



NEW JERSEY
FOUNDATION FOR AGING

RENAISSANCE MAGAZINE

VOLUME 25

NUMBER 3

FALL 2018

IN THIS ISSUE

Smart Homes

Staying Active

Prescription Costs

Radical Age

And More

A NEW AGE FOR OLD AGE?

**How Far Have
We Come in the
Last 20 Years?**





NEW JERSEY FOUNDATION FOR AGING

RENAISSANCE MAGAZINE

Volume 25

Number 3

Fall 2018

Publisher: New Jersey Foundation for Aging

Magazine Design: Kip Rosser

Contributors: Melissa Chalker, Jeanna Koller, Jason Lewis,
Kip Rosser, Louise Rush, Diane Vitillo

Editorial Advisors:

Rosemarie Doremus • Melissa Chalker • Kip Rosser • Angelica Stern

Editorial and Sales Offices:

NJFA

145 West Hanover Street, Trenton, NJ 08618

609-421-0206 / 609-421-2006 FAX

office@njfoundationforaging.org

NEW JERSEY FOUNDATION FOR AGING

Trustees:

Mark Tabakman, Chair
Andrea Lubin, Vice Chair
Susan Bredehoft, Treasurer
Bruce Davidson
Robert Jaworski
Michele Kent
Steven Leone
Nancy Levin
Roberto Muñiz
Joshua Raymond
Celeste Roberts
Vikranta Sharma

Staff:

Melissa Chalker, Executive Director

RENAISSANCE MAGAZINE IS THE OFFICIAL PUBLICATION OF THE NEW JERSEY FOUNDATION FOR AGING

This publication is available to baby boomers, caregivers and seniors across New Jersey. To be placed on the email list please send your name and email address to office@njfoundationforaging.org, or Renaissance Magazine, NJFA, 145 West Hanover Street, Trenton, NJ 08618. No part of this publication may be reprinted or otherwise reproduced without written permission from NJFA. We welcome contributions in the form of articles and photographs. There are no guarantees of publication, and materials will be retained as the property of NJFA. Each article is written and published in Renaissance with the understanding that the author and publisher are not rendering legal, accounting, medical, healthcare or other professional service. If legal, accounting, healthcare or other professional assistance is required, the reader is advised that the services of a competent professional should be engaged.

NJFA acknowledges the generous support from the Robert Wood Johnson Foundation, the Fannie and Morris Sklaw Foundation, Johnson and Johnson Company and our many private donors. Their support makes our work possible.

CONTENTS

FEATURES

A NEW AGE FOR OLD AGE

What's Changed in the Last 20 Years? 8

RADICAL AGE

A New Vision of Aging 14

DEPARTMENTS

NJFA NEWS

The More We Do 2

FROM THE FOUNDATION

Growing Pains 3

WISDOM AND WELLBEING

Living Life to the Fullest 5

IN THE SPOTLIGHT

Prescription Drug Assistance 6

FOOD FOR THOUGHT

Stay in the Game As You Age 7

WHAT'S COOKIN'?

Flaunt Your Flavors 16

PROGRAMS

SNAP and SHIP 17

HELP IS HERE

Offices On Aging & Adult Protective Services 18

WEB SITES AND OTHER RESOURCES

. 19

OUT AND ABOUT IN NEW JERSEY

. 20

The More We Do

NJFA's Ongoing Efforts

FALL WORKSHOP

This year's program will be held on Thursday, October 18th, 2018, from 8:30am-12:00pm. Location and other details will be available soon. This year's event will feature two presentations – first, Julie Dalton of Gramatan Village and Tina Serota of Village By the Shore will be presenting “It Takes A Village – How to Run a Senior Village.” This presentation addresses the National Village Movement, as well as the village movement program models, highlighting the key steps to establishing a village, and will present the lessons learned from nearly ten years of village operation.

The second presentation will be presented by Steve Leone of Spiezle Architectural Group, covering his experiences as an architect, and how his work was impacted by his own experiences after a stay at a senior living community, where he underwent simulations to help understand navigating these facilities with physical limitations.

The workshops will focus on Best Practice Models for the village model, as well as building senior living centers in an environment where residents are able to thrive.

CEUs have been requested and are pending for Social Workers, LNHA/CALA and Activities/Recreation Professionals. More details will be available soon at:

www.njfoundationforaging.org

AGING INSIGHTS

In case you missed it, the August episode of Aging Insights (Episode 83) is titled Medicare Cards and More. On this program NJFA's Executive Director, Melissa Chalker spoke with Mary McGeary, Director of the SHIP Program at NJ Div. of Aging Services and Charles Clarkson, Project Director of Senior Medicare Patrol of NJ. Our guests remind us about all the ins and outs of Medicare coverage, how to look out for Medicare fraud and of course, everything you need to know about your new Medicare card. The September episode features Dan Callas from TransOptions and Cheryl Kastrenakes from Greater Mercer TMA, discussing different transportation options. We are working on several episodes for the remainder of the year including, tackling ageism, the benefits of support groups, and financial fraud protections. In addition, we've got plans that roll us right on into 2019, can you believe it?

Aging Insights is currently broadcast on more than seventy public access TV stations. If you missed them when they were on TV or if it's not available in your area, the shows can also be watched online either via NJFA's website at www.njfoundationforaging.org/aging-insights



or on our YouTube channel at:

<https://www.youtube.com/njfoundationforaging>

COMMUNITY SCHOLAR

The New Jersey Foundation for Aging was thrilled to take part in the Housing and Community Development Network's Community Scholar Program this year. Through this program, we had a ten week intern this summer. Joining us in our Trenton office was Angelica Stern a political science and sociology student at Rutgers University.

With the support of BB&T Bank, the Network recruited individuals interested in the Community Development field and matched them with member organizations throughout New Jersey. This paid internship provides scholars with critical skills including planning, communications, fiscal management, problem-solving, and time management while working within one of the following disciplines; Public Policy and Advocacy, Supportive and Special Needs Housing, Fund Development, General or Project Finance, Project Planning and more.



From left to right: NJFA Trustee and Vice Chair, Andrea Lubin, intern Angelica Stern and NJFA Trustee and Board Chair, Mark Tabakman.

While with NJFA this summer Angelica helped with conference planning and execution, social media and other forms of communication, grant research, updating our filing system and much more! It was a huge help to have Angelica over the summer, especially leading up to and the day of the conference- where it never hurts to have an extra set of hands, eyes and ears!



Growing Pains

Even NJFA goes through them **by Melissa Chalker**

Growing up is tough. People often reflect on the difficulty of navigating adolescence and discovering oneself. No doubt today we see many young people lamenting on social media that “adulting” is hard. NJFA, in celebrating its twentieth year, can relate to that concept. In reaching this milestone, NJFA has entered into our organization’s own stage of young adulthood. This comes with challenges and advantages, growing pains if you will.

I know that is a lot of play on words there and poking a little fun at the life cycle. In advocating for older adults for two decades, we’ve learned a thing or two and continue to strive to learn more, therefore being better able to inform our target populations.

The media tends to focus on “millennials” and “boomers”—from both the pro and con perspectives. I’m sure you’ve all heard the quips and jokes or even the projections about the impact of these two generations on society as a whole and, more directly, on the healthcare and social service industry as they age. What we face is a real situation regarding ageism. Is there ever a time that “old age” jokes are appropriate? How do we handle the overall view of a society that sees aging as a negative thing?

NJFA is thinking about this more and more, especially as we “age” as an organization. A grassroots movement to fight ageism and age discrimination, called Radical Age Movement, started in NYC and now has a Central NJ Chapter, thanks to efforts by Rutgers School of Social Work Professor, Jeanne Koller. NJFA and other advocates are joining Jeanne to bring this important

message of positive aging to all parts of NJ despite the group’s regional designation. Read more about Radical Age on page 14. Our friends at Lifelong Montclair are also dealing with this issue as they and other towns in NJ make ways for everyone to age in place. They’ll be featuring a national movement – Changing Aging – in a series of events this fall. See details regarding Montclair’s Changing Aging Tour on page 5.

Over the past two decades, in addition to the work of NJFA, there have been many changes in the field of aging at the state and national levels; in Kip Rosser’s article on page 8, you will see our attempt to highlight a few of these changes.

Many of the changes in the field of aging at the state level have meant improvements to access and services for older adults. Read the article on page 6 from our friends at the Division of Aging Services on the valuable prescription drug programs that are available in New Jersey.

I hope you find this issue both entertaining and informative. We’d love to hear from you, our readers, with suggestions, comments and even article submissions. If you’ve got something to say, please email us at office@njfoundationforaging.org with the subject line *Renaissance*. In particular, as we continue the conversation about ageism, we would like to know your experiences and thoughts on the issue—so drop us a line!

Thanks for reading.

Melissa

Growing's Not Just for Gardens

The lotus is the most beautiful flower, whose petals open one by one. But it will only grow in the mud. In order to grow and gain wisdom, first you must have the mud --- the obstacles of life and its suffering.

— Goldie Hawn

Take chances, make mistakes. That's how you grow. Pain nourishes your courage. You have to fail in order to practice being brave.

— Mary Tyler Moore

Conformity is the jailer of freedom and the enemy of growth.

— John F. Kennedy

Do you not see how necessary a world of pains and troubles is to school an intelligence and make it a soul?

— John Keats

Often, the truly great and valuable lessons we learn in life are learned through pain. That's why they call it "growing pains." It's all about yin and yang. And that's not something you order off column A at your local Chinese restaurant.

— Fran Drescher

Everyone wants to live on top of the mountain, but all the happiness and growth occurs while you're climbing it.

— Andy Rooney

Here is a sampling of the 70 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

Plainsboro

Princeton

Raritan Area

Sayreville

Secaucus

South Amboy

South Plainfield

South River

Spotswood

Stockton College

Summit

Trenton

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 on a TV Station near you.



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

Each show is hosted either by Melissa Chalker or by former director, 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 70 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/donate-here/



Sponsorship levels are posted on NJFA's website as well.





WISDOM AND WELLBEING

Living Life to the Fullest

And getting smarter, too! **by Diane Vitillo**

It's pretty amazing that our appliances and other tech devices seem to be smarter than we are. I remember (not too long ago) when I had to go to a library to look up information about how to change the oil in my car or to find a cook book to make chicken parmesan. Now all I have to do is ask "Alexa," who is sitting on my kitchen table, waiting for my next command.

Is SMARTER BETTER?

With all the SMART technology that is available to us today, do we really know what would work best for us in our own homes? There may be particular tasks that we complete every day that are becoming a bit more challenging to perform...like reaching up into that high kitchen cabinet for our special china, bending down to get that heavy pot to cook the macaroni and even remembering to take our daily medications. We may have family members (or friends that visit) that would love to use our newly renovated spa-like SMART bathroom on the second floor, but they don't have the ability to climb the stairs. Have we thought about how our needs may change as well in the coming years?

Do I OR DON'T I?

So you've decided that it might be time to re-imagine your kitchen and bath designs in order to maximize your ability to safely perform your daily tasks. Have you considered any health issues that you or a family member may have now or might have in the future that could impact task per-

formance in these spaces? You're willing to spend money from your nest egg, but are you sure you're making the right design choices?

CALL THE RIGHT PROFESSIONAL TO DO THE JOB

There are building contractors, interior designers and other trades professionals who are experts in their particular fields. Many of these professionals are Certified Aging in Place Specialists (CAPS) and/or Certified Living in Place Professionals (CLIPPTTM). However, none are medical professionals. Regardless of what stage of life you and your family are in when considering a home modification or SMART home technology product, you should invite an occupational therapist to be a part of your professional team. They are uniquely qualified to assess the functional and cognitive abilities of everyone who will be living in your home. The information you share with them will help your trades team create design and technology solutions that are not only distinctive and beautiful but also safe and functional for you and your family.

Do It!

Consider making your home a SMART home but choose the professionals that will design your home to be accessible, visitable, SMART and comfortable for a lifetime of living.

Diane Vitillo, MS, OTR, PTA, CAPS, CLIPP is President of Home Heart Beats, LLC

ChangingAging Tour

The renowned geriatrician and visionary Dr. Bill Thomas's ChangingAging tour is coming to northern New Jersey! The tour kicks off in Ridgewood on November 7th and continues in Montclair for two live "nonfiction theater" stage productions on November 8th. Featuring Dr. Bill Thomas, international recording artist Samité and reggae legend, Nate Silas Richardson, the tour explores the second half of life by blending storytelling, live music, theater, mythology, breathtaking visual art with medical science.

NOVEMBER 7TH

West Side Presbyterian Church, 6 S. Monroe St., Ridgewood, NJ

6pm - Keynote by Dr. Bill

(free, but reservations required – call 201-291-6090)

7:30pm – Ask Dr. Bill

(free, but reservations required – 201-291-6090)

Please mention Renaissance when you call our advertisers.



NOVEMBER 8TH

Montclair High School Auditorium, Park St., Montclair, NJ

2:30pm – Disrupt Dementia

(tickets required – visit changingaging.org/tour)

4pm – Montclair Senior Citizens

Advisory Committee's Seniorama Vendor Expo

(free and open to the public)

6pm – Life's Most Dangerous Game

(tickets required – visit changingaging.org/tour)

For more information, visit <https://changingaging.org/tour/>

Prescription Drug Assistance

Lower Your Medicare Part D Costs by Louise Rush

Everybody wants to save money these days, especially when it comes to health care costs. Fortunately, New Jersey is here to help senior citizens and individuals with disabilities to both save money and get the health care they need. New Jersey's Pharmaceutical Assistance for the Aged and Disabled (PAAD) program was the first – and remains among the most generous – state-sponsored prescription drug assistance programs in the country. The program also now works with Medicare to help eligible seniors and individuals with disabilities reduce out-of-pocket drug costs.

Every eligible New Jerseyan should be taking advantage of this program to save money.

PAAD beneficiaries pay only \$5 for each covered generic drug and \$7 for each covered brand-name drug, which, in most cases, is much less than what those with just Medicare Part D pay.

To be eligible for PAAD an individual must be a New Jersey resident and age sixty-five or older, or be receiving Social Security Disability Insurance benefits. PAAD beneficiaries must have annual income of no more than \$27,189 if single and \$33,334 if married. Those limits change annually to match increases in the Social Security cost-of-living adjustment.

Besides lowering prescription costs paid at the pharmacy counter, PAAD helps enrollees with Medicare by paying their Part D premiums - an average savings of \$36 a month - and any late enrollment penalties. PAAD also helps find the Part D plan that best covers each beneficiary's medication list.

For those PAAD enrollees taking medications covered under Medicare Part B, PAAD covers the twenty percent Medicare co-payment for medications obtained at a local pharmacy, such as drugs for people who had a Medicare-covered organ transplant. Part D plans alone do not cover this cost.

PAAD also enrolls those eligible in the Medicare Part D program that helps those with lower incomes - \$18,210 if single and \$24,690 for a married couple - and low assets - \$14,100 and \$28,150, respectively, not counting a primary home and car - pay Part D costs. If eligible for both PAAD and this program, copays are reduced to \$3.25 for covered generic drugs and \$7 for covered brand names.

The access point for these and other important benefits is the PAAD Universal Application, which can be found online at www.state.nj.us/humanservices/doas/paad or call the New Jersey Division of Aging Services at 1-800-792-9745. You can also visit either your county Office on

Aging or local pharmacy.

Besides PAAD and Medicare Part D assistance, the online application is used to enroll eligible individuals in the following programs:

- ▲ Senior Gold Prescription Discount Program – This is for individuals and couples with annual incomes up to \$10,000 more than allowable under PAAD. Like PAAD, it works with Medicare Part D to lower prescription costs. For Senior Gold, a beneficiary pays \$15 for generic and brand name drugs plus fifty percent of the remaining costs. Once the beneficiary's out-of-pocket expenses reach or exceed \$2,000 if single or \$3,000 if married, they pay a maximum of \$15 for each prescription for the remainder of their eligibility year.
- ▲ Medicare Savings Programs – Individuals with limited assets and monthly incomes up to \$1,366 if single or \$1,852 if married who complete the application will be enrolled in a Medicare Savings Program that pays their Medicare Part B premium, an average savings of \$134 each month. Most individuals pay this premium directly from their Social Security check, meaning those who enroll in a Medicare Savings Program will see their check increase by that amount.
- ▲ Lifeline Utility Assistance Program – Those enrolled in PAAD can receive \$225 in utility assistance annually.
- ▲ Hearing Aid Assistance to the Aged and Disabled (HAAAD). This program provides a \$100 reimbursement on the purchase of a hearing aid for individuals enrolled in PAAD.

PAAD enrollees can also enjoy benefits such as the state's property tax freeze, reduced motor vehicle fees and low-cost spaying and neutering for pets. Applicants can also be screened for programs with other organizations, providing additional benefits toward daily expenses such as food, natural gas and electric bills.

While PAAD boasts a current enrollment of 120,000 seniors and individuals with disabilities, it's estimated that more than one million people have benefitted from the program since its inception. Make sure you're one of those people. Don't lose an opportunity to save money and ensure you're getting the best health care.





Stay in the Game As You Age

Keep Mentally and Physically Active **by Jason Lewis**

Enjoying a good quality of life as you age is a matter of maintaining mental acuity and physical fitness. It's human nature to find excuses for not working out or keeping your brain engaged and those excuses become easier to find the older one gets. Fortunately, there are many strategies that can help keep you active. You can enjoy mental and physical activity and overcome concerns that your age or condition might prevent you from taking care of your mind and body as you should. There are lots of excellent reasons to stay active. A recent study revealed that physical activity is the leading contributor to longevity, even if you don't begin until later in life. To stay sharp and feel energized, physical and mental exercise are your best bets.

EXERCISE

Physical activity gives you an energy boost, keeps your major organs healthy and in good working order, alleviates pain symptoms, helps maintain a healthy weight and improves both mood and memory. You'll also be more flexible and mobile and be less vulnerable to illness.

MAKE IT INTERESTING

If that sounds like you, try combining exercise with something you really enjoy. For example, dial up a favorite audiobook or music while you lift weights or use exercise machinery. Everyone enjoys window shopping, which is easy to do while you're walking laps around the local mall. If you're into photography, take a hike through the woods and take photos of the flora and fauna all around you. Most gyms and workout facilities have TVs, so you can watch while you're working out on the treadmill. If you enjoy social interaction, consider joining a yoga, cycling, or water aerobics class with friends or meet new ones while improving your muscle tone and flexibility.

MENTAL ACTIVITY

It's also important to keep your brain agile and resilient as you grow older. Hours of TV watching can work against you mentally as well as physically because it's a passive activity; you're really not working your mind and your body is certainly not benefiting. Try reading those books you always meant to get to one day or join a book club, so you can meet new people and discuss your impressions of the books you read. Sudoku, crossword puzzles and other brain games can also keep those synapses functioning and helps improve cognitive activity.

Taking up a new craft hobby or trying your hand at painting or drawing can keep the brain healthy and active.

Or, try playing cards (even Solitaire) or board games including Monopoly, Life or Risk with friends and family. You don't have to be a nuclear physicist to stay mentally sharp. Using your brain regularly benefits you in many ways.

GOOD SLEEP

Regular and restful sleep is essential for physical and mental health no matter what age you happen to be. Sleep is good for the immune system, memory and concentration. Set up a proper sleep environment, which should be dark, cool and quiet. And don't overlook the importance of a good mattress. The best mattresses for seniors have sufficient support to maintain neutral spine alignment, enough contouring to relieve pressure points (think heels, hips, shoulders), and some means for regulating body temperature. If your mattress is causing you aches and pains, it might be time to upgrade. You can find guides online so you can choose the ideal mattress for your body and sleep type.

Maintaining a quality of life that allows you to remain active and enjoy yourself depends on sustaining good physical and mental health. Look for ways to stay fit that you can enjoy, and which will keep you faithful to a productive physical and mental health regimen.

Parker

we make aging part of life™

PARKER is discovering ways to make aging manageable, relatable, and enriching for all.

We welcome **Monroe Adult Day Center**, formerly Saint Peter's Adult Day Center, the newest member of the Parker family.



Join us in making aging part of **life**.

732-902-4200

@Parkerlifeorg | Parkerlife.org

A NEW AGE



This year, the New Jersey Foundation for Aging celebrates its twentieth anniversary. NJFA has had to adapt over the past twenty years, continually keeping pace with the times in order to remain true to its mission and objectives. (See the article, *It Was 20 Years Ago Today* in the Spring 2018 issue of Renaissance magazine.) This begs the question, "how have the major issues associated with aging in America changed over the past twenty years?"

FOR OLD AGE

WHAT'S CHANGED IN THE LAST TWENTY YEARS?

by Kip Rosser

IT APPEARS THAT WE, AS A NATION, ARE BEGINNING TO WAKE UP.

We're waking up to the incontrovertible fact that this is a new age, for better or worse – the age of the aging baby boomers. The “baby boom,” from 1946 to 1964, was responsible for the most significant single increase in America’s population – approximately fifty million babies born by the end of the 1950s. Now, over fifty years later, the “boomers” are reaching age sixty-five at the rate of ten thousand every day. According to the U.S. Census Bureau, the oldest of the boomers turned sixty-five in 2011. This unprecedented surge of the older adult population is effecting permanent changes in our society on every level, from economic to social to medical to moral and ethical.

To get a picture of where we stand compared to twenty years ago, we've identified what we feel are the top five areas that cover the most ground on the aging landscape.

- Older Adult Facilities
- Aging in the Media and Pop Culture
- Legislation and Policy Making
- Ageism in America
- Caregiving

Can our resources and experts help handle the tidal wave of issues we face? By 2050, it's been estimated that there will be 83.7 million people age sixty-five and older, nearly double the 43.1 million seniors in 2012. Boomers are living longer, many well into their eighties and nineties. Can our views, our prejudices, and our attitudes toward aging and the aging process evolve enough to fend off the portents of economic and social struggles that the media and professionals from all areas (housing, healthcare, elder law, financial, etc.) are predicting for the near future?

OLDER ADULT FACILITIES

Time was, there were only two words for the fate of older adults who were unable to live on their own, or, who required care such that they were unable to live with their families: “nursing home.” Times have changed and so have many of the facilities associated with caring for our aging population. Active adult communities, assisted living facilities and, of course, nursing homes have been around for more than twenty years. However, a lot of lessons have been learned over time. And while there are still stigma attached

to these facilities and the care they provide, improvements in care and conditions are well documented.

Over the last two decades, “continuity” is becoming the watchword; continuity, as in “continuity of care.” This is a significant shift, not only in the physical plants, but in the medical profession's approaches, attitudes and behaviors. The various transitions inherent in physical aging are now being looked at in parallel with the type of care one needs at any given time. Typically, this could involve moving a patient from an acute-care environment, such as a hospital, to a short-term care environment like a physical rehab facility, or, a long-term care environment. In the same way, continuity can apply to making a comfortable transition from living independently to an active adult community, then transitioning to an assisted living environment. The practice of different facilities partnering with one another for such continuity of care is becoming increasingly common.

One of the areas showing the most improvement is the planning required to make these living environments fit the needs of its inhabitants. Everything, from the materials being used to area lighting to the type of doorknob, must be taken into account. For a little bit more insight into this area, see *Real World Ideas and Ideals*, the interview with architect and NJFA board member, Steve Leone in the summer 2018 issue of *Renaissance*. There are three major factors that are always taken into account. The first is safety. The second is proximity to amenities – for example, if a bathroom is clearly visible, patients are more likely to feel they're capable of getting up and using it on their own than if it's tucked away somewhere out of sight. Finally, the third factor is the hiring of adequate, qualified staffing for the unit or facility, as well as procedures and amenities that support the wellbeing of staff itself.

First conceived by industrial design professor, James J. Pirk as early as 1988, his concept of “transgenerational design” has finally become a more widespread concern, resulting in some radically different approaches to communities as a whole. Transgenerational design is “framed as a market-aware response to population aging that fulfills the need for products and environments that can be used by both young and old people living and working in the same environment.” A perfect example of such an environment can be seen in the brief one-hour documentary, *Coming of Age in Aging America*, produced by Vital Pictures and distributed by American Public Television. Among the topics covered is a revolutionary Georgia community that is totally rethinking and re-designing itself. One could make the case that the entire community has become a new type of transgenerational “facility.” You can check out a preview of the film, “*The Big Idea in 4 Minutes*,” at: <http://www.theagingamericaproject.com/the-big-idea.html>.

AGING IN THE MEDIA AND POP CULTURE

It seems there's a “one step forward, two steps back” pattern cross all media when it comes to aging. The prevalence of older adults as newscasters as well as news subjects is

definitely a step forward. However, the all-too-familiar gender bias exists; women sixty-five and over are predominantly utilized as ordinary people to be interviewed, while older men are given the role of spokesperson or experts.¹

A cursory examination of TV advertising demonstrates that more older adults are being cast in a positive light. They're shown to be more active, adventurous and productive.² They're in their "golden years," living happily. Yet, the majority of these depictions are overwhelmingly the province of drug commercials. We see older adults with all manner of ailments and fatal illnesses, all happily going about their daily lives. What message is that really sending?

Furthermore, it can be argued that depictions of an older adult experiencing the actual aging process is far less in evidence than the marketing concept of "agelessness," or, more bluntly, "anti-aging." The idea in such instances is that aging is happening, but it's something that should be invisible.³ This is particularly true for women. Infomercials and products abound with the message that feeling great and being active as we age is fine – just don't ever let the aging show. It betrays the old adage, "You're only as old as you feel," with the implicit "as long as you don't look as old as you really are."

Just in the past two years, movies and television series that offer positive depictions of aging in America have increased in popularity, even garnering younger audience segments. Two standouts are the recent film, *The Book Club*, and the Netflix series *Frankie and Grace*. Both deal with a plethora of issues that face older adults, from sex, to same sex marriage, to physical and mental health, to romantic relationships, personal crises, retirement and a lot more. Progress? Definitely, yes, and yet... as with most of the films and series of the past five years or so, the characters are always highly affluent, living in beautiful homes. They're either retired or still working in high-powered jobs. They're well-read, well fed and decidedly well off. They are hardly a reflection of the issues and struggles the majority of older adults are facing in this country.

Humana Inc. and the University of Southern California's (USC) Annenberg Inclusion Initiative, evaluate the effects of negative portrayals of older adults on film. Their findings include:⁴

- Negative portrayals can make it more difficult to get jobs
- Negative and inaccurate portrayals can adversely impact mental health and morale
- Out of one hundred films reviewed, only forty-one percent of older adults were depicted as technology savvy. But in actuality, it has been found that eighty-nine percent of aging Americans understand and use computer technology (internet, social media, software applications like Microsoft Word, etc.) on a weekly basis.
- Out of the one hundred films analyzed, forty-four percent of them offered demeaning portrayals of their older characters, replete with ageist comments like, "old and decrepit," "grumpy old rat," or "crazy old man."

While the media, in many substantive ways, does hold up a mirror to society, when it comes to aging, it often resembles a fun house mirror that distorts things far more than it reflects everyday reality.

LEGISLATION AND POLICY MAKING

The potential impact of the baby boom on American society was already clear decades ago. That and other factors – chief among them the need for research, training, community planning and social services, – led to the passage of the Older Americans Act (OAA) in 1965. In 2016, the OAA was reauthorized to cover through fiscal year 2019, when it comes up for reauthorization again.

But hot on its heels come proposed program cuts and eliminations.⁵

- Community Services, Community Development and Social Services Block Grants – funding for Adult Protective Services, senior centers, home-delivered meals, affordable housing, home and community-based services, adult day care, case management and transportation.
- Senior Community Services Employment Program (this is the only federal older workers' program; it places them in community service jobs)
- Senior Corps (the federal government's volunteer program for older Americans)
- Commodity Supplemental Food Program (also known as senior food boxes, this program delivers dry goods once a month to low-income older Americans)
- Also proposed are major cuts to half a trillion dollars worth of safety net programs over ten years. These include Medicaid, federal housing assistance and the Supplemental Nutrition Assistance Program or SNAP (formerly known as food stamps).

Keep in mind, these are *proposed* cuts that have yet to happen. Needless to say, if enacted, many older adults, particularly women and minorities living on low or fixed incomes, will be impacted the most.

Meanwhile, there are important strides that have been made over the years. NJFA has identified four standouts:

2009 Release of the First NJ Elder Economic Security Index Report and Policy Brief

The Elder Economic Security Standard Index is a tool for older adults, policy makers, caregivers, service providers, aging advocates and the general public. It provides a framework for understanding the economic requirements associated with basic living. Through the Elder Index, it became clear that many older adults, while still living above the poverty level, struggle to stay in their homes and cover expenses. It helps answer crucial questions such as:

- How much income is required to meet basic needs of shelter, food, clothing and bills as well as cover the rising costs of living?

- To what extent can Medicare, Medicaid, housing assistance or other programs help?
- How does the need for long-term support affect economic security?
- Having the Elder Index as a guide can help with both understanding and planning.

In 2014, NJFA released an update and began work with National Partner to create state legislation based on the Elder Index, and, in 2015 a bill was passed and signed by Gov. Christie. To read, or get a downloadable PDF copy of the Elder Index, visit www.njfoundationforaging.org. Click on Policy Reports and scroll to the 2016 Elder Index.

2014 Rollout of NJ's MLTSS Program

Beginning July 1, 2014, NJ began providing Managed Long Term Services and Supports (MLTSS) which refers to the delivery of long-term services and supports through New Jersey Medicaid's NJ FamilyCare managed care program. MLTSS was designed to expand home and community-based services, promote community inclusion and ensure quality and efficiency.

MLTSS uses NJ FamilyCare managed care organizations (also known as HMOs or health plans) to coordinate ALL services. MLTSS provides comprehensive services and supports, whether at home, in an assisted living facility, in community residential services, or in a nursing home.

How does someone qualify for MLTSS? A person qualifies for MLTSS by meeting the following established NJ FamilyCare requirements:

Financial Requirements – For more detailed information on NJ FamilyCare financial eligibility go to: <http://www.state.nj.us/humanservices/dmabs/clients/medicaid/abd/>

Clinical Requirements – A person meets the qualifications for nursing home level of care, which means that she/he requires assistance with activities of daily living (ADL) such as bathing, toileting and mobility.

Categorical Requirements – These refer to age (sixty-five years or older) or disability (under sixty-five years of age and determined to be blind or disabled by the Social Security Administration or the State of New Jersey).

2009 First PACE Program Opens in NJ

Two PACE agencies began operating in New Jersey in 2009; a third in 2010; a fourth 2011; a fifth in 2015; and a sixth in 2017. PACE is currently offered in sixty-five markets nationally and has been in development in New Jersey since 2004, when the State received a grant from U.S. Centers for Medicare and Medicaid Services (CMS) and technical assistance from the National PACE Association to study bringing the program to the state.

PACE stands for Program of All-Inclusive Care for the Elderly. It is an innovative Medicare program that provides frail individuals age fifty-five and older comprehensive

medical and social services coordinated and provided by an interdisciplinary team of professionals in a community-based center and in their homes, helping program participants delay or avoid long-term nursing home care. Each PACE participant receives customized care that is planned and delivered by a coordinated, interdisciplinary team of professionals working at the center. The team meets regularly with each participant and his or her representative in order to assess the participant's needs. A participant's care plan usually integrates some home care services from the team with several visits each week to the PACE center, which serves as the hub for medical care, rehabilitation, social activities and dining.

To learn more, call the New Jersey Division of Aging Services toll-free at 1-800-792-8820.

Bill A277 (2008-2009): Creates emergency alert plan for missing elderly people

In 2009 New Jersey became the 11th state to create an emergency system for locating elderly residents gone missing. Acting Gov. Richard Codey signed the bill creating the Silver Alert system. It took effect in July 2009.

It is similar to the Amber Alert system for missing children. Information about a missing elderly person believed to be suffering from dementia is broadcast on television and radio stations. It is also posted on electronic highway message boards. A Silver Alert would be issued when a missing person's report has been filed and the person is believed to be in danger.

AGEISM IN AMERICA

One would hope that in this day and age, our prejudices regarding the human process of aging would be, if not eradicated, at least taking a downturn. Sadly, this is not the case. In one of the most startling trends of the past few years, it has become increasingly clear that ageism is becoming less age-specific – meaning that both the young and the old are finding themselves on the receiving end of this disturbing trend.

Most prevalent are issues surrounding age discrimination in the workplace. Spherion Staffing, LLC, a national staffing franchise, conducted a study in 2017 to look into ageism in the workplace. Their results revealed that twenty-five percent of employees base their criteria for co-workers' and supervisors' abilities to do their jobs solely on their age. Among millennials, the rate soars up as high as thirty-nine percent. Finally, it was found that sixty-nine percent of younger employees are deficient in both the business and life experience that would qualify them for positions of leadership.⁶

At the same time, older adults are being laid off, only to be replaced by younger employees. When job hunting, they're looked at as over qualified, too expensive, less productive, less creative and far less social media savvy than younger people.

2017 saw 18,376 cases of age discrimination reported

to the EEOC (Equal Employment Opportunity Commission). More shocking is that the EEOC itself has stated that most incidents go unreported. An AARP study states that six out of ten older workers have either witnessed or experienced age discrimination on the job. Age discrimination allegations filed by African Americans and Asians in 2017 have doubled since 1990. The percentage of charges brought by whites has declined by nearly a third.⁷

One ray of light in this admittedly dark prognosis is that employers are beginning to realize that filling a job is less about age than it is about ability and personality. As people in the workplace gradually see their own future as aging adults, they're slowly coming around to the fact that new employment strategies across all ages and phases of life need to be developed and put into practice.

Meanwhile, ageism outside the workplace is still very much in force. At its most basic, it takes the form of the younger generation deriding the older, and the older generation taking a dim view of the younger. It begs the question, "Hasn't it always been this way throughout the ages?" and the dangerously fatalistic answer: "So what, it's just human nature, so nothing can be done about it."

Ultimately, one of the most powerful roots of ageism is implicitly hidden in the following quote: "Unlike racism, sexism, and homophobia, ageism represents a prejudice against a group that all members of the "in" group will inevitably join if they live long enough."⁸

The key here are the words "all members of the "in" group will inevitably join..." As each of us ages, as we see and feel ourselves changing through the years, the potential for an unhealthy reaction increases; we are angry, resentful, that we are becoming older – the anger is then directed outward, at those older than us, rather than facing the reality of our own aging process. Such an unhealthy outlook can take hold very early on. This assessment is somewhat of an oversimplification, however. For a more detailed and fascinating look at the root causes of ageism in our society, read the short article, *Understanding the Causes of Age Discrimination*, at:

<https://freechild.org/age-discrimination/>

David Certner, legislative policy director for AARP, asserts that "Fifty years after the ADEA [Age Discrimination in Employment Act] took effect, age discrimination is still prevalent and while it sometimes takes new forms, it looks surprisingly similar to what it looked like fifty years ago. There is still much that needs to be done to strengthen the law, work with employers and dispel myths about older workers."⁹

The bottom line: any real progress in eliminating rampant ageism will require progress in educating all generations about 1) understanding its root causes and 2) a better understanding of the physical aging process that each one of us faces every day.

CAREGIVING

Caregivers in America have been given a name: "America's

Silent Workforce." Compared to twenty years ago, there are now more articles, more support systems and more resources available to caregivers than ever before. Information about the latest trends and developments in caregiving is all available online. As recently as January 3 of 2018, Elizz, a Canadian non-profit organization dedicated to caregiver support and resources, published an invaluable article: *Create a Caregiver Action Plan: How to Set Clear Goals & Objectives*, Jan 03, 2018, <https://elizz.com/>

However, the Services for Senior Care Action Network (SCAN), recently presented the following figures about older adults who now find themselves in the role of caregiver:¹⁰

- 82% find it difficult to say "no" to the job of caregiver.
- 54% experience guilt over making time for themselves.
- 29% care for someone forty hours or more per week.
- 47% express concern about the physical toll that caregiving takes.
- 44% express concern about the emotional toll that caregiving takes.
- 44% do not believe that the person they are caring for would be able to find anyone to care for them.

Year by year, the caregiving journey is increasingly seen as a parallel journey: the journey of both the person being cared for and the journey of the caregiver. The welfare of everyone concerned is paramount. Understanding this, there are numerous organizations that offer support specifically for caregivers. A list of over a dozen such organizations can be found here:

<https://www.cnj.org/education/caregiving>

After reviewing dozens of sites, one of the major issues is clear: caregivers often find it difficult to ask for help. It's known that many fear asking for help even when they know they need it. The primary reasons are: privacy, lack of control, pride, being perceived as weak, not wanting to cause trouble, guilt over not being able to cope, feeling that asking for help makes it look like they are not taking responsibility, or pressure from the person being cared for to refrain from getting outside help. And finally, even shame over the appearance of their home can stop someone from asking for much needed help.

Still, the future of caregiving carries a lot of promise. Of course, technology will play an ever greater role. Counterbalancing it, though, there's already a huge push toward more personal connection to help offset the detrimental effects of social isolation. This includes both the people being cared for and the caregivers themselves.

There is much written about the rewards of caregiving that offset the undeniable stress, the emotional toll and the sheer scope of responsibility. Slowly though, and difficult as it is, caregiving is gaining a reputation for being the ultimate act of love. Its rewards are not on the surface; they run much deeper and require the persistence and patience to notice and embrace them.¹¹

Accomplishment – there are no textbooks about

what to expect. But there is a wealth of material online and in books and magazines that are readily available to help you. By staying determined, flexible and willing to learn as you go, caregiving is a tremendous accomplishment that you can be proud of.

A Rewarding Experience – moving past the day-to-day routine of caregiving and learning to step back to appreciate the time you are giving and spending with a loved one.

Being There – you are making sure that your loved one is not left alone in fear, isolation or despair to go through the ordeal without support or comfort.

Precious Moments – Looking past the difficulties to find the moments that “make your heart sing” are moments that can help strengthen your resolve to keep going as well as build powerful positive memories.

You are Forever Changed – Your perspective will change, helping you focus on what’s truly important in your own life. Challenging as it is, caregiving can have a profoundly positive impact on your outlook and the other relationships in your life.

Making a Difference – However the journey ends, there’s no award ceremony, no gold medal; your accomplishment and the sacrifices you’ve made may even go entirely unnoticed by others. You need to know, for yourself, that you’re making a profound difference in someone’s life.

TWENTY YEARS FROM NOW

Where do we want to be as a society that cares for its aging population? What do we want to see when we look back twenty years from now? Every person living today who is still alive in two decades is going to be on the receiving end

of what we do, or don’t do, now – they’ll be twenty years older and witness to how the issues we’re facing today have been dealt with. You could very well be one of them. How do you want to be perceived by those younger than you? How are you going to feel and what unpredictable conditions will you be facing once you’ve aged another twenty years? We do seem to be getting better at this whole aging thing, but there’s still a long way to go. One thing is for sure: complacency is not an option.

REFERENCES

- 1 Macharia, Sarah. 2015. *Who Makes the News? Global Media Monitoring Project 2015*. Toronto: World Association for Christian Communication. Accessed November 21, 2017
- 2 Bai, Xue. 2014. “Images of Ageing in Society: A Literature Review.” *Journal of Population Ageing* 7
- 3 “Age Transcended: A Semiotic and Rhetorical Analysis of the Discourse of Agelessness in North American Anti-Aging Skin Care Advertisements.” *Journal of Aging Studies* 29, 2013
- 4 Satter, Marlene Y. *Movies’ Ageism Can Actually Cause Harm*, January 25, 2018
- 5 Blancato, Bob. *Budget: Good And Bad News For Older Americans*, Next Avenue, Feb 20, 2018, <https://www.nextavenue.org/>
- 6 Gallucci, Nicole. Partner, Fuse Marketing Group, Inc. *Ageism is becoming a major issue for corporations*, May 2, 2018
- 7 Terrell, Kenneth. *Age Bias Complaints Rise Among Women and Minorities*, AARP, June 28, 2018
- 8 Ageism: Stereotyping and Prejudice against Older Persons, January 2, 2003, *New England Journal of Medicine*, book review of *Ageism: Stereotyping and Prejudice against Older Persons*, Edited by Todd D. Nelson., MIT Press, 2002
- 9 Terrell, Kenneth. *Age Bias Complaints Rise Among Women and Minorities*, AARP, June 28, 2018
- 10 Jefferson, Robin Seaton. *New Studies Find America’s Silent Workforce Has A Lot To Say About Their Jobs As Caregivers*, January 31, 2018, <https://www.forbes.com/>
- 11 Marlo Sollitto, *6 Reasons to Appreciate Your Job As a Caregiver*, <https://www.agingcare.com/>



New Jersey Department of Human Services
Division of Aging Services



Cost assistance for New Jersey Medicare beneficiaries is available.



Living on a fixed income? You may qualify for benefits that help you pay prescription costs, Medicare premiums, and more. Completing and mailing a single Universal Application (UA1) can sign you up for these and other programs.

To apply, call **1-800-792-9745** or visit our website at

<http://www.state.nj.us/humanservices/doas/home/benefitscheck.html>



RADICAL AGE

A new vision of aging by Jeanne Koller

Last winter I was contacted by Steve Burghardt, PhD, Professor at Hunter College Silberman School of Social Work, and was introduced to the “Radical Age Movement” (RAM) – a national grassroots organization in NYC. As I listened to him speak about the need for new social visions about aging and advocating for age justice, I knew I wanted to get involved.

Alice Fisher, President and Founder of the Radical Age Movement (RAM) and Steve Burghardt, Vice President for RAM, started this movement with the “goal to end ... misperceptions and skewed attitudes toward aging so that people of all ages, races, classes, genders, and sexualities can participate productively in areas of cultural, professional and community life” (Radical Age, n.d.). Further, RAM aims to use a “three pronged strategy including education, consciousness raising and social action... to combat the stereotypes and demeaning attitudes towards older adults (Radical Age, n.d.).

WHY A RADICAL AGE MOVEMENT?

Ageism, blatant or indirect discrimination based on age, is a significant issue for our society. This is especially so due to our rapidly aging population and increased longevity. It has been argued by some that ageism is a contributing factor in many individual and societal issues including:

- Workplace discrimination – hiring practices and evaluations of older adults (Harrington, 2015)
- Elder abuse (physical, verbal, sexual, and financial) and elder neglect (Phelan, 2008)
- Healthcare providers’ care of older adults- potential over-treatment or under-treatment (Ouchida & Lachs, 2015)
- Eldercare workforce shortage -providers opting not to work with older adults (Committee on the Mental Health Workforce for Geriatric Populations, 2012; Ouchida & Lachs, 2015)

- Mortality – older adults with more positive self-perceptions of aging live longer than those with less positive self- perceptions of aging (Levy, Slade, & Kasl, 2002) and perceived older age impacts old age mortality (Uotinen, Rantanen, & Suutama, 2005)

THE CENTRAL NJ CHAPTER OF RAM

Soon after my initial conversation with Dr. Burghardt, I began reaching out to people and started my own RAM chapter in NJ. Through word of mouth additional “members” or “friends” of the chapter are added virtually every week. Clearly the Radical Age message speaks to people and has relevance.

Although the chapter is just starting to take shape, we are excited to take action. Like the NYC RAM organization we plan to focus our activities in the areas of education, consciousness raising, and social action in order to combat stereotypes about aging and advocate for policies to improve services for older adults. Our members hail from all over the state – not just central NJ – so we will be creating work teams and hosting events in various counties. The difficulties of being so spread out may present a logistical issue yet may also be our biggest advantage- it will help us spread the word to more people in more communities.

The NYC RAM is holding an Age Justice Rally on October 16, 2018 in Union Square. Chapters are encouraged to host concurrent events on the same day. Our chapter is in the planning stages for hosting 2-3 events that day in NJ. Possible activities include a senior Taekwondo demonstration; a “meet and greet” in one of the Naturally Occurring Retirement Communities (NORCs) in Bergen County; and an activity at a local senior center in central NJ.

In addition to our October events we plan to staff a table at Lifelong Montclair’s ChangingAging Tour on November 8, 2018. The ChangingAging Tour was created by Dr. Bill Thomas and looks to “shatter our culture’s damag-

ing myths about aging" (ChangingAging, n.d.).

Finally, also on November 8, 2018, we hope to host at least one SAGE Table. SAGE Table is a national event created and initiated by SAGE –Advocacy and Services for LGBT Elders. SAGE Table is an opportunity for LGBT people and allies of all ages to have a shared meal and a conversation about aging in the LGBT community (SAGE Table, n.d.).

Anyone with a possible interest in the Central NJ Chapter of RAM, regardless of commitment level, is welcome to join us at our meetings and attend our events.

CONTACT INFORMATION FOR OUR CHAPTER:

Jeanne Koller

Email: jmrkoller@ymail.com

Website: <https://radicalagemovement.org/chapters/current/>

Jeanne Koller is Program Coordinator, MSW Aging & Health Certificate, Rutgers School of Social Work.

REFERENCES

ChangingAging with Dr. Bill Thomas (n.d.). *The changingaging tour*. Retrieved from <https://changingaging.org/tour/>

Committee on the Mental Health Workforce for Geriatric Populations (2012). *The mental health*

and substance use workforce for older adults: In whose hands? In J. Eden, K. Maslow, M. Le, & D. Blazer (Eds.). Washington , D.C.: The National Academies Press. Retrieved from https://www.ncbi.nlm.nih.gov/books/NBK201410/pdf/Bookshelf_NBK201410.pdf

Harrington, L. (2015). Ageism and bias in the American workplace. ASA Generations. Retrieved from <http://www.asaging.org/blog/ageism-and-bias-american-workplace>

Levy, B. R., Slade, M.D., & Kasl, S. V. (2002). Longitudinal benefit of positive self-perceptions of aging on functioning health. *The Journals of Gerontology: Series B*, 57 (5), P409–P417. <https://doi.org/10.1093/geronb/57.5.P409>

Ouchida, K.M. & Lachs, M.S. (2015). *Not for doctors only: Ageism in healthcare*. ASA Generations. Retrieved from <http://www.asaging.org/blog/ageism-and-bias-american-workplace>

Phelan, A. (2008). Elder abuse, ageism, human rights, and citizenship: Implications for nursing discourse. *Nursing Inquiry*, 15 (4), 320-329. <https://doi.org/10.1111/j.1440-1800.2008.00423.x>

Radical Age Movement (n.d.). *What is the radical age movement?* Retrieved from <https://radicalagemovement.org/mission-statement/>

SAGE Table (n.d.). Retrieved from <http://www.sagetable.org/>

Uotinen, V., Rantanen, T., & Suutama, T. (2005). Perceived age as a predictor of old age mortality: A 13-year prospective study. *Age and Ageing*, 34, 368-372. doi:10.1093/ageing/afi091.

MAKE THE UPDATES YOU WANT

Stay in the home you love



Senior Choice Home Equity
No monthly mortgage payments | No closing costs



Call 800.942.6269
or visit any branch

Flaunt Your Flavors

Elevate simple foods with top floor recipes

Ever watch those cooking competition shows? Ever hear the judges talk about expecting an “elevated” dish, or a dish where the flavors are “elevated? What they mean is

CRANBERRY BALSAMIC CHICKEN



Ingredients

- 1 tbsp. olive oil
- 1 lb. skin-on, bone-in chicken thighs or breasts
- 2 tbsp. butter
- ½ cup fresh cranberries or frozen (thaw beforehand)
- ⅓ cup balsamic vinegar
- 2 cloves garlic, minced
- 6 sprigs rosemary
- 2 tsp. thyme leaves
- 1 tbsp. brown sugar
- Zest of 1 orange

Directions

Preheat oven to 325°. In a large ovenproof skillet over medium high heat, heat olive oil. Add chicken skin side-down and cook until the skin is golden and crispy, about 4 minutes. Remove chicken from heat and place on plate, skin side-up. Add the butter to the same skillet and let it melt, then add cranberries, vinegar, garlic, brown sugar, and orange zest. Return chicken to skillet and place herbs around the chicken. Simmer until the liquid begins to thicken and the cranberries start to soften, 5 to 10 minutes.

Transfer to oven and cook until the chicken is cooked through, 20 to 25 minutes.

that the challenge is to take a simple dish and transform its ingredients and flavor profile in such a way that an ordinary dish becomes extraordinary. These fill the bill.

TACO SKILLET



Ingredients

- 1 tbsp. vegetable oil
- 1 red bell pepper, chopped
- ¼ cup sliced green onions, plus more for garnish
- 2 cloves garlic, minced
- 1 tbsp. chili powder
- 1 tbsp. ground cumin
- kosher salt
- 1 lb. ground beef
- 1 15-oz. can diced tomatoes
- 1 cup black beans
- 1 tbsp. Hot sauce (optional)
- 1 cup Shredded Monterey Jack
- 1 cup shredded Cheddar
- Sour cream to garnish- optional

Directions

Heat oil in a large skillet over medium-high heat. Add bell pepper and green onions and cook until tender, 5 minutes. Add garlic and cook until fragrant, 1 minute. Add chili powder and cumin. Stir until combined, then season with salt. Add ground beef and cook until no longer pink, 5 minutes more. Add diced tomatoes and black beans and stir until combined. Stir in hot sauce, Monterey jack, and cheddar. Cover with a lid and let melt, 2 minutes, then garnish with green onions and sour cream if desired.

SNAP

The Supplemental Nutrition Assistance Program

See If You're Eligible for SNAP in Your County

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SHIP

State Health Insurance Assistance Program – 800-792-8820
LOCAL OFFICES:

ATLANTIC COUNTY
Division of Intergener-
ational Services
888-426-9243

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

BURLINGTON COUNTY
RSVP
Burlington County Com-
munity College
609-894-9311 ext. 1494

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

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

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

ESSEX COUNTY
Newark Day Center
973-643-5710

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

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

HUNTERDON COUNTY
Hunterdon County
Division of Senior, Dis-
abilities &
Veterans' Services
908-788-1361

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

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

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

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

OCEAN COUNTY
Office of Senior
Services
800-668-4899

PASSAIC COUNTY
Passaic County
Division of Senior
Services, Disability
and Veteran's Affairs
973-569-4060

SALEM COUNTY
Salem County Office
on Aging
856-339-8622

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

SUSSEX COUNTY
Sussex County
Division of
Senior Services
973-579-0555
Ext. 1223

UNION COUNTY
SAGE Eldercare
908-273-6999

WARREN COUNTY
Warren County Dept.
of Human Services
Division of Aging &
Disability Services -
Aging & Disabilities
Resource Connection
(ADRC) 908-475-6591

HELP IS HERE

New Jersey County Offices on Aging

For Senior Services and Information About Programs in Your County

Atlantic:	609-645-7700 x 4700
Bergen:	201-336-7400
Burlington:	609-265-5069
Camden:	856-858-3220
Cape May:	609-886-2784/2785
Cumberland:	856-453-2220/2221
Essex:	973-395-8375
Gloucester:	856-384-6900
Hudson:	201-271-4322
Hunterdon:	908-788-1361/1363
Mercer:	609-989-6661/6662
Middlesex:	732-745-3295

Monmouth:	732-431-7450
Morris:	973-285-6848
Ocean:	732-929-2091
Passaic:	973-569-4060
Salem:	856-339-8622
Somerset:	908-704-6346
Sussex:	973-579-0555
Union:	908-527-4870/4872
Warren:	908-475-6591
State Hotline:	1-877-222-3737

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

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

STOP TELEMARKETING CALLS

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

STOP JUNK E-MAILS

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

HOUSING COUNSELING

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

LEARN ABOUT SCAMS

www.lookstogoodtobetrue.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](http://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

Out and About in New Jersey



Cranberry Festival

October 6 and 7
Farnsworth Avenue, Bordentown City, NJ
Features over 150 crafters, artists, and vendors. Contact btowncranfest@gmail.com, or visit:

<https://btowncranfest.com/>

Fine Art and Crafts

September 15 and 16

Anderson Park, Upper Montclair, NJ
The Fine Art and Crafts at Anderson Park will present juried fine artists, fine craftspeople, photographers, and specialty food . 908-874-5247.

<http://www.rosesquared.com/>

Cherry Hill Harvest Festival

October 21

Croft Farm, Cherry Hill, NJ

Highlights include a pumpkin patch, petting zoo, craft and food vendors, a farmer's market. Contact: Events@CHTownship.com

Civil War Weekend

September 15 and 16

Historic Cold Spring Village, Cape May, NJ
The Civil War comes to life at the Village's annual Civil War Weekend. Visitors can tour Union and Confederate camps and meet authentically clad military and civilian reenactors.

<https://hcsv.org>

Raritan Township Community Day

September 29

Lenape Park, Flemington, NJ

Food trucks, DJ, dunk tank, walkabout hot air balloon, fire company demonstration. 908-806-6108.

<https://www.raritan-township.com/>

Paws in the Park

October 6

788 Lafayette Ave, Hawthorne, NJ

Resources for current pet owners, demonstrations from the Passaic County SPCA, a blessing of the animal, pet contests, raffles, vendors, entertainment. 973-881-4405.

<http://www.passaiccountynj.org/>

36th Annual North Brunswick Heritage Day

October 6

Celebrates diversity and culture through music, art, food, dancing, and more. 732-247-0922.

<http://www.northbrunswicknj.gov/>

Country Living Fair

October 28

Historic Batsto Village, Hammonton, NJ
Crafts, food, antique cars, musicians and more.

<http://www.batstovillage.org>



NEW JERSEY FOUNDATION FOR AGING

609.421.0206 • www.njfoundationforaging.org

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



The 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 – it's 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.

Melissa Chalker
Executive 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 \$ _____.

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

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

- 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.