



NEW JERSEY
FOUNDATION FOR AGING

RENAISSANCE MAGAZINE

VOLUME 18 NUMBER 4

NOV/DEC 2011

IN THIS ISSUE

Change "No-Tech" to "Go-Tech"

Change Someone's Life: Volunteer

Change Your Holiday Focus

Change from Noise to Silence



Seasons Change We can too

*Ways to feel
and live better*



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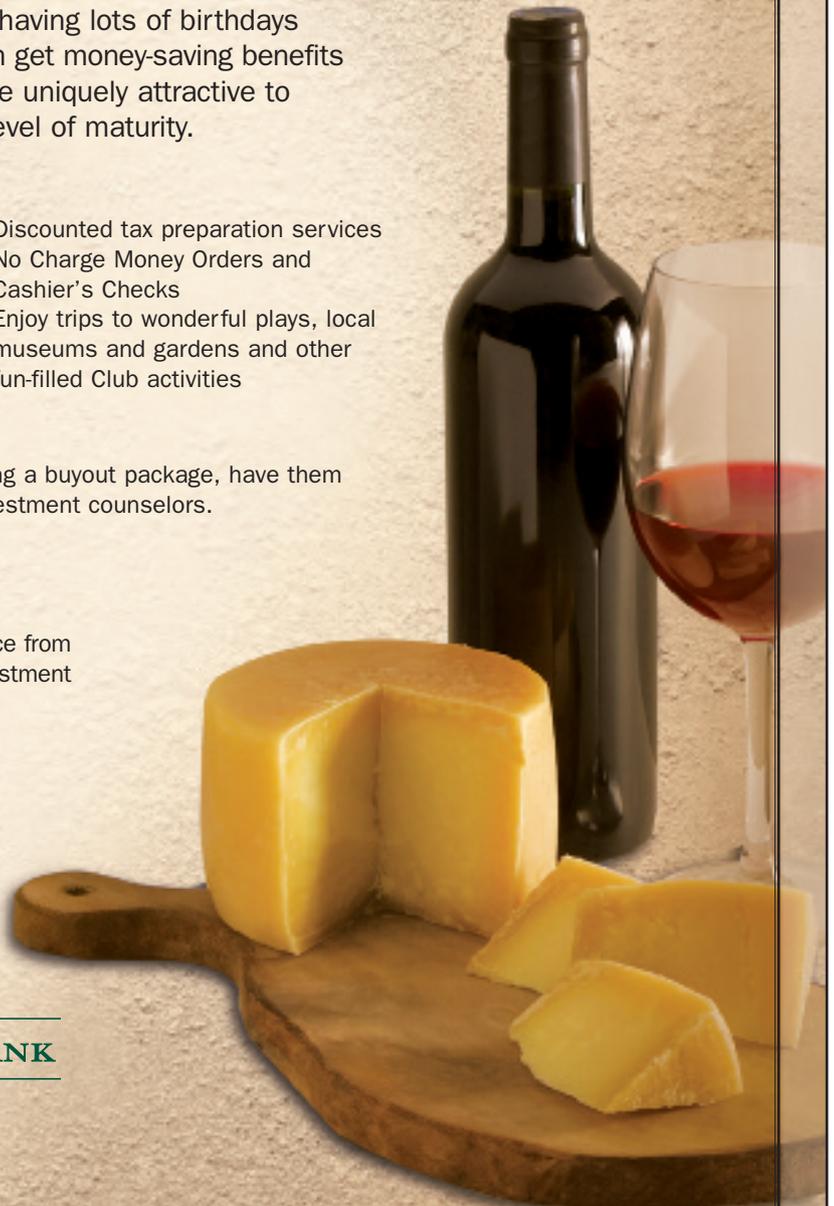
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HELP IS HEREInside Back Cover



The News from NJFA

Nutrition programs and alleviating senior hunger

The work of The New Jersey Foundation for Aging focuses on many issues that are of concern to the seniors and boomers in our communities. One of those very important issues is that of Senior Hunger.

We know in these difficult economic times that many New Jerseyans are facing food insecurity and seniors are no exception. NJFA also learned during the process of creating the Elder Economic Security Initiative, that nutrition programs helped seniors close the gap between their income and expenses. Nutrition programs can provide significant assistance to seniors.

In an effort to bring awareness about senior hunger and the financial struggle some NJ seniors face, as well as highlight the importance of nutrition programs, NJFA partnered with several other organizations to do a Legislative Policy Session on Elder Economic Insecurity and Senior Hunger. The purpose of the session was to educate policy makers and their staff about these important issues. The session was sponsored by NJFA, New Jersey Anti-Hunger Coalition, NJ State Association of Jewish Federations, NJ Association of Area Agencies on Aging, The Episcopal Diocese of Newark- Justice Board, Lutheran Office of Governmental Ministries and The Episcopal Dioceses of New Jersey.

Community Services, Inc of Ocean County hosted the event at their Northern Ocean Resource Center which is a senior nutrition program site. The session featured a pres-

entation of the Elder Index by NJFA Program Manager, Melissa Chalker, showing the cost of living for seniors in New Jersey compared to the median retirement and social security incomes. Grace Egan, Executive Director of NJFA, then highlighted some of the benefit programs that are available and shared the policy findings of the report.

A presentation was also made by Adele LaTourette of the NJ Anti Hunger Coalition on the problem of Senior Hunger, in this presentation Adele explained the different nutrition programs that are available. A discussion of policy and advocacy on the issue of hunger was lead by Ellen Teller of the Food Research and Action Center.

Driving home the importance of nutrition programs were two seniors who participate in the nutrition program at Northern Ocean Resource Center. Both seniors were able to describe to the audience what it means to them to come to the nutrition program for a meal and socialization on a daily basis. Their stories were an important part of the session and NJFA, as well as the other sponsors are grateful for their willingness to share their personal stories with the crowd.

A conversation was started with this session and work continues to be done to advocate for nutritional supports for all in New Jersey, but especially our seniors.

Pictured Above: Left to Right: Jacob Toporek, NJ State Assn. of Jewish Federations, Ellen Teller, Food Research and Action Center, Adele LaTourette, NJ Anti-Hunger Coalition, Lowell Arye Governor's Office

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More Resources, More Ways

Online, in print and on TV **By Grace Egan, Executive Director, NJFA**

As I mentioned in the last issue of *Renaissance*, we are always striving to connect our readers to current topics, and resources. And we realized that today's boomers, caregivers and seniors get their information through many venues. We are very appreciative of our many loyal readers who have followed the magazine's progress over the years. Be sure to send us your address changes. Please also let us know if you are getting duplicate copies so we can correct that as well.

We now offer an online connection to *Renaissance* for our readers through our website. It is an easy click by going to www.njfoundationforaging.org/ren.html.

We have a blog and Melissa, NJFA's Program Manager, coordinates most of the publications also posts new blogs frequently on hot topics. And she tweets as well, follow us @njaging. You can also find us on Facebook.



Eileen Doremus, Executive Director, Mercer County Office on Aging and Bill Hlubik, Director, Rutgers Cooperative Extension of Middlesex County.

So we are stepping into the electronic age just as you, our readers, are as well. We have now ventured into the broadcast arena. The Foundation has adopted a very successful cable, public access show that has been running for five years in Middlesex County. Our show titled, *Aging Insights*, is a half-hour interview format resource show. While we have a base of 40,000 viewers in Middlesex County, we are making the program available to public access stations across New Jersey. So if you are in Fairlawn, Long Branch or Edison look for and ask your municipal public access stations for the times that *Aging Insights* will be aired in your area.

Our first show includes a video on how the Foundation began and our mission to promote aging well in NJ. Melissa spoke about the cost of living for seniors and Lisa Pitz, Director of Advocacy and Outreach for the NJ Anti-Hunger Coalition spoke about the benefits of SNAP that may help a low income

seniors close the gap between the cost of living and their income. Our second show focused on creativity in midlife and beyond. Our guests, Eileen Doremus and Bill Hlubik, spoke about the 45th Annual Senior Art Show and the Master Gardeners Program. You can learn about both of these programs by contacting your County Office on Aging, which is listed on the resources found on the inside back cover of this issue. Both the Art Show and the Master Gardening program provide great outlets for talented residents!

Staying topical for *Renaissance* is made easy by the often seemingly new offers related to health care and services, and that aging boomers are now a new emerging market for products and services. In this issue, you will see information for the Medicare Open Enrollment period, which for the first time will affect millions of boomers. However, more importantly is the need to alert older Medicare recipients to this enrollment deadline. You probably have seen some advertising on TV and hopefully in your local papers. This switch came about so that all the Medicare changes will be up to date and in effect by January first. This will hopefully reduce any delays or confusion that you may have seen in prior years. The closing date is December 7, 2011. You will see more details about this in the article on page 5.



From left to right: Melissa Chalker NJFA Program Manager, Grace Egan, NJFA Executive Director, and Lisa Pitz of the NJ Anti Hunger Coalition.

As always, we appreciate your feedback. Visit our website at www.njfoundationforaging.org or our blog at <http://blog.njfoundationforaging.org>. See if you can find the new cable show, *Aging Insights*, in your area. Tell us how to reach the public access stations that you watch. Or, if you can't find *Aging Insights* contact your local TV stations and ask for the program.

— Grace



Still Security in Social Security

Here are the facts **By Bill Wichert, Star Ledger Staff, Editor - Caryn Shinske**

If conservative activist Steve Lonegan is to be believed, millions of people throughout the country should not expect to receive any more Social Security checks.

During a recent discussion on News 12 New Jersey's *Power & Politics* show, Lonegan, state director of Americans for Prosperity, a conservative advocacy group, suggested the federal program had run out of money. Lonegan appeared on the show with Deborah Howlett, president of the left-leaning New Jersey Policy Perspective.

"Today, the Social Security system is broke,*" Lonegan said during the show broadcast on Oct. 1 and 2. "For the first year since the 75 years Deb talked about, they're in a cash-flow negative situation."

PolitiFact New Jersey found that Social Security is facing long-term fiscal challenges, but the program is not broke. According to federal projections, scheduled benefits should continue to be paid in full for about another 25 years.

Let's explain how Social Security is funded.

Social Security benefits and administrative costs are paid from two trust funds, which are made up of payroll taxes, income taxes on some Social Security benefits and interest owed by the government for fund balances.

The surplus in any given year is turned over to the U.S. Treasury to finance other government operations in exchange for government securities. Those securities, which comprise the trust fund balances, essentially represent money the government owes itself.

By the end of 2010, the trust funds held securities worth about \$2.6 trillion.

But here's the sign of long-term fiscal woes: Starting last year, Social Security no longer takes in enough annual tax revenue to cover its expenses each year. With interest earnings, the program's total income will be able to pay the bills only until 2023.

After the trust funds start to make up the difference, those reserves will be depleted by 2036. At that point, tax revenues would support only 77 percent of scheduled benefits. In 2085, tax income would cover 74 percent of scheduled benefits.

So even if nothing is done to address the problem, roughly three-quarters of benefits would still be paid about 75 years from now.

Lonegan argued that "broke" wasn't too strong of a word to describe Social Security. The revenues don't match the expenditures, and the government will have to borrow money to meet the obligations of the trust funds, Lonegan said.

"They're basically living on borrowed time," Lonegan said.

Lonegan referred us to Peter Ferrara, who served in the White House Office of Policy Development under President Ronald Reagan. Ferrara agreed that Social Security is broke, partly because tax revenues don't fully support the program and trust funds are just made up of securities.

"Those trust funds are not real money," Ferrara said.

Other experts we spoke to argued that Social Security is not broke.

Henry Aaron, a senior fellow of economic studies at the Brookings Institution, a policy think tank, pointed out the U.S. Treasury bonds held by the trust funds are "the most secure asset in the world," and can be presented for payment at face value at any time.

"Is a person 'broke' if he has a big bank account that is paying interest, which together with current earnings, more than covers expenses, so that the account balance is increasing?" Aaron said in an e-mail. "I don't think so."

Virginia Reno, vice president for income security policy for the National Academy of Social Insurance, said of Social Security: "It's not broke in the sense that it's gone."

Stan Hinden, a Social Security expert with the American Association of Retired Persons, compared the program to his 15 year-old car in need of repairs.

"So, could you say that my car is 'broken'?" Hinden said in an e-mail. "No, I would say that I've got a great car with lots of mileage left. It just needs some repairs to keep it running well."

OUR RULING

Lonegan claimed "the Social Security system is broke." It's true that annual tax revenues no longer support the program's expenses.

But made up of government securities, Social Security's trust funds should be able to cover full benefits until at least 2036. That deadline may be cause for concern, but it also means the system is not broke.

We rate the statement False.

For a complete list of sources for this article, go to PolitiFactNJ.com.



*Reprinted with permission. COPYRIGHT © The Star-Ledger 2011, PolitiFact New Jersey. *Context: An interview with conservative activist Steve Lonegan on News 12 New Jersey's Power & Politics show. Ruling False. The statement is not accurate.*



Medicare Open Enrollment

Your real-world options **By Melissa Chalker, Program Manager, NJFA**

Did you know new prescription drug and health plan coverage choices are offered every year? Every fall, all people with Medicare should review their current coverage.

During the Fall Open Enrollment you can change how you receive your health coverage and add, change or drop drug coverage. You can make as many changes as you want. Changes made during the Fall Open Enrollment take effect January 1, 2012. If you don't want to make any changes you don't need to do anything, your current coverage will stay the same.

**MEDICARE OPEN ENROLLMENT PERIOD:
OCTOBER 15, 2011 – DECEMBER 7, 2011**

What you can do:

- ▼ Change from Original Medicare to a Medicare Advantage Plan.
- ▼ Change from a Medicare Advantage Plan back to Original Medicare.
- ▼ Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.
- ▼ Switch from a Medicare Advantage Plan that doesn't offer drug coverage to a Medicare Advantage Plan that offers drug coverage.
- ▼ Switch from a Medicare Advantage Plan that offers drug coverage to a Medicare Advantage Plan that doesn't offer drug coverage.
- ▼ Join a Medicare Prescription Drug Plan.
- ▼ Switch from one Medicare Prescription Drug Plan to another Medicare Prescription Drug Plan.
- ▼ Drop your Medicare prescription drug coverage completely.

In addition to the Medicare Open Enrollment period, Medicare also offers a special period to make changes if you are already in a Medicare Advantage Plan and wish to leave it and switch to Original Medicare. At that time you would also have a choice to sign up for a Drug Plan or not.

**MEDICARE ADVANTAGE DISENROLLMENT PERIOD 2012:
JANUARY 1, 2012 – FEBRUARY 14, 2012**

During the Medicare Advantage Disenrollment Period (MADP) you can switch from a Medicare private health plan (also known as a Medicare Advantage plan)

to Original Medicare. Regardless of whether the Medicare private health plan had drug coverage, you can join a stand-alone prescription drug plan, but you are not required to. For example if you have a Medicare Advantage Plan with drug coverage you can change to Original Medicare and a prescription drug plan or Original Medicare and no drug plan. Changes made during the MADP go into effect the first day of the following month.

What you can do:

- ▼ If you are in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare.
- ▼ If you switch to Original Medicare during this period, you will have until February 14 to also join a Medicare Prescription Drug Plan to add drug coverage. Your coverage will begin the first day of the month after the plan gets your enrollment form.

Note: During this period, you can't do the following:

- ▼ Switch from Original Medicare to a Medicare Advantage Plan.
- ▼ Switch from one Medicare Advantage Plan to another.
- ▼ Switch from one Medicare Prescription Drug Plan to another.

Note: You can do the above things during the Open Enrollment Period of October 15, 2011 – December 7, 2011

Choosing Medicare coverage can be confusing, but understanding the different parts of Medicare and your Medicare coverage choices can help. You can use the Medicare Plan Finder <https://www.medicare.gov/find-a-plan/questions/home.aspx> to help you make a decision about the best plans for you.

If you would like assistance with this process please contact a State Health Insurance Assistance Program (SHIP). To find a SHIP program in your area visit: <http://www.state.nj.us/health/senior/sashipsite.shtml> or call your local County Office on Aging for the phone number of the SHIP program in your area.

Enrolling in Medicare and choosing your Medigap, Medicare Advantage or Prescription drug coverage is very important. Don't be afraid to ask for help; in addition to the above resources, you can get more information at www.medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227).



Are You “No-Tech?”

Maybe it's time to “Go Tech” **By Kip Rosser**

Listening to our parents or grandparents, we used to laugh. We'd never be like that. But sooner or later it happens: we find ourselves telling our kids or each other things like, “when I was a kid, I didn't have things like MP3 players.” Or “you know, when I was growing up there were no DVDs, and if I wanted to have fun I went outside to play -- I couldn't sit in front of a Wii all day and play video games.”

Instead of the “I had to walk seven miles in the snow to get to school” syndrome, us aging Boomers and a lot of the folks from our parents generation are finding ourselves objecting to buying into the new technologies. There are a lot of die-hard hold outs out there, resisting the latest high-tech “conveniences.” You know, things like all those “i” gadgets -- iPod, iPhone, iPad. DO you hear yourself saying, “I already have My Space - it's called my own house, I don't need one on a computer. And I don't need some social network, if I want my face in some book I'll read one - one with real paper pages, not one on a product that sounds like firewood. And another thing: ‘tweeting’ is for the birds.”

There's nothing intrinsically wrong with being “No-Tech” or “Lo-Tech.” Still, there are two gadgets available to us all that, at the very least, can keep us part of what's become “the real world.” Time for pros and cons, but not necessarily in that order.

CELL PHONES -THE CONS

According to a CNN survey from February of 2011, about 38% of older adults 75 and older do not own a cell phone. So, the good news would be that 62% of them do. Surprisingly, the reasons why people are reluctant to get themselves a cell phone are far more varied than one might think:

- ▼ **The Difficulty Factor** - the perception that a cell phone is hard to use, hard to dial, hard to see and it's hard to adjust things like volume and brightness.
- ▼ **Confusing** - Cell phones nowadays have so many features, known more commonly as “bells and whistles,” that the prospect of figuring them out is overwhelming. Programming and storing phone numbers, setting up speed dial and voice mail can be tough. But even that can pale in comparison to utilizing all the features on phones like camera, video, music player, apps... what happened to making a simple phone call?
- ▼ **Users Manuals written by Martians** - Instruction booklets for cell phones border on the incomprehensible. They're written by technical experts (known as “propellor heads” and “techno

geeks”) without regard for the fact that most people are from planet Earth!

- ▼ **Economic Reasons** - cell phone companies are notorious for inflated plans, added fees, surcharges and taxes - and the bills are almost incomprehensible. And the service contracts are usually a two-year minimum commitment.

Expensive, confusing, difficult to use, plus instructions that are little or no help. Makes even talking through two paper cups attached to the ends of a string seem much better by comparison.

WHY “GO TECH?”

Resisting a cell phone may seem justifiable to a point; we want our privacy, we don't like the idea of walking around, constantly talking on a phone - the way we see so many others doing. One of the factors that many people fail to take into account is that we're all surrounded by others that make use of cell phones and more (email, texting, etc.) on a daily basis. That's how they plan their activities and schedule their lives; it's the primary way people communicate.

More importantly, a cell phone can be life-saving in an emergency. Consider - in an emergency, either in or out of your home, how hard is it for you to reach others, and how hard is it for others to reach you?

CELL PHONE PROS

Cell phones and service providers have come a long way. Companies have had to become more competitive and create products for a leaner economy and consumers on a tighter budget.

The cell phone manufacturers and service providers are taking into account all the things we disliked about cell phones and turning them around:

- ▼ **Cheaper and Easier to Use** - as with most technology, prices tend to come down over the years. Basic-function cell phones can now be purchased for under \$100. Also, many phones are now made with simplicity in mind. Some are especially for seniors, with features like larger numbers that are brightly lit, a louder ringtone, and adjustable volume levels that even accommodate hearing devices.
- ▼ **From Confusing to Simple** - manufacturers have finally realized that for many of us less is more. All we want to do is make a phone call. All the “bells and whistles” on such phones are gone, while retaining a few useful features like caller ID, number storing, speed dial and speaker phone.

- ▼ Users Manuals for Humans - with simpler phones come simpler instructions. A few features like number storing and speed dial may require a little getting used to, but ask one of the teenagers in your life -- they'll get you set up in no time!
- ▼ Economical Phones and Economical Service Plans - No more two-year commitments. In fact, no contracts - you can get phone service on a month-to-month basis for under \$20 per month. No more convoluted service plans. You now have the choice of how much you want to spend based on your own calling habits - how frequently you phone and how many minutes you use.

THE MEDICAL/EMERGENCY ALERT PENDANT - THE CONS

We've all seen it on TV: an elderly woman in distress on her kitchen floor saying, "I've fallen and I can't get up!" She's pushed a button on her pendant and help arrives within minutes.

What's not immediately apparent is that, like home security systems, these little gadgets are often tied to a monthly fee. When you press the button, your call is routed to a monitoring center that then sends the appropriate aid, based on what you've set up as part of your plan.

Needless to say, the medical alert industry makes millions and millions of dollars while individual seniors pay upwards of two to three thousand dollars per year.

Reports from online consumer services forums are buzzing with personal accounts outlining a number of "hidden" facts or other serious problems:

- ▼ **Upselling** - You make the call thinking the pendant (or wristband) sounds great. The sales rep then tries to hard-sell you on a "basic program" or "standard service package" that includes CO2 alarms, smoke alarms, a cell phone plan and more.
- ▼ **Long-term Contract** - Most companies rarely offer monthly or 1-year service contracts. The user is usually bound to a minimum 3-year contract. That can as mean much as \$6,000 or more out of your pocket for the life of the contract.
- ▼ **"One-Time Installation" Fees** - Be aware that alarms and monitoring equipment installation fees are usually not part of the actual plan. In addition, technically, the user is "renting" the equipment. It must all be returned in the event of cessation of service.
- ▼ **Cancellation Policies** - Do Your homework; read all the "fine print" regarding cancellation in the service contract before signing anything. Ask questions -- you can even ask the sales rep to walk you through the cancellation process. It's important to remember that the user continues to pay all monthly fees for as long as it takes to cancel.
- ▼ **Refund Policies** - The real details of refund policies are also in the "fine print." Ask questions and make sure you understand all of the restrictions and warranty conditions that may impact your ability to get a refund.

You don't want "I've fallen and can't get up" becoming "I'm paying too much and I can't get out from under!"

WHY "GO TECH?"

According to the National Safety Council, more than 30,000 adults over the age of 65 are seriously injured by falling... by the way - that's each week. Of those, 250 die from their injuries and approximately 20% to 30% are left with debilitating injuries that can sometimes impact the rest of their lives. More than half of the falling injuries occur at home.

Just as with cell phones, the market is fiercely competitive and the companies are responding with far more appealing options, particularly in the ever-growing Boomer market. The best of these options eliminates almost every objection anyone could have.

- ▼ **No Upselling** - You can now purchase a medical alert wristband or pendant with no strings attached. The technology is such that instead of costly monthly fees for the monitoring station are eliminated. The devices are now programmed to directly telephone 911, close friends or loved ones. They also function as the phone, meaning that you can speak with someone without having to make it to a phone.
- ▼ **No Long-term contract** - In fact, there's no contract at all.
- ▼ **No Additional Fees** - You are buying the device and that's all. Depending upon the functionality, the cost ranges from about \$275 to \$400. Weighed against a 3-year obligation totalling up to \$9,000, it's a bargain. The only other expense associated with the device is occasional battery replacement.
- ▼ **No Cancellation Nightmares** - there's nothing to cancel.
- ▼ **No Refunds Problems** - The products come with a warranty against malfunction and damages. But if the device you receive is faulty, it's like any other product - you can replace it or get a refund. However, be sure to check each product warranty for specifics.

If there was ever a time to take advantage of benefits of these new technologies and the economical options available, it's now. It could be life-saving; say goodbye to "No-Tech" and let yourself "Go Tech."

You can use your own computer or get together with a friend who owns one to explore your options online. Note: The sites listed below are not service providers - they are reputable consumer organizations that rate service providers.

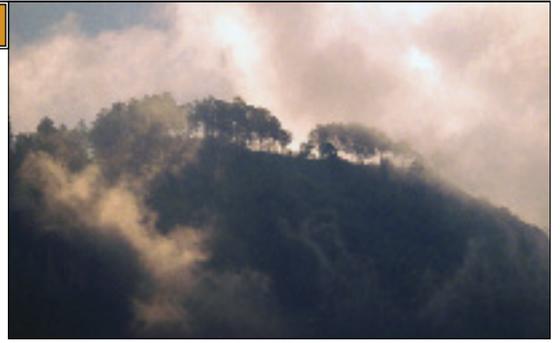
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MEDICAL ALERT REVIEWS
<http://www.medicalalertreviews.com/medical-alert-reviews-m-z.html>



Silence

It's more than just quiet **By Scott Guerin, PhD**

In this day and age it's difficult to find. Many people don't even want to find it, and some avoid it at all costs...silence.

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

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

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

down probably for the first time in my life.

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

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

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

Zitkala-Sa (Native American Indian)

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

Lao tzu (Ancient Chinese philosopher)

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

Mother Teresa

A Little More Silence, Please...

Temple bells die out.

The fragrant blossoms remain.

A perfect evening!

– Matsuo Bashō (1644-1694)

Learn to get in touch with the silence within yourself and know that everything in this life has a purpose.

– Elisabeth Kubler-Ross (1926-2004)

Silence is more musical than any song.

– Christina Rossetti (1830 - 1894)

In the attitude of silence the soul finds the path in a clearer light, and what is elusive and deceptive resolves itself into crystal clearness. Our life is a long and arduous quest after Truth.

– Mahatma Gandhi (1869 - 1948)

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Filling the Generation Gap

Lessons for all **By Loretta Mazlen Mandel**

It was raining, a soft summer rain, the drops falling on the window making a pattern as they descended along the red brick walls of the hospital. I lay back in my bed, my head propped up high on the pillows, resting after having had surgery the day before.

I looked out toward the rain, feeling sorry for myself. I heard the sound of the nurses going about and looked over to where Bernie was sitting. He had been sitting in that chair looking at me for hours; the worried look of a watchful husband falling across his face.

There was some chatter in the hallway and a wheelchair was coming towards my room. With what was supposed to be a stage whisper I heard someone say, "I hope that I don't have a cranky old roommate this time." Emma had arrived. In the doorway in that wheelchair sat Emma. She was a woman somewhere in her middle sixties; a tall woman with graying hair, gray eyes and a long, thin nose. She wore a pale gray dress, very non-descript, in fact it looked like a housedress my mother wore when I was a little girl.

The aide asked if Emma would want a telephone and she said, "No, I don't expect anyone to call me, but if I need a phone I will use that lady's phone. Why should I pay for a phone?" Oh well, I didn't know Emma but she now was sharing the phone I was paying for! Emma would now become my roommate for the time I was in the hospital.

We both had come for the same purpose: some exploratory surgery hoping for only good news when all was over. My good news came to me when I awoke several hours after my operation to find out from Bernie that I was doing just fine, there was nothing to worry about. I had had an ovarian cyst removed and there was no sign of cancer. Emma had yet to have her exploratory surgery.

Some time had passed and the aides came along and took the dinner trays. Visiting hours had ended and it was getting late. Bernie got ready to leave saying he would be back right after work tomorrow. It was then that Emma and I started to get acquainted. "Hello," I said, "my name is Loretta." "Well, hello Loretta, my name is Emma," came as a reply.

That was the last time I heard Emma call me Loretta. She used every name beginning with the letter "L" except for my given name to address me. Okay, I thought, I was never crazy about my name anyway. I always liked the name Heather, but my mother liked Loretta Young and that was that! Now Emma and I prepared for our night's sleep. The nurses came in and gave us our sleeping pills,

pain killer and advice on what not to do. Emma was able to get around but I was somewhat helpless with an IV going in one arm and my surgery only one day past. We settled into bed with a soft light over our head and started to talk. As unbelievable as it seemed to me, I had finally found someone who could out-talk me.

"Did you bring your beads," said Emma. "No," I replied, "I left all my jewelry at home." "Well, I don't mean your jewelry," Emma commented, "I mean your beads." I got up on one elbow and looked across at Emma. Truthfully, I never would have thought that beads were anything but jewelry. "I mean your rosary," said Emma. "Oh, I see what you mean," I said. "I am Jewish and I don't have those kind of beads." Emma looked at me wide-eyed and with a very serious face said, "Well, I certainly thought you were a Christian. You know, I once knew someone Jewish. She was a nice lady who lived on my street."

Okay, it looked as though we established the fact that Emma now knew another Jewish lady. So what else could I say but, "So you must be Catholic." "Of course," she replied, "what else could I be?" What else and I looked at her bewildered.

Emma was funny in a way that I was not. I had a sense of humor that was right there on top, but Emma never knew how funny she was. She just said and did things that were funny but she never did mean it to come out that way. I mean, she did not think she was being funny; in fact I think she thought of herself as quite serious.

For instance, she said she had noticed that I just had a hospital gown on but no underwear. She mentioned that twice to me. The third time she approached the subject I told her that I did not wear underwear under a nightgown. "No underwear when you go to bed." "Uh huh, no underwear," I said. So now I guessed it was my turn to ask her although I had seen that she did wear her bra and something that looked like old fashioned bloomers under her hospital gown.

"Emma," I said, "I see you wear your underwear. Why?" Emma very seriously explained to me that she wondered what the doctor would think if he examined her and saw that she was not wearing underwear.

"The doctor," I laughed. "For goodness sakes, he gave you all kinds of internal examinations, why would he care what you had on?" "I guess I just don't think it is right. It's not decent. I never even went to bed with my husband without my underwear on. Does your husband know you don't wear underwear under your nightgown?"

Oh no, was I prepared for this? I said, “My husband wouldn’t want me to wear underwear and I wouldn’t want to either.” That is it! Emma was flabbergasted. “What, is he perverted or something?” Now that is what I mean about Emma being just so funny.

We talked for a long time that first night. Emma found out as much about me as I did about her. Emma told me that her family had been poor; that her father and brothers worked in the Pennsylvania coal mines. She got somewhat sad when she talked about herself as a young girl. She stared past me out the window and she told me that she barely knew her father and never even recalled really talking to him; in fact she hadn’t thought about her father in years.

When she lived at home her father left in early morning for the mines and did not come home until almost dark. He came home blackened with coal dust and tired and did not have much to do with her or her brothers. Her mother tried to always keep them quiet when he was home and Emma said she resented this when she was little. “I think, Lila,” said Emma, “that maybe that is why I did not really know or like my father. I never got much of a chance to talk to him and I always had to be quiet when he was home.”

I was getting used to the idea that Emma could not remember my name and called me anything that came to mind beginning with the letter “L.” Emma moved around in the bed so that she could face me better. It was painful for me to move too much and I just tilted my head towards her so I could listen more closely. We started to talk again and it was getting late. Emma mentioned that she was not tired and asked if I would want to talk more. “Sure, talk, I’ll listen,” I said.

“Talking to you is real nice. I like it,” said Emma. “Well,” she said, “I will tell you about my mother. I know I loved my mother, but I don’t know even know why. My mother was always screaming at us, especially my brothers and she hardly talked with me. I can remember that clearly.” Then Emma drifted into the past and talked about her young life at home. She described a life to me that I was aware of only from the movies or books.

The story of her life was strange to me but she found the idea of knowing someone who grew up in New York City exciting. Most of her friends lived in and were born in New Jersey or Pennsylvania. I told Emma that one of my favorite movies was “*How Green Was My Valley*.”

I said, “That is how I picture your life.” Emma got excited when we talked about the movie because she had said she had seen it so many times and, yes, that was truly like her life.

“You talk so nice, Lila,” Emma said. “I think I can learn a lot from you.” I did not know what Emma meant by that. I said, “What do you mean?” “Well, I mean that you sound so smart like you’re educated. Did you go to high school?” “Yes, I did.” “Would you believe I only went to third grade.” “Why only third grade,” I questioned. “I don’t

know, I helped my mother, but I didn’t go to work, I just didn’t go to school.”

“Did you go to college, too?” asked Emma. “Yes, I did.” “Oh Lori, I knew you were educated good. I have to tell my daughter that you went to college.” “Just a minute, Emma, I went to college but I didn’t win any Noble Prize. Don’t make it sound as though I am some sort of brain.” Emma looked at me very, very seriously and said, “I am impressed, I am really impressed. I never had a roommate who went to college.” For the moment I was getting impressed with myself. She was putting me up on this pedestal and I had better be careful not to fall off!

It was getting late, the rain was falling harder and making splashing noises on the window pane. I was getting sleepy and decided to tell Emma we should call it a night. We turned out our lights and I could hear the covers rustle while Emma settled down to sleep. “Good night, Emma, see you in the morning,” I said softly.

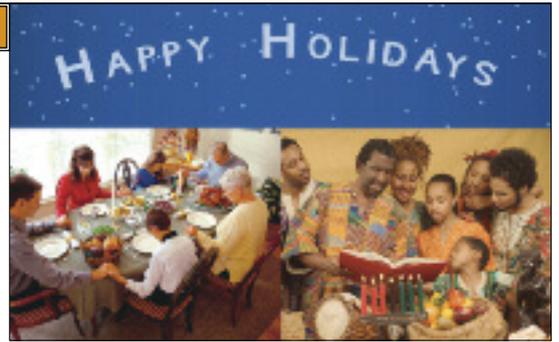
We woke up to a bright sunny day. Breakfast came, mine in a liquid diet and Emma only jello and tea. “Look at this, I am paying all this money to stay here and they give me this jello to eat,” Emma said in dismay. “Now look Emma, you are probably on some special diet and they need to do some tests so you can’t have regular food. It may be only for today. Grin and bear it,” I said. We both lay back on our pillows after our beds were made and we talked about the weather, our children, our operations, then Emma told me more about herself.

She had married very young and she was about sixteen years old. It was an arranged marriage; her mother and the mother of the seventeen year old boy, John, got together and that was it. A few weeks after the mothers met her mother told her she was to be married and soon Emma found herself a “Mrs. Somebody” as she put it. He worked in the coal mines and had left school after third grade also. He knew nothing about sex and neither did she. In all the years she was married to him she never got undressed in front of him nor did he in her presence. They had sex to have children and then later on in life only when he came home in a drunken stupor. “Would you believe that we both knew so little about sex that when I had a hysterectomy we didn’t know I couldn’t get pregnant.”

“Then one day John came home and started dancing me around the kitchen. He had found out from someone at the mill that after a woman has a hysterectomy she can’t have a baby. He wanted to jump right into bed!” “My John started to drink about ten years after we were married,” she said. They had moved away from the coal mines because her father and brother had died from “the black lung.” John took a job in a steel mill and started going to the neighborhood bar with his friends from work.

He took to coming home late, yelling at her and the children and sometimes was so drunk she wondered how he ever got home alive. Emma tugged at her nightgown, pushed herself higher up in the bed and continued. It

continued on page 25



The Holiday Season

Make the most of each moment **By Helen Hunter, ACSW, LSW**

It's the holidays, "the most wonderful time of the year"! While this season is a time for us to celebrate life and our many blessings, stress can exist. I am a firm believer in living each day to the fullest and making each moment count, but how can we make the most of each day, particularly during the hustle and bustle of the holiday season? Here are some tips that have worked for me:

SIMPLIFY

Create new traditions that make the most of your energy. ASK for and ALLOW others to help! Let others make meals, or share in a potluck meal with other families. Let others bake, or purchase store baked goods, which will still be enjoyed by all. Let others decorate or wrap gifts – you can be the supervisor! Keep it simple! You decide how much you are able to actively participate in holiday activities, and it's okay to allow others to help you in the preparations. Sharing the experience with others will be fun for all – trust me! By letting others share in doing what is needed, you allow yourself to save your physical and emotional energy, so you can focus on what is truly important – enjoying time with your loved ones!

LIVE IN THE MOMENT

Realize your limitations and learn to feel comfortable with doing less. Don't feel obligated to live up to others' expectations – do what is best for YOU! You are in charge, and when you honestly embrace yourself and your loved ones, you will be able to handle whatever obstacles are laid before you. The power of positive thinking is VERY important to our physical, emotional and spiritual well-being so put your best attitude forward – try it and you'll see what I mean! When we live in the moment, we can

make the most of being with those we love, and cherish every experience.

SHARE WITH OTHERS

Volunteering can be very rewarding during the holiday season as well as throughout the rest of the year, and you can schedule to do as much or as little as you are able. YOU set the pace! Each of us has unique gifts and talents that we can share, which will enrich our lives and the lives of others. Whether we wish to serve meals at a soup kitchen, help others learn to read, adopt a needy family, visit homebound elders or residents at a skilled nursing home or assist in a child day care center, the important thing is to reach out to others in need. It can be as simple as inviting someone that lives alone to enjoy in a meal and other festive celebrations. By sharing with others, all involved will be thankful for the time spent together.

Keep in mind that it's not the money spent or the food baked that is important. It's the time that you spend together that makes a memorable celebration. Make the holiday season (and every day) a time for you and your loved ones to have fun and share special memories. Spend time TOGETHER, sharing meals, talking and enjoying each other's company. Count your blessings, and remind yourself to make each day count, not just during the holiday season, but EACH day!!

Helen Hunter, ACSW, LSW is an independent geriatric social worker consultant, trainer, certified lay minister and spiritual director. She is also a published author, focusing on elder care and family care issues. Licensed in the states of New Jersey, Connecticut, New York and Florida, she currently lives in Middlesex Borough, New Jersey.

Pre-Holiday Planning

Regardless of what holidays you celebrate, the closer they get, the crazier things can become; there's gift shopping, party or family get-together planning, assemblies and functions for school kids. And there's baking.

If you're one of those people who just loves to bake holiday fare, you can get the jump on a lot of things early and come through with flying colors.

Get ready with your recipes: ever search madly through a cookbook for a recipe you just know is there? Gather up the books and mark your pages well in advance.

It's never to early to start: Make a grocery list of all the items you'd like to bake, along with the things you'll need to bake them. Not only will you save time, but you'll avoid having to brave a store crowded with shoppers. Plus the things you want won't be sold out. Even better, you can spread out the cost over a few weeks. Save even more by buying in bulk for the things you'll need the most of.

Not everything needs to made "the day of" or even the night before. Things like cookie dough, pie crusts and more can be prepared well ahead of time and frozen. The day before you bake, let everything thaw, then store in the fridge. When baking day comes, things just pop right into the oven... and the kitchen stays a lot cleaner!



Traveling Through Food

Explore culture via international cuisine

If you can't take a trip around the world, why not bring the taste of far-away places to your dinner table? Here are some nutritious recipes that will make you feel like a

world traveler!

You can choose to substitute any of the vegetables or spices for those that you prefer or that you have on hand.

Moroccan Vegetable Soup (Chorba)

6 servings, about 2 cups each



INGREDIENTS

2 tablespoons of extra-virgin olive oil
 1 medium onion, diced
 2 teaspoons ground turmeric
 1 pound beef stew meat
 6 cups of beef broth (or reduced sodium broth, or water)
 1 14 oz can diced tomatoes
 2 small turnips, peeled and diced
 2 carrots, diced
 2 stalks celery, thinly sliced
 Pinch of Saffron
 12 sprigs flat leaf parsley
 8 sprig fresh cilantro
 1 large zucchini, peeled and cut into 1/4 inch pieces
 2 ounces angel hair pasta broken into small pieces or other small pasta of your choice (feel free to use whole wheat pasta)
 Salt and pepper to taste

DIRECTIONS

Heat oil in a large pot, add onion and turmeric, stir. Add meat and cook, stirring occasionally, until the onion is tender, approximately 5 minutes. Add broth, tomatoes, turnips, carrots, celery and saffron. Add parsley and cilantro sprigs to the pot. Bring the soup to a boil. Cover and reduce to a simmer. Cook until the meat is tender, 45 to 50 minutes.

Stir in zucchini and cook, covered until soft, approximately 10 minutes. Add pasta and cook until soft, 5 to 10 minutes. Season with salt and pepper if you wish. If desired, garnish with additional parsley and cilantro.

Indian-Spiced Chicken Pitas

4 servings



INGREDIENTS

Chicken:

1 pound boneless, skinless chicken breasts, trimmed
 1 teaspoon garam masala (an Indian spice blend)
 1/2 teaspoon kosher salt

Yogurt Sauce:

1 cup thinly sliced cucumber
 3/4 cup nonfat plain yogurt
 1 tablespoon chopped fresh cilantro or mint
 2 teaspoons lemon juice
 Ground pepper to season if desired
 4 6 inch whole wheat pitas, warmed
 1 cup shredded lettuce
 2 small tomatoes sliced thin
 1/4 thinly sliced red onion

DIRECTIONS

Preheat grill or broiler. Sprinkle chicken with 1 teaspoon garam masala and 1/2 teaspoon of salt. Place the chicken on the grill or pan for the oven if using your broiler. Cook for 4 to 8 minutes per side, depending on the size of the breasts. Transfer the chicken to a clean cutting board and let rest for 5 minutes.

While the chicken is resting, combine cucumber, yogurt, cilantro (or mint), lemon juice, the remaining garam masala and 1/4 teaspoon of salt and desired amount of ground pepper in a small bowl. Thinly slice the chicken. Split open the warm pitas and fill with the chicken, yogurt sauce, garnish with lettuce, tomato and onion.

Volunteer Guardians

The voice of the voiceless **By Anthony J. Serra, Esq.**

When Martha Jones was no longer able to care for herself or manage her finances due to her progressive dementia, she found herself in a precarious situation. Up until about six months ago and for nearly 30 years, Martha lived with her sister Grace in their quaint Victorian home that they shared and together they were able to manage quite well, despite Martha's deteriorating health and growing needs.

However, when Grace developed pancreatic cancer that quickly led to her death, there was no one left to help Martha. Having never married and with no children, Grace was all Martha had. Now with Grace gone, Martha had no one.

This scenario, as sad as it may be in many respects, is not an unusual occurrence. The truth is, the older we get, the more likely it will be that we have either out lived many of our friends and family members or have simply become isolated from those we may have been close to at one point in our lives. After all, who wants to hang around with "old" people! The image that we will all age gracefully surrounded by caring and giving family members and friends who love us unconditionally and who are eager to attend to our every need and want, while the premise for a wonderful "made for TV movie," is not the reality for many older adults. Ah yes, the "Golden Years" . . . more like the "Rusty Years" as one senior recently described it. Getting old is certainly not easy and it can be a lonely journey for many.

So what do we do when "Grace" is no longer around to help us? Who is there to help . . . to make sure our basic needs are met, to make sure our rights are protected, to make sure our finances are not being exploited and that financial and medical decisions are being made in our best interest, and to make sure we live our remaining years with dignity and in a manner consistent with our wishes and preferences? How do we as a society respond to this most basic human need? These are all very good and appropriate questions and how we respond as a people says a great deal about who we are as a society.

Although on a relatively small, though growing, scale, New Jersey is home to one of only a very few organizations in the nation that turn to volunteers to serve as the legal guardian for a person who can no longer manage on their own and who has no willing or available family members or friends to serve in that capacity - much like Martha's situation. The process of recruiting, educating, supporting and recognizing volunteers to serve as guardians was started in 1995 and is now the function of



a non-profit organization called Volunteer Guardianship One-on-One, Inc. ("VGOOO"). With its main office in Flemington, New Jersey, VGOOO currently has approximately 25 volunteers with new cases being assigned every month.

So, who would be willing to serve as someone's volunteer guardian? Why would someone take on such an important responsibility, especially if they are not getting paid and have no prior knowledge of the person in need? What motivates a person to do such a thing? These are all very good questions, though the answers are as unique as each individual volunteer. And while there are no set answers to these questions, the past 15 years has revealed four qualities that generally apply to volunteer guardians:

People Desire and Long For Meaningful Endeavors.

Face it; we all want to be engaged at a level that is meaningful and important. How unfulfilled our lives would seem if we were never part of an effort that had an impact on the lives of others (hopefully for the better!). Sadly, in our culture, the tendency is to think in terms of getting paid money for our efforts, as though money were the only form of just compensation worthy of our efforts. Fortunately, people who gravitate to our organization and who want to serve as someone's guardian understand and appreciate the joy and satisfaction one receives from helping a fellow human being in need . . . rewards that have nothing to do with making money.

People Have an Inherent Capacity to Care. At its very core is our organization's belief that people have an inherent capacity to care that they are eager to exercise, if only they were given the occasion or opportunity to do so. In order to tap into this uniquely human capacity to care, the individual needs to feel empowered, supported and valued. Our very first volunteer conditioned her agreement to serve as a guardian on only one requirement - that we would help and support her. Once a person feels empowered and supported and valued, their potential to do truly remarkable and admirable work on behalf of others in need is limitless.

People are Instinctively Advocates. We all know the feeling: You can mess around with me, but don't mess with my kids. This is a feeling that comes natural to many of us and it invokes an instinctive sense we have that detects when someone for whom we are responsible is being taken advantage of or being abused. And it is not limited to familial relationships; indeed, many lawyers feel this way with respect to their clients,

especially those who are vulnerable or troubled (a lawyer, for example, who is a tenacious advocate for her divorce client who was an abused stay at home mom with no means of support). This instinctive feeling to fight for justice and fairness on behalf of another is what transforms the volunteer guardian from an average citizen to an ardent advocate for the rights and interest of his ward.

People Have a Natural Ability to Judge Situations.

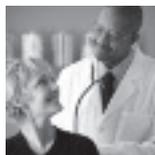
How does a volunteer guardian possibly make decisions about a person they know very little or nothing about? Good question. The answer, of course, is that the volunteer must rely on her good judgment taking into account as much information as she can acquire about her ward, including interactions with the ward herself. Speaking with distant family members (who can be located), friends and neighbors is also helpful as is reviewing communications the ward may have authored. The key is to gain as much insight as possible into the person's wishes, preferences and general attitudes. Of course, this is not the only area in which we rely on the good judgment of average laypeople. Indeed, our entire judicial and jury system is premised on the innate ability of "strangers" to judge character, honesty and sincerity as they assess the credibility of witnesses to decide, for instance, whether a person is

innocent or guilty of a crime. An awesome responsibility to be sure, but our jury system is second to none. Why? Because when empowered and given the responsibility to do the right thing and to exercise good judgment, people generally rise to the occasion and make reasonable and sound decisions.

There are no perfect answers or solutions to life's most vexing questions, especially as they relate to a person in need who has grown isolated from the world they have known so well for so many years. Decision making for those who are no longer able to do so for themselves raises significant ethical, legal, moral and practical concerns that on its face seem daunting. On the other hand, it can also be looked at as a challenge – as an opportunity of sorts - to invite the goodness of others in order to navigate the storm together. But in order for there to be the whisper of hope, there first needs to be a voice . . . the sweet sounding voice of those who care enough to become the voice of the voiceless.

Anthony Serra is the co-founder of Volunteer Guardianship One-on-One, Inc. and was responsible for recruiting and supporting the organization's first volunteer guardian. Tony now serves as the Director for the Center of Guardianship Studies, an education initiative of VG000. Tony also practices Elder law in Pennington, New Jersey and specializes in guardianship law.

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So many times I am retelling a story or citing something I just found out and someone will ask, “where did you hear that?” and my response is often, “Facebook.” And the start of this article is no different. A dear friend of mine posted on her Facebook page, “Look what my mom did!” and attached a link to an article in a local newspaper about her mother and seven other ladies who wrote a novel together. My first thought was, what a great story for *Renaissance* readers! So, here we are a few weeks later with the story of eight friends who got together for one purpose and ended up doing something completely unexpected.



THE STORY OF EIGHT WOMEN WRITERS

By **Melissa Chalker**, Program Manager, NJFA

It all started with the idea of getting together as a group to work on writing their memoirs for their families, something for their children and grandchildren to have. Elaine Turansky has a friend who teaches personal life history classes who supplied them with information

about how to go about creating their memoirs. During one exercise there was a writing sample that prompted Karen Holldorf to say, this would make a great story and begin writing a first chapter. After sharing the first chapter with the rest of the group another member took

off on a second chapter and thus they began the rotation of each adding a chapter to what would become, *The Sandcastle Mysteries: Death and Deception at the Jersey Shore*.

The eight women, Adelaide Weidknecht, Alva Hall, Anita Paerg, Elaine Turansky, Eva LaBrozzi, Karin Holldorf, Lillian Tesoriero and Mary Ann Kerns who all belong to the same church and often use the church as a meeting place, got together for the purpose of helping each other share stories and family details with their children and ended up starting their own company and being the subject of newspaper articles. Since the printing of their novel the ladies have done numerous book signings and interviews.

The women wrote the novel in a round robin style, meaning they each took turns writing a chapter, despite the fact that much of the research they did on writing a novel suggested having an outline ahead of time. "We did it our own way because it was more fun," Elaine told me. Throughout the two-year process of writing the book none of the women knew how the story would end, new characters and plot changes happened bit by bit, until there came a point where they decided it had to end. Then started what they all agree was the hardest part: editing. The editing took almost a year; they spent many of their bi-weekly meetings reading it out loud to each other to make sure they caught any errors and make sure the story flowed appropriately. They had many discussions about changes that needed to be made or parts that should stay or go, but were always able to reach a consensus.

These creative women even found a fair way to deal with who the author would be. Instead of listing all eight of them, they wrote to the book under the pen name, Amea Lake, which is a made up name comprised of the first letter of each of their names. As the editing process came to a close, they had to begin a new part of their journey: how do we publish this? Similar to the process of how do we write a novel, they hit the library, google and amazon.com to find books and information about publishing. Mary Ann Kerns took the lead in seeking out publishers and sent their materials to about seven or eight publishers who all had specific instructions on how and what was to be submitted. After all of Mary Ann's hard work they ladies discovered that many publishers were not interested in their novel and so they began to look into options for self-publishing.

So, Eight Women Writers became a company, with all the proper registrations and paperwork. Next, they found a printer in Totowa, NJ who agreed to do the printing for a reasonable price. With the help of Mary Ann's husband they got the book to the printer electronically, along with the artwork for the cover that was done by a friend of Karen's. Along the way the women had help from both family and friends. They questioned family members who are police officers on the accuracy of the police work in the novel. They also enlisted the help of a fellow published writer who happened to be the son of one of the

eight women. Eva LaBrozzi informed me that they also reached out to their children for pop culture references that would make sense in the current era, since the main character in the novel is a 20 year old woman.

The eight women have stayed busy doing book signings, appearances, lectures and interviews, however this has not stopped them from beginning a second novel. There were certainly lessons learned from the first experience, but Elaine assured me they are using the same successful format as they did in the first novel. This time around they are discussing the story and how to build it at each meeting. Although they are still not using a formal, written outline. While dealing with their own day to day tasks and errands, they remain focused on the sequel to their first novel and I'm sure their fans are eager to read it.



Top Row Left to Right: Adelaide Weidknecht, Eva LaBrozzi, Karin Holldorf, and Anita Paerg. Seated Left to Right: Mary Ann Kerns, Lillian Tesoriero, Elaine Turansky, and Alva Hall.

The book, *The Sandcastle Mysteries: Death and Deception at the Jersey Shore*, is available online through the website for their company, Eight Women Writers, at www.eightwomenwriters.com. It is also available through amazon.com as both a paperback and an ebook for Kindle. On their website you can read more about each writer and their journey as a group. In addition you can keep track of their upcoming events and media appearances. If you are on Facebook, you can also find Eight Women Writers there and follow them for up to date information!

Not a mystery fan? Check out www.eightwomenwriters.com for their children's stories, what a great way to share a story with your grandchildren. If you haven't read, *The Sandcastle Mysteries: Death and Deception at the Jersey Shore*, you might want to get on that before book number 2 comes out!



Traveling Safety

Some "do's" and "don'ts"

Health conditions and concerns are no longer a reason not to travel. However, travel planning and preparation to ensure a safe trip are essential. Even if you are completely healthy there are safeguards you need to take especially when traveling outside of the country.

First, if you are planning on going out of the country it is a good idea to check the Center for Disease Control website as much as 6 months before your date of departure. In this day and age with influenza it is better to be prepared. <http://www.cdc.gov/travel/> allows one to search your destination and has travel warnings including any current outbreaks of disease, any vaccines you should get before you leave, things to bring with you and any extra precautions to take while you are away. Also, before you book a trip out of the country check the US State Department website (<http://travel.state.gov/>) to see if it is currently safe to travel in that region of the world. It may be a good idea to check this site again during the week before you leave to make sure the situation in the country has not changed and the risk level has not increased.

A first aid kit containing pain relievers, (acetaminophen or not-steroidal anti-inflammatory drugs) decongestants, antacids, and antidiarrheal drugs often comes in handy. Some common problems that can occur in transit include motion sickness, blood clots, ear and sinus pressure, sleep disturbance, dehydration, spread of infection, minor injuries, and anxiety. Be sure to be prepared to deal with these minor issues, some of which may require medica-

tion. If any of these symptoms persist after you return see your doctor and be sure to mention your overseas travel. This can be a key element in making a proper diagnosis.



Check your health insurance policy before leaving the country to ensure you are covered in other areas. If you are covered verify how to get prior authorization, how to make a claim, and what is covered. It is important to note, Medicare does not cover the cost of any treatment given outside the United States. Also, domestic health insurance may not be accepted in foreign countries. You may be required to pay in full in cash before care is provided. Travel Insurance may be a worthwhile investment, covering emergency care, transportation for care within foreign countries, transportation for care to the United States, medical equipment and personnel for transport, lost or stolen prescription drugs and even a medical translator.

If you have a medical condition visit your doctor before you plan a trip to get approval and determine if any changes in your treatment should be made. A letter stating any medical conditions, vaccines, current medications (generic medication names are more useful because brand names may differ by country) and dosages can be valuable in an emergency.

When packing for the trip leave all medication in the original bottles so they can be easily identified. Pack extra supplies of medication in a carry-on bag in case of a delay or loss of baggage.

Being prepared when traveling will make the trip run more smoothly and in the unfortunate event of an emergency you will be prepared and know exactly what to do.

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MONMOUTH

Office on Aging Seeking Seniors Who Live Alone

Identifying who they are **By Thomas F. Pivinski, Executive Director, Monmouth County Division on Aging, Disabilities & Veterans Services**

The Monmouth County Office on Aging wants to find seniors who live alone to see if they are in need of government services.

The program, called “Silent Seniors,” relies on neighbors to identify seniors who live alone and report them to Office on Aging staff, who will then do some outreach.

“The goal of this program is to find senior citizens who are unattended and isolated,” Freeholder Amy A. Mallet said. “We’re looking for people who don’t have anybody and might need some kind of assistance. We have no way to identify them on our own, so the public’s help is needed.”

Thomas Pivinski, director of the Office on Aging, said the “Silent Seniors” program should not be confused with the “Register Ready” program. Register Ready identifies seniors with disabilities and in need of assistance during an emergency, and places their names on a special needs registry.

Forms to sign up for Register Ready can be found at www.visitmonmouth.com

“There are countless seniors who are not connected,

who do not get out regularly, who do not have a voice, who are Silent Seniors,” Pivinski said. “They are seniors who are in need of important services which they do not receive because no one knows they are out there.”

A Silent Senior might be an elderly person who never cuts his grass, hardly puts out any trash, who rarely has visitors to the house, and no one seems to know much about, Pivinski said.

“If this describes someone you know of but may not know personally, he or she is the Silent Senior we are asking you to help us with,” Pivinski said. “We don’t need their name. All we need is an address and someone from the Office on Aging will make a call and inquire about them.”

Oftentimes, elderly people who live alone need help shopping, going to the doctor’s office or even just someone to talk with, Pivinski said. Or, they may be in need of a regular meal, which can be arranged through the Office on Aging. For more information, contact the Office on Aging at 732-431-7450.



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Art: Imitating and Enhancing Life

News from the 2011 State Senior Art Show **By Eileen Doremus, Director, Mercer County Office on Aging**

Twentieth century painter and sculptor Georges Braque said that “With age, art and life become one.” The 2011 State Senior Art Show at East Windsor’s Meadow Lakes was testimony to these words. Upon entrance to the long hallways of Meadow Lakes one is drawn to the tranquil ambiance created by the facility’s placement amidst the best nature has to offer. Every window opens to nature’s many species of trees and plants; one can hear the sound of fountains in the lake and the birds chirping their tunes; and soft breezes wave tall grasses ... one is soon soothed by a sense of peace.

But for several weeks these very same hallways balance that sense of peace and spice up its interior by splashing excitement, color and creativity all over their halls of walls. Art and life truly become one, especially during the month of October when the NJ Senior Citizens Art Show is hung and displayed. Having had the luxury to assist with the collection of the 70+ Mercer County Senior Art Show entries in late July of 2011, also held at Meadow Lakes, this author quickly realized that she was embarking on a episode of experiencing creativity at its best. While further assisting with the planning and coordination of the 45th Annual State Senior Citizen Art Show; I then realized that episode was just a precursor to what was to come.

The winners from County Offices on Aging Art Shows, held in the spring and summer of 2011, were privileged to be automatically entered in the State Art Show. With almost 250 entries into the NJ State Senior Citizen Art

Show, the breadth and depth of talent was significant and extraordinary. From the exquisite details of one of this author’s favorite pieces, *My Rock Garden* (Oil/Camden) to the simplicity of *Street People* (Photography/Bergen and Best in Show for a Professional) the artwork forced the viewer to experience a spectrum of feelings.

Always a Lady (Oil/Ocean) revealed the creator’s ability to draw one into the woman’s obvious casual nature while revealing wonderful details of her face. Another favorite of this author is *Pain* (Drawing/Mercer) whose creator used strokes of a pen to capture a feeling of agony that tugs at the heart and soul. One could not help but grasp one’s own face and chuckle when seeing *Grandma Pearl* (Oil/Hudson). *Ready to Sail* (Watercolor/Bergen) found many thinking it was placed in the wrong category as it looked like a photograph, yet on closer inspection is a magnificent watercolor. Sculpture was popular this year from the whimsical creation called *Turtle Soup* (Craft/Monmouth) to the shiny surfaced ceramic *Teapot* (Craft/Camden).

The age of the artists who moved on to the State show range from 60 into the 90’s. These artists of all ages gathered at the October 28th Reception that was coordinated by the Union County Cultural and Heritage Affairs; hosted by Springpoint Foundation at Meadow Lakes with special thanks going to Mercer and Hunterdon Counties, the Meadow Lakes Art Gallery Committee and the remarkable residents of Meadow Lakes. the present...seriously!



Selections from the 45th Annual State Senior Art Show – From left to right: *Always a Lady* – Oil/Ocean County, Best in Show, Non-professional State Show • *Teapot* Craft/Camden County • *Grandma Pearl* – Oil/Hudson County • *Landscape Drawing* – First Place: Works on Paper, Mercer County Art Show/Mercer County

Emergency Preparedness

Avoiding worst case scenarios **By Melyssa Lewis**, Executive Director, Middlesex County Office of Aging and Disabled Services

Over the past few months our emergency preparedness has been tested with heavy rains, an earthquake, a hurricane and flooding. Now, we have the winter to look forward to. As we move to a season that we are more accustomed to causing power outages, dangerous outdoor conditions and road and service closures it is time to do a home emergency preparedness assessment.

The winter months bring cold temperatures. In the colder months, dress in layers. Wearing several layers of light weight clothing will help keep you as warm as or warmer than a single heavy coat. If outside in a storm, the layers will keep the cold and damp of the top layer from reaching your skin to help your body maintain a better core temperature. When outside during winter storms, be sure to use gloves and a hat, and keep your mouth covered to protect your lungs. Inside your home, make sure that all smoke and carbon monoxide detectors are fully operational so they can detect any malfunctions with

your heating systems.

Snowstorms and ice storms can cause downed wires and road closures. Everyone needs to have provisions ahead of time to be able to stay in doors for at least 3 days. Items should be stored safely and accessibly and include canned items such as: tuna, chicken, soup and fruits; a can opener, crackers, and bottled water, juice or shelf stable milk. Flashlights, radios and batteries will also be integral parts of your emergency kit. No kit would be complete without first aid supplies. When preparing for emergency, always plan for your pets as you would for yourself.

As the old adage goes, "an ounce of prevention is worth a pound of cure." If everyone takes the time to assess or create an emergency kit our key needs will be addressed and we will be better able to address the emergency we are presented with. This winter, be prepared, be safe and be healthy. If we're lucky, maybe, just maybe mother nature will give us a break.

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<http://www.state.nj.us/dca/divisions/dhcr/offices/eap.html>

The above web address will take you to NJ's Department of Community Affairs - Energy Assistance page.

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For more information or to locate your nearest application agency, please call the toll-free hotline at 1-800-510-3102.

MORRIS

Preparing for Winter

Don't get left out in the cold **By Theresa Davis, Director, Morris County Division on Aging, Disabilities and Veterans**

That cold nip is in the air and the piles of fallen leaves means it's time to prepare for winter again! Here is a checklist of things to do around the house to make sure you spend the winter safe and snug:

- ▼ Make sure you have a Flu shot!
- ▼ Call your heating company and get your furnace cleaned and tuned. Don't forget to have the filter cleaned or changed.
- ▼ Buy and install an insulating jacket for your water heater.
- ▼ Check all your windows. Make sure storm windows are in place and that all the windows will close and lock tightly.
- ▼ Check weatherstripping on all your outside doors (don't forget the garage). Replace any that are worn.
- ▼ Get your fireplace cleaned professionally. Install glass doors at the fireplace opening so you aren't losing heat up the chimney when the fireplace is not in use.
- ▼ Move furniture and rugs away from heat registers. Move any heat generating appliances away from the thermostat.

- ▼ Make sure your rain gutters and sidewalks are clear of leaves and debris.
- ▼ Make your snow shovel is in good repair. If you rely on someone else to shovel for you, now is the time to contact them and negotiate this year's price.
- ▼ If you use salt or sand for icy walks, purchase it now.
- ▼ Check to see that you have a flashlight and a battery operated radio in case of a power outage.
- ▼ In case you get snowed in, stock nonperishable food items, tasty and nutritious meals that are packaged in cans or freeze-dried. Remember to include milk on your shopping list; there specially prepared milk products you can store all winter long.
- ▼ Make sure that you always keep at least two weeks supply of any prescription medication on hand
- ▼ Set up a 'snow-chain' with your friends. On snowy days, Friend #1 calls Friend #2 who calls Friend #3 and so on. The snow chain is a good way to make sure everybody is okay and gives you something to look forward to on a cold snowy day!

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Filling the Generation Gap

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looked as though she was looking right past me into yesterday, a long ago yesterday. "I'll tell you, Lily, no one ever knew that John took to slapping me around. I could tell none of this to my mother because I would die of shame."

"What I did do," she said, "was to get very involved in my church. My church became my life." There was a time Emma said that she could not take her life with John any longer and contemplated killing herself. She did make an attempt at suicide only to be rescued by of all people, her mother-in-law. She told me that then she believed that life was just not worth living; that she could not go on.

"It was about that time that John found out he had lung cancer and did not have much time to live. "God forgive me, Lucy," Emma cried out "I didn't care if he died because I thought when he did all my pain was over." Emma leaned over the bedrail to me and said, "I wonder why I am talking so openly to you, Lori. It is just so easy to talk to you, like I know you such a long time. I told you before that I never had a roommate I could do this with. I was in the hospital last winter with a heart attack and they thought I would die. I had a terrible roommate then. I have never even told my own daughter what I am telling you now." We talked a bit longer and we were both tired.

The lunch trays arrived and Emma fussed about our liquid diet again. We finished lunch and visiting hours began. I work at a local college and all my visitors that afternoon were professors. Emma was so impressed that she looked wide-eyed as they came and went. She couldn't believe that I actually knew and could talk with professors. She told me that she felt that her world was so small and mine so big. When Emma's visitors came in she told them that I had college professors visiting me and that I worked with all college professors of philosophy no less! That evening after dinner we talked a bit more.

The next day was the exploratory surgery for Emma and she was nervous. I tried to comfort her and said, "Don't be scared, think positive and look how lucky I was. I think everything will work out for you. Don't worry." "Okay, Lisa, let's not think about that now. We'll talk about something else. You know, I became pregnant immediately after I was married and I had no idea that I was pregnant. My mother had never discussed this with me and I thought that I had some deathly disease and surely was about to die. After about three months I told my mother and found out, lo and behold, that I was going to have a baby!"

Emma told me this story and laughed. She laughed because she said she was only a baby herself. This story brought to Emma's mind something else she wanted to tell me. When she was about thirteen she was out in the backyard with her best friend, Catherine, and they were playing tag. Emma ran up onto her back porch which had peeling white paint and was very splintered. Catherine

pushed Emma down and when she got up she noticed blood running down her leg. Emma thought she had hurt herself on the splintered porch and blamed Catherine for the blood. Catherine ran away as fast as she could thinking that she had hurt Emma, but it wasn't that at all. Emma had started to menstruate and had no idea what in the world had happened to her. She believed that she was bleeding to death and this surely was the end of her. She ran to tell her mother who then told her what had happened.

"You know, Laura," said Emma, "I thought I would be a different kind of mother about my daughter but I wasn't. I never talked about these things to her. It embarrassed me to do this." She was intrigued when I spoke of my childhood and my present life and wanted me to tell her everything. I tried to give her some idea about what it was like for me. "How lucky you were, Lisa, being raised in New York City," Emma said. She went on to tell me that she always thought that everyone in the city was rich, had plenty to eat and went to the movies.

When it appeared to be my turn to tell Emma about myself she listened very intently. I told her that I had a very sheltered childhood, and that I was one of eight children. My mother had come from Poland as a very young girl and was not educated. She married a widower when she was seventeen. She made all of us feel that there was nothing we could not do, and when we did do it we would do it better than anyone else. This caused us all to be high achievers in school and very ambitious in how we planned our future. My mother became my best friend, the person I then loved most in my life.

My father, who had come to America from Russia when he was nine years old, worked hard, long hours and we did not see much of him during the week, but on weekends we would get to eat together and he would play with us. The discipline and raising of the children was left to my mother. Emma thought I was so fortunate and wondered what it would have been like for her in my home. Different, very different, indeed.

We talked long into the night. The hospital was quiet and the nurses settled in at their station. We just had the bed lights on and were still speaking softly. "I am frightened, Lena, about having this surgery. I don't have such a good heart. In fact, I have a very bad heart. I am so scared." I could not stop thinking about her and all she had told me and wondering why it was her turn. I heard Emma get off the bed and moving her IV along with her. She pulled the curtains across and opened them to see me. She was coming towards me and the next thing I knew she was trying to get into bed with me. "Lorraine," she sobbed, "hold me, please hold me." "Emma, please don't try to get into this bed, you will hurt yourself," I said. "Sit down in the chair." "I can't sit, I want to lie next to you."

"Come here," Emma, "I will hold you, don't cry." "I want to live, I don't want to die," Emma kept saying over

continued on next page

Filling the Generation Gap

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and over again. I held Emma with one hand over her shoulders. I tried to wipe the tears from her face. She was breaking my heart. "You'll see, Emma, you won't die. Be strong and don't think that way. Don't think bad things, please, Emma."

I held Emma like that for ten or fifteen minutes, both of us crying like babies. Finally we got ourselves together and Emma started back to her bed. I just don't know how I ever got myself to sleep that night. I cried softly into my pillow so that Emma would not hear me. I felt so sad.

The next morning we awoke early. Emma was being taken to the operating room. Her daughter was there and Emma was so frightened. After they took Emma her daughter came over to my bed and talked with me. She told me that Emma had a very bad heart and that even this type of surgery was life threatening for her. I had told her that Emma mentioned her bad heart to me. "My mother may never come home," she cried. "Listen to me, she is a fighter and she will come home. Just don't think of anything else," I told her.



Many hours passed and the doctor came into our room. Emma's daughter was sitting near her bed reading a magazine. The doctor looked very serious and I was afraid of the news we would hear. "It looks bad," he said. "It is her liver and it is not good. You have two choices to make: we just leave her as is and she has six months to live or we operate and try to remove most of the cancer and she may have longer to live, but we are not certain of that either."

I heard the doctor talking to Emma's daughter and I turned my head towards the window and started to cry, really cry, like sobbing. I wasn't sure whether I was crying for myself because I was the lucky one or crying over Emma because she was not. Something like a selfish feeling thank God it wasn't me! But I was feeling sad, I had

gotten to really know Emma, like a long lost friend.

When the doctor left Emma's daughter came over to my bed again. "How will I tell my mother this?" I answered, "Couldn't the doctor tell her, if you can't?" "No, I couldn't do that. I will call her priest and we will tell her together tonight." "Maybe that is best, yes, do it that way," I told her.

They brought Emma down and she slept for quite awhile. When she awoke she asked me if I knew how everything went. "No, I don't," I said, "I must have been sleeping when the doctor came down. I am sure your daughter spoke to him and she will tell you when she gets here later."

It was visiting time and Bernie had come alone. It wasn't long before the priest and Emma's daughter walked into the room. Each one took their place at either side of her bed and pulled the curtain. I heard them start to tell Emma and then Emma started to cry. "Oh, I don't want to die. I am not ready to die. How could this be happening to me? I am a good woman, a good woman."

The priest and her daughter tried to comfort her but to no avail. The nurse came in and gave her medication to quiet her. In the meantime I was absolutely overcome by sadness for Emma. I lay in bed and could do nothing for her. I myself started crying and could not stop. Bernie called the nurse, himself worried about me. Emma quieted down and everyone left. I was a wreck. Emma's curtains were still pulled and I could not look over and see her. Emma had fallen asleep.

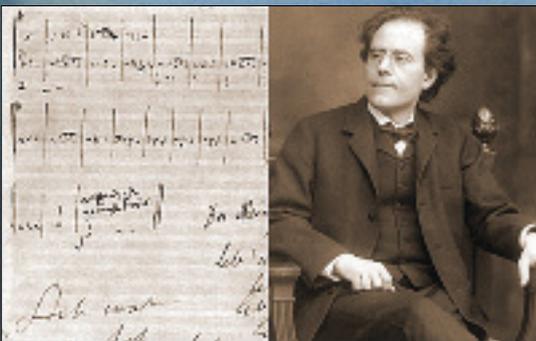
I decided to call Emma's daughter at home even though it was about 11 pm. I called and told her to come to comfort her mother and come right away. It didn't take long before she was there with her husband and was able to console her mother. I couldn't sleep that night. I was supposed to go home in a day and the doctor would not release me because my pressure went up so high. He asked what was wrong and I told him about Emma and that I was totally wiped out by it. I had to remain another day before he would let me go home.

Emma had elected to have the surgery. She decided with the priest and her daughter that that is what she should do. I was discharged from the hospital the morning they took Emma up. It was upsetting for me to go home and leave her behind not knowing what was to happen to her. I called her daughter that evening at home to find out how the operation went. Thank God Emma had pulled through this and now all we could do was wait and see. I cried on the telephone and so did Emma's daughter; we were both so happy.

Emma left the hospital a week later and I could not go see her because I was still not able to drive after my own surgery. I called her at home every day to see how she was doing and I told her I would try to visit soon. However, I never got to renew my friendship with Emma; my friend had passed away before I was able to drive and visit her.

While I was never able to see Emma in person again, the time we spent together and the intimate details of her life that she shared with me, will stay with me forever.

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Strand Theater, Lakewood, NJ

NOVEMBER 19, 2011 – 8PM

Musically Speaking (Pre-concert Talk with the Conductor) – 7:15 pm. \$40 Adult, \$36 Seniors (60+), \$10 Students (with ID) 10% Discount for groups of 10 or more. Call 732-255-0460 for information.

HOLIDAY CRAFT FAIR (SUSSEX COUNTY)

Sussex County Fairgrounds, Conservatory,
Farm Fun Building and Greenhouse, Augusta, NJ

November 19, 2011

Homemade soups, chili, hotdogs & baked goods available for lunch. Homemade fresh frozen apple pies will be available for purchase. Admission: Free. For more information call 973-948-2121.

NEW HUNTERDON CRAFT SHOW (HUNTERDON COUNTY)

1207 Route 179 Lambertville, NJ

November 29, 2011 - November 30, 2011

For information, please call (908) 782-6809.

COUNTRY FOLK ART SHOW (MIDDLESEX COUNTY)

New Jersey Convention and Expo Center, Edison, NJ

December 2, 2011 - December 4, 2011

Friday 5PM-9PM, Saturday 10AM-5PM, Sunday 10AM-4PM

Admission: \$8, Parking: Free

BUS TRIP TO LONGWOOD GARDENS (CUMBERLAND COUNTY)

HOSTED BY THE CUMBERLAND Co. 4-H CLUB

291 Morton Avenue

Sunday, December 4, 2011

The bus will leave the 4-H Center, 291 Morton Avenue at 12:00PM and return by 8:00PM. Cost: \$35 per person. To reserve your seat call the 4-H Center: (856) 451-2800.

Web Sites and Other Resources

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

FINANCIAL LITERACY RESOURCES

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

INFORMATION ON INVESTING WISELY

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

CONSUMER PROTECTION

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

FIGHT SENIOR FRAUD

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

STOP JUNK MAIL

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

THE FEDERAL TRADE COMMISSION

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

STOP TELEMARKETING CALLS

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

STOP JUNK E-MAILS

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

HOUSING COUNSELING

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

LEARN ABOUT SCAMS

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

PROPERTY TAX REIMBURSEMENT

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

CREDIT REPORTS

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

RUTGERS COOPERATIVE EXTENSION

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

NJ ANTI-HUNGER COALITION

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

SOCIAL SECURITY ADMINISTRATION

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

MEDICARE

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

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

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

NJ HELPS

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

NJ ONE APP

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

NJ SHARES

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

NJ DEPARTMENT OF COMMUNITY AFFAIRS ENERGY ASSISTANCE

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

PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

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

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

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



“It’s a good feeling to know my life is worth more than just dollars and cents.”

– **John Ivey, in remission from cancer**

John Ivey was dying from cancer. To make matters worse, he couldn’t afford his treatments. He needed help, and he got it from Novartis. Novartis developed a breakthrough cancer medicine, then they helped him get it through a patient assistance program. Today, John’s cancer is in remission. No one can promise what the future holds for any cancer patient, but John is feeling great, with access to the medicine he needs. To learn more, visit

ThinkWhatsPossible.com