A Little Winter Wisdom

Jump-Start Spring Cleaning
Think About Your Thoughts

Special Feature Stories
Take a Walk on the Not-So-Wild Side
Pro-Aging – And How to Embrace It
RENAISSANCE MAGAZINE IS THE OFFICIAL PUBLICATION
OF THE NEW JERSEY FOUNDATION FOR AGING

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NJFA is on a roll.

A conference, new TV topics and fall event follow-up

**Half-Day Conference**
NJFA held a half-day conference at CentraState Medical Center on Tuesday Oct. 11th. The program featured two sessions from NJFA’s Annual Conference this past June. David Vinokurov of the Social Security Administration and Mary McGeary of the State Health Insurance Assistance Plans presented a session on Social Security and Medicare Basics. While Dr. Vikranta Sharma and Malvina Williams provided a session on Hospice and Palliative Care. NJFA would like to thank CentraState Medical Center in Freehold for the use of their Conference Center.

**Aging Insights**
NJFA is glad to continue bringing you valuable information through our TV Program Aging Insights. November’s program focused on organizing your home. The episode titled, “Manage Your Stuff” acknowledges that staying organized is difficult. In December, we are talking about hearing loss. In an episode titled, “Listen Up-Helping with Hearing Loss,” two audiologists, Dr. Maris Appelbaum and Dr. Maryrose McInerney talk about the causes, how to recognize hearing loss and what you can do to cope with it. Aging Insights is broadcast on 65 municipal TV stations. You can also watch it on NJFA’s website, www.njfoundationforaging.org/aging-insights. Or, you can catch all the programs on our YouTube channel at www.youtube.com/user/njfoundationforaging.

**NJFA Held Annual Honoree Luncheon on November 13**
Our annual honoree event, “Exploring Aging from Many Angles” was held on Sunday, November 13th. The honorees reflected NJFA’s commitment to providing information and resources, most notably through Aging Insights. The honorees include, Piscataway Community TV Station-partner in producing Aging Insights, Diane Riley- Anti-Hunger Advocate and Aging Insights Guest, and Eileen Doremus- Director of the Mercer County ADRC, advocate and Aging Insights Guest. NJFA would like to thank all our Board and SEC members, guests, sponsors, and donors for joining us for this wonderful occasion.

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We are entering the winter months. For many this is a time to zero in on home projects and activities that we have just put off for too long. John Odalen’s article is a good place to start. He suggests some ways to begin sorting and looking at the ‘stuff’ we have managed to tuck away in our homes.

For the would-be home farmers, it may be time to consider the seeds for next year. And looking ahead to where and when to start those seedlings.

Some folks might want to get an early start on those tax papers. What has that receipt gone for the home energy improvement? Now might be best time to gather all those documents.

For travelers who may think next summer or winter will be the time to travel—then it is time to get out those guide books and see what you can line up for next year. Working out the details should make traveling easier.

For those outdoor enthusiasts, the weather might remain mild enough to continue the walking and jogging routines. Or, perhaps you are just waiting for the fresh snow to get out those cross-country skis. The Lemmos have once again given us suggestions for hikes and easy walks to plan. You can bundle up and see the world around you.

This edition of Renaissance Magazine includes a feature article where you will meet Dr. Katherine Klotzburger who is very ‘Pro Aging’. Her goal at the Silver Century Foundation Website is to inspire us all to prepare for a longer life. This is always a good message and one that NJFA embraces as we look to inspire people to age well and to achieve their optimal health.

For local outings, do not forget your local library and the educational programs they offer all through the year. Perhaps you have a talent to share or memorabilia to display. Something for all to consider as we follow John’s easy steps to organizing our ‘stuff’. We might just have a few treasures to share.

Is 2017 the time to spice up your reading selections? There are many new historical novels like the Underground Railroad by Colson Whitehead, or perhaps Transatlantic by Colum McCann which was published in 2014. Perhaps you might combine your interest in mysteries and travel and try a few mysteries that take you to faraway places. Such as Agatha Christie’s Orient Express, or Donna Leon’s mysteries that happen in Venice, or Tara French whose detective works in Dublin. So many places to go and mysteries to solve along the way. Or, stay local with Mary Higgins Clark stories. She usually includes references to NJ towns.

Perhaps you would like to be an Aging Insights’ TV critic. You could watch some of the NJFA’s Aging Insights shows on NJEA’s Website, or on YouTube and send us your feedback. Your insight might offer a new slant on the show’s format or future topics. Share your feedback with us via email at Office@njfoundationforaging.org.

Whatever projects you take on consider sending us a photo of your work or activity. It may inspire others to branch out to learn a new skill. With your permission, we may use your message for a tweet or Facebook posting.

Grace

More From NJFA’s Annual Honoree Luncheon

Left to right: NJFA Board Secretary, Celeste Roberts, with PCTV honorees, Peter Name, Jim Bullard and Leo Zmuda.

Left to right: NJFA Vice Chair Andrea Lubin with honoree, Diane Riley
Here is a sampling of the 65 stations that broadcast Aging Insights

Bayonne/Union City
Bergen County Area
Carteret
Colonia
East Brunswick
Edison
Egg Harbor
Elizabeth Area
Fair Lawn
Freehold
Hamilton
Hawthorne
Highland Park
Jackson Twp
Long Branch
Mendham
Metuchen
Middlesex
Milltown
Monmouth County Area
Monmouth Junction
Monroe Twp
Morris County Area
New Brunswick
North Brunswick
Oakland Area
Old Bridge
Oradell
Parlin
Paterson
Perth Amboy
Piscataway
Plainfield
Plainfield
Princeton
Raritan Area
Sayreville
Secaucus
South Amboy
South Plainfield
South River
Spotswood
Stockton College
Trenton
Union County
Verona

Get In The Know With Aging Insights

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 by 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

On the left side of this page is a sampling of the 65 stations across NJ that broadcast the show.

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/donatehere.html. Sponsorship levels are posted on NJFA’s website as well.
NJFA’s Online
Why don’t you join us? by Melissa Chalker

There is no doubt that technology is ever expanding. We see so much available online now and so many gadgets to get you there—desk top computers, lap-tops, tablets, phones. But what do you do when you get “online”? Are you shopping or banking online? Just browsing or doing research through different web resources? Watching tv or movies? And what about social media? There is so much out there—Facebook, Twitter, Instagram (we are still trying to figure that one out!).

As we’ve told you before, NJFA is making a presence online to share information with seniors, boomers and caregivers. Therefore, that includes not only our blog, which we’ve shared with you here in the pages of Renaissance before, but also on social media. You can find us on Facebook, Twitter and now Instagram. We are trying to keep up with trends and use hashtags (formerly known as the pound sign #), if you don’t know about them, ask your grandkids. We are using some to promote ideas or share articles, for instance, if we post an article with tips for healthy aging on a Wednesday, we’d use the hashtag #wisdomwednesday. We are also forming some of our own hashtags and hope that they catch on—#njfa #njaging #agingrocks. If you’ve been brave enough to dip your toe in the social media pool, find us on Facebook, Twitter or Instagram (@njaging). And feel free to use our hashtags (#) to help us reach more people!
Jump-Start Spring Cleaning

Yes – in winter  by John Odalen

The calendar may still say winter, but spring will be here before you know it. Do you look forward to annual spring cleaning or dread it? Or just skip it all together? There is no need to feel overwhelmed. Who says you have to clean your entire home in one day or weekend, or even that you have to wait for spring to get started? The job will be easier if you break it up into small manageable chunks. Here are six easy places to get started:

**Holiday Decorations**
The end of the season is a great time to sort, review, and purge before you pack everything away. Think back to when you decorated your home. Did you buy new decorations this year? Have you not used certain ones in a few years? Is something out of style? Broken? Now is the ideal time to purge unused items and downsize your inventory to what you actually use, instead of packing everything away with the intent to deal with it next year. By doing so you will immediately gain some storage space and make decorating next year much easier since you won’t have to sort through unused items to find what you really need. If you need to replace anything, you can plan accordingly, whether it is to take advantage of an after season clearance sale, or shop off-season instead of waiting until next year when everything will be full price.

**Wardrobe**
Before you pack away your winter clothes, spend an hour reviewing your wardrobe. Are there items you didn’t wear this year? Anything that is ripped, stained or torn? No longer fits? Decide to only keep the items you truly love, that fit well and look good on you. Picking an outfit in the morning will be much easier. You can donate any clothing in good condition to a local charity and get a tax deduction. And if you need to add or replace pieces in your wardrobe, make a list so you can shop after-season sales now or be ready next year when everything will be full price.

**Toiletries, Makeup and Medicine**
Go through everything in your medicine chest, bathroom closet, vanity top and drawers, dresser tops and that one cabinet in the kitchen. Throw out anything that has expired. Beauty and personal care products that you haven’t used in six months, consider tossing. There is a reason you haven’t used them. And don’t forget your toiletry travel bag. (Check out [http://www.takebackyourmeds.org/](http://www.takebackyourmeds.org/) on how to safely dispose of Rx medication.)

**Kitchen Pantry, Fridge and Freezer**
Do you have expired food at the back of your kitchen cabinets or pantry? Specialty food you bought on a whim but you know you will never use? Or do you have a dozen cans of chicken stock or three jars of nutmeg because you keep buying not realizing what you have? Once you have purged what you no longer want, sort what is left and organize like items together, so you will be able to find what you need. After you work on the pantry, move to the refrigerator. Check the condiments, dips, spreads, marinades and salad dressings. Finally move to the freezer. Look for anything with freezer burn or that has been in there more than six months. Plan to use anything that is still good but nearing its end date. A few minutes spent organizing your food will save you time each day going forward. You’ll be able to see (and use) everything you have.

**Desk/Mail**
You cannot do a deep clean until you clear off all the flat surfaces. Instead of moving the piles of paper and magazines and catalog to one side just to put them back, take few minutes to review. Sort into piles: need action, to file, toss/shred. You’ll be surprised how large the last pile is. For magazines and catalogs, set limits on how many back issues you will keep. If you aren’t ready to file, create a “to file” basket for only paperwork that needs saving. When you have some time, or when the basket fills up, commit to doing the filing.

**Cleaning Products**
Before you start your full-on spring cleaning, pull out all of your cleaning products and tools. Do you have everything you need? Take this opportunity to use what you have before buying new. Clean or change the filters on the vacuum. When you have finished, evaluate anything you haven’t used, or items that don’t work effectively. Be brutal and toss what you do not need or will never use.

John Odalen, Professional Organizer at Organize and Maintain, and author of “Real Value: New Ways to Think About Your Time, Your Space and Your Stuff.”
The number of older Americans is growing rapidly, with over 46 million in 2014 and projected to double to 98 million by 2060. This population is often on a fixed income and no longer has dental insurance, at a time in their lives when dental care is extremely crucial. We introduce Eleanor, seventy-three, as an example. She came to her dentist with a broken front tooth and was surprised because she had no pain, but was very concerned about her appearance. She felt like a hockey player after a bad brawl! Her dentist explained this was caused by tooth decay (also called “caries”) and gave her general options, including a root canal, post, and crown, along with a needed gum procedure (estimated cost $3200*), extraction, an implant, and an implant crown (estimated cost $3900*). The dentist performed a complete exam and noted areas of decay beginning on other teeth that also required care.

Eleanor wondered how did this happen? She had very good dental insurance during her working life and went every six months. Her husband had had a stroke and she juggled caregiving and house care. The loss of dental insurance, and demands at home stopped Eleanor from continuing the excellent dental habits she maintained earlier in her life. Several years ago, Eleanor’s physician prescribed medications for her high blood pressure and depression and Eleanor has increasingly found her mouth to feel dry.

Most older Americans take both prescription and over the counter medications. Over 400 commonly used medications can be the cause of reduction of the flow of saliva, also called “dry mouth”, which increases the risk for oral diseases, including decay along the root. There are several products on the market that can help alleviate the symptoms of dry mouth. Products like, saliva substitutes and oral rinses, that are non-alcohol containing, as this can dry the tissues in the mouth even more. Xylitol mouth rinses and toothpastes as well as candy containing xylitol also reduces the acidity in the saliva, therefore helping to reduce decay. Daily use of prescription concentration fluoride has also been shown the reverse decay.

**Figure 1** shows radiographs of “young” and “old” teeth. The pulp chamber (dark inside line) is pencil thin or invisible in the case of the older adult.

By foregoing dental visits for the last eight years, Eleanor has missed out on key services from her dental team. A registered dental hygienist (RDH) could have informed Eleanor and that many medications cause dry mouth. Because saliva plays an important role in prevention of tooth decay, she is at greater risk. Saliva contains antimicrobial components as well as minerals that help rebuild tooth enamel attacked by decay-causing bacteria. An RDH could have monitored this condition by examining closely along the gum line, where decay of the roots begins, and perhaps nipped it in the bud using preventive methods. RDHs aid in disease prevention by tailoring oral hygiene techniques to the patient, recommending care aids and fluorides, and discussing diet changes to help prevent tooth decay.

A preventive visit with an RDH and dentist, including cleaning and exam, has an average cost of $175* if performed twice a year for eight years, this would cost $2800-less than the cost of caring for one broken tooth!

**DENTAL PAIN AND SENSITIVITY MAY DIMINISH WITH AGE**

A tooth is complex and has three layers: enamel- the outer dense mineral, dentin-which contains living cells, called “odontoblasts” that produce layers of a softer mineral, and the pulp, which contains nerves, blood vessels and more.

Figure 1 shows radiographs of “young” and “old” teeth. The pulp is smaller in older adults, and there is greater distance from the outer border of the tooth to the pulp because of the continued build up of dentin by odontoblasts. A smaller pulp means less tooth sensitivity, asymptomatic broken teeth may not be painful, and reduced need for anesthetic with fillings. But pain is an important warning sign that something is wrong and requires care. It is likely in Eleanor’s case she had decay beginning on her tooth, however without the sensitivity, she did not have that advanced warning. And with declines in our vision with age, we are probably not the best at examining our own teeth for little problems. This is why the regular surveillance of our teeth by a dental hygienist is important and cost effective.
**GOOD MEDICINE**

**ORAL HYGIENE CHALLENGES OF AGING**

As we age our fingers may not work as well – our “manual dexterity” may be hampered both by normal aging and arthritis. Newer cleaning devices tailored to the needs of older adults are coming out every year. Figure 2 shows examples of toothbrush alterations that can be made. A tennis ball can be adapted to a toothbrush, as well as a bicycle handle cover for individuals with issues with dexterity. There are also electric tooth brushes with larger handles which can also make tooth brushing much easier and more effective in biofilm (plaque) removal. Your dental hygienist is constantly learning about products that can be particularly tailored to your needs.

Dental hygienists can also assess your risk for tooth decay, or what is now called “Caries Risk Assessment.” Those who are “high risk” are often taking medications that cause dry mouth. Dental offices can prescribe high-concentrated fluoride gel that has been shown to remineralize decay before it becomes a cavity. Dental hygienists promote important preventive strategies.

Eleanor now has a beautiful tooth to keep her smiling for many years. She has also learned the importance of taking care of herself including regular visits to her dental hygienist who can continue to perform the important duties of education, monitoring and prevention. Here’s wishing Eleanor and YOU a lifetime of healthy teeth!

*Note: dental fees listed are from FAIR Health, www.fairhealthconsumer.org, and may not accurately represent your local community.

Linda Knudsen, RDH, BS, MSW, is President of New Jersey Dental Hygienists Association. Samuel Zwetchkenbaum, DDS, MPH, works with the Rhode Island Dept. of Health.

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**Figure 2:** Toothbrush adaptations. From NIDCR publication, Dental Care Everyday: A Caregiver’s Guide http://www.nidcr.nih.gov/OralHealth/Topics/DevelopmentalDisabilities/DentalCareEveryDay.htm

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Most of us mastered the art of the walk well before we mastered the art of the talk. Some of us have never stopped talking, and unfortunately most of us have all but stopped walking...

Trekking along the South Plate River, outside of Denver CO.
As the New Year approaches we are tempted to declare resolutions for enriching our lives or improving our health. Here are some thoughts about doing both at the same time.

Our interest in walking begins early. During the first few months of our life we begin working on our first steps. Before long we embrace the excitement of standing upright and cruising around the room...as walking calls to us. Most of us mastered the art of the walk well before we mastered the art of the talk. Some of us have never stopped talking, and unfortunately most of us have all but stopped walking.

We have turned walking into a luxury. You should embrace that luxury as your New Year’s Resolution. Walking can keep you healthy and engaged. It is the most basic and universal form of exercise...and it is fun!

Where should you walk? There are endless options to choose from. Should you be practical or whimsical in choosing your route? It doesn’t matter! You can walk to the supermarket or the local museum, or perhaps head out to a trail created just for walkers and hikers. Though you can buy a sturdy pair of hiking boots, walking does not require any special equipment beyond a pair of comfortable shoes. Some people purchase one or two collapsible walking sticks or fitness monitors to enhance their experience. Walking sticks reduce the impact on the knees and provide some additional stability. Walking sticks can be especially helpful when traversing uneven terrain. Fitness monitors are used to keep track of distances and help people who want to set and achieve measurable goals around walking.

Walking can be a sociable activity. It is easy to walk and chat! Having a destination such as a beautiful park or a coffee house adds a little extra to the adventure. We like to explore new areas at least once a month. Both the camaraderie of chatting with a friend and being outside in nature boost my energy and feelings of well-being.

I enjoy walking alone as well. Sometimes I’ll take along a sketchbook or journal to record what I see and feel. While walking through the seasons you can observe cycles of the earth, marveling as winter thaws into spring or as the verdant summer plants begin their descent into their autumn cloak of color. This recent autumn will be remembered for the particularly beautiful red leaves of the Japanese maple trees.

My husband John likes to walk with his camera in hand. He journals our experiences through photos. He took most of the photos accompanying this article. Walking can be so much more than just a means of transportation.

To misquote a familiar song line, “These feet were made for walkin…” So, let’s get started. Begin by planning an outing on familiar sidewalks or in your local mall. Go where you are comfortable and already know the terrain. Once you are feeling confident, try one of the many, many walking trails in NJ. Walking out and back, you can
choose the time or distance that is right for you. For hikes, longer than an hour be sure to carry water, and drink it. The biking trails listed in previous articles are also designed for walkers. The canal towpaths are very popular in New Jersey and Pennsylvania. Small parks in your town will have designated paths for walking. These pathways are wide and usually well-lit if you want to walk at night.

New Jersey has several unique places to walk. Consider exploring the Brigantine Wildlife Refuge, the Rutgers Display Garden, or the Great Swamp. There are also miles and miles of trails in the Pine Barrens. With a little better pair of hiking boots, and some practice, you can challenge yourself by tackling a more mountainous terrain.

In central NJ head, out to Bald Pate or the Sourland Mountains or explore Stokes State Forest in North Jersey. There is a trail for every level. Begin your search for trails at www.njtrails.org. They have advice about getting started and descriptions of many trails. Check the web for a city walking tour of your own hometown, of a nearby destination such as NYC or Philadelphia.

With the confidence and strength, you gain from your local outings, you can begin exploring other states and countries. Recently we found easily accessible trails in Colorado, Prince Edward Island and Costa Rica that were challenging, safe and rewarding. Hiking into remote places should not be done alone. Encourage a friend to join you in the experience. If you cannot find someone up for your level of adventure, there are groups like Roads Scholar or Vermont Bike Tours who sponsor walking trips for every ability. Most U.S. National Parks offer inexpensive ranger-led trips from visitor centers or campgrounds. If you have grandchildren invite them and their parents to walk with you. They too will delight in exploring the world around them.

We encourage you to start the New Year by exploring your world on your own two feet. Besides seeing new places and meeting new people it is good for your body, soul and brain. Walking helps maintain healthy bones and muscles and reduces the risk of coronary heart disease and high blood pressure. It can boost your mood and sense of well-being.

Here’s to a fun filled 2017!
Think About ...Your Thoughts

They shape our actions  by Scott Guerin, PhD

We all think. But not just us, animals think too. Insects and organisms can’t think, but have nervous systems that register stimuli and, by instinct, take action. Animals with higher levels of thinking capacity (intelligence) have less reliance on instincts. Anyone with a pet knows that animals can think and at times seem to know what you are thinking too. One difference between humans and other animals is the capability of a higher level of thinking called metacognition – the ability to think about thinking.

Until recently, psychologists believed that only humans and some primates possessed the awareness of their thoughts, but researchers have now seen evidence for this ability in other animals like dolphins.

Metacognition is simply the awareness of your thoughts and is best described as your internal dialogue. For example, suppose you are walking down the street to visit a friend and you see a man sitting on a bench reading a book. When you see him, you remember “Oh, I wanted to bring that book I finished today.” Followed by, “I knew I should have written a note to myself so I wouldn’t forget.” Followed by, “Why don’t I learn? Why do I keep forgetting these things? Why can’t I be more organized like Mary?”

This internal dialogue is metacognition. One counseling technique used for people to improve their mood or self-esteem is to write down their internal dialogues, also called self-talk; through this people can become aware of self-imposed negative thoughts and feelings. Obviously, harmful self-talk like “You’re not smart enough to get that job” or “You are too ugly to fit in with them” need to be addressed.

Giving yourself a break, being positive, and changing the content of your thoughts to more positive dialogues can do wonders to improve your feelings. For example, changing your internal dialogue to something like “I may not be the smartest person applying for this job, but I have been doing this for a long time and know exactly what to do.” Or, “If all that group wants is pretty people, then I don’t want to be friends with them.” Obviously, when someone experiences very intrusive thoughts and overpowering “voices,” this points to a more serious mental condition and should be referred to a psychologist or psychiatrist.

Those of us who have been involved in meditation are very aware of our thoughts, mainly because the goal of meditation is to quiet our minds and silence our thoughts. For most people, as they begin to learn a mediation technique or attend a session is to experience that our minds are very active. This is described as “monkey brain” with one thought following immediately after another, bouncing uncontrollably from topic to topic.

Over time, with practice, we can learn to slow the speed of our thoughts, even to the point of no thoughts, not one thought, for significant periods of time. I was fortunate to attend a ten-day meditation course at the Vipassana Meditation Center in Shelburne, Massachusetts. The word Vipassana means “to see things as they really are” and is one of India’s most ancient techniques of meditation rediscovered by Gotama Buddha more than 2500 years ago. Without going in to the many interesting lessons I learned during the ten-day highly structured course, the most impactful experience was the first five days where we learned to quiet our minds. This meant that we sat cross-legged on a mat, eyes closed, in a dimly lit room with about 125 others in several sessions totaling about nine hours for five days. Periodically throughout the sessions we were encouraged to become aware of our thoughts and just let them go, bat them aside so to speak, like deflecting a tennis ball with a racket. For me the first three days were very difficult, but then my mind finally could slow down and experience times of non-thought for several minutes at a time (a beginner’s level). This experience of a totally quiet mind, for me, was profound and I felt that somehow my brain was changed. It caused me to feel more emotionally grounded and calm. After the course was over and back in the real world of intense activity I lost the constant sense of serenity, but know I can get back to that experience quickly by getting to a quiet place and settling my thoughts once again.

There are three takeaways from this discussion I would like to point out. One is that if you have an interest, I would highly recommend you explore a practice of meditation. There are many books, websites, and even apps that offer instructions and examples of a variety of techniques. You can look for local seminars and community groups as well. The second point some of you may have realized already: as we spend time becoming aware of our thoughts and hopefully observing them slow in pace. You realize that you are not your thoughts. In other words, if you become aware that you are thinking this or that, and able to see that you are thinking fewer thoughts, who then is observing them? The answer is you, and you have just become aware that you are separate from your thoughts as an observer, rather than a part of them. The third point is that as we become aware of our thoughts and realize we can focus on them or ignore them, we are in a much better position to control what we think about and better manage our feelings.

So even if we can’t control the world around us or what happens to us, you may find some peace in how you think...about your thoughts!
In New Jersey, public libraries play an important role in reaching out to those with print impairments. The New Jersey State Library’s Talking Book & Braille Center (TBBC) has joined forces with state agencies and organizations focused on serving New Jersey’s visually impaired, to enhance access to assistive technology across the state.

The New Jersey State Library has partnered with select public libraries to provide a number of free accessibility programs. Its TBBC is providing national leadership by working with New Jersey public libraries on innovative projects to enhance access to assistive technology. Services are geared toward NJ’s aging population. According to 2010 U.S. Census data, NJ ranked tenth in the nation for our number of individuals who are sixty-plus years. This group makes up 19% of NJ’s population,” said Mary Kearns-Kaplan, Adult Outreach Services Coordinator, New Jersey State Library Talking Book & Braille Center (TBBC).

The U.S. Administration on Aging reports the population sixty-five and older is expected to double by 2060. The leading causes of vision impairment in the U.S. are age-related eye diseases and their prevalence is expected to double in the next three decades. Kearns-Kaplan added, “By 2030, the sixty-plus population will equal 26% of NJ’s population. By that same time, there will be a 71% increase in vision loss, and by 2050, a 210% increase in vision loss. We believe there will be a growing need for access to assistive technology and training.”

LIBRARY EQUAL ACCESS PROGRAM (LEAP)
Through its Library Equal Access Program (LEAP), the New Jersey State Library is partnering with libraries across the state to provide free computer and iPad training classes at assistive technology learning centers in seven locations: Atlantic City Free Public Library, Atlantic County Library System – Mays Landing Branch, Cherry Hill Public Library, East Brunswick Public Library, Johnson Public Library – Hackensack, Ocean County Library – Toms River Branch, and South Orange Public Library.

Training includes beginner and advanced level instruction on how to use reading magnification and speech software to read websites, emails and other documents, as well as an introduction to using the assistive technology features now available on iPads. This program is sponsored by the New Jersey Commission for the Blind and Visually Impaired (CBVI), and targets adults 55 years of age and older. “The ultimate goal of the LEAP program is to promote independence and to remove the digital divide for older adults with vision impairments,” said Dan Frye, executive director of CBVI. “LEAP places state-of-the-art technology and training in public libraries to serve people closer to where they live. Classes for those new to iPads or assistive software will expand skills and opportunities.”

SITECUES® BY AIQUARED
The State Library also added Sitecues® by AiSquared to its website, an easy-to-use software designed to both magnify and read text. This is a simple tool particularly helpful to those with low vision or with reading disabilities. Sitecues® was also installed on all Outspoken Library computer kiosks, located in thirty-eight public libraries and three veterans’ homes around the state. The Outspoken Library computer kiosks provide a virtual gateway to the no-cost, home-delivered services available by the New Jersey State Library’s TBBC, which serves New Jersey residents of all ages whose ability to read may be affected by a physical impairment, a reading disability or a vision impairment.

“Sitecues® offers visitors to the website who rely heavily on online research tools, an easier way to navigate and read documents. It also allows us to offer our public library partners an easy-to-use accessibility tool which they can offer to their community members who might struggle to read web pages because of a reading disability,” said Mary Chute, New Jersey State Librarian.

ENGLISH TO GO!
Additionally, to assist the visually or print-impaired whose primary language is not English, TBBC’s Audiovision radio reading service has begun broadcasting a series of 3-minute English conversation practice sessions. “Volunteer and staff readers have recorded everyday English conversation that a person typically conducts with friends and neighbors, when making appointments over the telephone, ordering at a deli or restaurant, talking with a stranger at the mall, and other situations,” said Karen Carson, Coordinator, Audiovision Broadcast & Volunteer Depts., New Jersey State Library Talking Book & Braille Center. “Englis To Go! is convenient for practicing English language conversation skills at home and at your own pace. This is common, casual English conversation that you can use every day, anywhere, with your family and friends.”

Audiovision is available to those who subscribe to Comcast or Verizon Fios on television, others may access it through their computer.

Gary Cooper is Public Relations & News Media Contact at the New Jersey State Library

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When Kay Klotzburger talks, you want to listen. While part of the appeal may be her edgy contralto voice and its simmering intensity, it is primarily the inescapable impression she makes as she speaks: that here is someone who really knows what she’s talking about. Her clear commitment to (and passion for) any given topic is right at the surface. There’s pinpoint focus, with no wasted words.

This is what comes from having a cause, something to fight for and believe in. For the last decade, Kay Klotzburger has directed her formidable energies into the Silver Century Foundation, a not-for-profit charitable organization of her own making.

The foundation is out to both challenge and change individual and societal perceptions of one of the most serious issues of this new century. Aging. As the organization’s founder and Executive Director, there’s something Kay wants everyone to know:

“We are part of what I consider to be an age acceptance movement. The Foundation challenges people to embrace a subject that most would prefer to deny, which is aging. In a culture that is obsessed with youth, that devalues people as they grow older, the Silver Century Foundation actively defies stereotypes, challenges assumptions, and asks readers of all ages to take this wild ride called life.”

With such emphasis on Pro-Aging, she is very opinionated about every detail. No sooner had we sat down for the interview than she good-naturedly informed me that she’d gone through my list of questions and circled what she considers to be inappropriate terms when it comes to someone’s age.

“I don’t think you need to designate age, but if you do, then I would say ‘older adult’ or ‘older people.’ But I personally don’t use the words ‘senior’ or ‘senior citizen.’ I’m not okay with the words ‘elderly’ or ‘elders.’ I even take exception to one of our bloggers, author, Ashton Applewhite; she calls them ‘olders.’ That really calls attention to the fact that your old. There’s also an issue of where you put that information. ‘The 65-year-old man walked down the street with his dog.’ Why not, ‘the man walked down the street with his dog,’ and down the line you mention age.

Pro Aging

and how to embrace it

The Silver Century Foundation is Out to Challenge Our Biases and Perceptions

By Kip Rosser

Please mention Renaissance when you call our advertisers.
The Foundation’s mission statement is only the tip of the iceberg:

_The Silver Century Foundation promotes a positive view of aging. The Foundation challenges entrenched and harmful stereotypes, encourages dialogue between generations, advocates planning for the second half of life, and raises awareness to educate and inspire everyone to live long, healthy, empowered lives._

Aging: a process that every one of us is experiencing, every minute of every day. Aging: a societal hotbed of issues that encompass virtually every aspect of life – health, medicine, our families, psychological well being, media images, mobility, finances, technology, caregiving, quality of life, education, poverty, transportation, communities, even the arts.

Yet we live in a culture that vehemently promotes “anti-aging” with everything from cosmetics, vitamins and media images to “successful aging” self-help books saying things like eighty is the new sixty-five.

“We’re the flip-side of the anti-aging coin. We’re talking about ways to help people be part of their own aging, to take responsibility for it. Not to age by default, but to age by design. I’m not denying that there isn’t a genetic component for each one of us; what research is saying is that’s about 30%. The other 70% is what you do. Decisions that you make when you’re in your twenties impact what your quality of life is going to be when you’re sixty-five and older. That’s our emphasis. People today don’t think that way and we don’t have a society that tells them that.”

When I express confusion as to why this is so, once again, Klotzburger helps furnish an answer.

“There’s a lot of research online demonstrating that with ageism, we begin to see it as early as age four. It’s usually picked up when kids start preschool and it exists in children who are both around grandparents and those who are not. Even though they are not prejudiced against their own grandparents, they have a negative attitude towards older people. It’s in the society, the culture.”

Kay herself experienced this in her own childhood. Born in Oakland, California, her young life was in continual upheaval due to her father’s career. As a Plant Manager for a car company, post World War II, he was on an upwardly mobile track where successive promotions required that he move from factory to factory. Her father would go away to set up, buy a house, get things moved. Kay and her mother would stay with her grandmother during this transition.

There was more than a thirty-year difference between her and her mother, and her grandmother and she were sixty years apart. Staying in her grandmother’s home meant that she was in an all-female household composed of her grandmother, her aunt, she and her mother. She recalls, “They cooked, cleaned, ironed, played bridge and at a very early age, they wanted me to do all of that.

Those were stereotypical images of how to be as a woman – to me. Maybe not to other people, but to me. While perfectly normal for the time, the women in my life fell short of my own aspirations. I wanted to grow up and be the antithesis of those women. Images of women that I liked came out of the movies: Katherine Hepburn, Rosalind Russell, whoever played Calamity Jane – Doris Day, Claudette Colbert.”

Should anyone have the slightest doubt that negative bias and ageism, is ever-present, a look at an article on the Silver Century blog will provide one of the rudest awakenings anyone can have. A Yale University study looked at the social media habits of over 25,800 students between the ages of twenty and twenty-nine. It was found that over 75% of them routinely vilified aging and older people. The more radical opinions expressed were such things as restricting older people from activities like shopping and driving. The most extreme: euthanasia for anyone over the age of sixty-nine, due to being a drain on society.

Given such horrifying views, in addition to the fact that children’s attitudes begin forming very early, the Silver Century Foundation is making every attempt to reach them early, and continue to reach them as they grow. In the website’s Resources section, there are lists and reviews of books for children, grouped for ages 3 to 13 and up – books that treat older people with respect.

The Silver Century Foundation’s focus is primarily on the individual – to get each person to look at aging as a lifelong process. Essentially, each individual is the true point of departure for affecting larger, societal changes. For that to happen, our mindsets as to what aging means needs an overhaul. As a people, we are biased, and that, in turn, gives us a society that is biased. Klotzburger is very clear on this point.

“People are unprepared for aging. They’re biased, they’re anti-aging. It’s kind of ironic that we cheer on longevity; we’ll root for the 104 year-old woman who’s still driving her car. But we are still biased, we’re ageist towards anybody that’s over forty.”

Kay suggests one important reason such bias exists:
there’s a considerable body of research that shows that it’s easier for our brains to take the past, talk about it, even embellish it. But for people to look forward and see themselves five or ten years from now is much harder mental work. One unfortunate aspect is that people don’t think they are going to change. We can see a big difference between ourselves since college or high school up to now. But it’s more difficult to envision that changes will take place going forward. We think we’ll stay the same as we age – that’s just not true. This realization was part of the impetus for the Silver Century’s blog at www.silvercentury.org. As Kay explains it, “People know very little about what aging really is, what it looks like. That’s almost the total reason we started the blog, where we have various people of different ages talking about what it is to be their age. So it’s the true story of aging. Not the myths and stereotypes and biases.”

The impetus for the Foundation itself is another story. It occurred to Klotzburger during the last years of her mother’s life, and it shines a light on another serious issue everyone today is facing: caregiving. Kay found herself in the role of being a caregiver at distance. There were hired caregivers where her mother lived while Kay managed the situation. She’d also visit, staying a couple of weeks at a time. It was during these visits that she became aware of how uncomfortable her mother was with her own aging. Kay was already considering a not-for-profit foundation model, but she herself had not really discovered ageism up to this point. After considerable research she became aware of how much her mother had internalized ageism. This realization impacted their mother-daughter relationship profoundly.

“It was only through understanding ageism,” Kay stresses, “that I took time to figure out, well, maybe I would want to do something about that in a foundation context. I really had to become very fluent in ageism and understanding what that was. And I also had to gain some peace with the relationship I had with my mother. I loved my mother but I found her very hard to like. And during her last year’s I actually came to like her.”

Kay got to know her mother as a result of having to downsize her six times. Each time a move occurred, her mother’s world shrank. Kay felt a very strong responsibility to bring along the things that helped her mother to maintain her identity – pictures, furniture, other objects – all of this was part of who her mother was. “I came to know her very well,” she says, with affection. In the process, Kay came to aging and it’s surrounding issues as a cause she could live with, something to build the Foundation on.

The first thing accomplished by the Foundation was called Silver Cinema and Community Conversations; happening over the course of five years, it was also a way to honor her mother. The Foundation sponsored a film series
Klotzburger elaborates: “It was a way of getting people to reflect, to think about their own aging – the age that they’re at and how accurately society is reflecting to them their own lives. Was this real – r-e-a-l – or, was it just real – r-e-a-l? Was it just something in a movie or is this something that happened in your life? People were leaving those conversations and suddenly light bulbs would go on. They’d realize, ‘Oh, the image I see of someone my age in the movie or on television or in these articles in Glamour magazine don’t reflect who I am.’

Beginning with that first film series, the Foundation’s grant-making trajectory has also been one that, up until very recently, has focused on the individual. Silver Century went on to fund services that older people need to continue to participate in society, to stay a part of the mainstream by supporting numerous efforts for the Independent Transportation Network of America (ITN).

These included:
- looking at state laws and transportation policies
- a study on private transportation for older people
- a pilot study on driver evaluation by doctors
- policy forums on Safe Mobility at Any Age

“From there,” Kay continues, “we moved on to support for the Medical Mentor Program and Journalists in Aging Fellowship Program to train young doctors and journalists to be aware of their own ageism when dealing with or writing about older people. So we were out to eradicate ageism one person at a time.”

The Medical Mentor Program took second-year med students and sent them out into the community to visit older people who were living independently. It circumvented the students seeing older people exclusively in the hospital or in a medical office. Instead, they were encountered in their apartments or homes.

“And you’d get a real jolt; here was a 90 year-old living independently in a ranch house! Then you asked a series of questions and you found out how they managed to live independently. Yet you had no idea that they could do that. It was very successful. In fact, it was oversubscribed. There were more than twice as many students signing up than there was money to support the program.”

The Journalists in Aging Fellowship Program put the spotlight on journalists of all ages, concerning their mindset about older people.

“They were just as ageist as anyone,” Kay stresses, “so the goal is to expose the journalists to some intensive education about age and aging issues, so that they become better informed reporters. Along the way, they are also exposed to the many myths and stereotypes in our culture, with the hope that they do not perpetuate those in their reporting. The six-month program funds eighteen to twenty journalists to attend the annual Gerontological Society of America’s conference. Each fellow must publish at least two articles based on research and expert sources they were exposed to.”

The Foundation has made numerous other grants, the details of which can be explored on the website at www.silvercentury.org:
- Elder Economic Security Index (with NJFA)
- Encore Careers
- The Culture Bus
- Developing an Economy for the Future
- Professional Educational Conferences

More recently, the grant-making has been expanded to move from individual to societal. A film for PBS is in the works. Slated for a 2017 release, it’s a three-part series on how to restructure work in an aging society – how to adapt things to accommodate older workers in their jobs.

“Take nursing, for instance, where the physical work would cause one to probably retire between forty and fifty. One very large medical complex down in Atlanta has gone about restructuring jobs so that they could encourage people into their fifties, sixties and seventies to continue working, but to do different things that are more in keeping with their changing abilities, or, doing things for a different amount of time. So, although it’s still the individual’s job, we are acknowledging that there’s a demographic shift going on and it’s something that society needs to take a look at.”

With so many issues surrounding aging, and so much at stake concerning programs and resources for older people, the Foundation’s website takes on the job of creating awareness, getting the word out, waking people up.

Sadly, when it comes to biases against aging, there’s a bias within that bias: gender bias. It reaches back through the years, sharply felt by Kay. As she was growing up it was all too apparent. She didn’t tend to separate people by age, but by gender. She was very conscious of what women did:

“My mother did things like needlepoint and darned socks. And she kept trying to get me to do those things and I’d just run from the room. About the only thing my mother did that interested me was cooking. And I do, today, find I have a very strong interest in cooking. And a lot of the stuff that I know about it was picked up from her.

She was also very conscious of what men did – and she liked the things that men did:

“My father and his male friends brought exciting life to me. They brought cars and airplanes and race tracks for experimental model cars. My father was an extraordinarily bright man who was self-educated. When he didn’t know something he read about it and went to the library. He could fix the house and I could follow him around. We’d go up on the roof and my mother was down below begging him to bring me down while I’m having the time of my life up there. He had a scooter and I could ride on the back of the scooter with him, he’d let me climb the banana tree in the backyard. Besides which, he played catch with me! So,
I saw the big gender difference.”

Pushing back against this troubling difference is yet another task for Klotzburger and her bloggers to take on. Always active in the women’s movement, Kay had a background of advocating equality for women. She feels that the most visible evidence of ageist gender bias is to be found in the social arena.

“We tend to judge women almost exclusively by their looks. And when you do that, if women gain weight or get wrinkles or their wardrobe does not set off their bodies provocatively, then you are going to be biased. Older women who look old and old fashioned or out of date are going to take a hit. But older men can date younger women; older men are still viable socially. An older man still has a certain amount of authority. People take him seriously. But older women are much more likely to be made to feel invisible.”

More distressing is gender bias in Social Security, impacting women who are in their late seventies and eighties.

“These are women who may have worked less, they got paid less, they had more absences due to things like caregiving. So now, they have a smaller amount to work with and they are far more likely to age into poverty. We have to hold the line on Social Security because Social Security is impacting too many – 85% of the people who get Social Security that actually live on it are women. And you talk about privatizing it or diminishing the payments? You’re talking about millions of lives.”

Kay Klotzburger’s M.O. is directness. Deal with the issues head-on. She does so with knowledge, unassailable logic, and a wit so dry that it’s a good idea to have a glass of water handy. As she fixes her topaz-blue eyes on you, you get the sense that she’d love to dispense with walking on eggshells (as we sometimes must) and just get down to the business of solving whatever problem she’s working on. Her vision, while eminently practical, also has a somewhat Utopian side to it. Hers is a vision of older people living in a community that takes them into consideration. It’s a world where the young see older people as part of their own experience, where they know how to plan for what’s to come later in their lives. For them it will also be a world where they embrace and understand the role they will eventually play as caregivers in the lives of their own aging parents.

But many people treat the fact of aging as something to be avoided, they put off planning, they resent the prospect of having to care for someone else. Such people will inevitably face advanced age themselves one day, and, having passed those negative attitudes on to those around them, they risk becoming the victims of their own ageism.

The Silver Century Foundation’s tag line says it all:

“Prepare for a Long Life.”

There is no downside at all to taking an active role in everything from our families to our health to our careers to our finances. So, why not actively prepare for our own aging with our eyes and hearts wide open?
Mary Spisak Loves Life
And chocolate!

Mary Spisak was nominated for the Senior Profile by Kathy Fitzgerald at the Hamilton Township Senior Center. Kathy states, “Mary is an incredible person, an inspiration to live life to its fullest!!” She recently celebrated her hundredth birthday. Mary is a lifetime area resident and loves her family very much. Mary has five children, eleven grandchildren and thirteen great-grandchildren!

Name: Mary Spisak       Age: 100

What hobbies do you have?
Traveling to Atlantic City, playing cards with friends, advocating for the natural wildlife, and my Lenox collection. But my favorite pastime is playing the piano, leading the Hamilton Township Choral group and giving back to the community by performing in Nursing homes and assisted living facilities throughout Hamilton.

Do you go to Senior Center?
Yes: the Hamilton Township Senior Center, every day.

What do you think the key to successful aging is?
Staying busy and living life to the fullest.

What’s your favorite food?
Milk chocolate.

Any tips for our readers?
Keep moving.

What gets you out of bed in the morning?
Knowing I can give back to the community.

Does anything keep you up at night?
Worrying about my family.

Want to be profiled? Nominate yourself or someone you know who is a stellar example of 60+ that we should admire. Just eMail your name and phone number, along with the name, phone number and email address of your nominee to: office@njfoundationforaging.org

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Prepare now to take the sting out of winter weather; here are some things you can do to get ready:

- Store drinking water, first aid kit, canned/no-cook food, non-electric can opener, radio, flashlight and extra batteries where you can get them easily, even in the dark.
- Keep cars and other vehicles fueled and in good repair, with a winter emergency kit in each.
- Know ahead of time what you should do to help elderly or disabled friends, neighbors or employees.
- Winterize your house or any other structure to provide shelter for your family, neighbors, livestock or equipment.
- Install storm shutters, doors and windows; clear rain gutters; repair roof leaks; and check the structural ability of the roof to sustain heavy weight from snow or ice.
- Experts recommend wearing several layers of loose-fitting, lightweight, warm clothing rather than one layer of heavy clothing. Outer garments should be tightly woven and water-repellent.
- Mittens are warmer than gloves. Wear a hat. Cover your mouth with a scarf to protect your lungs from extremely cold air. Wear sturdy, waterproof boots.
- And remember that if you lose your power and are using kerosene heaters make sure you maintain ventilation to avoid a build-up of toxic fumes. Keep heaters at least three feet from flammable objects and refuel kerosene heaters outside.

*Adapted from the Federal Emergency Management Agency and the NJ Office of Emergency Management.

**HEATING ASSISTANCE**

Heating costs running high? Applications are currently available for the 2016-2017 heating season and the deadline for Home Energy Assistance/Universal Service Fund filing the application is May 1, 2017.

This is a federally funded program to assist low-income households with their heating bills. Eligibility is based on household size and monthly income.

Recertification Applications were sent starting in Mid-August to those who received a heating benefit last year.

If you are not a Home Energy Assistance/Universal Service Fund recipient and would like to learn more about this and other types of financial assistance, please call your local office on aging for additional information. The number for your county office on aging is on page 23.

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One of the ongoing challenges facing Area Agencies on Aging (also known as County Offices on Aging) is getting folks to know that we exist. It has been the topic of discussion in the Aging Network for the past 40 years and is still going on.

In Union County, we decided to re-brand the office. The concept is simple: go into the community, set up non-traditional locations for staff to open shop and advertise, advertise, advertise. We set up ASK (Aging Services Kiosk) locations and the County of Union supported this effort by announcing locations via the Internet, Facebook and yes, Tweeting.

Special attention has been paid to towns that do not have senior centers. Public libraries have proven to be especially fruitful as well as municipal offices in attracting naturally occurring “senior traffic.” Division staff provide information on programs and services available to older adults and/or their caregivers and assistance is provided with completing applications for benefits such as PAAD, JACC and the Respite program. Follow up is conducted by staff to ensure client success in obtaining services.

The logo was the brainchild of a staff member and the ASK (Aging Services Kiosk) took root. Since May over 120 older adults have utilized this one on one opportunity provided in their neighborhood(s).

Go to the Union County website www.ucnj.org and check us out. For more information, please contact the Union County Division on Aging at 888-280-8226.
During the hectic winter and holiday season you might have visitors or you might be out visiting friends and family. No doubt you’re probably busy. What a great time to cook a big batch of something that is quick to heat up, like the winter squash soup below. Or bake something that is easy to pull out when your company arrives, like this pear and apple slab pie (it even travels well if you want to bring it to someone).

**Winter Squash Soup**

This recipe is great for making ahead of time and heating up during the week for a quick lunch or dinner. Perfect for days that are packed with holiday preparations. Or, make it for a crowd if you have friends or family visiting you. Use whatever variety of squash you prefer or what’s available. Try toppings like feta or parmesan cheese and roasted pumpkin or other squash seeds.

**Ingredients**

- ¼ cup (½ stick) butter
- 1 large onion, finely chopped
- 4 large garlic cloves, chopped
- 3 14 ½-ounce cans low-salt chicken broth
- 4 cups peeled butternut squash **cut into 1-inch pieces (about 1½ pounds)** *
- 4 cups peeled acorn squash **cut into 1-inch pieces (about 1½ pounds)** *
- 1 ¼ teaspoons minced fresh thyme
- 1 ¼ teaspoons minced fresh sage
- Toppings (optional): cheese or seeds

*you may be able to find pre-cut squash at your local grocery store

**Directions**

Melt butter in large pot over medium heat. Add onion and garlic and sauté until tender, about 10 minutes. Add broth, all squash and herbs; bring to boil. Reduce heat, cover and simmer until squash is very tender, about 20 minutes. Working in batches, puree soup in blender, or use an immersion blender. Return soup to same pot. Season with salt and pepper. If using topping garnish each bowl before serving. (Can be made 1 day ahead. Chill. Rewarm over medium heat before serving.)

**Pear and Apple Slab Pie**

This is a great alternative to pie or tarts, yet has all the seasonal flavors. You could choose to do all apple or all pear if you prefer, you could even through in some fresh or dried cranberries if you wish. Either way this will be a fun treat to share with family and friends this winter. If you are visiting for the holidays or just because, this little treat is sure to get rave reviews.

**Ingredients**

**Crust**

- 4 cups of flour
- 1 ½ cup shortening
- 1 tsp sugar
- 1 tsp salt
- 1+ cup Ice cold water

**Filling**

- 6 large apples (variety of your choice)
- 2 large pears
- Juice of 1 lemon
- ¾ cup white sugar
- ¾ cup brown sugar
- 1 tsp cinnamon
- ¼ tsp nutmeg
- 2 tbsp. butter, cubed

**Directions**

You can buy pre-made store crust (make sure it is the kind you can roll out). To make crust from scratch, combine dry ingredients with a mixer. Add shortening on the lowest speed until the flour forms coarse crumbs, then slowly pour in ice cold water and mix until the dough pulls away from sides. Roll out on floured surface to approx. 12x17. Transfer to a sheet pan. Poke holes in the bottom of crust with a fork.

For the filling: peel, core and thinly slice your apples. Peel and core your pears. Slice into thin slices. Toss together in a large bowl with sugars, cinnamon, nutmeg, and lemon. Evenly spread pie filling inside the crust and fold the edges over. Place butter tabs on top of filling evenly. Sprinkle crust with sugar.

Bake at 450 degrees for about 30-35 minutes until bubbly and golden. Let cool completely before serving.
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Atlantic City Office
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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

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Cumberland County Board of Social Services
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ESSEX COUNTY
Essex County Dept of Citizen Services
Division of Welfare
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GLOUCESTER COUNTY
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HUDSON COUNTY
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Salem County Board of Social Services
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Somerset County Board of Social Services
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SNAP

SHIP
State Health Insurance Assistance Program – 800-792-8820

LOCAL OFFICES:

ATLANTIC COUNTY
Division of Intergenerational Services
888-426-9243

BERGEN COUNTY
Bergen County Office on Aging & Disability Services
201-336-7413

BURLINGTON COUNTY
Burlington County Office on Aging & Disability Services
(609) 261-1000

CAMDEN COUNTY
Camden County Office on Aging & Disability Services
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Cape May County Office on Aging & Disability Services
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Cumberland County Office on Aging & Disability Services
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Newark Day Center
973-643-5710

GLOUCESTER COUNTY
Senior Corps, Gloucester County
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MORRIS COUNTY
Morris County Office of Temporary Assistance
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OCEAN COUNTY
Office of Senior Services
800-668-4899

PASSAIC COUNTY
Passaic County Division of Senior Services
973-745-3295

SALEM COUNTY
Salem County Office on Aging & Disability Services
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SUSSEX COUNTY
Sussex County Board of Social Services
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WASHINGTON
Warren County Department of Social Services
(908) 475-6301

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New Jersey County Offices on Aging
For Senior Services and Information About Programs in Your County

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Bergen: 201-336-7400
Burlington: 609-265-5069
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Cumberland: 856-453-2220/2221
Essex: 973-395-8375
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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: 201-537-5631
Hunterdon: 908-788-1253
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.
www.njfoundationforaging.org • RENAISSANCE 23
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/ptr

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/

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

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
Patriots Week
December 26th – December 31st
101 Barrack St., Trenton, NJ
609-396-1776
Join the celebration of Trenton’s role in the American Revolution and the Ten Crucial Days through re-enactments, exhibits, tours, performances, concerts, lectures, classes, art-making, dining and dancing. For a complete schedule of programs, exhibits, activities and tours, visit us at:
http://www.destinationtrenton.com/events/patriots-week/

Candlelight Tours
Second Wednesdays of the Month
December 9th – December 10th • 5:30 PM
The Stickley Museum at Craftsman Farms
2352 Rt. 10 W., Morris Plains, NJ
973-540-0311
On two nights, only, explore early 20th century holiday traditions and Gustav Stickley’s own ideas about the season with special after-hours guided Candlelight Tours of the decorated Log House. A perennial favorite, these tours fill up quickly. Reserve your spot by buying your tickets today! Reservations required; space is limited. Purchase your tickets online or by calling. Members: $5, non-members $12.
http://stickleymuseum.org/programs/upcoming-programs/handcrafted-holidays#candlelight

John McPhee’s Pine Barrens Today
December 17th
Pinelands Adventures
1005 Atsion Rd., Shamong, NJ
609-268-0189
Take a small group, driving tour throughout the NJ Pine Barrens to revisit the places made famous by author and journalist John McPhee in his seminal book “The Pine Barrens,” which served as a catalyst for protection of this unique ecological area. The tour is led by Pine Barrens naturalist and educator John Volpa.
http://www.pinelandsadventures.org/

North Jersey Orchid Show & Sale
Rutgers University Douglass Student Center
100 George St., New Brunswick, NJ
The show includes spectacular orchid exhibits showcasing plants grown in homes and greenhouses across the tristate area. Free Workshops are planned to show how you can grow orchids in your home. Check the website for the schedule closer to the show dates
https://njorchids.org/annual-show/2017-annual-show-sale/
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                   Melissa Chalker
Executive Director         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.

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