what to get **By Theresa Davis, Director, Morris County Division on Aging, Disabilities and Veterans**

With the Holidays coming up fast, all of us are searching for the perfect gift – you want to buy something that will be useful and appreciated, without spending a fortune. To help you, here is my annual list of valued gifts. The list was compiled especially for gift ideas to give your favorite senior, but most of the items could easily be adapted for any age:

STATIONARY

This can include postcards for simple notes, fancy monogrammed paper, or just an assortment of birthday and greeting cards to have on hand throughout the year. (For an extra special touch - include a roll of postage stamps with your gift!)

PERIODICALS

A subscription to a favorite magazine or newspaper. If you're buying for someone with vision problems, check to see if there is a "Large Print" edition available.

GIFT CERTIFICATES

These are widely available from restaurants, theaters, and department stores. You can even get a gift certificate for long-distance phone calls or computer sites.

FAVORITE FOODS

You could include some well packaged specialty items as well as coffee, tea, canned goods, cookies and crackers.

TOILETRIES

Plain or fancy, we all need shampoo, toothpaste, deodorant and soap and almost everyone likes to be pampered with bubble bath, moisturizers, and body powder.

GAMES AND HOBBIES

Playing cards, jigsaw puzzles, and board games are as popular as ever! Maybe there is an old hobby that could be rekindled or a new book on a current interest.

ENTERTAINMENT

If tickets to a Broadway play are too rich for your pocketbook, how about a video or soundtrack from a favorite musical? Cassette tapes and CDs (Compact Discs) offer a variety of new and old favorites.

If reading is a favorite pastime, check out some of the discount stores and web sites for cut rates on

bestsellers and thousands of titles for "Audio Books."

MEMORIES

Put together a collection of photos and mementos of your favorite person and the times you have shared. Check your local bookstore for "reminiscence" books which include questions to trigger one's memory about their life and times.

TIME

One of the most precious gifts is giving of yourself. Make out a coupon that is redeemable for some simple chores, a quiet afternoon together or a ride in the countryside.

Put items from this list all together in a basket, add some ribbon and wind up with a personalized gift that comes from the heart and lasts all year long!

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Morristown, NJ

973-539-2111



MERCER

The Rewards of Writing for *Renaissance*

Learning about dementia capable care **By Eileen Doremus, Director, Mercer County Office on Aging**

Writing for *Renaissance* continues to offer this writer circumstances and opportunities that allow exposure to the many issues surrounding aging. A reader, Devora Follman, responded to an article I penned in the August/September 2011 issue about those who launched creative businesses as the result of a personal connections to caregiving. It soon became apparent that Devora and I had shared similar personal caregiving situations and professional passions. As caregivers, we both have parents with long term caregiving needs – my dad with dementia and her mom with Parkinson’s. Our professional passions? As social workers, we soon learned of a shared value of the importance of dementia capable care in residential care settings. Having many combined years of experience working with those with dementia and their caregivers, our discussions soon came to the “whats and wheres” we would experience dementia capable care.

Devora introduced me, through her business called Serenity Health Care <http://serenityhealthgroup.com>, a provider of psychological and behavioral services to residents in multiple settings, to Spring Hills which is an assisted living facility in Cherry Hill, Camden County. Spring Hills Assisted Living has adopted and fostered a dementia capable program that all should

take notice of as a best practice in dementia care. Spring Cottage is the name of the program. Guided by Lesa Scott, Vice President of Resident Services and Program Development, we toured the memory care area. Life was everywhere! A care partner was paging through a colorful, large-print cookbook with ladies awaiting their cupcakes in the oven whose aroma filled the area with a sweet smell that was most appealing to the senses. In another room, residents were being asked to try and engage in an arts and crafts activity while others were watching a cooking show on the large screen television. Another woman was quietly catching a cat nap. Ms. Scott and Christina O’Leary, Director of Branding and Project Management escorted us down the hallway pointing out key environmental cues they use to engage residents, families and care partners in successful, comfortable living at Spring Cottage.

Dementia capable care is as much about what you do not see as it is what you do see. It is also about what you do and do not hear. Every associate, or employee, receives specialized training in dementia care. Key to the depth of their dementia capability is the creation of thought-filled, visibly practiced Principles of Spring Cottage Memory Care. Framed reminders are hung throughout, announcing the Alzheimer’s Disease Bill of Rights and Spring Cottage Mission Statement and Vision Statement. Commitment to care is everywhere. The language used by Spring Cottage is positive and reassuring. You will not hear discussion about problem behaviors but you will experience an attitude and conversation about characteristics and abilities of residents. The word “behaviors” can conjure up negative responses. Conversation at Spring Cottage is about flowers whose characteristics represent certain needs of residents and are used to signal what a resident may be expressing through their actions. How nice to be thought of as a Violet – a person curious and on the go versus an aimless wanderer!

So whether you are a regular *Renaissance* reader or new to the fold; whatever your experience is with dementia care, it is important to learn

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MERCER

about the best practices in the field. You can visit www.spring-hills.com to learn more about Spring Cottage. If you know of other dementia capable programs email edoremus@mercercounty.org and tell me about them.

To end, thank you Devora Follman, LSW for taking the time to reach out to me. Because of Renaissance, I sense our paths will cross frequently!

I MET MY GUARDIAN ANGELS AT THE SALVATION ARMY

On a typical six mile ride home after a day's work, an atypical occurrence left me wondering how I could say a special thank you to three guardian angels that were truly my salvation that day. Let's start at the beginning...a nail discreetly found its way into my passenger side rear tire and shredded the tire as I drove along Route 1 heading northbound. The smell of burning rubber and a black streak on the roadway were hints I was in trouble. Determined to not have to deal with a flat tire on the highway, my 1992 BMW limped down the Mulberry Street exit and I maneuvered it into the Salvation Army Adult Rehabilitation Center parking lot.



After a semi-frantic, overly dramatic phone call home, this damsel in distress waited for husband and daughter to come assist with the now hot-to-the-touch, absolutely destroyed tire. Low and behold, three gentlemen saw me enter the parking lot and came over to my car, asking if I needed help. In ten minutes my spare tire was put on the car, the shredded tire was placed in my trunk and I was able to be on my way. I sat for a bit wondering how do I say thank you to these wonderful gentlemen, whom I later learned were participants in the on-campus Adult Rehabilitation Center on Mulberry Street? A follow-up call to Major Davis at the site guided my desire to say thanks and steered me away from tangible rewards and asked that I spread the word about the over 100 year-old organization Salvation Army. So what follows are my thanks to

guardian angels Walter, Michael and Steven!

The holiday season offers us a yearly reminder of the Salvation Army's presence. But the Salvation Army through its mission and practice operates year round and is active worldwide. What began in East London, England as a breakaway from traditional Christian church-going became a movement that attracted followers dedicated to fighting for the souls of less fortunate men and women. William Booth and his wife Catherine are the father and mother of the movement that became "salvation" to so many. The expansion of programs and services in God's name has spread worldwide and continues to thrive, changing the lives of many around the world. From youth centers offering recreation and camp opportunities; to the ability to help people rebuild their lives that are haunted by addiction, imprisonment or unsavory circumstance; to rehabilitation and employment opportunities; to elder services such as activity centers, senior camps and residential facilities for older adults: the Salvation Army, through its strong spiritual foundation, provides safety, comfort, reassurance and "salvation" to so many.

Let us return to the parking lot at 436 Mulberry Street where the Trenton Adult Rehabilitation Center is housed. This center focuses on the basic needs of the program participant and offers opportunities for people to strengthen life skills essential to successfully returning to mainstream society. My guardian angels participate in this program and in my discussion with Major Davis he was pleased that they responded as they did in my time of need. I, in turn, was doubly blessed with not only a changed tire to see me safely home but also a renewed and informed appreciation for the incredible works of the Salvation Army. We can all say thank you by making monetary donations, clothing and larger item donations, volunteering, shopping at the Salvation Army Thrift Stores, making automobile donations or donating airline miles.



Lights Out! (And Everything Else)

Prepare for power outages **By Laila Caune, Director, Middlesex County Office of Aging and Disabled Services**

Whether it's a snow storm or a hot summer day it seems that power outages can happen at anytime. As winter approaches the threat of power outages, dangerous outdoor conditions and emergency conditions could happen more frequently. The best defense for emergency situations or disaster conditions is to be prepared.

Pack a three day supply of medicines, food and water stored in a handy place. Have the following emergency items nearby: vitamins, medical supplies, first aid kit and manual, hygiene supplies, portable radio (check to make sure it works), flashlight (check to make sure it works), extra batteries, money and matches in a waterproof container, blanket and extra clothing, manual can opener, fire extinguisher, shovel and other useful tools.

Water – Keep at least a three-day supply of water for each person in your household. Store one gallon of water per person per day (two quarts for drinking, two quarts for food preparation/sanitation). Store water in plastic containers or bottles. Avoid using containers that will decom-

pose or break, such as milk cartons or glass bottles.

Food – Store at least a three-day supply of non-perishable foods. Select foods that require no refrigeration, preparation or cooking, little or no water, are compact and lightweight. For example: ready to eat fruits, vegetables and canned meats; canned juices, milk and soup; staples – sugar, salt, pepper; high energy foods – peanut butter, jelly, crackers, granola bars and trail mix, special diet foods, comfort/stress foods – tea, instant coffee, cookies, hard candy, sweetened cereals, lollipops.

If the electricity goes off, first, use perishable foods and foods from the refrigerator. Then, use the foods from the freezer. To minimize the number of times you open the freezer door, post a list of freezer contents on it. In a well-insulated freezer, foods will usually still have ice crystals in their centers (meaning foods are safe to eat) for at least three days. Lastly, use non-perishable foods and staples.

If you need assistance during an emergency remember to call 9-1-1, a family member or neighbor.



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OCEAN

Ocean County Moves Forward

HealthEase programs motivate seniors **By Jane Maloney**, Executive Director, Ocean County Office of Senior Services



Ocean County is known for beaches, pinelands and farms; and is home to over 160,000 older adults 60 years and over. 25 percent of the sixty and over group are 80 years and over. In addition to planning, coordinating and delivering services that meet the needs of older adults and caregivers, the Ocean County Office of Senior Services has championed New Jersey HealthEASE by educating and encouraging older residents to live healthier lifestyles through a variety of programs.

From the strongest seniors to the frailest, HealthEASE programs teach and motivate. HealthEASE began with a grant from the Robert Wood Johnson Foundation to the New Jersey Department of Health and Senior Services to create evidence-based programs for healthy living. Bergen and Ocean counties piloted the programs that included health education, physical activity, volunteer peer leaders, and the creation of a countywide wellness advisory board. More than 40 agencies/organizations and older adult volunteers joined together in an advisory capacity to form the Ocean County HealthEASE Wellness Coalition.

In Ocean County, HealthEASE has become the “brand for wellness.” Retirees and health professionals present the HealthEASE education topics including: Falls Prevention, Nutrition, Exercise, Osteoporosis, Heart, Medications, Memory, and “Take Control of Your Health” (TCYH), the six-part Stanford University series for self-management of chronic illness with a specialized series on diabetes. All HealthEASE programs are free.

“Move Today” is a HealthEASE program that encourages all seniors to keep moving everyday so they’ll be able to move tomorrow. Whatever one’s level of health, whether one is standing or sitting, the gentle, non-aerobic exercises are simple, safe, effective and fun. “Move Today” improves strength, flexibility, balance and posture for fall prevention. Participants learn how to safely bend and move through the activities of daily life. HealthEASE also encourages and supports local walking programs.

The Ocean County Board of Chosen Freeholders has

supported the HealthEASE initiative as it grew from a pilot project to an established county program. The Senior Services staff shares information with seniors and caregivers on HealthEASE along with Medicare and other senior programs.

The Wellness Coalition is celebrating eight years of collaborative efforts to bring evidence-based programs to county seniors. A few examples of these collaborative efforts are: the Ocean County Health Department and Parks & Recreation Department developed “*Ocean Walk*” a booklet of “*Great Places to Walk in Ocean County*” distributed to medical personnel as well as individuals. The Retired Senior Volunteer Program (RSVP) is instrumental in encouraging, supporting and recruiting HealthEASE volunteers. The volunteers serve as leader-educators and enjoy the rewards of helping others. Rutgers Cooperative Extension worked with Ocean County to bring their Workplace Wellness program to all county employees. “Take Control of Your Health” was also offered to county employees as an on-site, after-hours program. The county Municipal Alliance sponsors “Move Today” leader training; and along with local Alliances presents the “Move Today” series. The countywide Library System has developed a strong health focus and hosts both “Take Control of Your Health” and the “Move Today” series.

Ocean County HealthEASE encourages all older adults to improve their level of wellness through education and motivation, while offering opportunities to share skills and talents, and to make choices for a healthier future. Participants tell countless stories of how HealthEASE programs have changed their lives. A senior in “Move Today” gained the strength to rise from a sitting position without holding on, and a “Take Control of Your Health” participant was so inspired that she went on to become a “Take Control of Your Health” workshop leader and a Peer Leader for “Move Today.” HealthEASE shows the way to improve your life, to Take Control of Your Health, and to Move Today...for a stronger, healthier, tomorrow.

OUT AND ABOUT IN NEW JERSEY



TRAIN FAMILY FESTIVAL

Camden Children's Garden
3 Riverside Drive Camden, NJ
November 10 and 11

The Camden Children's Garden salutes a nostalgic favorite – Trains! The festival will feature our own permanent G-Scale display and Arrow River 1/3-scale Train Ride. Join them for train crafts, games, and a reading of The Polar Express. (856)-365-8733.

FALL MIGRANTS AT REA FARM

Meet in the lot on Bayshore Road just north of the intersection with Stevens St.
November 17, 7:30AM to 9:30AM

NJ Audubon/Cape May Bird Observatory Guided walk at Rea Farm (also known as "The Beanery"). \$6 for members, \$10 non members. (609)-884-2736 or birdcapemay.org

THE SOUND OF MUSIC

Paper Mill Playhouse
22 Brookside Drive, Millburn, NJ 0704
November 23 through Dec 30

Reservations: (973)-376-4343. Visit www.papermill.org

HOLIDAY OPEN HOUSE CREAM RIDGE WINERY

Cream Ridge, NJ
December 1 & 2, 11AM-5PM

Listen to carolers while sampling their wines. Tours given all day. Sample holiday goodies from the gourmet shop. Free Admission. (609)-259-9797.
<http://www.creamridgewinery.com/events>

1ST FRIDAY FOOD FOR THOUGHT GALLERY TALKS CIVIL WAR FLAG COLLECTION OF NEW JERSEY

NJ State Museum, Trenton, NJ
December 7, 12:10PM to 12:50PM

The Civil War Flag Collection of New Jersey is located in the Museum's galleries at 225 West State Street, adjacent to the State Museum complex. Free Admission.

VICTORIAN NEW JERSEY: PHOTOGRAPHS BY GUILLERMO THORN FROM THE KEAN UNIVERSITY COLLECTION

Morris Museum
6 Normandy Heights Road Morristown, NJ
December 13, 2012 – March 31, 2013

Photographing important aspects of New Jersey at a time when photography was a brand new art form, his work is important as it documented the natural landscape of New Jersey and the lives of ordinary citizens involved in pleasant activities of the Victorian age.

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/resources.html

NJ Adult Protective Services Agencies

To Report Abuse or Neglect Call the Office in Your County

Atlantic: 1-888-426-9243
Bergen: 201-368-4300
After Hours: 1-800-624-0275
Burlington: 609-261-1000
After Hours: 866-234-5006
856-234-8888
Camden: 856-225-8178
Cape May: 609-886-6200
Cumberland: 856-825-6810 x299
Essex: 973-624-2528 x135
1-866-90FOCUS
Gloucester: 856-582-9200 or
856-256-2150
Hudson: 201-295-5160
Hunterdon: 908-788-1300
After Hours: 908-782-HELP
908-735-HELP
Mercer: 609-989-4346
609-989-4347
Middlesex: 732-745-3635
Monmouth: 732-531-9191
Toll Free: 1-800-495-0055
After Hours: 732-222-9111
Morris: 973-326-7282
After Hours: 973-285-2900

Ocean: 732-349-1500
After Hours: 732-240-6100
Passaic: 973-881-2616
After Hours: 973-345-2676
Salem: 856-339-8622
856-935-7510 x8622
Somerset: 908-526-8800
After Hours: 1-800-287-3607
Sussex: 973-383-3600
After Hours: 1-800-446-6963
Union: 908-497-3902
Warren: 908-475-6591

**You can also call
211**

24 hours a day, 7 days a week

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

Website:
www.state.nj.us/health/senior/aps.shtml

SNAP

The Supplemental Nutrition Assistance Program

See If You're Eligible for SNAP in Your County

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Web Sites and Other Resources

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

FINANCIAL LITERACY RESOURCES

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

INFORMATION ON INVESTING WISELY

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

CONSUMER PROTECTION

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

FIGHT SENIOR FRAUD

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

THE FEDERAL TRADE COMMISSION

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

STOP TELEMARKETING CALLS

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

STOP JUNK E-MAILS

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

HOUSING COUNSELING

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

LEARN ABOUT SCAMS

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

PROPERTY TAX REIMBURSEMENT

1-800-882-6597. [www.state.nj.us/treasury/taxation/
 propfrez.shtml](http://www.state.nj.us/treasury/taxation/propfrez.shtml)

CREDIT REPORTS

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

RUTGERS COOPERATIVE EXTENSION

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

NJ ANTI-HUNGER COALITION

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

SOCIAL SECURITY ADMINISTRATION

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

MEDICARE

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

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

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

NJ HELPS

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

NJ ONE APP

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

NJ SHARES

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

NJ DEPARTMENT OF COMMUNITY AFFAIRS ENERGY ASSISTANCE

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

PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

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

FREE COPIES OF RENAISSANCE MAGAZINE

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

www.njfoundationforaging.org/ren.html

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



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

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

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

Grace Egan
Executive Director

Melissa Chalker
Program Manager
Renaissance Managing Editor

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