NJFA Celebrates 20 YEARS!

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Coming of Age
NJFA’s ready to help for another 20 years

NJFA is Celebrating 20 Years!
The New Jersey Foundation for Aging was established in 1998 as a public charity 501.c.3 to promote services that enable older adults to live in the community with independence and dignity through grant making to address unmet needs and through increasing society’s awareness to influence public policy. Over the past twenty years, NJFA has provided small statewide grant awards to more than forty-four organizations serving more than 25,000 persons, held twenty professional development conferences – our 20th Annual Conference will be held on June 12, 2018, and policy research and social action – including, housing, senior hunger, elder economic security, older workers and transportation. Over this time NJFA has also utilized various tools to share information with older adults, caregivers and professionals including, Renaissance magazine, Aging Insights TV program, a blog and the use of social media platforms like Facebook, Twitter and even Instagram!

You will see more stories and history about NJFA throughout the pages of this issue and the remaining 2018 issues of Renaissance magazine.

Coming Up: NJFA’s 20th Annual Conference
This year’s program will be held at the National Conference Center in East Windsor on Tuesday, June 12th. The 2018 Morning Keynote Presentation will be given by Robyn Stone of LeadingAge. Dr. Stone will provide an overview of the key factors that will drive the demand for aging services over the next two decades, the major challenges facing policymakers, providers and consumers, and ways in which all the stakeholders may address these challenges and take advantage of opportunities to help older adults to age successfully in the community in New Jersey and across the country.

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

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

Aging Insights
As promised, we are in full gear planning, filming and distributing brand new episodes of Aging Insights for 2018. So far, in January you saw Grace Egan interview Jim Jacob of NJ Shares and Greg Dunlap of PSEG about utility assistance in an episode titled, Don’t be in the Dark- Utility Assistance. In February, Melissa Chalker interviewed Maria DiMaggio of NJ Housing and Mortgage Finance Agency and Julie Dalton of Gramatan Village about senior housing programs and options, that show was titled, Options for Aging in Place.

For the month of March you can watch a new episode about Prescription Drug Assistance featuring Dennis McGowan and Louise Rush of the NJ Division of Aging Services.

Aging Insights is currently broadcast on more than seventy public access TV stations. If you missed them when they were on TV or if it’s not available in your area, the shows can also be watched online either via NJFA’s website at www.njfoundationforaging.org/aging-insights or on our YouTube channel at: https://www.youtube.com/njfoundationforaging
The NJ Foundation for Aging (NJFA) is now 20 years old!! Since this is a big milestone, you are going to hear about the last 20 years in this issue of Renaissance and the other issues throughout 2018.

Like anything that starts with an idea, some stalwart visionaries and the sentiment “of course we can do this”, we had our growing pains as we realized how best to tackle NJFA’s incorporated principles. Kip Rosser will walk you through some of those early years in his article. He will touch on many of the NJFA’s accomplishments. But I will mention a few below as well.

After the initial $480 from the NJ Association of Area Agencies on Aging to file the necessary incorporation documents the new organization was born with nothing but the mere will and the determination to succeed. Our first four trustees were Executive Directors of County Offices on Aging. During that first year we met with a consultant to identify advisors to assist the Board. Eventually we incorporated additional board members with expertise in fiscal management, corporate relations, and gerontology. These trustees and those who joined them over the last 20 years have guided and continue to guide the Foundation in all aspects of our work.

Addressing the need to maintain high standards of care, was a founding principle of NJFA. In 1998 NJFA hosted the first annual skills conference which addressed topics and concerns raised by the County Offices on Aging, and Senior Centers’ staff. National experts have joined us over the last 20 years to offer keynote presentations on emerging trends, the White House Conference on Aging, and the role of arts for healthy aging, just to name a few topics. Since one of the incorporating goals was to maintain the high standards of care within community programs NJFA successfully applied and received Continuing Education Units (CEUs) for all aspects of the Conference offerings. Over the years more than 5400 CEUs have been awarded to NJFA’s conference participants including social workers, nursing home and assisted living administrators and activities professionals.

NJFA has been proud to also have ongoing participation from NJ Housing and Mortgage Finance Agency which supports more than 50 of the Services for Independent Living (SIL) coordinators to attend our conference. These SIL coordinators work with over 10,000 seniors in senior housing programs each year.

Another founding goal was to fundraise to grant make. Kip Rosser will touch on this in his article. Several family foundations provided support which enabled NJFA to consider a modest grant making role across NJ. In particular the Fannie and Morris Sklaw Foundation and their trustees offered insight and fiscal support.

Partnerships have not only enriched NJFA’s work but made greater impact possible. In 2000 NJFA worked on the opportunities for mature workers. This was done in conjunction with the John H. Heldrich Workforce Development Center. In 2004 staff at the Alan M. Voorhees Transportation Center collaborated on Safe Mobility at Any Age. Together we hosted several sessions with professionals from the NJ Dept of Transportation, the NJ Motor Vehicles Commission, community transportation providers and leaders at the county and municipal aging programs. Results included new strategies for safer road design and options for seniors who needed transportation.

Other partners worked with NJFA to coordinate New Jersey’s sessions on the White House Conference on Aging in 2015. Leadership at the State Association of Jewish Federations assisted with these sessions. We also continue to work with the State Association on transportation initiatives that resulted from the Safe Mobility at Any Age recommendations.

Affordable housing and access to food & nutritional supports are clearly essential resources for economically vulnerable seniors living on the edge of poverty. The Elder Index work that NJFA conducted from 2008 to 2015 elevated the need to pursue economic supports that impact everyday quality of life issues. In 2009 affordable housing seemed out of reach. Consequently, NJFA partnered with the Anti-Hunger Coalition members and aging programs to create greater awareness for food programs and in particular to increase senior enrollment in SNAP (Food Stamps). This work continues, and in 2017 NJFA gathered new partners from housing organizations, health providers and leaders in the Aging in Place network to explore ways to increase affordable housing and support services.

Early on NJFA Trustees and staff realized we could not go it alone. Partners from the academic world, the government arena, the philanthropic realm and community-based programs have made NJFA’s work possible. We appreciate this vote of confidence and affirmation from partners that NJFA has been on the right path.

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

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

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

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

That’s right, NJFA has a YouTube channel and all *Aging Insights* shows can be seen by going to www.Youtube.com/njfoundationforaging

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

These shows are made possible by sponsors and donors like you. Please support *Aging Insights* and the NJ Foundation for Aging. Go to: www.njfoundationforaging.org/donate-here/

Sponsorship levels are posted on NJFA’s website as well.
Medicare – 2018 and Beyond

New Medicare cards by Charles Clarkson, Esq

Starting in April 2018, new Medicare cards will be issued. These new cards will remove the Social Security numbers from the cards. This is a significant change for Medicare and it holds the promise of substantially reducing fraud, both in Medicare and in general. The cards will look similar to the current ones with some style changes (See photo).

When beneficiaries get their new cards, they should start using them. Not all beneficiaries will receive their new cards at the same time. A year has been allocated to issuing approximately 57 million new cards, through April 2019. There will be a transition period (through December 2019) when both the old and new Medicare cards can be used. Of course, beneficiaries will still have to protect their new cards.

The card will now contain a new Medicare number (called a Medicare Beneficiary Identifier) selected at random and made up of letters and numbers. This card allows access to Medicare services and should be protected at all times. Beneficiaries should leave their Medicare cards at home whenever possible and take them with them only when they need medical services.

The SMP of New Jersey is very concerned about fraud involving the new Medicare cards. We have already heard of cases when beneficiaries have been scammed into paying for the new Medicare cards. Remember, the new Medicare cards will be FREE. You do not have to do anything to receive the new card. Make sure that the Social Security Administration has your current address to ensure that the card is mailed to the correct address. Medicare or Social Security will not call you on the telephone. Do not give any callers any personal information if they call you about the new Medicare card, especially your checking account information to pay for the card. As we have written in the article on page 18, JUST HANG UP.

Medicare beneficiaries will receive written explanations in the mail from the appropriate government agencies about the new cards. We can also expect an education campaign on television and radio to explain about the new cards. For more information visit SMP online at http://seniormedicarepatrolnj.org/ or contact Medicare directly at www.medicare.gov

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

It’s Tax Time Again! Here are Some Important Reminders

Social security income may be taxed at 3 different levels based upon your gross income.

- Under $25,000 of total gross income, your social security is not taxable
- Between $25,000 and $34,000 you will pay tax on 50% of your social security
- Gross income over $34,000 you will pay tax on 85% of your social security, that is the maximum you can pay.

For someone who files a married filing joint return:

- Under $32,000 of total gross income, your social security is not taxable
- Between $32,000 and $44,000 you will pay tax on 50% of your social security
- Gross income over $44,000 you will pay tax on 85% of your social security, that is the maximum you can pay.

Please note that gross income will include items such as tax-exempt interest, so it does not only count taxable income.

Free assistance in the preparation of New Jersey Income Tax returns is available for taxpayers through VITA. Volunteer Income Tax Assistance, or VITA, is for individuals of low to moderate income, individuals with disabilities, and non-English speaking taxpayers. These sites are staffed by volunteers who are trained to prepare both Federal and State returns. Many of these sites prepare tax returns on computers and use electronic filing. To find a program that can help you prepare your taxes, visit http://www.state.nj.us/treasury/taxation/vita_tce/freeservices.shtml or call the IRS at 1-800-906-9887

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Former First Lady Rosalynn Carter is known for saying, “There are only four kinds of people in this world — those who have been caregivers, those who are currently caregivers, those who will be caregivers, and those who will need caregivers.”

In the course of our work with older adults, my colleagues and I deal on a daily basis with individuals who have cognitive impairments and with the care partners who are responsible for seeing to their well-being. We often hear from care partners that they are afraid of rejection and stigma if they bring their loved one out to activities which they used to enjoy. They fear that the individual with cognitive impairment may do something embarrassing or cause a scene. So, they just stay home and become more and more socially isolated. Care partners also report that their loved one sleeps a lot, that all they do is watch television, and that they just don’t want to do anything. When they do venture out, former activities may be too demanding, resulting in anxiety, agitation, or worse.

Café Connection is a Memory Café was created by Jewish Family & Children’s Services (JFCS), the Katz Jewish Community Center (JCC) and Jewish Senior Housing and Health Care Services (JSHHS), all of whom support clients, members, and residents who are currently facing these challenges. We recognized that care partners often struggle to meet the needs of their spouse, parent or family member, while their own needs for a normal life get pushed aside. It is easy to see how their relationships can suffer. There is a need to escape, even for just a little while, and to engage in enjoyable activities together with their loved one, in an accepting and non-threatening environment.

We also discovered that creativity is a human need which grows even stronger in people living with dementia. Research shows that, “People who practice the arts as they age visit doctors less, take less medication, have higher morale, and have reduced rates of depression.”

Research is also finding that music and art stimulate the brain in areas that Alzheimer’s Disease does not touch, bypassing the debilitating disease and often providing relief. But research aside, engaging in the arts offers an opportunity for fun and enrichment.

Memory cafés were started in Europe in 1997 and have spread across the United States, with over 200 programs now in this country. While they employ different formats and are held in different settings, they all provide a much-needed break from the “to-do” list, and create a place to have fun together without focusing on the disease.

The idea of Café Connection is simple: “leave the disease at the door” and come out and have a good time together. The program is free and no diagnosis is required to attend. We ask for reservations, and participants with memory challenges must attend with a care partner, most of whom have been spouses, but we have adult children, siblings, friends and paid care givers. We even have children attend with grandparents, adding an intergenerational component.

Café Connection is held on the second Thursday of each month from 10 AM to 12 Noon, in a space in the JCC. Participants are greeted by one of our eight volunteers assigned to each event, along with staff from our three agencies. Volunteers (29 in total) undergo a two-hour training and are instructed to treat participants as if they were guests at a party in their home — providing a warm welcome, taking their coats, making small talk, helping them get refreshments, and get situated at a table. The first half hour is devoted to socializing. Since our first Café was held in October 2016, we have averaged 35 to 40 participants, and we have a core group who attend every month. Participants look forward to seeing one another, saving seats and reporting if someone isn’t coming because they are sick or on vacation. Care partners and individuals with memory challenges alike look forward to seeing the friends they have made at Café Connection. While as anticipated, most participants with memory challenges are over 60, we do have some individuals who are in their 50’s and others who are in their 90’s, with the majority in their late 70’s and 80’s.

The program unfolds in this way: Following coffee and conversation, an hour is devoted to an interactive creative arts experience, which have included singing familiar songs and even writing new lyrics to one, playing instruments (no talent required), flower arranging, dance, exercise to music, pottery making, painting, decorating picture frames and even a visit by the cutest therapy dogs! The last half hour leaves time for another cup of coffee, a visit to the resource...
table, and completing a brief evaluation. About half of the participants stay for lunch ($2.50/person), as the JCC is a Federally-sponsored congregate meal site. Any participant who wishes to, may also attend a free Movement and Motivation class after lunch.

A memory café is not a workshop, seminar or lecture about dementia. It is not a facilitated support group, nor a drop-off respite program. All of these are available in the community, and staff can direct those interested to the appropriate resource.

To understand the impact, listen to what our participants had to say about Café Connection: “Today’s program was superb! Laughing and exercising is great for my husband and me! Thank you!” “I enjoy coming here and meeting new friends – whatever we are doing is very exciting.” “As a caregiver I look forward to each Café Connection. It gives us an opportunity to be with others living similar to our situation. My wife lights up to be able to mingle with people who are not condescending to her illness and encourage her to be herself. I enjoy the comradery of like minded people in a relaxed gathering just enjoying the time together.” Each month the staff remark to one another how Café Connection has been one of the highlights of our careers. How can it not be, when, as one participant put it, “the smiles continue throughout the program and happiness spills into the hallways as we leave.”

For more information about Café Connection, please contact Reva Farenback-Brateman, Project Director at (856) 424-1333, ext. 1184 or rfbrateman@jfedsnj.org

Reva Farenback-Brateman, MSW, CDP, is the Geriatric Case Manager and Community Educator, Jewish Family & Children’s Service of Southern New Jersey.

2 – Artful Aging – www.compas.org/artful-aging
3 – Artful Aging – www.compas.org/artful-aging
Senior Follies Encore!
Fair Lawn Residents Show Off Their Talents! by Karin Krankel

The award-winning Fair Lawn Senior Center is planning another holiday-themed Senior Follies Show in October called “Follies Festivus.” This fun-filled variety show will be performed by the participants of the Fair Lawn Senior Center who work hard to make it an extraordinary event. Performances will take place on Friday, October 5, 2018 at 2 p.m. and 7 p.m.

Our first “Senior Follies” was held in 2007 and we were excited to have such extraordinary talent. Our members’ flair ranged from amazing Broadway musical numbers and dramatic Shakespearean monologues, to original independent comedy and improvisational groups. We had two more “Senior Follies” since and the acts have included scenes from Fiddler on the Roof, a Line Dance group, dance couples performing the merengue, tango and waltz, sentimental poems, soloists and duets, imaginative skit comedy, an improv troupe, Italian arias, sign language in song, a belly dancer and the hilarious Silver Chippendales.

Many of the performers have an idea of what they want to do but others just want to be a part of the show. We have a dedicated crew of people who help them rehearse, work on costumes and props and really turn an idea into a complete act. Several seniors have exclaimed that being on stage was something they had on their bucket list that they were finally able to “check off.” We have so much talent and enthusiasm for performing that we had to bring back the “Senior Follies” for an encore.

We are looking for anyone over the age of sixty who would like to perform: singers, actors, dancers, magicians, poets, jugglers, clowns, musicians, improvisers, comedians and more! A production meeting will be held Tuesday, March 6, 2018 at 1 p.m. Our production meeting will set the tone and the theme of “holidays” is broad enough that most any idea can be arranged to fit. Ideas already in the mix include the duet of “Baby, it’s Cold Outside” and a re-enactment of “Sisters” from White Christmas. We may even have an all-male version of the Nutcracker (abridged) with pink tutus and all.

On April 3 & 5, 2018 from 1-3 p.m. we will be holding screenings so that you can showcase your talent (or to brainstorm an idea)! We are also looking for people who would like to help behind the scenes with the production of the show.

Performers and volunteers absolutely must be available Wednesday, October 3, 2018 from 1 - 4 p.m., Thursday, October 4, 2018 from 1 - 4 p.m. and Friday, October 5, 2018 from 1 - 9 p.m. Tickets will go on sale in September and in the past, all performances have sold out. Please contact the Senior Center at 201-796-1191 for more information. You do not need to be a resident of Fair Lawn to participate, however you must be sixty years of age or better!

Karin Krankel is the Director of the Fair Lawn Senior Center.
YOUR COMMITMENT TO REDUCE YOUR ENERGY USE

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

WHO IS ELIGIBLE TO PARTICIPATE?

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

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

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

YOU MUST ALSO:

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

Participation will be prioritized by energy use with the highest energy users being served first.
Sometimes healing starts within. Did you know there was a practice you could learn to do that might improve your health and wellbeing? The practice is called Energy Medicine, but you may ask, “What is that?”

Energy Medicine refers to subtle energies, which are in two categories: putative and veritable. These are fancy-sounding words that mean some of the body’s energies cannot be measured by the scientific tools available now but have been theorized for thousands of years and form the basis of many indigenous methods of healing; and the latter meaning those energies that are currently measured and proven by science such as electromagnetic.

Quantum physics may be used at times to support energy medicine and current research is just now reporting the benefits of the various practices (Reiki, T’ai Chi, acupuncture). This brings to mind Einstein’s famous quote “spooky action at a distance.” Simple analogy: we know WIFI exists, but we can’t see it or touch it. The National Institute of Health, National Center for Complementary and Alternative Medicine explains that Energy Medicine is also “… based on the belief that all living things possess and emit energies and can be affected by external energies” (p. 65 Expanding Horizons of Health Care: Strategic Plan 2005-2009).

“Energy Medicine is the oldest, safest, most organic, most accessible, and most affordable medicine there is.” - Dona Eden. Energy Medicine may resonate with you right away. Not only do many people feel things physically, mentally, emotionally, and spiritually shift, but there are ways to “measure” the effects right then and there. Consider your body as a biofeedback entity and kinesiology as one of the “tools” to measure the effects. We all have our own Achilles’ heel. If you get back pain every time your in-laws visit, or your stomach turns at the mention of a name, you are getting signals/biofeedback from your body.

Mehmet Oz, M.D. is a big proponent of integrative and natural approaches to healing and has stated on many occasions that “the next big frontier… in medicine is energy medicine.” Noted expert on pain management, C. Norman Shealy, M.D., concurs with Dr. Oz. In fact, Dr. Oz has included energy practitioners in his surgical practice as does beloved Bernie Siegel, M.D. With this in mind, a number of NJ hospices and hospitals offer Reiki, an Energy Medicine, as part of their care. A couple of years ago the NJ Hospice and Palliative Care Organization recognized Reiki in its annual awards ceremony. Everyone can learn Energy Medicine. It is fun, easy to learn, and the effects can be awesome. A one-on-one session with a trained/certified practitioner may provide deep relaxation, pain reduction, releasing, and an overall sense of wellbeing. It is very personal and unique for each individual.

Siobhan Hutchinson, M.A., is an accredited T’ai Chi/Qigong Teacher, Reiki Master Teacher, Aromatherapist, and Certified Clinical Eden Energy Medicine Practitioner.
While caring for my husband who had been ill for some time, he winced when the prongs from my engagement ring scratched his arm. The diamond was gone! A mad search convinced me it was lost forever. I looked at this frail body lying there so weak and vulnerable. I remembered, and could clearly see him as the handsome and strong vibrant man who anxiously presented me with the ring. He never asked me if I would marry him because he knew I would. It was in the kitchen while I was drying the dinner dishes. He was so excited and a bit awkward, but in a cute way. Not terribly romantic, but honest and true. It brought a smile to my lips and a sob in my throat.

Later, my daughter found the stone in a place I had missed. I placed it and the ring in a champagne glass in the china closet, where it stayed for two years. When I was getting ready to move I gave it to my daughter along with other jewelry that I always knew would be hers. Sometime later, her husband had it made into a dinner ring as an anniversary gift and it took on a new life.

Recently, my daughter picked me up after work, and as soon as we entered her home a load of clothes went in the washer and she changed into more comfortable attire, and then started dinner while I set the table. After dinner my son in law received a call from my grandson in Florida who had a surprise for us. There on the screen was his young son taking his first steps alone. What a joy it was! Little Nathan, standing tall with such confidence, was so proud of himself while we cheered him on. His dog shared in his joy, running alongside of him. Nathan bent to hug him and ran back to us only to sprint off again! Three cheers for facetime! It was like being there!

Suddenly, I became aware that my daughter was no longer engaged in this moment, but was frantically sweeping the floor. She had discovered that the diamond was missing from her ring! She then removed the twisted clothes from the washer and shook them out. Next she went to the sink! Then the dish washer. I took her arm and drew her close. If your concern is for me because of the history of the diamond, I said, what we saw on Face Time, and being able to share that precious moment with them is a treasure, and you, my dear one, you are a treasure.

When I said my goodbyes, I reassured her that she should not lose any sleep over what happened. When I said my prayers that night, I asked Saint Anthony, if he wasn’t too busy, he could maybe help her find the diamond. Early the next morning my daughter called before leaving for work. She wanted to let me know she found it on the floor of her closet, next to her slippers.

What We Treasure the Most
Moments mean more than diamonds  by Madeline Cretella

While going down into the abyss that we recover the treasures of life. Where you stumble, there lies your treasure.

— Joseph Campbell

There is more treasure in books than in all the pirate’s loot on Treasure Island.

— Walt Disney

Guard well within yourself that treasure, kindness. Know how to give without hesitation, how to lose without regret, how to acquire without meanness.

— George Sand

No one has yet realized the wealth of sympathy, the kindness and generosity hidden in the soul of a child. The effort of every true education should be to unlock that treasure.

— Emma Goldman

May love’s kindred treasure box fling your luminescent glove.

— Isabel Yosito

When everyone at school is speaking one language, and a lot of your classmates’ parents also speak it, and you go home and see that your community is different—there is a sense of shame attached to that. It really takes growing up to treasure the specialness of being different.

— Sonia Sotomayor

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

— Isaac Bashevia Singer

The - I don’t want to say older - but the more experienced I get, I treasure and I honor what I’ve done much more.

— Nadia Comaneci

The Eleanor Roosevelt Award that I received for women’s rights activities is one I treasure.

— Patty Duke

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Take Control of Diabetes

Enroll in a free workshop series  by Christina Destro

Early 1,000 senior citizens with diabetes in New Jersey have graduated from a free program with a goal of improving their health. Quality Insights offers free diabetes self-management education throughout New Jersey through two evidence-based curriculums: the Diabetes Self-Management Program (DSMP) and Diabetes Empowerment Education Program (DEEP). Both programs consist of a free workshop series that occurs once a week for six weeks, for approximately two hours. The individuals who completed either of these programs have taken many important steps to live a healthier life.

In Edison, a man named Ashvin graduated from a workshop at Minnie B. Veal Recreation Center. Ashvin has had Type 2 diabetes for the past five years. Previously a supervisor at a soft drink company, he would take advantage of the free sugary drinks a few times a day, not realizing the damage it was doing to his health. It was part of the company’s culture to enjoy a cold drink during leisure time. One sixteen-ounce bottle of this beverage has thirty-five to forty grams of sugar.

Once Ashvin found out that his blood sugar levels were higher than normal, he decided he needed to make some changes; he has been monitoring daily and cutting back on his sugar intake. As a result, his blood sugar levels have reduced significantly.

Over the past year, Ashvin has lost twenty-two pounds. “It’s better to have a healthy, better life with fewer complications,” Ashvin said, “The program really does help.”

In Trenton, a woman named Jennifer graduated from the program at Sam Naples Senior Center. She has had Type 2 diabetes for over twenty years and witnessed close friends experience amputations because of lack of care with their diabetes and eating whatever they wanted.

As a result of the program, Jennifer is aware of the importance of portion sizes and makes sure to regularly implement fruits and vegetables into her meals, which she was not doing previously. Moreover, she learned healthier options for meal planning and ways to reduce fat, such as baking instead of frying. Prior to the workshop, she had trouble going up and down stairs, but now, she goes up stairs with ease.

“I am exercising and I feel good,” Jennifer said. Diabetes can be a very challenging disease, and it gave Jennifer some relief and a sense of comfort to know that she is not going through it alone.

“For you have diabetes, it is nothing to be ashamed of,” Jennifer said. “You can still have fun. People have all kinds of health problems – high blood pressure, cancer – it is a part of life. We are not in this alone. We were not made to be perfect, but we can make a better life by learning about our health needs.” Jennifer aspires to motivate other people with diabetes to take control of their health, participate in this free program and create a better quality of life for themselves.

Supported locally by Healthcare Quality Strategies, Inc. (HQSI), Quality Insights offers diabetes self-management education as part of the national Everyone with Diabetes Counts (EDC) initiative. There are free workshops coming up in Atlantic, Bergen, Burlington, Camden, Cumberland, Essex, Hudson, Mercer, Ocean, Passaic, Somerset, Sussex, and Union Counties. If you are interested in registering for or hosting a workshop, please contact Jarmaine Williams at (732) 955-8168. For a list of upcoming workshops, visit https://www.qualityinsights-qin.org/Initiatives/Diabetes-Care/Diabetes-Classes.aspx.

Christina Destro is Communications Outreach Coordinator, Healthcare Quality Strategies, Inc.
That is often how things start: with an idea. In sitting down with the NJ Foundation for Aging’s Executive Director, Grace Egan, and Melissa Chalker, Deputy Director, it was clear that there are actually two stories here. First, it’s a story of an organization that helps to shape state policy concerning older adults, as well as fostering and creating awareness of resources that can make a real difference in the lives of New Jersey’s ever-growing older adult population. No less important is the second story: “It’s a story of NJFA’s survival,” Grace Egan points out. “It’s the ongoing story of trying to fulfill NJFA’s mission while building the organization’s capacity in order to address the changing face of aging, changing policies, and evolving social issues.

The cornerstones of both stories are built on tenacity, dedication, facing issues head-on, tireless networking, careful diplomacy and an enduring belief in the power of possibilities as set forth by the founding trustees.

So, how to celebrate – as well as assess – twenty years? It was decided to look in depth at NJFA’s first few years, from 1998 to 2004. This focuses on the time from NJFA’s inception to the point where, as a fully formed non-profit entity, it firmly established itself as a leading advocate for New Jersey’s elder population. Then, we’ll fast forward to 2018 and look at those formative years with the perspective, and in the context of, the present.

The Idea of NJFA
The seeds of the idea that eventually became NJFA were planted as early as 1991. NJ4A (the New Jersey Association of Area Agencies on Aging) consisted of a professional group of executive directors of the twenty-one county offices on aging. They had the foresight to realize what was on the horizon. The tasks required to produce substantive and positive change needed to be addressed, and the sooner the better. It was then that these professionals decided that what was really needed was an organization, to be created from scratch, to address the issues and take them on. There were talks in meetings and discussions prompted by a landscape of resources that were becoming progressively scarce.

At that time, a concerted effort to solicit private funding to support the aging network was virtually non-existent. Even though dwindling funding and resources for a growing older adult population were a hard fact of New Jersey life, searching out private and corporate donors to face such challenges had never been attempted with any significant long term success.

The seeds of the idea took root three years later when, in 1994, some of the principle parties went to a convention in Virginia. They were impressed by a group of people who had set up an organization in Arkansas to help supplement and identify other aging services needed in their area. This was to become the working model for NJFA.

New Jersey faced an avalanche of aging seniors with changing and diverse needs, from personal care to assistance with housing, to medical assistance, even basic access to resources and facilities. Meeting the needs of twenty-first century seniors was going to involve addressing everything from all the aforementioned issues, plus in-home care, financial hardships and more. Traditional family roles were shifting; the reality of more family members in the work force meant a shortage of caregivers.

In February of 1998, the Foundation filed as a New Jersey State Corporation, becoming an approved 501.c.3 tax exempt organization. NJFA was now established, with a primary goal of establishing funds for aging programs in New Jersey. And the overarching commitment of NJFA has always been spelled out in the mission statement:

The New Jersey Foundation for Aging will work to improve and expand new and innovative approaches in the delivery of services that enable older adults to live in the community with independence and dignity.

NJFA’s first three articles in its certificate of incorporation, form the mission statement’s essential underpinnings:

- To serve older adults in NJ.
- To serve as the statewide voice for social policy to enhance services for older New Jersey residents.
- To encourage and maintain high standards of service in the field of aging to better serve older adults.
I want to honor Carl West’s efforts which, almost singlehandedly, got the Foundation’s “foundation” established. In the early years, it was Grace’s hard work and understanding of what we envisioned that brought it all together. It is my hope for the future that the Foundation will be at the policy-making table and continue it’s work.

– Susan Chasnoff, Founding Trustee

These can be called “The ABCs of NJFA.” Let’s look at them more closely.

A – SERVING OLDER ADULTS IN NEW JERSEY

From the beginning, the objective of “serving older adults in New Jersey” had to, of necessity, be narrowed down in order to create reasonable goals – the operative word being “reasonable.” This was particularly true in light of the fact the NJFAs sole day-to-day staff was, Grace Egan – Grace Egan alone. A good way to think of this is to imagine you alone must build a house on completely unprepared land to shelter your family. You must clear the land, then begin building from the ground up while simultaneously providing shelter regardless of the fact that the house is still being built. So too, NJFA, while serving older adults, had to simultaneously establish both its identity as a non-profit, target precisely how to serve older adults and what form those services would take, and then find the resources to both fund and initiate the services.

By the year 2000, with Grace at the helm, as well as the invaluable support and energy of the Board of Trustees, the Foundation, in addition to the process of becoming NJFA, had already amassed an incredibly impressive number of accomplishments:

- Senior Executive Council formed.
- Eight Senior Executive Members appointed.
- NJFA issues its first Annual Report.
- NJFA becomes a member – Council of NJ Grantmakers.
- The first Fund Development Plan was created.
- NJFA’s ad campaign reached over 480,000 readers.
- NJFA’s web site was developed and went live.
- NJFA sponsored and/or hosted four milestone events:
  - Annual conference, Aging with Attitude
  - 34th Annual Senior Arts Exhibit
  - Corporate Forum
  - Ethics for End of Life Care

NJFA’s commitment to serving older adults was in full swing. Now the foundation was poised to move forward, making serious inroads into some of the most important issues facing New Jersey’s growing population of seniors.

B – TO SERVE AS THE STATEWIDE VOICE FOR SOCIAL POLICY TO ENHANCE SERVICES FOR OLDER NEW JERSEY RESIDENTS

With its basic organizational infrastructure intact and its first efforts to serve older adults progressing steadily, the Foundation could now focus more fully on becoming an effective “voice for social policy.” New Jersey, a big state with a big population of older adults requires – if it’s going to be heard – an appropriately big voice. To that end, NJFA became what Grace Egan recalls a primary funder saying: “a provocateur, a facilitator, a networker to bring people together” to squarely face the plight of NJ’s seniors, then map out decisive steps toward changing the landscape.

NJFA directed its energies to several major initiatives. 1999 was the first year that focused on the program that came to be known as Safe Mobility at Any Age. It was conceived to address one of the most important issues for older adults: transportation. Of all the challenges facing us as we age, driving a car is regarded as the foremost indicator of personal independence – second only to living and aging in place. Losing the ability to come and go as one pleases is, in many cases, a very emotional and traumatic occurrence, representing a loss of autonomy that carries with it a message of dismay: “your abilities are compromised, you are in decline and it only gets worse from here.” Having to rely on others to drive you around means having to coordinate efforts and it is perceived as being an inconvenience and a “burden” to others.

December of 2003 saw the first meetings to address the issue. There were stakeholders to reach, partners and donors to seek out, strategies and plans to devise. Transportation had to be looked at with fresh eyes, bringing people together to look at older drivers, roadway safety, how to involve volunteer drivers and, arguably the biggest component: public transportation and how to make it a more accessible and attractive alternative to driving – a tough nut to crack. In addition, it was discovered that there was no single government or non-governmental agency with sufficient authority and responsibility to adequately address the medical transportation needs of the elderly.

NJFA’s extensive grantmaking efforts bore wonderful results, helping countless older adults with all manner of support:

- Interfaith Caregivers of Trenton successfully provides seniors in the Hispanic community with volunteers for visits, chores, transportation, shopping and respite care.
- Plainsboro Township’s America – a new Home offers English as a Second Language classes.
- The 55 Kip Center’s Pairs That Care matches older adults with youth and a parent, bringing generations together.
- Bergen Hudson Red Cross was able to expand their transportation program to include seniors on evenings and weekends.

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In this, our 20th year, I believe NJFA has fulfilled its mission and accomplished so much more.
— Rosemarie Doremus, Founding Trustee

In addition, Southern Ocean County sought funding to recruit and train volunteer caregivers to provide transportation to health services. The Senior Wellness Action Team of Newark Beth Israel Medical Center received funds to help with expansion of exercise programs for seniors. The GrandPals Program of the Princeton Senior Resource Center received support to continue pairing senior volunteers with children in preschool programs, serving low-income and immigrant families.

And this, as they say, was just “the tip of the iceberg.”

C – To Encourage and Maintain High Standards of Service in the Field of Aging to Better Serve Older Adults

For NJFA, encouraging and maintaining “high standards of service in the field of aging,” meant taking a three-pronged approach. First, the service must exist, whether coming from NJFA itself or a second party. Secondly, NJFA would, of necessity become, at least in part, a steward of the service, continually evaluating the quality (standard) of a given service. Finally, and no less important, was to foster widespread awareness of the services in question.

For example, consider the NJFA web site. It went “live” in year three. Since that time Grace Egan and Melissa Chalker have consistently brought its content into line with the most current aging issues. The site has grown into what is arguably New Jersey’s most comprehensive conduit for older adults in New Jersey… all this much more – to be found in a single entity had never existed – until NJFA.

Educational modalities also go a long way, not only toward pointing older adults to programs and other resources that can help them, but they also benefit the flip side – business professionals and stakeholders in the various fields related to aging who want to stay current and share their knowledge with other professionals. Toward that end, NJFAs annual conferences have been a true success story in their own areas of expertise.

NJFAs efforts to provide resources designed to help educate older adults became a vital ongoing process, resulting in the magazine you are reading right now.

In 2002, Renaissance magazine was conceived as both an entertaining and informative publication, confronting topics and issues that can have enormous impact in the lives of older adults.

By year five in the life of NJFA, things were coalescing into an approach to such a diverse array of issues. Normally, each is tackled one at a time, but the passage of time revealed a broader picture that can only be described as revolutionary. NJFA was, in fact, taking a comprehensive, fully integrated approach with services that, like the lives of seniors themselves, are vitally interconnected with virtually every aspect of living well.

Safer roads, better transportation, healthier choices and options, improved conditions and expanded resources for caregivers, fostering connections between professions, influencing public policy, advocating for the wellbeing of all older adults in New Jersey… all this much more – to be found in a single entity had never existed – until NJFA.

Looking Back – And The View From Here

The first five years of NJFAs extraordinary twenty-year journey did far more than set up or define the “character” of the organization. Those years heralded the beginnings of that would eventually become resounding success stories.

In Memoriam, Carl F. West

This January we lost our co-founding trustee and first President of the NJ Foundation for Aging. Carl West passed away quietly. However, in life he had a strong voice as an advocate for seniors in Mercer County, across New Jersey and across the country. Carl was appointed Executive Director of the Mercer County Office on Aging in 1967. He had the longest tenure in his position as head of a County Office on Aging in the nation. He was an active member of the NJ Association of Area Agencies on Aging and held many executive committee positions.

In 1998 he and three of the County Directors from Middlesex, Hunterdon and Union counties stepped forward as incorporating officers for the NJ Foundation for Aging. He served as the President for several terms as we grew the Foundation.

While he was widely recognized as a strong advocate in NJ he also lent his talents to leadership positions with the National Association of Area Agencies on Aging and to the National Caucus and Center on Black Aging. He was President of the National Caucus and an active Board Member for over thirty years.

As his friends and colleagues noted at his memorial service in January you could always count on Carl for corny joke, and quiet but firm voice devoted to improving the quality of life for all seniors.

He will be missed.
We established the Foundation with the intent of stimulating conversation about aging issues and to become a catalyst to increase funds to expand new and innovative approaches to aging services.

–Margaret Chester, Founding Trustee

in their own right. In contrast to the instant-gratification-fast-food culture so many of us are accustomed to, these myriad beginnings could only come to fruition through patience and persistence.

It took two years to identify and implement the most effective grant process.

It took five years of planning and strategies before Safe Mobility at Any Age went from being an idea to becoming a triumphant reality. In addition to funding volunteer drivers, older adults can now take travel training which teaches them how to access and ride public transportation. It was all made possible through NJFA’s invaluable partnerships with New Jersey Transit, The Bloustein School at Rutgers, the Alan M. Voorhees Transportation Center’s New Jersey Travel Independence Program, the State Association of Jewish Federations, and the New Jersey Transportation Authority. Patience and persistence in action.

At the forefront of every initiative and every growing pain a young organization faces is the issue of fiscal responsibility. It was due to committing to that responsibility that it took a full six years before NJFA became more than a staff of one; at last, in 2004 (one year beyond the five-year mark), the money necessary to take on and sustain another staff member over the long term finally materialized in the form of operating funds from two family foundations. Patience and persistence scores again.

This deceptively simple change from a one person staff to two has yielded incalculable benefits. Suddenly, the capacity for NJFA to deliver on its original charter increased not just by a factor of one – more like factor of five. It allows NJFA to pinpoint the ongoing support of its Board, helping to identify areas of endeavor for an organization that relies on two people to provide consistent, first-rate, mission-aligned activities.

NJFA’s first annual conference was the precursor to nineteen more years of annual conferences that have become a “hot ticket.” These yearly events are a widely attended wellspring of tools, knowledge and exchange of ideas that consistently help maintain high levels of care and skill in both professional development and the newest areas of concern about aging.

Renaissance magazine began as a printed publication in 2002. The costs involved to print and mail copies to readers increased year after year. At the height of its print years, Renaissance was distributed in all twenty-one counties, its readership growing from 25,000 to somewhere in excess of 100,000. Now, as an online publication, it is no longer hamstrung by the escalating costs of paper, printing and postage. It is now available to millions of readers across all twenty-one counties in New Jersey. Surprisingly, since many of the articles are relevant to all older adults, readership has expanded to other states. In short, Renaissance is now available to anyone, in any state, with access to the internet.

In year six, NJFA published a small, four-page newsletter called, “Aging Insights,” essentially a marketing tool. It targeted corporate leaders to help make them aware of the most important challenges facing New Jersey’s elder population and connect them to resources that their employees might need for older family members. Today, Aging Insights has evolved into a television talk show, featuring hundreds of guests, covering every imaginable topic, from Medicare to assistive devices, to pets to caregiving and more. Aging Insights is now on seventy stations. Every episode (now over seventy) can also be seen on YouTube.

For fiscal reasons, NJFA’s grant-making arm went on hiatus in 2013. The good news is that by that time, it had awarded forty-four grants to organizations in need, funding that totaled in excess of $400,000. But the better news is that as of 2017, grant-making is making a comeback. New grants are being awarded to help fund community gardens for low income areas – intergenerational programs growing healthy foods. Additional funds are being allocated to guardianship programs that work with local hospitals to recruit and train people to aid older adults who live without family support.

In 2009, a historic collaboration took place between NJFA and Gerontology Institute, University of Massachusetts Boston and Wider Opportunities for Women with the generous support of The Atlantic Philanthropies. The result of this collaboration was The Elder Economic Security Standard™ Index for New Jersey. Produced five times since then (the last being in 2016), this report is “a tool for use by policy makers, older adults, family caregivers, service providers, aging advocates and the public at large.” The “Elder Index” reveals the sometimes shocking geographically specific measure of income that older adults require to maintain their independence in the community and meet their daily costs of living, including affordable and appropriate housing and health care.

This sobering report has gone from being words and statistics on paper to becoming a powerful tool that has actually changed state policy, resulting increased enrollment in programs like SNAP and pharmaceutical assistance.

Access to fresh food and information about nutrition are among areas where a serious shortfall was discovered.
All too often, older adults are faced with having to choose between a decent meal or paying the rent, or much needed medications. Healthy choices can easily be compromised by opting for foods that, in addition to having very little in the way of nutritional value, can also hurt older adults with diabetes, heart conditions, high blood pressure and more. Yet, due to the rising costs of “good food,” when a single fresh grapefruit costs almost two dollars, the choice to eat cheap, processed food (such as a pack of six frozen burritos for a buck at the dollar store) is all too easy to make. NJFA took this dilemma very seriously and efforts bore real fruit – literally. In 2009, funding was secured for Community Gardens of Camden, an initiative that, to this day, turns vacant lots into high yield gardens of fruits and vegetables for local communities — gardens tended and nurtured by the community members themselves. Anyone who’s ever grown their own fresh produce knows of the deep satisfaction and pride such activity engenders.

So, the view from here. This article primarily explores the first few years of NJFA’s incredible story. Summing up, the view from here is more than just encouraging. New Jersey’s older adult population, whether aware of it or not, have an organization that is always there for them — an organization that works with tenacious persistence to see to it that every one of them has access to programs, services and resources that can help them live well and age well in New Jersey. NJFA is doing everything it can. And so:

Now, dear reader, this is where YOU come in…

**What You Can Do and What’s Here for You**

Throughout 2018, each issue of Renaissance will highlight more of the milestones in NJFA’s twenty-year journey. Why? What’s the point? It’s simple, really. Everyone who reads Renaissance has a role to play. By understanding the depth of NJFA’s commitment and efforts on behalf of New Jersey’s aging population, you, the readers are in a position to make a difference as well – a difference for yourselves and others like you.

All you have to do is…

Help expand awareness of NJFA and all it offers.

Do you know older adults who are struggling, or in need of services? It is a sad fact many older adults in New Jersey are not even aware that their counties have an Office on Aging. So, let them know the NJFA website contains a wealth of information and links to resources of all kinds, available to the millions of older adults in New Jersey:

- A list of every county office on aging
- Issues of Renaissance magazine – available online to millions
- Aging Insights TV can be watched on the website or on YouTube – available online to millions
- The NJFA Blog – Up-to-date postings about issues that directly impact our lives
- 10 reports of The Elder Economic Security Standard™ Index for New Jersey
- 3 reports on Transportation
- 2 reports on the Older Americans Act
- 2 reports on Caregiver Issues
- 2 reports on issues facing mature workers
- Handouts and reports of 5 conversations on Resources for Senior Housing from February to December of 2017.
- Link to Aging and Disability Resource Connection of NJ
- Link to the US Dept. of Health’s Eldercare Locator
- Link to NJ Adult Protective Services
- Link to NJ SHARES – New Jersey’s Statewide Energy Fund, assistance to pay utility bills.
- Link to NJ HELPS
- Link to NJ 211.org – NJ’s Community Resource Website
- Link to property tax relief programs
- Link to Navicore Solutions for foreclosure information and assistance

and much more.

**Spread the Word!**

When it comes to the well being of New Jersey’s aging population, NJFA’s web site is the number one Resource for Finding Resources. Visit www.njfoundationforaging.org.
Suspicious Calls?

Just hang up! by Charles Clarkson

You are sitting at home relaxing and the phone rings. The number on caller ID doesn’t look familiar, but you answer it anyway. The caller says that since you have Medicare, you can get a free knee or back brace or some type of medication for your health problem. All you need to do is give the caller a little information. What do you do? JUST HANG UP!

Medicare rules do not permit enrolled providers or suppliers to call beneficiaries with whom they have no prior relationship. This type of calling is called “cold calling.” Quite often these callers will neither identify themselves nor provide any information that lets you identify them. Anytime you receive a call from someone who will not identify themselves, JUST HANG UP!

Cold callers are usually well trained in obtaining information and sometimes money from those they are calling. If you, as a Medicare beneficiary, talk to these cold callers long enough, they will obtain information from you that they should not have. It is their job and they do it well. The more you talk to them, the greater the chance that you will provide personal information and remain on cold call lists. The best way to avoid this is to JUST HANG UP!

Just as a Medicare beneficiary should not allow a stranger who appeared at their door to enter their house, a beneficiary should not allow them to enter via the phone. Every week at the Senior Medicare Patrol of New Jersey (SMP) office we receive several complaints about these calls. The best way to handle this problem is to JUST HANG UP! Eventually this should get the calls to stop. This may not be an easy way to deal with those pesky calls, but it seems to be the most effective.

JUST HANG UP! is a good rule of thumb for all calls from individuals or companies you don’t know. It is especially important if Medicare beneficiaries receive calls claiming to be from Medicare. Remember, Medicare will not call you on the phone seeking personal information. They already know all about you. These calls are from persons seeking personal information so they can, in most cases, bill Medicare for services never provided. The only way Medicare will communicate with you is by mail.

One suggestion that may be of help: let the answering machine screen your calls. Most people now have answering machines. Don’t pick up the phone if you don’t recognize the number on the ID screen. If the call is legitimate, in most cases they will leave a telephone number to call back. Even then, if you are not familiar with the person or company calling, look up the phone number yourself and return the call. The number that is left on your answering machine may be a number that will connect you to a scam.

The Senior Medicare Patrol of New Jersey (SMP) is under the auspices of the Jewish Family Services of Middlesex County, 32 Ford Avenue, Milltown, NJ.

The SMP is here to answer your questions. Feel free to call the SMP at any time at 732-777-1940 or our hotline at 877-SMP-4359.

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

The Senior Medicare Patrol of New Jersey

The SMP is funded by a grant to the Jewish Family Services of Middlesex County from the U.S. Administration for Community Living. Our mission is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education. Our work is in three main areas:

1. Conduct Outreach and Education. The SMP gives presentations to groups, exhibit at events, and works one-on-one with Medicare beneficiaries. If you belong to a senior group, private club, synagogue or church or other organization and you would like a free presentation, call Charles Clarkson at 732-777-1940. We will do a presentation anywhere in New Jersey, day or night.

2. Engage Volunteers. Protecting older persons’ health, finances, and medical identity while saving precious Medicare dollars is a cause that attracts civic-minded Americans. The SMP engages over 40 volunteers (5,200 volunteers nationally) who collectively assist Medicare beneficiaries.

3. Receive Beneficiary Complaints. When Medicare beneficiaries, caregivers, and family members bring their complaints to the SMP, the SMP makes a determination about whether or not fraud, errors, or abuse is suspected. When fraud or abuse is suspected, the SMP assists the beneficiary to resolve the complaint or they make referrals to the appropriate state and federal agencies for further investigation.
Who Wants Cake?
And maybe a little soup first...?

After seeing that lovely image on the cover of this issue, don’t you want to dive right in to a nice piece of cake? But who wants to bake a whole cake? What’s a better solution? Cupcakes! They are smaller, single serving cakes! And if you aren’t having a crowd, see the tips below for how to freeze your cupcakes for later.

**Vanilla Cupcakes**

**Ingredients**
- 2 cups flour
- ½ tsp salt
- 2 teaspoons baking powder
- ½ cup butter, softened
- ¾ cup sugar
- 2 eggs
- 1 cup milk
- 1 tsp vanilla extract

**Yields 20-25 cupcakes**

**Directions**

**How to Freeze Your Cupcakes**
Let cupcakes cool COMPLETELY on a wire rack for at least an hour. Cupcakes should be cool to the touch before freezing. Wrap each individual cupcake tightly in plastic wrap. Store them together in an airtight bag or container where they won’t get squished. For best results, defrost and use frozen cupcakes within three months. To defrost, unwrap cupcakes and bring them to room temperature uncovered to help prevent them from getting sticky while they defrost.

Looking for something lighter than cupcakes? Looking forward to Spring ingredients even though there still may be a chill in the air? Try this light and bright Lemony Rice and Pea Soup. Right away, when you think pea soup, you are probably imaging something thick and creamy, the type of soup meant to comfort you on a cold winter afternoon. That is not this soup. There are no pureed or mushy peas here, instead whole peas float in a lemony broth. Whether it is for lunch or dinner, this soup is sure to brighten your spirit.

**Lemony Rice and Pea Soup**

**Ingredients**
- 1 medium onion, diced
- 4 cups chicken or vegetable stock
- 2 cups water
- 2 lemons, zested and juiced (you should have about 1/2 cup of juice)
- 3 tablespoons of mint, divided (optional)
- 2 cups cooked rice
- 2 cups peas (fresh or frozen)
- 1 teaspoon salt, plus more to taste

**Directions**
Heat a tablespoon of olive oil in a medium saucepan over medium-high heat. Add the onions with a pinch of salt and cook until the onions have softened. Pour in the stock and the water and bring to a gentle boil. Add half of the lemon juice, the lemon zest, 2 tablespoons of mint (if using), and 1 teaspoon of salt and stir. Stir in the cooked rice and peas, and let the soup come back to a gentle simmer. Give the soup a taste. If you’d like a little more lemon or mint, add a little more in. Take the soup off the heat and serve it up.
The Supplemental Nutrition Assistance Program

See If You’re Eligible for SNAP in Your County

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ESSEX COUNTY
Newark Day Center
973-643-5710

HUNTERDON COUNTY
Hunterdon County Division of Senior, Disabilities & Veterans’ Services
908-788-1361

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

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

MONMOUTH COUNTY
Monmouth County Office of Aging & Children’s Services - RSVP
732-728-1331

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

OCEAN COUNTY
Office of Senior Services
800-668-4899

PASSAIC COUNTY
Passaic County Division of Social Services
732-745-3295

SALEM COUNTY
Salem County Office on Aging
856-339-5622

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

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

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

ATLANTIC COUNTY
Division of Intergenerational Services
888-426-9243

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

BURLINGTON COUNTY
Burlington County Division of Senior and Disabled Services
856-894-9311 ext. 1494

CAMDEN COUNTY
Camden County Division of Social Services
856-858-3220

CAPE MAY COUNTY
Cape May County Division of Social Services
609-886-6200

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

ESSEX COUNTY
Essex County Department of Social Services
Division of Welfare
(973) 733-3000

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

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

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

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

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

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

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

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

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

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

SOMERSET COUNTY
Somerset County Division of Social Services
(732) 349-1500

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

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

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

STATE HEALTH INSURANCE ASSISTANCE PROGRAM – 800-792-8820

LOCAL OFFICES:

ATLANTIC COUNTY
Division of Intergenerational Services
888-426-9243

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

BURLINGTON COUNTY
Burlington County Community College
609-894-9311 ext. 1494

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

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

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

ESSEX COUNTY
Newark Day Center
973-643-5710

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

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

HUNTERDON COUNTY
Hunterdon County Division of Senior, Disabilities & Veterans’ Services
908-788-1361

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

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

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

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

OCEAN COUNTY
Office of Senior Services
800-668-4899

PASSAIC COUNTY
Passaic County Division of Senior, Disabilities & Veteran’s Affairs
973-569-4060

SALEM COUNTY
Salem County Office on Aging
856-339-5622

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

SUSSEX COUNTY
Sussex County Division of Senior Services
973-379-0555 Ext. 1223

UNION COUNTY
SAGE Eldercare
908-273-6999

WARREN COUNTY
Warren County Dept. of Human Services
Division of Aging & Disability Services - Aging & Disabilities Resource Connection (ADR) 908-473-6591

Please mention Renaissance when you call our advertisers.
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
Salem: 973-579-0555
Union: 908-527-4870/4872
Warren: 908-475-6591
State Hotline: 1-877-222-3737

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

NJ Adult Protective Services Agencies
To Report Abuse or Neglect Call the Office in Your County

Atlantic: 1-609-645-5965
Bergen: 201-368-4300
After Hours: 1-800-624-0275
Burlington: 609-518-4793
Camden: 856-225-8178
Cape May: 609-886-6200
Cumberland: 856-825-0255
Essex: 973-624-2528 x135
1-866-903-6287 (90FOCUS)
Gloucester: 856-582-9200 or
856-256-2101
Hudson: 201-271-4322
Hunterdon: 908-788-1361/1363
After Hours: 908-782-HELP
908-735-HELP
Mercer: 609-989-4346
609-989-4347
Middlesex: 732-745-3635
Monmouth: 732-531-9191
Morris: 973-326-7282
After Hours: 973-285-2900
Ocean: 732-349-1500
After Hours: 32-240-6100

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

You can also call
211
24 hours a day, 7 days a week

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

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

Please mention Renaissance when you call our advertisers.
Web Sites and Other Resources
Who to Call, Where to Go and What to Look For

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

INFORMATION ON INVESTING WISELY
www.sec.gov/investor • www.choosetosave.org
www.fnra.org/investors • www.wiserwomen.org

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

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

THE FEDERAL TRADE COMMISSION
Federal Trade Commission 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 affordable housing, mortgage and foreclosure counseling, etc.
http://www.state.nj.us/dca/hmfa/index.shtml

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

PROPERTY TAX REIMBURSEMENT
1-800-882-6597
http://www.state.nj.us/treasury/taxation/pr

CREDIT REPORTS
https://www.annualcreditreport.com/index.action
877-322-8228
Annual Credit Report Request:
PO Box 105281 Atlanta, GA 30348

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

NJ ANTI-HUNGER COALITION
Find a local food bank/pantry. Learn about volunteer and advocacy opportunities. http://njahc.org/

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

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

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)
Find your local office for assistance with applying for and understanding your different health insurance options.
http://www.state.nj.us/humanservices/doas/services/ship/

NJ HELPS
Visit this site to determine if you are eligible for benefit programs 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

NJ 211
A place to turn when you need to find state or local health and human service resources to address urgent needs or everyday concerns - Free; Confidential; Multi-lingual; TTY accessible; Available 24/7 • http://www.nj211.org/

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

PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)
See if you are eligible for PAAD or Senior Gold, learn to apply:
www.state.nj.us/humanservices/doas/home/paaddetail.html
MCL Concert Series
Morris County Library
March 18 • 3:00PM – 4:00PM
Morris County Library Public Meeting Room 30
East Hanover Ave, Whippany, NJ
Pianist Keely Schmerber, a student of the Jacobs School of Music at Indiana University, will be performing Beethoven, Rachmaninoff, Debussy and Chopin. No registration required but seating is limited. For more info, call: 973-285-6934.

Basic Crochet
March 29 • 10:00AM – 11:00AM
West Deptford Free Public Library
20 Crown Point Road, West Deptford, NJ
Want to learn how to crochet so you can start that new project? Call 856-845-5593.

Guided Meditation
March 31 • 10:00AM
Mercer County Library System - Ewing Branch
61 Scotch Road, Ewing, NJ
Relax and find your inner calm with our Sahaja Yoga meditation program! Please wear comfortable clothing. Registration required. Call: 609-882-3148

English Conversation Café
April 6 • 11:00AM – 12:30PM
New Brunswick Free Public Library
60 Livingston Avenue, New Brunswick, NJ
The Conversation Café is an informal conversation group for adult language learners. Participants engage in one-on-one or small-group conversations with Conversation Facilitators discussing a variety of topics. Conversation Facilitators are prepared to facilitate intercultural conversations through academic courses and professional development offered by the Rutgers Graduate School of Education. Registration is required. See more at:
www.nbfpl.org/events

23rd Annual Show & Sale “Marvelous Violets”
African Violet Club of Morris County
Saturday, April 7, 1:30PM – 4:30PM
Sunday, April 8, 11:00AM to 3:00PM
Frelinghuysen Arboretum
Joseph F. Haggerty Educational Center
51 East Hanover Ave, Morristown, NJ

Garden State African Violet Club
Exhibit and Plant Sale
May 5 • 12:00PM – 4:00PM
Mercer County Community College
1200 Old Trenton Road, West Windsor Township, NJ
Student Center
The New Jersey Foundation for Aging (NJFA) was established in 1998 as a public charity to raise public awareness on aging issues and the need to increase funding for community programs that serve NJ’s growing senior and caregiving residents. NJFA does this by:

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

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

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

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

Grace Egan  
Executive Director

Melissa Chalker  
Deputy Director

YOUR DONATIONS MAKE A DIFFERENCE

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

I would like to make a gift of:

☐ $25  ☐ $50  ☐ $100  ☐ $250
☐ Other $__________________________.

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

☐ I would like my gift to be anonymous.

☐ Please contact me to discuss other giving opportunities.

☐ Please add me to the Renaissance magazine mailing list.

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