SPECIAL REPORT:

Ten Years and Moving
FORWARD

PLUS:

VOLUNTEERISM

COMFORT FOOD

WORK AFTER RETIREMENT

CABIN FEVER
2008 New Jersey Senior Citizens
Juried Art Contest and Exhibition
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RENAISSANCE MAGAZINE IS THE OFFICIAL PUBLICATION OF THE NEW JERSEY FOUNDATION FOR AGING

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From the Publisher

NJFA and Renaissance

Over the years, the NJ Foundation for Aging has always been encouraged by your response as readers to our magazine. Your heartwarming comments help to guide the articles. We are proud to say that our readership is 100,000 people across New Jersey. While we focus on information provided from six County Offices on Aging, our senior readers reside in 14 counties with many others living also in nearby states.

The economy downturn has hit publishing hard. While paper and postage costs have gone up, the advertising base has been shrinking. The advertising base provides the major underwriting for Renaissance.

Our readership numbers have remained high over the years; however our subscriber base has remained low. The subscription rate over the years has slowly crept up from $4 to $10, then from $15 to $17. We realize that often even this modest amount may seem too much in some months.

The NJ Foundation for Aging not only publishes Renaissance, but coordinates conferences for professionals working in the field of aging, works on policy issues and educational forums for advocacy. In this issue you will see a report on the Foundation’s work since our inception in 1998.

Due to the rising costs of Renaissance, the NJ Foundation for Aging determined it was essential to scale back this portion of our work. You may have noticed fewer issues have been sent to you this year. We usually produce six issues a year. In 2008 we have published two.

You can help. More than likely you frequent stores and businesses in your community that would benefit from advertising in Renaissance. Please tell them about the magazine, show them your latest copy. They can email us at office@njfoundationforaging.org or call us at 609-421-0206 or to get our advertising rates.

We plan to publish two issues of Renaissance in 2009 with the same high quality content you have come to expect. The economic pinch is universal. Like you, we look forward to better times.

Again, your letters have meant a great deal to us over the years. Thank you for your support.

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JUNE 2008
NEW JERSEY FOUNDATION FOR AGING

Ten Years and Moving Forward
We’re excited to be celebrating our 10th anniversary! In 1998, the founding trustees of the New Jersey Foundation for Aging recognized that aging services needed to address the new and changing realities of aging in our state. Usually, foundations that serve a specified geographic area focus most of their efforts on funding community-based programs and initiatives. But we wanted to do more – to take a broader approach.

It’s reasonable to ask: “what difference has NJFA made?” This report is our answer to that question. Here are just a few touchstone moments:

Prior to 2000, no organization in New Jersey worked to explore the relationship of social engagement, alternative health remedies and exercise on wellness and longevity. NJFA sponsored a conference on just this topic in 2000 and invited John Rowe, M.D., a noted MacArthur Fellow to discuss his research.

Also in 2000, we convened the first employers’ forum on “mature workers as a key to addressing labor shortages,” with the Conference Board presenting the impacts of the baby boomer retirement wave.

In 2002, NJFA undertook the first extensive look at how medical transportation affected senior consumers, the transportation providers and the healthcare providers. In 2004, we widened the conversation to include older drivers and road safety.

In the pages that follow, you’ll read about the integrated approach NJFA takes to improving the lives of older adults in New Jersey. You’ll also be introduced to our plans as NJFA moves forward.

We’re proud of the differences we have made. Even the smallest pebble will create a ripple. It’s time to make bigger waves and ask more people to help us ensure that aging well is a reality for everyone in New Jersey.

Sincerely,

Rosemarie Doremus
President, Board of Trustees
The New Jersey Foundation for Aging is not a typical foundation. NJFA’s area of interest lies in improving the lives of older adults in New Jersey. Indeed, to that end, through its Community Grant Program, NJFA funds innovative services that directly and intensively benefit older New Jerseyans. But in addition, NJFA takes a broad approach that enables the Foundation to use its resources to reach far beyond those programs.

Approximately 11,000 people received services directly from the programs funded by NJFA’s Community Grant Program.

An estimated 30,000 seniors and their families have been helped each year by the 2,000 social workers, nurses, and other professionals who learned new skills at NJFA’s conference.

More than 200,000 people have become better informed as a result of the NJFA publications and website.

NJFA works to have all NJ residents benefit from safer roads, better senior transportation, improved caregiver options, and increased senior employment opportunities resulting from NJFA’s advocacy efforts.

The Foundation’s approach is integrated and comprehensive when addressing specific issues. One example of this approach is the challenge of senior transportation. NJFA has:

Funded a community grant in which volunteers drive seniors to appointments.

Included senior transportation as a topic in its 2003 conference on Best Practice Models.

Published its report on senior mobility on its web site.

Advocated with the NJ Department of Transportation to address senior safety when planning road construction.
Most services provided to older adults in New Jersey are financed by county, state and federal sources. Unfortunately, these sources are underfunded and are not keeping pace with older people’s needs. The NJFA Community Grant Program funds non-profit agencies to initiate, support, and expand innovative and replicable programs that are driven by local needs and resources.

NJFA has given 33 grants to organizations throughout New Jersey and allocated more than $300,000. The average grant has been $8,900. Grants focus on a variety of pressing concerns of older New Jerseyans, and have served 11,000 older adults.

Congratulations to all 33 grantees for their contributions to the lives of older New Jerseyans and their families.

Four brief program profiles exemplify the innovation and accomplishments of all our grantees.

**Parish Nurse Program**
**Promotes Access to Healthcare, Screenings & Exercise**

The Cape Regional Medical Center administers the Parish Nurse Program. Volunteer nurses at more than 50 area churches promote access to healthcare within their own congregations. In 2004 and 2005, NJFA funded the purchase of portable equipment and supplies so the nurses in this rural area could screen for fracture risk and cholesterol levels. To date there have been more than 4,500 screenings.

With most screenings completed at church health fairs, the nurses provide thorough follow up for medical care. The nurses also are trained to implement Project Healthy Bones (PHB), an exercise program designed to build bone strength. Almost 300 clients with low bone density have taken PHB classes in their own churches; and use weights purchased with NJFA support. At one church, four women who were enrolled in PHB classes needed joint replacement surgery. The PHB program prepared them for surgery and helped them with recovery. Within weeks, all four were walking without canes or walkers.
The Senior Wellness Action Team (SWAT), run by Newark Beth Israel Medical Center, is a fitness and motivation program in which three Senior Ambassadors—ages 59, 62, and 76—and a staff nurse go to senior housing complexes, churches, and senior centers in Essex and Union counties to provide health education, nutrition, and exercise instruction to predominantly lower income older adults. In 2005 and 2006, NJFA funded the exercise portion of SWAT.

Since the program’s inception, attendance at SWAT classes has topped 3,500. With NJFA support, SWAT produced an exercise video, enabling students to continue their program after class.

SWAT has helped community residents have a better quality of life, with regular exercise, making it easier to do daily tasks.

“It’s so important to reach out to others at an older age when so many of our long-time friends have moved far away or left our earthly home. I get a sense of belonging from Reflections.”

“Reflections is tops. We share our joys and sorrows and have become close friends.”

In 2001, NJFA helped Senior Services of the Chathams to expand Reflections, a network of support groups for older women. Since the program started, four groups were established in Morris County, with approximately 200 women, most in their 70s and older, participating. With professional counselors facilitating meetings, participants help one another cope with daily challenges as diverse as loneliness, difficulty with transportation, and sleep problems. The participants also give and get support in dealing with difficult losses, including the loss of loved ones. Moreover, they have fun and form lasting friendships. The women speak to the powerful impact these groups have on their lives:

“I am able to touch my toes in the shower, which I never did!”

“I can get around doing my everyday activities.”

“I have more energy to do things.”
AMERICA: A NEW HOME INTEGRATES FOREIGN-BORN SENIORS INTO AMERICAN LIFE

Plainsboro, NJ has a growing population of foreign-born seniors. These seniors face challenges adjusting to life in America due to language barriers and unfamiliarity with the culture. In 2004, Plainsboro received funding from NJFA to start America: A New Home to help immigrant elders become integrated into their new community. Through America: A New Home older immigrants take part in:

*English as a Second Language classes offered throughout the year. Participants build their language skills and form new friendships.*

*Discussion groups examine aspects of American lifestyle. Participants talk about the nature of interpersonal relationships, social conventions, and practical considerations like using public transportation and ordering in restaurants.*

*Socialization activities with American-born seniors. Immigrant elders attend the local senior center and are integrated into the community. Cultural exchange. Senior immigrants participate in Traditions, an annual showcase of cultures from throughout the world.*

America: A New Home has helped hundreds of foreign-born senior residents of Plainsboro gain confidence and independence, establish friendships, and increase their connection to their community. Thus far, more than a dozen participants in America: New Home have attained American citizenship.

Cindy Capritti
Coordinator
Plainsboro Township
Since its founding, NJFA has convened annual conferences for providers in health and social services, such as social workers, nurses, and senior center staff. These sessions provide both educational programming in aging and opportunities for providers to discuss ideas to improve quality of life for older adults in New Jersey. More than 200 professionals from throughout the state attend these conferences every year. NJFA has consistently received enthusiastic feedback from participants who develop new skills, learn about available resources and gain new ideas to strengthen their practice.

NJFA seeks to raise public awareness of services available to older New Jerseyans and their families and to share informed perspectives on issues important to their lives. Through 2007, NJFA published Renaissance, a magazine focusing on a range of topics of interest to older adults. There is high reader satisfaction and appreciation for Renaissance’s local focus, its objectivity and variety as noted in reader satisfaction surveys. With more than 100,000 readers, Renaissance had the 7th largest magazine circulation in the state.

As we move forward, the information on our web site at www.njfoundationforaging.org is being enhanced. Visitors will find links to aging resources in every county, articles from Renaissance, and downloadable reports on key issues. In 2007 and 2008, the online visits to NJFA’s website will exceed 400,000.

NJFA believes it is important for the business and corporate community to be aware of issues affecting older adults. Our newsletter, Aging Insights, highlighting key resources, is directed to corporate and human resource leaders throughout New Jersey.
NJFA believes it is important to take a broad look at systemic causes and solutions to challenges facing New Jersey seniors. To that end, NJFA selects challenging issues and partners with experts to conduct original research and review existing data to gain a comprehensive understanding of the issue at hand. This has resulted in several in-depth reports highlighting findings and recommendations to address that issue. These documents have been distributed to key policy makers, such as the leaders of state departments and municipal, county and state elected officials, and to the public through press releases and NJFA’s web site.

To date, NJFA’s policy advocacy efforts have addressed the following topics:

- Enhancing access to social and healthcare services
- Promoting cultural sensitivity
- Improving transportation and providing alternative transportation
- Providing continuing education to staff of senior centers, senior housing, faith-based programs and county offices on aging
- Engaging in strategic planning for an aging workforce
- Supporting caregivers through access to services and to online assistance
- Encouraging safe mobility for all

**Advancing Policies that Support Aging Well in New Jersey**
Influencing and affecting public policy can be a challenging and lengthy process. NJFA is proud that the work begun in 2003 on safe senior mobility continues to make New Jersey roads safer for senior drivers.

In 2003-2004 NJFA organized six forums on Safe Mobility for All Ages. Altogether, 25 experts served as panelists exchanging ideas with 350 stakeholders, including representatives of AAA, AARP, County Offices on Aging, the NJ Dept of Transportation and a variety of medical disciplines. This discussion brought to light crash and safety data that had been commissioned by the New Jersey Dept of Transportation but not previously released.

Conference proceedings were consolidated into a report that included 16 recommendations to improve safe mobility. The report was distributed to all members of the NJ Legislature, Area Agencies on Aging, Governor’s Office, and NJ Commissioners and key staff at various state agencies. NJFA representatives testified about transportation issues to the NJ Senate Committee on Senior and Veteran Services.

The report continues to have impact. The NJ Department of Transportation is coordinating road changes for left turn intersection in three pilot locations.

NJFA’s advocacy efforts for safe senior transportation continue. We are presently advocating that access to transportation be a criterion when licensing health and social service facilities.

NJFA’s **Recommendations** for Safe Mobility Are Becoming a **Reality**
Several **key issues** continue to challenge our ability to **live well**.

We are about to embark on an exciting partnership to deal with the challenge of economic security. In 2008, NJFA was selected as the New Jersey convener for the National Elder Economic Security Initiative. This project will produce an economic index to illustrate the basic costs seniors face and how their financial security is affected when their life circumstances change. The index will be a tool for statewide advocacy in such areas as housing, retirement security, health, long-term care, and taxes. In order to age well in NJ, seniors must be able to afford to live in New Jersey, have access to services and remain viable participating members in our communities.

NJFA has opened many important discussions over the last ten years. NJFA is committed to innovative services through the Community Grant Program and the expansion of the Internet and other media outlets to keep seniors, boomers and professionals informed.

NJFA is unique in its efforts to build partnerships and coalitions of funders and agencies to take action on aging issues such as ensuring safe transportation, recognizing the value of mature employees in the workforce and supporting family caregivers. Through conferences, forums and seminars, the Foundation provides continuing education to professionals who work with our aging population.

In order to grow our efforts, we need your help. We depend on financial support from individuals like yourself who believe in and benefit from our work.

We hope that the Foundation may continue to rely on your thoughtful generosity. Please help us to spread the word and encourage others to support our work.

Ten years and moving forward, there is so much more to be done.

Your support matters.

*Aging is everyone’s business!!*
On behalf of the Department of Health and Senior Services, congratulations to the New Jersey Foundation for Aging on its 10th anniversary of helping to improve the lives of millions of older people and their caregivers in New Jersey. Since its inception, the Foundation has always led on important senior issues like caregiving, elder abuse and older drivers. Its community grants have directly benefited the state’s growing number of aging residents in their support of independence, dignity and choice. The Department shares a common vision with the Foundation and applauds its efforts in strengthening the aging network and enhancing the quality of life for older adults.

Patricia A. Polansky
Assistant Commissioner
NJ Department of Health & Senior Services
Division of Aging and Community Services
The Foundation is reaching out to private residents for support, as well as to corporate and philanthropic leaders of New Jersey to partner on these issues. The Foundation recognizes that we are all stakeholders and future beneficiaries of aging well.

The Foundation works to widen awareness through meetings, press releases, reports, conferences and other public forums, through grantmaking we are addressing local needs through direct services, we are challenging current limits and perceptions through our policy work. The Foundation will continue to serve as a catalyst for local partnerships providing or expanding innovative services which enable persons to age well in their communities.

As a state-wide public charity, the Foundation will look for support from donors to build upon its successes as a convener of partnerships to effect change, and as a service provider through the community grant program.

AGING IS EVERYONE’S BUSINESS

PLEASE FILL OUT THE FORM BELOW. Your generous tax deductible contribution is appreciated and will support innovative programs for older persons throughout New Jersey. Please help us continue this important work.

Mail this form along with your contribution to: New Jersey Foundation for Aging, 176 West State Street, Trenton, NJ 08608.

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☐ Other $_________

☐ I would like this gift to be in memory of:
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Relation: ______________________________________

☐ I would like my gift to be anonymous.

☐ Please contact me to discuss other giving opportunities.

Your Phone or Email _____________________________

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Virtual S’mores
Dessert for the Mind  By Teena Cahill  teenacahill@yahoo.com

In these tough economic and unpredictable times, adults need something fun, enriching and comforting too... a dessert for the mind!

The other night I saw the joy on the faces of my grand-kids as they roasted marshmallows, grabbed the chocolate and graham crackers, and made their favorite dessert. Their bliss made me wish something as simple as s’mores could help all of us adults find a moment of respite from the economic crisis and stress of this season.

So, I made myself a “virtual s’more.” And sure enough …I had fun!

Here’s the recipe…..

S
Stress is part of life. The trick is to learn to manage the stress so that you feel less DISTRESS. “Ommmm…” Put thumb and for fingers together and “hum” while creating a relaxing picture of yourself sitting cross legged on a beautiful sun filled mountain top.

M
Myths such as the idea of having balance in life are unrealistic. Toss this myth off the mountain as you head back to your home base. Replace balance with resilience.

O
Opportunity can usually be found within adversity, if we look hard enough. Taking on this challenge can lead to new ideas and may show us a brighter path to the future.

R
Resilience is our innate ability to bounce back from adversity. When we use this strength to deal with problems we may become more centered and harder than ever.

E
Engagement in life, caring about others, and weaving our “webs of connectedness” can increase our resilience, while making a positive contribution to those around us.

S
Strengths unique to us are often our greatest asset in tough times. Look at what’s right, not wrong, with yourself and the world around you, then build on what you see.

I hope you liked dessert!

If you think you may have a medical or mental health problem, call your doctor or 911 or seek professional help. This information is for educational and informational use only, and is not meant as a substitute for professional psychological, psychiatric or medical advice, diagnosis or treatment. Always seek the advice of a psychologist or other qualified mental health provider with any questions you may have regarding a mental problem or disorder, or medical condition.

Teena Cahill, PsyD, is Director of Wisdom and Beyond, LLC, author of The Cahill Factor: Turning Adversity into Advantage, (Sterling HousePublisher), internationally acclaimed speaker, radio host at www.webtalkradio.net and a grandmother of 11 kids who love the gooey chocolate campfire treat called s’mores.

IMPORTANT MEDICARE INFORMATION

On October 10th, The Centers for Medicare & Medicaid Services (CMS) announced that beneficiaries, their caregivers, and family members can begin to review 2009 Medicare prescription drug plan and health plan information online through the Medicare Prescription Drug Plan Finder and Medicare Options Compare. The 2009 Plan Finder allows beneficiaries to compare prescription drug coverage from both stand-alone Prescription Drug Plans (PDPs) and Medicare Advantage (MA) plans that provide prescription drug coverage (MA-PD plans) and to view premiums, formularies, and availability of coverage in the gap.

Additionally, the 2009 Medicare Options Compare tool allows beneficiaries to compare Medicare health plan options, such as HMOs and PPOs. Also, the Medicare & You 2009 book is due to be mailed out November 15th, so keep an eye out for this in your mail box! Open Enrollment for Medicare plans is from November 15th to December 31st and all new coverage becomes effective January 1st.

Medicare Advantage Open Enrollment begins January 1, 2009. You can get more information about all of this at: www.medicare.gov or by calling 1-800-MEDICARE. For additional assistance with accessing information about Medicare benefits you can reach out to your local Office on Aging who provide free computer access and assistance to seniors, find your local office by calling NJ EASE at 1-877-222-3737. Free computer access is also available at most local libraries.
From the Director
Theresa Davis  Director, Morris County Division on Aging, Disabilities and Veterans

CABIN FEVER

When the weather is cold and bleak, it is easy to get the winter blues. Keeping yourself busy is often the very best cure for short bouts of the blahs. Here are some survival tips to ward off Cabin Fever:

Catch up on your friendships. Dreary weather is perfect for phoning friends and family just to chat. How about writing some letters to folks you haven’t seen for awhile?

Spend time on a hobby. How is that afghan project you started last year? Have you been thinking about getting into woodworking? Do you play an instrument? Now might be a great time to rekindle old interests.

Start Spring cleaning. It may be too cold to air out the sheets and bedding, but it’s not too early to clean out your closets, cabinets and medicine chest. Make yourself a promise to greet Spring with a minimum of clutter!

Cook up a storm. When it’s nasty outside, there’s nothing cheerier than a busy kitchen. Dig out your recipe file and try some old favorites or new dishes that you’ve never had time to experiment with.

Flexercise. Very few people are too frail to benefit from some kind of daily exercise that can increase mobility, muscle endurance, energy level and mental health. Check with your doctor or local hospital senior program about exercise options that fit your needs and abilities.

Read a good book. Whether your interest lies with War & Peace or Danielle Steel, the local library has a book to fit your mood. If you are homebound, the Morris County Library has a “Books By Mail” program. You can contact them at (973)285-6930 or at their website http://www.mclib.info.

Get a jump on Spring. If you are tired of looking at bare trees and ground, you can bring a bit of Spring indoors by forcing bulbs. Now is also a great time to browse the seed catalogs and plan your summer garden on paper.
There is a growing recognition in our society that the role of the volunteer, especially the older volunteer, is important, will continue to expand and will become essential to the provision of many social services.

You may ask, “Why are older volunteers becoming so important?”

There are several reasons for this:

- **The amount of government monies available to provide services is continually under pressure due to government deficits and the increased competition for scarce resources.**

- **The shortage of volunteers from traditional sources – middle aged females who are now working full time and unable to continue in their volunteer roles.**

What many people value about retirement is recapturing a sense of control over their lives and not being bound by the obligations of work?

But, we are finding what retirees are clearly longing for, besides rest and relaxation, is the opportunity to do things at their own pace, on their own terms and to try new things they may not have been able to do before.

Doesn’t that embrace the essence of volunteering?

Aging and other organizations have found that using older volunteers to help other older people is a successful combination. This is partly because there seems to be a good understanding between the volunteers and recipients when there is the commonality of age.

We have also heard that the biggest single inducement to older volunteers is being asked by someone with whom they have an established relationship.

Unfortunately, after retirement is the time when people are less likely to be asked to volunteer.

There are a myriad of agencies in every community providing services that need your help. We read about them in the newspapers, hear about them at social and religious functions and listen to strangers talk about them.

So how can you better embrace volunteerism and begin to contribute to your community and fellow seniors?

Just take the first step and ask how you can help!

For information on volunteer opportunities in Middlesex County contact the following:

**MIDDLESEX COUNTY DEPARTMENT ON AGING**

732-745-3295

**RETIRER SENIOR VOLUNTEER PROGRAM**

732-249-6330

**INTERFAITH NETWORK OF CARE**

732-247-1655

**MIDDLESEX COUNTY FOOD ORGANIZATION AND OUTREACH DISTRIBUTION SERVICES**

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Retirement is the point where a person stops employment completely. A person may also semi-retire and keep some sort of job. This usually happens upon reaching a determined age, or when physical conditions don't allow the person to work anymore or even for personal choice (usually in the presence of an adequate pension or personal savings). For some folks it is a way to get out of the “Rat Race” and chill. Others see retirement as a way to do something they always wanted to do but could not, because of financial obligations to their families. There is another mindset for retirement, and that is to view it as the third trimester of life.

Definition of Life Trimesters: 1st Trimester is the time when you are the responsibility of your parents; 2nd Trimester can be recognized as the time when you have total responsibility for your family's welfare, and the 3rd Trimester is that period when you do what you want even if you have to create your own rules.

There are a number of things that a retiree has to be mindful of: 1) Health conditions; 2) The aging process; 3) Social interactions; 4) Family relationships.

Health: The best partnerships that you can have during your third Trimester are medical teams. These teams are very proud of health successes and the only way this can be made possible is for the patient to have a good understanding of his/her self. The doctor's half an hour can be best spent via a two way communication which includes the knowledge of one's self, information obtained from outside resources (such as the Internet), illnesses based on tests, and possible medical solutions. It is extremely important that all medical teams remain on the same page regarding your health. These communications must include an interchange of tests and written information regarding your health.

Aging: To take a quote from the American Geriatric Society, “As we age, our bodies change in many ways that affect the function of both individual cells and organ systems. These changes occur little by little and progress over time. However, the rate of this progression can be very different from person to person. Research in aging is beginning to find out the reasons for these changes and the genetic and environmental factors that control them”. Genetic factors are certainly the more prevalent when it comes to how people age. However, individuals can control some of the environmental factors and if so, we can slow down the aging process to some extent. Exercise certainly has a great impact on the physical body and will assist the body structure. Nutrition is in our power to control weight gain which has a tremendous impact on our mobility and certain diseases.

Social interactions: Some folks view retirement as a way to get out of the “Rat Race” and chill. Chilling is good for a while if you mean taking vacations or doing things that were not possible due to financial or family obligations. But, be reminded that lots of chillers have become couch potatoes and lose track of the outside world. Socialization will help to keep our brain sharp. Many retirees turn to volunteerism as a way of keeping in touch with the outside community, which also provides a value and satisfaction of giving back to the community. Senior Centers and Gyms are very popular spots for socialization. As a senior citizen, it is highly recommended that one of your social activities be something for you, such as a hobby or some type of entertainment.

Family relationships: Communication with immediate family is something you cannot put a price on. At the end of the day, it is your family that provides the ultimate support. During forty-plus years of working, our primary focus was on being a bread winner; family bonding was not necessarily a top priority. Now it is not too late to find ways to fortify bonding through our children, better half/companion and other family members. In some ways, the rules of retirement are very similar to parenting; 1) There is no text book that covers all; 2) You must be aware of environmental situations and act accordingly; 3) Medical follow-up is a key to continued good health; 4) Communication is vital and 5) Restrictions have to be taken into consideration.

Special acknowledgements - To my wife and Children, Hahnemann University Hospital, Medicor Cardiology PA, Robert Wood Johnson University Hospital, Piscataway Community TV, Somerset Medical Wellness Center, Second Chance Organization, Turn On Youth Coalition, Piscataway What’s Up Youth Center, Piscataway Parks and Recreation Commission, Piscataway Recreation Dept, Babe Ruth & Cal Ripken Baseball, Middlesex County Improvement Authority.

Close family relationships and social interactions have certainly enriched my life during the past two years of retirement.
The five W’s attempt to answer the most crucial questions regarding long term care: Who provides long term care? Who receives long term care? Who pays for long term care?

Who needs Long Term Care?
As longevity increases and chronic diseases are managed, it is not uncommon for our life span to extend from the 80’s and 90’s into the 100’s. In 2005 Somerset County had nine centenarians. In 2008, forty centenarians were identified in Somerset County.

Seventy percent of the physical decline associated with aging is due to poor lifestyle behaviors, lack of physical activity and poor nutrition. Inactivity, falls, multiple medications and painful arthritis sometimes contribute to the decreased mobility in the elderly. Folks who need long-term care might have difficulty bathing, toileting or feeding themselves. They can’t easily transfer from bed, chair, and in or out of the car.

What is Long Term Care? Long term care is not acute medical care. It is the assistance folks generally need to manage their activities of daily living. Most older adults prefer to live independently in their own homes for as long as possible. Less than 5% enter a nursing home for an extended period of time. Approximately 1,500 or 3% of Somerset residents live in assisted living facilities. The majority of our elderly living at home, access community-based supportive services intermittently as they age in place. Frequently used services are transportation, Meals on Wheels, senior centers, adult day care, homemaker, respite care, case management, certified home health aides, telephone reassurance and Lifeline.

Somerset County Office on Aging staff assists older adults and their caregivers to determine the appropriate level of care required. They provide information about in-home services—housing, community programs and providers. Staff can explain financial eligibility requirements of various options.

The Office on Aging has a resource directory available to provide information to the public on the senior services network. This provides information on home and community based agencies.

If you or your group is interested in learning more about how to plan for long term care, contact Kelly Finnegan at (908) 704-6346.

Who provides Long Term Care?
Family caregivers continue to provide the majority of care to the elderly. Community based agencies, supplement family caregivers and provide a variety of supportive services.

Who receives Home and Community Based Long Term Care Services in Somerset County?
Approximately 2,000 residents annually take advantage of Somerset’s nutrition programs from Meals on Wheels or one of our seven Senior Centers.

Of our residents who have Meals on Wheels, 65% are 80+ years; 27% are 70-80 years; 8% are 60-70 years. Of those, 86% have high nutrition risk, 88% are at risk for falls 57% multiple chronic diseases and 25% have moderate to severe memory impairment.

Twenty-five hundred residents take advantage of our free in-home comprehensive assessment which enables them to access appropriate services. Approximately 8,000 residents or their caregivers contact our office for information and referrals on issues related to Medicare, Medi-gap or community-based services.

Transportation provides more than 150,000 trips to the seniors and disabled annually.

Who pays for Long Term Care?
Twenty-five percent of those with a long term care need will face expenses in excess of $100,000. Medicare does not pay for long term care services. In Fall 2007, AARP issued a report entitled “The Cost of Long Term Care: Public Perceptions vs. Reality.” Fifty-two percent (52%) of those surveyed incorrectly believe Medicare covers assisted living – 59% believe Medicare covers nursing home care (past three months for age-related or chronic conditions) which is not true. This survey also found that many think they have long term care insurance when they do not.

In Somerset County, home and community based services are provided through a variety of funding sources – 63% of Office on Aging staff and nutrition services are supported by Somerset County – Federal Older Americans Act and State dollars pay 37%.

It’s obvious that long term care is costly. The better alternative is to extend your independence by taking advantage of the large variety of evidence-based wellness programs available at no or low cost through the Somerset County Office on Aging. For more information, call toll-free 1-888-747-1122.
The Perfect Garden

Beyond the Flower Bed  By Scott Guerin, Ph.D

Have you ever known a person that loves to garden? My wife, for example, has always had a “green thumb” and loves to work the flower beds with tremendous energy by day, searching on the internet by night, to find out how best to care for the beautiful array of plantings that adorn our yard.

What I find interesting is people like her seem to see plant life differently than those of us not so botanically inclined. One day, I noticed this ugly-looking straggly plant in the flower bed and offered to dig it out. “Don’t do it!” she yelled, “during the summer that’s going to fill out nicely, and in the fall it will bloom beautifully when the other plants are fading.” And sure enough, it did. What stood out to me was, in my perspective, the plant had to go, but she knew it would grow to the right size, bloom exactly at the right time, and in the right color.

The reason why I bring this up is that there are perspectives of the world that mirror the garden scenario I just presented. These philosophies center on the idea that the world is complete and perfect just as it is. Everything happens in perfect order and with perfect timing. Nothing happens that is not supposed to happen according to the natural process of perfection unfolding all around us.

I know what you’re thinking. I’ve struggled with it, and still do at times. How can anyone look at what’s going on in the world and even remotely think that it’s perfect. And how can one even suggest that mistaking a weed with a beautiful plant compares to some tragic event becoming a tremendous blessing? Or, that anything good can come out of the loss of a job, the death of a family member, a war, or that huge economic troubles, in the long run, can be good?

It goes against our grain and our basic thinking. Our gut reaction is that what we see is off, way off, and perfection is nowhere in sight. But three words are the key...“what we see.” I believe that if you are able to stop, quiet your mind, and ask, you can begin to see the world in a different way. We have all heard of stories where a seemingly bad situation turns out to be a very positive thing. Taking it further, it is possible to change your perspective on broader issues and see them from the viewpoint of a gardener that looks at all of life as a beautiful garden, constantly unfolding in new ways.

You can get to the point that if you can’t see the good or perfect right away, you’ll know deep down that all things are operating under some order or divine control. This is, in fact, the “serenity” in the Serenity Prayer and through it I hope you will find the help, the peace, and the acceptance to start to see that everything occurring in your life and in our world is as perfect.

“God, grant me the serenity to accept the things I cannot change, courage to change the things I can, and wisdom to know the difference.”
THE TIME TO VOLUNTEER  By Beatrice Smith, Daughter, Wife, Employee, Mother, Grandmother, Friend and Volunteer

When I was a wife, mother, and employee, I never thought of volunteering. I never thought I had the time. After losing my mother in 1991, my husband in 1993, retired from my job in 1997, and have children and grandchildren who are grown and thank God healthy and leading productive lives…I thought what do I do now?

I lived my entire life in Sussex County, NJ and worked in the banking industry since 1948. When I retired, I knew I had a great deal of experience and life still in me. I had a few other hobbies such as reading, walking, and ceramics, but I knew it would take more than that for me to feel a strong sense of accomplishment. Not that I didn't feel accomplished in life, I just knew I had more to give.

My first place was naturally my church, so I volunteered at the Manna House, which provided and served meals to the needy. Well once I began my circle of volunteering, I realized there were many opportunities out there. When a friend asked me to accompany her to a Friends of Hospice meeting, I did, and have been a volunteer for Karen Ann Quinlan Hospice ever since. The organization has a foundation that provides services in hospice, bereavement, and home health care for those who do not have insurance. This seemed like such a valuable and important project, and at the time the organization was in its infancy, so it was also exciting to be part of it all. As treasurer for the last 6 years, my duties used my banking skills as well as interaction with others and the business world. I am called upon to solicit for fundraisers, sell tickets, work events, and keep the books. Finding myself in the hospice office at least twice a week, I benefit from the respect and interaction I share with the staff.

The philosophy that as we grow older, we must find something to keep the mind mentally alert and the body active is why I volunteer. It gives me a reason to get up in the morning and I know I am contributing to something worthwhile that is helping people in need. When I am asked what I do for fun, I often find myself saying I am a volunteer, and if you find somewhere to volunteer that keeps your interest…it is fun! I have always believed in keeping a positive attitude, and volunteering helps me carry on.

I am also a peer leader for NORWESCAP’s “Project Healthy Bones,” a class designed to keep seniors exercising and moving. I volunteer at Newton Memorial Hospital once a week and take care of the membership for the Prime Time Newton Seniors. I have always been a worker “bea” and it is good to know my efforts are still needed and appreciated.
Simple pleasures are often the most satisfying, requiring neither lots of money, fame or special favors. On a chilly autumn afternoon, when lunch time rolls around, there’s almost nothing that can top a bowl of robust soup and a sandwich (made on a nice whole-grain loaf from a bakery, perhaps) to go along with it.

**Meat and Vegetable Stew**

Prep time: 40 minutes  
Servings: 2

- 1/2 lb. of chuck roast, cut into 1-inch cubes  
- 1 small onion, chopped  
- 1/2 lb carrots, sliced  
- 1 small zucchini, diced  
- 2 tablespoons olive oil  
- 1 cup frozen peas  
- 3 cups beef broth  
- Salt and pepper

1. In a pot, heat oil and brown meat. Season with salt and pepper. Add onion, carrots, zucchini and peas.

2. Pour in stock, bring to a gentle boil, reduce heat to low, and simmer for 15 mintues.

3. Season stew with salt and pepper.

Next time the urge strikes you, give these two recipes a try. Use the freshest ingredients you can find. As you prepare, remember the term “comfort food” and observe what simple pleasure and peace you can find in the acts of peeling, slicing and cooking. The ultimate reward is in the eating—and if a friend or loved one joins you, even better!

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3. Season stew with salt and pepper.

**Grilled Tomato and Cheese Sandwiches**

Prep Time: 20 min  
Servings: 2

- 4 slices multigrain bread or your favorite bread  
- 4 slices low-fat Cheddar cheese  
- 1 fresh, ripe tomato, cut into 4 slices  
- 6 large leaves fresh basil (optional)

1. Coat both sides of the bread with olive oil-flavored cooking spray. In a large nonstick skillet over medium heat, cook the bread on 1 side for 2 minutes, or until lightly toasted. Do this in batches, if necessary. Remove from the pan.

2. Arrange 2 of the slices, toasted side up, on a work surface. Top with the cheese, tomato, and basil, if using. Top with the remaining bread slices, toasted side down.

3. Carefully place the sandwiches in the skillet. Cook for 2 minutes per side, or until toasted and the cheese melts.
Encore: A New Meaning

Working After Retirement

Many people are reconsidering what retirement means. Instead of traditional retirement, some older adults are choosing second careers or an encore career, where they can make a hobby or passion into a career, or perhaps, go back to a career they weren’t able to pursue due to obstacles. With the looming financial crisis and problems on Wall Street, more people may need to continue working longer than they planned.

The Merrill Lynch New Retirement Study reports that 71% of baby boomers say they will work after retirement. Organizations are springing up to help boomers find “encore careers,” such as Life Options Institute, which is dedicated to helping people plan for life after age 50. They are finding many people who still wish to work and have the enthusiasm to try something new. Even with the possibility of making less money than their first career, many are choosing to take up art or other less financially advantageous paths.

The 50+ population are opting to do things that they are passionate about. If they are finding it difficult to come up with an encore career, there is help, the Encore Career Finder at www.encore.org lists openings at non-profit, environmental, health care, education social service and government organizations. Seniors must take into consideration their financial well-being, perhaps looking for work that they enjoy instead of taking volunteer opportunities. You can find additional information at www.WhatsNextinYourLife.com, a website from Life Options Institute which includes helpful information on how to remain in, or re-enter, the workforce.

THE DIGITAL TELEVISION (DTV) TRANSITION – PREP YOUR TV FOR THE NEWEST TECHNOLOGY

As of February 17, 2009, television stations in the United States will no longer broadcast on analog airwaves and will only broadcast in digital.

If you have a television that uses an antenna, you will need to equip it with a digital-to-analog converter box. The converter box is available at many retail stores that carry electronics and is also available online.

The converter boxes sell for $40-$70 each, and there are coupons available online.

For more information to determine if your television will need a converter box, to find out how you can purchase a converter box, or for more information on DTV visit www.dtv.gov or call 1-800-CALLFCC.
MUSINGS ON WINTER, ON AGING AND ON SENIOR CENTERS

Winter. Literary images of winter vary from loving to hateful; from picturesque to threatening. Yes, winter can be invigorating, peaceful, and uniquely beautiful. Images of winter storms “pitching their white tents”, of ice forming “nature’s crystalline sculptures”, and of snowflakes “gently wafting to earth” can be found in the works of many highly respected writers. It almost makes me look forward to winter’s annual return... almost.

In reality upbeat views of winter are in the minority. William Shakespeare, in his play Love’s Labour’s Lost, refers to winter as “when blood is nipped, and ways be foul.” Similarly, the poet William Blake in his Poetical Sketches describes winter as “a direful monster... (who) unclothes the earth, and freezes up frail life.” Images of winter as bitter cold, limited sunshine, freezing wet wind, slippery ice endangering every step, loneliness and isolation are far more common as descriptors of the season. Poet Percy Bysshe Shelley, in his Ode to the West Wind? asks “If winter comes, can spring be far behind?”

So winter is about to be upon us. What can we do to focus on those parts that are good, enjoyable, and beautiful? For the young, snow and ice offer opportunities galore. For those in their middle years winter may mean a more difficult commute, larger fuel bills, or perhaps a justification to take a vacation south. But for older folks, we may find that our mobility diminished during the winter. Older adults frequently elect to stay at home, largely isolated from family, friends and services. But if this ends up being the pattern for a long winter of virtual isolation, then something should be done. Enter the Senior Center!

Mercer County’s senior centers are bursting with activity and beckoning attendance. Like the apprehension that precedes winter for some, there may be an initial hesitancy to enter the doors of a senior center. It is important to know that senior centers are often the first place many turn for general answers to day-to-day questions regarding tax and insurance information, guidance with housing concerns and additional information about local programs and services in their local municipality. While attending to these basic questions, you might want to look beyond the doors of the center as it could possibly open a whole new world to you.

Winter may add special incentives to visit the senior center because of the warmth of activity and friendship. However, senior centers are year-round sources of information, education, entertainment and health and wellness related events. Activities are offered via lecture, demonstration, participation, or observation. They can be active or passive; they can be entertaining or intellectual; they can be currently relevant or can provide an opportunity to reminisce. The senior centers provide an array of activity. From square dancing to tai chi; from scrap booking to woodworking; from theatre to music appreciation; from swimming to strength training; from literature to intergenerational mentoring – there is truly something for everyone. Many of the sites offer some type of meal service as well.

Wondering how or where to find out more? Call the Mercer County Office on Aging at 609-989-6661 or 609-989-6662 to find out the location of the senior centers nearest you. If getting there presents additional concerns, speak with someone when you call the Office on Aging and they will help you coordinate your travel. You can also visit this website to get additional information about the Senior Centers and Office on Aging. www.nj.gov/counties/mercer/departments/hs/aging.html

There is a Japanese proverb that states “one kind word can warm three winter months.” Senior centers offer lots of kind words coupled with activities, services, a warm meal, and lots of friends with whom to interact – that’s what makes them a cut above. Mercer County’s older population has a rich and precious resource available to them in the senior centers spread throughout the various municipalities. And while most of these centers serve the seniors all year round, it is in winter that their value can best be felt. OK winter... bring it on. We’re ready for you.
From the Director

Lorraine Joewono  Acting Director, Bergen County Division of Senior Services

OLDER VOLUNTEERS: A PERSONAL PERSPECTIVE  By Carl Therkildsen, Meals on Wheels Volunteer

S
some time in 2002, a notice was posted in my wife’s church bulletin asking for volunteers to help distribute meals to homebound folks in Hackensack. I had been retired for almost 20 years, and was looking for something to do. For some reason, this caught my interest. I contacted the Bergen County Council of Churches, which was organizing the volunteers. We were then trained by the Bergen County Division of Senior Services, which oversees the entire Meals on Wheels program.

For me, delivering Meals on Wheels makes my day. I meet some of the nicest people. When I bring their meals, I am almost always greeted with a smile. Some are younger than me, most are older, some are men, some are women, some walk slowly, others are wheel-chair bound. But all of them love to laugh, smile, talk to someone, and reminisce. I love to tease them, tell the ladies how pretty they look. Sometimes the Meals on Wheels driver is the only person they see that day, so I am always welcomed. The men love to share their war stories or discuss sports, especially the ones on television. Since I have been a basketball, football and baseball official in the past, we talk about rules, bad calls, good calls, why calls, etc. It’s fun and passes the time for the clients.

I am now 80 years old, and staying active like this is keeping me young. The stairs keep getting steeper, the walks a little longer, getting in and out of the car is sometimes a challenge. I worked for a large, international company in NYC for 37 years. This is much more rewarding. I have nice people to work with, even nicer people to deliver meals to, and I wouldn’t trade this job for a million bucks.

To paraphrase Red Skelton; “If I can get one smile or laugh from someone in the pits during my day, I’ve had one helluva day.” I have a lot of “great” days.

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EARTHWATCH

For more than 35 years, Earthwatch has worked to conserve our shared environment. To do this, Earthwatch funds scientific field research and enables regular people of all ages to volunteer on real projects around the world. In fact, the largest majority of Earthwatch volunteers are boomers. By getting involved in a hands-on way, volunteers leave the field not just knowledgeable, but also armed with a first-hand understanding of how they can directly improve the health of the Earth. Earthwatch offers African expeditions; ocean expeditions; archaeology expeditions and many more. For information on volunteer opportunities with Earthwatch, please visit: http://www.earthwatch.org, or call 1-800-776-0188.
Several years ago there was a best seller entitled *Men Are from Mars, Women are from Venus*. The author contended that men and women have different mind sets on a number of issues. For example, consider a car trip with a man at the wheel and a woman as the passenger when a wrong turn is made in driving to an unfamiliar destination. They got totally and completely lost. The woman will strongly urge the driver to stop and seek directions. Invariably the male driver will ignore the protestation. His male ego simply refuses to recognize and accept the fact that someone else on the planet Earth is more knowledgeable on the matter of travelling. So entrenched is this mindset that it has conjectured that Moses, in his biblical escape from the pursuing Egyptians, had taken the wrong turn somewhere along the way because he had refused to seek guidance from the local shepherds notwithstanding the urging of the females members in his tribe. Finally in desperation, and still refusing to ask directions from the locals, he had to reluctantly plead for divine intervention to split the Red Sea so he could get his group on the other side and get out of harm’s way. How much easier his trip would have been if he had a GPS device. What is GPS? Funny you should ask. Keep reading my dear readers.

A GPS (global positioning system) device is a unit that helps you confidently travel from point A to point B by displaying directions on a portable screen with supporting audio guidance. If you depart from the original planned route, say to avoid a traffic detour, the GPS device will enter a new route on the display.

The device uses information downloaded from a set of satellites orbiting the Earth. The system consists of 24 satellites that orbit the Earth at approximately 11,000 miles up. At any given time about six of the satellites are “visible” to a GPS device. The location of the device is then accurately determined using a process called trilateration. Once the GPS receiver knows its location, it can plot courses to other locations by continuing to gather data from the satellites while moving.

Initially the earlier devices were considered to be a novelty tech toy for the earlier adapters and gadget hounds. However improvements soon resulted in an evolutionary leap and today’s units include audible turn-by-turn driving directions, color maps, touch-screen buttons, points of interest, traffic conditions and guidance options that include plotting the shortest or toll-free route. In order to differentiate itself from the competition, GPS manufacturers are adding even more distinct and advanced features, such as voice commands. With this function, you can operate the in-car GPS device with the sound of your voice - which is a great safety feature. However, the functionality is a bit limited at this time, (e.g., you can’t enter addresses via voice) and you have to have a quiet environment in your car for optimal results. In most models you still have to enter your destination address on the virtual keyboard. A program aids you in the text entry by graying out any characters that don’t match the city or streets located in the system’s database.

Units have decreased in size since the first portables came on the market, but that is not always desired. If a device is too small, it can be hard to read or operate. The common 3.5-inch screen, measured diagonally, is a good compromise between portability and usability. If you plan to use the device frequently, consider a compact unit with a wide screen, a larger map view, easier-to-read information, and bigger touch-screen buttons. Portables have the distinct advantage of being easy to move from car to car, enabling a family to share a unit or lend it to others. Their low weight and small size are well suited to long-distance travel and vacations by plane (for use in a rental car when you arrive), or for walking and biking tours (for use as a handheld device). Portables often have a built-in battery with a plug in for your car’s 12 volt outlet. With a battery you can preload your route before getting into the car. Some models provide a traditional AC plug for in-home use and recharging.

Portable models can be mounted to your windshield or top of your car dashboard by using a suction cup attached to either a ball-in-socket, rigid, or gooseneck-type arm. The rigid arms are better at holding the units in place, especially over bumps.

Currently, the price of portables units range from $200 to $650. In-dash factory units, run about $2000. (GPS systems are becoming available on the newer cell phones).

A GPS system in your car will provide you with peace of mind when you are traveling to unfamiliar areas. You will get to your destination without getting lost and (heaven forbid) having to ask for directions. Further, by minimizing your time on the road you will use less of today’s high cost fuel and, at the same time, make a green contribution to the planet Earth.
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“The Golden ’70s” by Fran & Lou Sabin

ACROSS
1 “____, I’m Adam”
6 Jackie of judo-tae kwon do action films
14 “That’s____!”: Dean Martin hit
15 Jaguar or Mustang, e.g.
16 Horrible
17 1973 Oscar winner (“Save the Tiger”)
19 Scat-singer Fitzgerald
20 Make inquiries
21 Agent, Hollywood-style
22 1982 Oscar winner Meryl (“Sophie’s Choice”)
24 “Good___ Hunting”: 1997 Matt Damon film
26 Take long steps
30 “Sweeney Todd” composer, Stephen
35 Deliver a valedictory, e.g.
36 Puts on TV or radio
37 Shore bird
38 1977 Oscar winner (“The Goodbye Girl”)
41 Buttoned blade
42 “Waiting for the Robert ___”
43 Mont Blanc’s mountain range, en Francais
44 Common Valentine’s Day gift
46 Conway____, country singing star
47 “and Peace”: 1956 classic film
48 2003 Oscar winner, Sean (“Mystic River”)
49 Pay off (as a mortgage)
53 “of Love”: 1989 Pacino-Barkin thriller
54 Hood’s “equalizer”
57 Saharan
58 1976 Oscar winner (“Network”)
62 “Well done!”
63 Onion’s kin
64 “My Own Private____” 1991 River Phoenix film
65 Mentally sharp
66 “Desire Under the ___” 1958 Sophia Loren film
67 ___ of Babel

DOWN
1 “The Naked____”: 1959 Ava Gardner film
2 Amo, ___ amat
3 Boat’s “parking spot”
4 Noah’s transport
5 Brooks of “The Producers” fame
6 It also has a 7 Down
7 The bulge on Igor’s back
8 From ___ Z
9 “That’s foolish!”
10 “One Flew ___ the Cuckoo’s Nest”: 1975 Oscar winner
11 “The Green ___”: 1999 Tom Hanks prison film
12 ___ Woods: Reese Witherspoon’s “Legally Blonde” role
13 Ebb tide’s opposite
18 Author ___ Stanley Gardner
23 Danson of “Cheers”
24 Dry up; shrivel
25 “What’s the big ___!”
26 Ex-Yankee manager, Joe
27 More irked
28 See 9 Down
29 Arcaro and Shoemaker did it!
30 Slopes, (of a hill or mountain)
31 Van ___ “Shane” costar
32 Blow, like Mount Vesuvius
33 Map within a map
34 Like Pigpen
36 Actor Stella or Luther
39 Taste again
40 Sleepy’s show of sleepiness
45 Fail to pay
46 Drop on pillow?
48 Takes a sneak preview?
49 Private or major, e.g.
50 Buffalo’s waterway
51 Board game rollers
52 al
53 ____ cell research
54 Chomp on a bone
55 Belly or tooth follower
56 Scandinavian thunder god
59 Slippery swimmer
60 In shape
61 Altar assent
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