



NJFA'S RENAISSANCE

VOL. 26 NO. 1

M A G A Z I N E

SPRING 2019

ENTER THE READING ROOM
BOOK GIVEAWAY!
(DETAILS INSIDE)

TECH TRENDS FOR SAAVY SENIORS

HIDDEN POWERS
OF AGING

NJFA BOARD
MEMBERS SPEAK

"I JUST WANT A
BURGER AND FRIES!"

AGING NEWS

THE SWITCH TO
FLIP IN LATER LIFE



Get In The Know With



AGING INSIGHTS



The New Jersey 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 YouTube or our website at:

www.njfoundationforaging.org/aging-insights/

That's right, NJFA has a YouTube channel and all *Aging Insights* shows can be seen by going to:

www.Youtube.com/njfoundationforaging

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

These shows are made possible by sponsors and donors like you. Please support *Aging Insights* and the NJ Foundation for Aging. Go to:

www.njfoundationforaging.org/donate-here/

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

HERE'S 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
- Oradell
- Parlin
- Paterson
- Perth Amboy
- Piscataway
- Plainsboro
- Princeton
- Raritan Area
- Sayreville
- Secaucus
- South Amboy
- South Plainfield
- South River
- Spotswood
- Stockton College
- Summit
- Trenton
- Verona



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More From the Board



NJFA NEWS

COME TO NJFA'S ANNUAL CONFERENCE THIS JUNE!

Planning for NJFA's 21st Annual Conference is already well under way! The conference, scheduled to take place June at the National Conference Center in East Windsor, NJ, will feature aging professionals, LGBT and mental health experts, and more! The conference will educate hundreds of aging professionals and community members on the latest information on aging developments and practices, and connect community members and professionals to one another. For more information on the NJFA Annual Conference, or to register as a vendor or sponsor, email Melissa Chalker at: mchalker@njfoundationforaging.org. Registration for general attendees will be open in mid-March; check the NJFA website at:

www.njfoundationforaging.org

in mid-March for more details.

RENAISSANCE MAGAZINE

You may have noticed changes to *Renaissance*! We are excited to present to you a change in format for your favorite magazine! We'll still have all the great articles and features you love, but now you can read them in a magazine-style spread, with a bold, beautiful new design. This revitalization of the magazine comes from the inspiration and hard work of *Renaissance* designer, writer and editorial advisor, Kip Rosser.

It's All Happening



NJFA executive Director, Melissa Chalker, and Alison Thomas-Cottingham, PhD, discuss *Dealing with Social Isolation* in the latest installment of *Aging Insights*, Episode 88.

AGING INSIGHTS

In case you missed it, this winter we covered social isolation (Episode 88, *Dealing with Social Isolation*) and energy assistance and weatherization (Episode 89, *Keeping the Lights On and More!*) This month's episode is about Alzheimer's information and support (Episode 90, *Shedding Light on Alzheimer's*) and will air on over seventy public access channels throughout the state, in addition to our YouTube channel and website. Stay tuned and check your local stations for the rest of our 2019 episodes—we have several exciting and interesting topics lined up, including LGBT older adults in NJ and more!

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 web-

site at www.njfoundationforaging.org/aging-insights or on our YouTube channel at <https://www.youtube.com/user/njfoundationforaging>.

NJFA WELCOMES NEW BOARD MEMBERS

NJFA is thrilled to announce our recent addition of three members to our Board of Trustees. Our new Board members, John Mostello and Charisse Smith, PhD, and returning Board Trustee, William O'Donnell, come from a variety of professional and personal backgrounds. Each of these new Board members brings expertise in their field and a fresh perspective to the work of NJFA. We are excited to introduce our new Board members to you in these pages and at our future events. To learn a little more about our new Trustees and read about what drew them to NJFA, check out our spread on our Board members on page 18.

A

A new year is a new start—I'm sure in January we were all bombarded by the same ads for weight loss and fitness programs. Maybe you set a resolution, created a goal or made a promise to yourself. Where are you now? A few months into the new year, did you stick with it?

Trying new things can be good for us; it exercises our brains, and it could expand our circle of friends or increase our socialization.

What's our resolution here at *Renaissance*? We promise to bring you the important information, useful resources and quality entertainment we always have, but with a fresh look. Starting right here with *Renaissance*, you may have noticed some changes to the layout and design of the magazine. We thought a new year was a great time for new look and fresh perspective. As always, we welcome your feedback on how we are doing, so feel free to drop us a line via email to tell us what you think at office@njfoundationforaging.org (be sure to put *Renaissance* in the subject line).

Perhaps one of your goals this



FROM THE FOUNDATION

New Year, New You?

year is to review your personal finances or prepare for life's changes—take a look at the article on page 6 from Barbara O'Neill at Rutgers Cooperative Extension on the "switches" that get flipped as we progress through the journey of life. Some of you might be sitting on stories you've kept for years or dreamt of sharing your writing with the public—scroll to page 4 for a community reader contribution with two lovely stories from Cecilia Pollak. As we reflect on our own lives and the aging process, we might feel like the best is behind us—why not find a new perspective on the possibilities of aging in the article on page 8? You'll be fascinated and inspired by the words of Rev. Charles J. Stephens. One of our feature articles in this issue will also give you some ideas on new apps, devices and podcasts to check out. This will be helpful if you are looking to get tech savvy in the new year. This article on technology is the first in a two-part series by Kip Rosser. And don't forget, you can al-

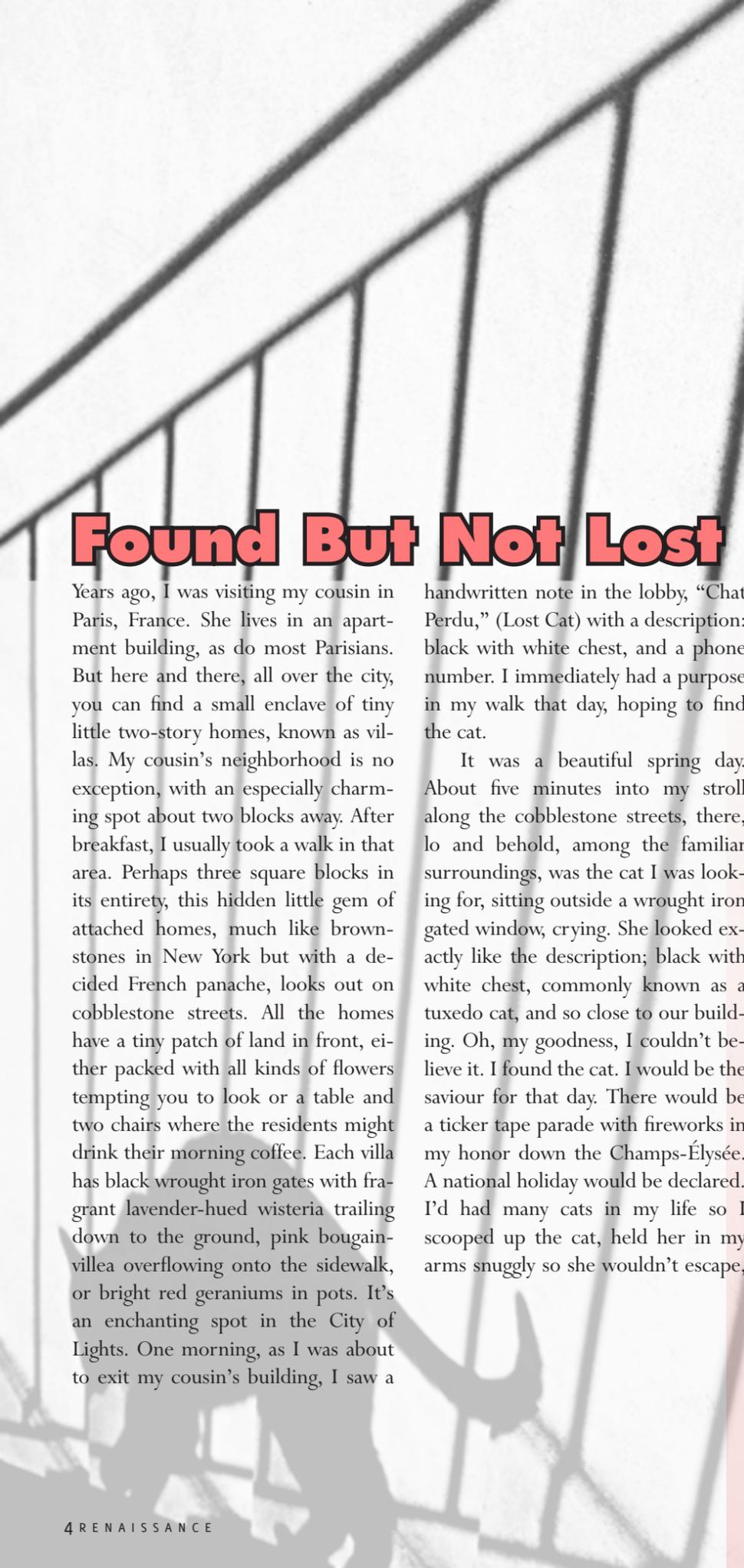
ways find new recipes, activities and more in our What's Cooking? and Out and About in New Jersey sections found in each issue! And be sure to check out the book review on page 12 and enter for a chance to win a free book!

As for NJFA, we'll be dedicated this year and every year to bringing you interesting and useful articles in these pages, and to look at trending topics in our *Aging Insights* TV program. We will also be holding our annual conference on Tuesday, June 4th, featuring innovative and important workshop topics. NJFA has also welcomed three new Board members—you'll read about them in the Board profiles in this issue. We are delighted to announce that one of those new Board members has provided NJFA with the opportunity to reach even more people. Charisse Smith, PhD, is an educator and leader in the community and also a leader with Excellence Through Education (Hamilton Township School District) and we are hosting a forum to bring aging and caregiving resources to families, educators and the community. See the details on page 27.

All of our efforts are aimed at bringing awareness to the community about aging and to promote a positive image of aging. We join our friends and other leaders in the field, such as AARP, American Society on Aging, LeadingAge and others, to disrupt, reframe, and free ourselves from ageism.

—Melissa





Found But Not Lost

Years ago, I was visiting my cousin in Paris, France. She lives in an apartment building, as do most Parisians. But here and there, all over the city, you can find a small enclave of tiny little two-story homes, known as villas. My cousin's neighborhood is no exception, with an especially charming spot about two blocks away. After breakfast, I usually took a walk in that area. Perhaps three square blocks in its entirety, this hidden little gem of attached homes, much like brownstones in New York but with a decided French panache, looks out on cobblestone streets. All the homes have a tiny patch of land in front, either packed with all kinds of flowers tempting you to look or a table and two chairs where the residents might drink their morning coffee. Each villa has black wrought iron gates with fragrant lavender-hued wisteria trailing down to the ground, pink bougainvillea overflowing onto the sidewalk, or bright red geraniums in pots. It's an enchanting spot in the City of Lights. One morning, as I was about to exit my cousin's building, I saw a

handwritten note in the lobby, "Chat Perdu," (Lost Cat) with a description: black with white chest, and a phone number. I immediately had a purpose in my walk that day, hoping to find the cat.

It was a beautiful spring day. About five minutes into my stroll along the cobblestone streets, there, lo and behold, among the familiar surroundings, was the cat I was looking for, sitting outside a wrought iron gated window, crying. She looked exactly like the description; black with white chest, commonly known as a tuxedo cat, and so close to our building. Oh, my goodness, I couldn't believe it. I found the cat. I would be the saviour for that day. There would be a ticker tape parade with fireworks in my honor down the Champs-Élysée. A national holiday would be declared. I'd had many cats in my life so I scooped up the cat, held her in my arms snugly so she wouldn't escape,

Two Reminiscences

By Cecilia Pollak

and walked the two blocks back to my cousin's apartment. I was thrilled that someone would have their cat back. Fortunately, when I got back to my cousin's building, the concierge (superintendent) was home. I explained that I had found the lost cat, could she please call the owner, and could I please leave the cat with her just until the owner came down and got her. The concierge agreed, took in the cat and called the owner, who came down shortly. She took one look at the cat and said, "Non, ce n'est pas mon chat" ("No, that's not my cat"). That poor little cat. I had found her, but she wasn't lost. Only one thing to do—I immediately brought her back to exact the spot I had found her because that was her home. When I told my cousin about what had happened we both had a good laugh. And the "chat perdu?" The owner found her cat, safe and sound, fast asleep in her closet, buried below a basket of freshly laundered clothes—a typical cat move. And the "found" cat that wasn't lost? Hopefully she thought she'd had a bad dream.



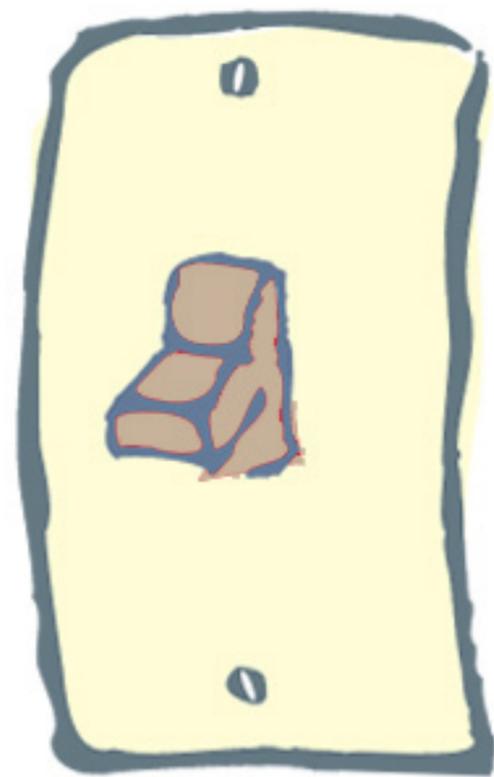
Tunisia

When I was 21 years old, I was invited to a three-day wedding celebration in Tunisia. Tunisia is a country in north eastern Africa, a ferry boat ride across from Sicily. I remember Tunisia as beguiling and alluring. The souks (markets) are serpentine mazes, full of wonders like clothes, carpets, furniture and spices. Camels abound in the desert countryside as do the Bedouin people. There is the intense starkness of an Albert Camus novel, and the beauty of a Maxfield Parrish painting—purple-orange sunsets over the shimmering Mediterranean Sea. My plane touched down in the capital, Tunis, and the first letters I saw were "Carthage." I stared at the sign, mesmerized by the reference to ancient history, the image of Hannibal and his elephants crossing the Alps. I entered

the tiny airport terminal, about the size of our (Luftman Towers) community room, and, after customs, I proceeded into the waiting room for arrivals and departures. Arabic music was playing on the loudspeaker with its strong, steady beat. The room was filled with men in their galabias (similar to a long flowing tunic), and women also in galabias and a veil to hide their faces. The scent of jasmine flowers was in the air. I collected my sparse luggage and made my way to the hotel. I would be in Tunis for the first week, then later join the wedding party in Sfax, a small city south of Tunis. I shared a taxi with a woman going to the same hotel and after checking in, we went to dinner. A recommended restaurant was a short train ride away. The night was mild

and scented with gardenias, still my favorite flower. Every time I see a gardenia, I have to stop and take a long, deep inhale and I am transported back to that moment in time. About three stops later, we arrived at our destination. The restaurant was al fresco, next to the water, and we walked up a long flight of cobblestone steps to our table. I remember we each had grilled fish—the catch of the day—with some salad. The food was fresh and delicious, the sea breeze accentuating all the senses. What a wonderful first day and evening in such a beautiful, exotic place. After dinner, we made our way back to the hotel. It's an evening I will never forget and that was only my first day of a month's stay in one of the most enchanting places I have ever been.





when

people flip a switch, something turns on or off. A “flipped switch” metaphor is useful to describe sudden changes that people make in their lives. At perhaps no other time do more switches get flipped than when someone leaves a long-time career after working for decades. People may need to reverse things that they have done for decades. Some switches are voluntary (e.g., spending accumulated savings) and some are mandatory (e.g., required minimum distributions or RMDs after age 70 ½). Listed here are twenty common “switches” that older adults frequently flip. Some are “on/off” while others often happen gradually, like a dimmer switch. Examples of the latter include working, spending, investment asset allocation, downsizing, and simplification.



1 Long-Time Career to Doing Something Else: “Switches” can include continued full-time work, part-time work, freelancing/starting a business, volunteering, or no work. Some make gradual adjustments (e.g., phased retirement), like a dimmer switch instead of an on/off switch.



2 Saving Money to Spending Money: Some older adults struggle financially, but there is a subset with a unique problem: they saved their entire career, are not comfortable spending, and assets keep growing. Psychologically, savings withdrawals feel like a “loss” as balances decline.



3 Receiving a Paycheck to Creating One: When paychecks stop, older adults must simulate a regular income stream with strategies such as automated withdrawals from investments (e.g. mutual funds), withdrawing 1/12 of their annual RMD amount monthly, and a series of laddered bonds or CDs.



4 Making Tax-Deferred Savings to RMDs: Taking RMD withdrawals is a big “switch” from making retirement savings plan deposits for decades. RMDs include distributions from Traditional IRAs, 401(k)s, 403(b)s, and SEP-IRAs. A 50% penalty applies to amounts that should have been withdrawn but were not.



5 Shift to More Conservative Investing: Later life investors often prefer income over growth. Portfolio adjustments can be made by buying and selling securities, changing target asset allocation weights (e.g., 40% stock, 40% bonds, 20% cash equivalent assets), or investing in target date mutual funds.



6 Accumulating “Stuff” to Downsizing: Factors that can precipitate this “switch” include a local move to a smaller dwelling, a long-distance move, a health crisis or death (e.g., cleaning out a deceased parent’s home), or a sudden or gradual feeling of having “enough.”



7 Change in Household Income: The most common scenario is transitioning from a higher income to a lower income. A much smaller group of older adults actually lives on more income than when they were working (e.g., a combination of a pension, Social Security, some employment, and/or savings withdrawals).



8 Tax Withholding to Estimated Tax Payments: After decades of tax withholding at work by an employer, older adults may need to calculate and remit quarterly estimated income tax payments for the first time ever. Calculations need to be done carefully to avoid an IRS under-withholding penalty.



9 Some Type of Health Insurance to Medicare: Prior to leaving a long-time career, people may have health insurance through an employer, private, or Marketplace (e.g., Obamacare) plan. At age 65, they must learn Medicare rules, sign up in time to avoid penalties, and purchase or coordinate insurance to cover gaps.



10 Job Title to New Personal Introduction: After working for decades, older adults need a new answer to the “What do you do?” question. There is no “right” answer. Options include defining yourself by a new job role, volunteer role, family role (e.g., grandparent), hobby, activities, or profession, if still actively involved.



11 New Financial Planning Goals: After work stops, focus often shifts to new financial goals and concerns including making accumulated savings last, travel and entertainment expenses, long-term care planning, and new housing arrangements.



12 “Do It Yourself” vs. Hiring or Asking For Help: Whether due to increased financial complexity or health challenges, many older adults increasingly require assistance. Examples of needed services include financial planning, asset management, house cleaning and maintenance, yard work, and bill-paying.

By Barbara O’Neill, Ph.D., CFP®
Professor and Financial Resource Management Specialist, Rutgers Cooperative Extension



13 Engagement to Disengagement: Switch flipping (or dimming) includes letting go of work projects that you won’t be around to complete, mentoring successors, doing activities for a final time, and looking ahead to new roles, responsibilities, and relationships. Often, these transitions are very bittersweet.



14 Navigating New Relationships: Relationships with others can change after someone is no longer working full time. Areas to address include how much “togetherness” with a spouse, separate and couple activities, amount of care-giving time with grandchildren, and making friends, especially if moving to a new location.



15 Financial Simplification and Consolidation: Low-maintenance strategies include organizing financial files, shredding unnecessary documents, storing documents electronically, consolidating financial accounts (e.g., multiple IRAs), and developing a reminder strategy for tax payments and RMDs.



16 A Different Definition of “Busy”: Leaving full-time work opens up hours of free time daily instead of working and commuting. Ways to keep busy include working or volunteering, building and maintaining friendships, and accomplishing “bucket list” items. There is no one “right” way to keep busy.



17 Becoming the “Family Storyteller”: At some point, older adults will become the most knowledgeable person about their family history and in possession of key documents (e.g., birth and death certificates) and photos. It is important to share family stories with younger generations and groom a successor storyteller.



18 Changes in Health Habits and Expenses: Health care “switches” after a career ends include more time for sleep and physical activity, possible health “issues,” no more employer dental insurance, increased out-of-pocket health care expenses, and a need to coordinate Medicare and other health care coverage.



19 Increased Interest in Gifting and Philanthropy: At age 60+, there is a strong realization that “you can’t take it with you” and a desire to see your money help others before and/or after you pass away. Gifting options include donor-advised funds and qualified charitable distributions from RMDs for traditional IRAs.



20 Increased Interest in Accessibility and Safety Features: Examples of in-demand products and services include one-story floor plans, grab bars, accessibility modifications, smart home features, additional lighting, and community services for “elder orphans” who lack family support.

If you have additional examples of later life transition events that require big, sudden or gradual changes in thinking and behavior, please e-mail me at boneill@njaes.rutgers.edu.

The Hidden Powers and

Possibilities of Age

By The Rev. Charles J. Stephens

W

hen I turned seventy this past October it felt like a major passage in my life. Since and before then, I have spent time reflecting on age and aging. As we get older, we may identify with the story of a guy who walked into a bar and the bartender asked for his ID.

“You’ve got to be kidding,” he said. “I’m almost sixty years old.” The bartender apologized, but said he had to see the license. The guy showed his ID, paid, and told the bartender to keep the change. “The tip’s for carding me,” he said. The bartender put the change in the tip cup. “Thanks,” he said. “Works every time.”

Remember wanting to be older as a young child, old enough to start first grade? Growing up in a hunting culture, I was impatient for my twelfth birthday, so I could get a hunting license. And it seemed like my sixteenth birthday and being able to get a driver’s license would never come. And in Wisconsin, being eighteen meant I could walk into a bar and buy a beer. Of course, in 1966, it also meant the requirement of registering for the draft during the Viet Nam War. That didn’t feel so positive.

I longed to be older out of a desire for the greater freedom I assumed I would find as an adult. For some reason, this fall, I didn’t have quite the same attraction toward seventy as I had toward eighteen.

After retiring from active parish ministry there was the attraction that comes with retirement of saying, “goodbye to tension, hello to pension.”

I joined the Unitarian Universalist Retired Ministers and Partners Association. One of my elder colleagues joked about the three stages of old age: The newly retired “go-go” stage when one gets supper busy in all sorts of new volunteer activities, then the “go-slow” stage when one realizes the physical need to slow down, and finally the “no-go” stage when one’s body tells us we need to be still and rest.

Now, those of you who are still in the midst of the “active adult” stage may think that what I am talking about doesn’t concern you. But medical research has indicated that our strength, vitality and reproductive vigor peak just before thirty. Of course, that strength and vitality continues for many years, at a pretty high level for most. In fact, life expectancy in the US is 81.1 years for women and 76.1 years for men. And many people today are fortunate to live much longer. And some of us know how having cancer or some other major illness can bring about premature aging at any point in our lives.

Living longer, of course, is the goal of medicine. And looking younger is the goal of the thousands of products which promise to prevent aging or at least prevent the signs of aging. One important question we face as we age is how we approach life when our skin, our hair and our limbs begin to wrinkle, thin, gray and become stiff. I am fortunate to be in pretty good health. Physically, I am able to do many of the active things I enjoy like gardening, hiking, and cutting, splitting and stacking firewood. But I have personally been better able to identify with some limits this winter with the impact of sciatica or hamstring issues.

I confess that I was a bit proud of my energy level and my ability to work long and hard for hours. As I got older, I continued at the same pace and tried to kid myself about still being youthful, rather than admit I needed to slow down.

Here is a story: A woman was astonished when a police car pulled up to her house and her elderly grandfather got out. The patrolman explained that the old gentleman had been lost in the city park and had asked for help. After the patrolman left, the woman said, “Why, Grandfather, you’ve been going there for forty years. How could you get lost?”

The old man smiled slyly. “I wasn’t exactly lost,” he admitted. “I just got tired of walking.” The wisdom of asking for what you may need.

In his book, *What are Old People For?* Dr. William H. Thomas, an MD, identified the dominant attitude in medicine and in our culture about old age is a declinist attitude. This is when our bones tend to shrink in size and density. I went to a doctor recently and they confirmed I have become a bit shorter of stature, just

the loss of a library.” The elders are seen as masters of the school of life.

The fascinating thing that I realize now is that becoming an elder can have a transformative power. We may lose some strength and vigor, but, ironically, that allows us to step out of the struggle for prestige and power. Getting older can reveal some hidden powers and possibilities of aging.

Like many people, I have gone through some powerful transformations in my life—moving from be-

*I longed to be older out of a desire
for the greater freedom I assumed
I would find as an adult.*

over six-foot now rather than my prior six-foot-two. Yet we live in a world where youth is seen as perfection and aging as decline. We try to maintain a youthful appearance and attitude through healthy diets, physical exercise and the use of a whole variety of body products that claim they will make us look and feel more youthful.

Dr. Thomas posits, “About forty thousand years ago...Homo sapiens generalized the benefits of grandparenthood by linking old age to the work of social evolution. The development of human culture – its refinement, storage, and transmission – was woven into the fabric of old age.” He points to research that Homo sapiens, unlike the typical mammalian pattern of two-generational social structure, developed the tendency to nurture and sustain their offspring’s offspring. An African proverb puts it this way: “The death of (an) old person is like

ing an engineering student to studying to become a Lutheran minister, and from being a Lutheran minister to becoming a UU minister. Other more personal transitions included transitioning from being a single college student to a married seminary student and then to parenthood, and from married to divorced, single parent to remarriage and on and on.

Researcher Laura Carstensen found that there are many fascinating paradoxes to aging:

- An older person has a weakening of muscles later in life BUT is less likely to report symptoms of depression than a younger person.
- An older person’s hair may turn white, get thin, loose its curls and fall out BUT they report enhanced sense of wellbeing.
- Older adults may get shorter, our arches fall, toenails get difficult to clip BUT older people report their health is “good” or even “very good.”

Carstensen writes, “In old age, the body instructs the mind in patience and forbearance while the mind tutors the body in creativity and flexibility.” (*Emotional Experience in Everyday Life Across the Adult Life Span*) This is the transformational power of adaptation.

Lisel Mueller powerfully portrays this transformation in her poem, *Monet Refuses the Operation*:

Doctor, you say that there are no haloes
around the streetlights in Paris
and what I see is an aberration
caused by old age, an affliction.
I tell you it has taken me all my life
to arrive at the vision of gas lamps as angels

The aging process can bring with it insights and power that are direct results of the inevitable physical decline. Age can bring a new portal, a new vision and a reinvention of self. It is just possible that the world we see with older eyes may be more accurate.

Being “woke” is a major topic

frightening. We often try to fight reality—trying harder to do what we had been doing or at least cover up the signs of age.

What we need to understand is that youth is one stage in life, it is not perfection. After youth comes adulthood, which is another stage in life, it is not perfection. Then if we are fortunate, comes elderhood or old age, which is another stage in life and again it is not perfection. No stage is perfection; each stage has some unique gifts and capacities.

I still enjoy preaching and teaching, but I find that when I do so, it takes me a bit longer to prepare. I remember preparing three to four sermons a month and all the many tasks of parish ministry, but I wouldn’t want to try doing it now. I can remember back in the 1980s talking to a respected elder, the Rev. Arthur Foot, who was retired and lived near Ellsworth, ME. I had heard him preach a few times and he was good. I asked him why he didn’t want to preach anymore. He paused

in thought and said that he found it too hard to prepare a sermon at that point in his life. I was in my thirties and couldn’t understand how a minister as well known, appreciated and accomplished as he was could ever find it too hard to prepare and present a sermon, but that was the shortsightedness of a young adult. As the poet Lisel Mueller wrote:

*It is just possible that the world
we see with older eyes may be
more accurate.*

now in many and various ways and being woke is a necessary and ongoing process of which we all are in the midst. But, I would add, there is another major awakening which comes with age.

It is true that with youth and within adulthood we desire to run faster, jump higher and when we start going in the opposite direction it is

Doctor, if only you could see
how heaven pulls earth into its arms
and how infinitely the heart expands
to claim this world, blue vapor without end.

That is my goal in this sermon, to help you see, “*The discovery of virtue in the necessity of old age is the single greatest achievement in the history of humankind.*”—The subtitle, or answer, to Dr. William H. Thomas’s book, *What are Old People For?* is “*How Elders Will Save the World.*” The ancient wisdom in Job asks, “Is not wisdom found among the aged? Does not long life bring understanding?”

erously. We can thus experience less interest in material things and find a greater need for “meditation,” and feel a cosmic communion with the spirit of the universe.

These are the super powers available to those moving into elderhood. Those characteristics do not automatically develop in everyone. There are many examples of people in their seventies, eighties and nineties who are as self-occupied and self-centered as they have always been and who continue to be as interested in accumulating material things as ever.

As Mary Pipher, in a recent *New*

*We can thus experience... a
cosmic communion with the
spirit of the universe.*

Lars Tornstam, another researcher, claims that in old age, there’s the possibility of what he calls “gerotranscendence.” This is an elder who typically experiences a re-definition of the self, of relationships and a new understanding of fundamental, existential questions. This individual is able to reorient life from job and self-identity, become less preoccupied with body strength and appearance. By becoming more aware of aging and the inevitability of death, we have the possibility of a life in elderhood that is more generous, unselfish and regenerative. If we can reorient our lives in this way, if we can take care of and yet see beyond limitations in our physical condition, then we can be aware of our own aging and the inevitability of death and live more gen-

York Times article, writes, “The only constant in our lives is change. But if we are growing in wisdom and empathy, we can take the long view. We’ve lived through seven decades of our country’s history, from Truman to Trump... I am alive today only because thousands of generations of resilient homo sapiens managed to procreate and raise their children... By the time we are seventy, we have all had more tragedy and more bliss in our lives than we could have foreseen. If we are wise, we realize that we are but one drop in the great river we call life and that it has been a miracle and a privilege to be alive.”

The Rev. Charles J. Stephens is Minister Emeritus at the Unitarian Universalist Church at Washington Crossing. This article was originally delivered as a sermon on January 27, 2019.



GRANDPA GREEN

WRITTEN AND ILLUSTRATED BY LANE SMITH

The *New York Times* describes *Grandpa Green* as, “An unassuming little masterpiece,” which is the perfect description for this little gem. The story of *Grandpa Green* is simple and straightforward – a young child tells the story of his great-grandfather’s life, retelling the story as it has been told to him, from childhood through adulthood. The stories of his great-grandfather’s life take form in a garden path. The garden comprises all the memories of Grandpa Green – meandering through the important moments of his life until now. Although Grandpa Green sometimes forgets these memories, the garden remembers for him. The lush colors and soft pencil drawings are both beautiful and soothing, making *Grandpa Green* a perfect book for people of all ages – you don’t need to be a gardener to appreciate all the



THE READING ROOM

Review by Mason Crane-Bolton

beautiful artwork!

Grandpa Green is a fun, original adventure for adults of all ages as well as children. The book promotes imagination by looking back through Grandpa Green’s memories, which are all depicted as topiaries (Grandpa Green’s passion is horticulture). The short book could also be used as a great way to talk to children about learning the life stories of their parents, grandparents, and great-grandparents, or be an introduction to talking about aging and memory loss. *Grandpa Green* takes what can be a scary and disturbing

topic (especially for young children) and shows it with enough sanguine to leave the direction of the discussion up to the reader. What’s also wonderful is the loving, respectful relationship from child to great-grandparent and the way in which both seem to help each other.

The message central to *Grandpa Green* seems to be that no matter what may happen, the people we love and the lives they’ve lived can stay with us if we nurture their stories and tend to them like a garden. Whether you’re younger, older, or young-at-heart, *Grandpa Green* is a beautiful, thought-provoking story of love, compassion, and appreciation for the people we love and those who have come before us.

WANT TO WIN GRANDPA GREEN?

Participate in our *Grandpa Green* giveaway! To enter, share an NJFA post from our streams on Twitter, Facebook or Instagram and mention us in your post! If you don’t have a profile on these social media channels, simply email office@njfoundationforaging.org with the subject line “*Grandpa Green* giveaway!” All entries must be posted or emailed by April 15th. The winner will be emailed and announced on social media the last week of April.

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TECH TRENDS FOR SAVVY SENIORS

By Kip Rosser

You don’t have to be a computer genius and you don’t need a boat-load of cash. Hundreds of resources are free, and most are available to you with just a couple of clicks. So, let’s scratch the surface and take a look at some of the best tech out there.

C T O

Chances are, if you work (or used to work) with computers on the job, you were using applications for word processing, spread sheets and more, that you're pretty comfortable with today's computers, phones and gadgets. Or are you? Was your exposure to the computer age a lot more years ago – back in the days of five and a quarter inch floppies, the flashing cursor on the dark screen? Were those the days before the internet, before dial-up?

It's safe to assume that our level of exposure to such things has influenced both how we now feel about the tech of today and how comfortable we are using it. Is your world of tech pretty much limited to emails, maybe a Facebook page?

What about your phone? There are a lot of die-hards who still use their phones exclusively as phones, in spite of the fact that phones boast more computing power and functionality than the computers that sent humanity to the moon.

There are dozens of studies and articles currently out there: they explore issues such as reasons why older adults are hesitant to make use of new technologies that have the potential to improve their quality of life.

Still other articles are demonstrating that older adult usage of the new tech continues to rise year after year. There are plenty of people out there, ranging from their mid-fifties to their eighties, who are not only emailing; they're texting and tweeting – they're discovering apps that help them. They're staying connected with their distant family members and friends. They've tapped into sources of invaluable information, and even play video games.

According to a survey conducted by Pew Research Center, forty-two percent of American seniors now own a smartphone, compared with only eighteen percent in 2013. Sixty-seven percent of seniors use the internet on a regular basis.

On a scale of one to ten, with ten being the most adventurous tech-explorer and user, where are you on the scale? Wherever you see yourself, particularly if you're in the middle to lower end, you've got a chance to open a world for yourself that can bring you music, literature, access to communities of folks who share your interests, tools that can help you manage daily tasks, advise and help you cope with health issues, and a lot more.

There's virtually nothing you can't find online or with some of the new gadgets. For music, you can subscribe to services like Pandora (www.pandora.com) or Spotify (www.spotify.com). They're both free if you don't mind having to listen to occasional ads. Whatever your musical tastes, it's all there. You type in a song or category and let 'er rip. Both services actually learn from your selections and they'll choose for you, playing more of what you like and exposing you to artists you haven't heard of.

CAREGIVER APPS

If you're a caregiver for a friend or family member, there are two things you need above all else: reliable information and support. The issues and challenges associated with caregiving can easily get overwhelming. Now there's no need to cope in isolation, no need to wonder what to

do or how to get help, and more importantly – **where to get help from.** There are free apps that will make your life and the life of your loved one easier, less stressful and less fraught with problems. Here are some of the apps that are considered 2019's best – they're all waiting for you.



CareZone

This secure app enables you to store and share all of your loved one's essential information.

There's a place for notes, medical logs, pharmacy numbers, medication dosing, contact numbers for physicians, photos and more. You can also send voicemail messages to up to one hundred people.

Available for: iPhone/iPad or Android
Free



Caring Village

Create a "village" of your friends and family and use its secure messaging system to share your loved one's care plans, to-do lists, medication lists, a wellness journal and a centralized calendar. Keep the lines of communication open and promote peace of mind, knowing that you're all in the loop.

Available for: iPhone/iPad or Android
Free



MyMeds

Drastically minimize the confusion and guesswork in keeping track of medication regimens by setting up a schedule of med reminders. The reminders are sent via text; your loved one takes the medicine and texts you back: "yes." Using the tracking list, you and other family members receive an alert if they haven't taken the meds.

Available at: App Store and Google Play
Free



eCare21

This app requires a wearable smart device like a smart watch, FitBit or bluetooth. With it, you set up 24/7 comprehensive monitoring of your loved one. It will track everything from heart rate, to glucose levels, the patient's weight, calorie intake and sleep patterns. All essential info will then be available to your caregiving team, whether near or far.

Available for: iPhone/iPad or Android
Free (but must be used with a wearable smart device)



Caregiver Buddy

Get authoritative assistance when caring for an Alzheimer's sufferer. There's a wealth of advice and support, from dealing with behavioral issues, to mapping out daily routines and more. There's also a free, live help line connected directly to the Alzheimer's Association.

Available at: App Store, Google Play and Amazon Apps
Free



PainScale

Assessing someone's level of discomfort can be confusing and daunting. This easy-to-use "diary" helps you track pain triggers and intensity. Monitor other vitals: medication doses, activity, moods, behaviors and sleep patterns. Compile all the information and send it to your healthcare team in a comprehensive report.

Available at: App Store and Google Play
Free



CaringBridge

The operative word here is "bridge." This app provides the connection and support network between caregivers, their family and friends. You can all share relevant information, advice, updates, words of encouragement, journal entries, photos, or just loving thoughts.

Available for: iPhone/iPad at the App Store
Free



Dementia Caregiver Solutions

There are so many different scenarios and difficulties that can surface when caring for someone in the throes of dementia that it can seem impossible to prepare for or cope with them. This app provides real-world advice and strategies for handling twenty-five of the most demanding behaviors and stressful situations.

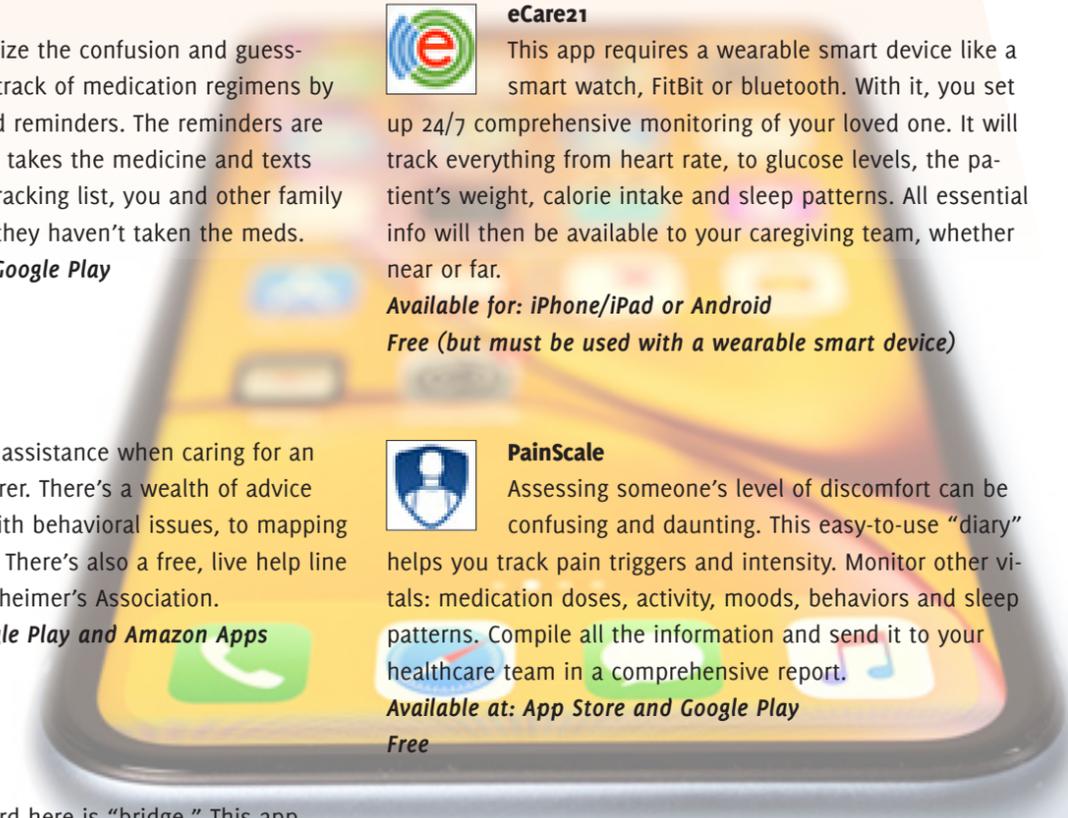
Available at: App Store for \$2.99

Amazon Echo or Google Home

In-home gadgets like the Amazon Echo and the Google Home Smart Speaker and Google's Home Smart Hub are reasonably priced and easy to set up. Get the apps on your phone and they'll interface with all sorts of products around your home. You'll have control over smart devices. In addition to access to music, news, weather reports, you can call your friends, even place orders for products, turn on lights and more.

The Google Home or Amazon Alexa Apps

Available For: Android, iPhone



ASSISTIVE APPS

An assistive app is any app that helps you in any number of areas. From keeping in touch with family and friends, to daily reminders, to exercising both body and mind, to just plain entertainment and fun, there's truly something for everyone. The ones we've included below are some that can really help in a lot of different situations.



SKYPE

Remember long distance call fees? Gone. If you've got a computer and the party you want to call has SKYPE as well, all calls – domestic and international – are free. You can make audio calls or Wi-Fi video chat, like on the Jetsons!) Get it as www.skype.com or the AppStore.

Available for: Android or iPhone, certain fees apply.

Free when using with others who have SKYPE



Blood Pressure Monitor

Stay on top of your health data. Forget sorting through paperwork or having to call your doctor any time you want to check yourself. Monitor your weight and blood pressure with ease, then share the data with your healthcare provider.

Available for: iPhone and iPad

Free



Car Finder AR

It's happened to us all. You walk into that parking garage or open lot and: "Where the heck is my car?" Utilizing 3d Google Maps and "augmented reality," this app will locate your parking spot.

Available for: Android

Free



Good RX

The cost of prescription drugs seems always to be going through the roof. This invaluable app makes price comparisons of prescription drugs at more than 60,000 pharmacies to help you find the best price. Often, the prices can even beat the cost covered by your insurance.

Available for: iPhone and Android

Free



Lumosity

You've probably seen the TV commercials. This app has been proven to improve your memory, recall abilities and the ability to retain information. All while keeping you engaged with innovative games and puzzles.

Available for: iPhone (free with subscription)



Red Panic Button

The famous "I've fallen and I can't get up" button is great, but many older adults cannot afford the ongoing fees. This app is the same type of medical alert, but on your phone. If you're in distress, you press a button on your phone. It will send out your current location and messages to a list of people that you have designated.

Available for: iPhone and Android

Free for iOS



Pillboxie

The trouble with plastic pill sorters is that they just hold pills. With Pillboxie, you set your dosage times, sort your meds by color into the sectioned pillbox and it will remind you when it's time to take them.

Available for: iPhone and iPad

\$0.99



Magnifying Glass With Light

At home, in dimly lit restaurants, for ease of reading everything from mail to menus, from keyboards to small print, you can zoom in, turn on the flashlight and all becomes clear.

Available for: iPhone

Free

Words with Friends



Lots of folks love crossword puzzles for keeping their minds sharp. But it's a solitary pursuit. How about a cross between Scrabble and a classic crossword right on your phone that you can play from anywhere with your family and friends? Stay connected and stay sharp!

Available for: iPhone and Android

Free

PODCASTS

In its earliest form back in the 1980s, a podcast was called an "audio blog." 2004 saw the beginning of the podcasting revolution. Now, fifteen years later, podcasts cover every subject under the sun. They primarily take the form of an interview or lecture, but there are plenty that break the format. All you need is an app that gives you access to the treasure trove of podcasts out there. Older adults in particular can now gain access to a world of helpful programs. There's news, personal growth, stress reduction, programs on every type of art, music, film, explore retirement goals, health regimens, and more. If you own an iPhone, the podcast app is already on it. If you've got an Android, podcasts are supported by Google's music streaming app. Both are free and both offer enough functionality to satisfy. In 2015, Spotify expanded its functionality to podcasts, so if you're already working with Spotify to play music, you can now use its podcast player. Its selection of podcasts, however, is more limited than Apple's or Google's. In all of them, you can open the app and use the search function to find any type of topic you want. With many, you can either download them or listen immediately. Here are some of the most popular and useful:

Guided Meditations

Reduce anxiety and stress, enjoy uninterrupted time for mindfulness, cultivate peace and calm with host and psychotherapist, Tara Brach. She'll lead you through meditations ranging from nine to twenty-five minutes.

Ted Talks

Choose from over two thousand talks on what seems like every subject under the sun, all presented by some of the world's leading thinkers and experts.

Medicare Nation

What else can you say but: here's a podcast that will equip you with the most current Medicare knowledge and advice.

Good Job, Brain!

Use it on your own or with family and friends to stay sharp, flex that brain. This interactive quiz show is packed with all sorts of trivia on every conceivable topic.

Freakonomics Radio

One of the top-rated podcasts, older adults can learn essentials on finance and economic topics, retirement and much much more.

This American Life

One of the most popular NPR radio programs ever created. Currently, 2.4 million people download the podcasts. Ira Glass and his slice of life stories will delight, inform and amuse.

Lux Radio Theatre

Best of Old Time Radio

Old Time Radio Mysteries

If you're of a certain age, you'll know what's meant by "The Golden Age of Radio." Equipped with these three podcast series, who says you can't go back again? Listen to original broadcasts featuring all the era's most famous stars.

Spectacular Seniors

Primarily an inspirational program about older adults who are accomplishing and doing great things and making a difference for themselves and others.

Parent Your Parents

A "how-to" for dealing with the non-medical side of elder care, like insurance tips, "seniorizing" a home, mental health care and more. It's also a program that focuses on the issues surrounding the treatment of seniors.

Bridge the Gap: The Senior Living Podcast

Hosts Lucas McCurdy and Joshua Crisp are committed to presenting vital information about the issues of senior housing and senior services.

In the next issue of Renaissance, we'll continue to talk tech when we cover the hardware, the gadgets, wearable technology, preventative smart devices for the home, and the latest advances in health care technology like virtual reality and therapeutic robotics.



SUSAN U. BREDEHOFT
Retired

Why I wanted to join NJFA:

I was invited to join NJFA's Board many years ago. Obviously, I was much younger and hadn't given any thought to my own aging process or that of my parents and extended family. Over the last fifteen years, I have faced and dealt with many medical and aging challenges concerning my mother and my father's brother and sister. These experiences helped me understand the issues facing older adults—especially those without a support system. NJFA analyzes these issues and advocates for solutions to help New Jersey's seniors live out their final years according to their wishes.

What I find most valuable about NJFA:

NJFA uses a variety of media to provide seniors and their caregivers valuable information for a variety of issues. For example:

- Available resources
- Medicare and supplemental insurance
- Veterans issues
- Physical and financial safety

In the last issue of *Renaissance*, we asked our board members to share their reasons for becoming involved with NJFA and what they found exciting and most valuable about the foundation.



JOHN PASCAL MOSTELLO
Senior Branch Manager
Wells Fargo

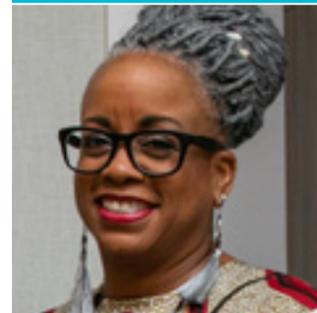
Why I wanted to join NJFA:

Each and every one of us is aging. We should all be able to age with dignity, security, and our health. Securing the right to healthcare, housing, and the ability to have the necessities of life for our aging population should be considered a right for every aging person. I am passionate about ensuring that our aging population is provided these securities respectfully and with dignity. At times our aging population is left vulnerable and at risk, and should be assured that they will be able to live out their lives in the best way possible.

What I'm most excited to bring to NJFA's Board:

I am very excited to bring a strong financial background to the Board, and look forward to helping develop strategies that protect the finances of our elderly population.

Their answers were thought provoking, insightful, sobering and just as impassioned as their dedication to their careers and lives.



CHARISSE SMITH, PHD
President
Title I Instructional Coach
ETE – Excellence Through
Education, Hamilton
Township School District

Why I wanted to join NJFA:

In 2018, board member Celeste Roberts inquired if I had an interest in joining the NJFA Board of Trustees by providing the NJFA with my perspective on education and the senior community. Initially, I thought, "Could I add to this discourse?" As an educator of young children for over twenty-five years, I wondered, how could I be a significant contributing member of NJFA? I was honored that I had been asked to continue the legacy of my uncle, Carl F. West, but I still found it difficult to make the connection between my career as a teacher of young children and the senior community. But after careful research, I began to appreciate the association between my work and the mission of NJFA. Gradually, I began initiating conversations with fellow educators current and retired, students, and their families, and recognized that both groups need opportunities to learn new skills, possess a sense of purpose, have access to social and emotional support, education about the aging process, assistance with reducing the likelihood of depression, and cognitive and physical stimulation. I am confident that through my personal experiences and professional lens as an educator of young children I can support the NJFA's mission of promoting services, resources, and outreach to older adults and the communities that love them.

What I'm most excited to bring to NJFA's Board:

I am most excited about creating new partnerships between NJFA and other educational organizations. I gain a sense of excitement when I can be a contributing factor in establishing new partnerships so that they are able to benefit from each other's strengths and resources.



WILLIAM J. O'DONNELL
Retired Communication
and Governmental
Relations Professional

Why I'm involved with NJFA:

As outlined in its mission statement, the goal of the Foundation is to promote services and public policies that enable older adults to live in their community with independence and dignity. We are all growing older in a society that is becoming increasingly more complex and demanding, and I hope that I can make some contributions through my participation in the Foundation that will benefit all of New Jersey's citizens, no matter what their age.

What I'm most excited to bring to NJFA's Board:

The Foundation has recently celebrated its 20th Anniversary, a notable achievement for any public services organization. During this time, the Foundation has made numerous contributions that have advanced the concept of "aging well" in New Jersey. With an enhanced focus on public policy, the Foundation is poised to make even greater contributions in the coming years, and I am excited and honored to be a part of this process.

NJFA is incredibly fortunate to have such a well-rounded and caring group of people bring their unique ideas and innovative visions to the table as we begin our twenty-first year.

MORE FROM THE BOARD



CELESTE ROBERTS, MSW
NJCU Department of
Sociology Faculty; (retired)
Neighborhood Health
Services Corp. (FQHC);
Board Chairperson

Why I'm involved with NJFA:

I have always rejected the philosophy of 'anti-aging' and the multiple industries that support it. For my entire life I have enjoyed and appreciated the valuable experiences of existing in a four-or-five-generation family. I learned at a young age that 'aging' is an active process beginning at birth with a progression of stages that ends with death. My family stressed the concept of 'living one's dash,'— maximizing accomplishments and contributions from one's birth to death. Professionally, my journey included positions with Head Start, Child Welfare, and Child Protective Services, where I interacted with energetic older adult caregivers and volunteers who supported various program efforts. Many of the undergraduates I taught were nontraditional students; some were employed members of the 'sandwich generation,' while others were grandparents. Their experiences, as shared through discussions and writings in our gerontology and sociology courses, provided me with glimpses of 'individual realities' that further informed my pursuit of aging issues.

What I'm most excited to bring to NJFA's Board:

I find the NJFA's active 'pro-aging' focus most valuable. We offer phenomenal resources for older adults, their informal and formal caregivers, as well as those professionals who interact with older adults or on their behalf. These resources, provided continually throughout the year, address the various challenges faced by many seniors – challenges such as health care, financial and food insecurity, abuse and exploitation. NJFA also highlights opportunities for seniors to maintain active lives and explore avenues for life-long learning, intergenerational activities and creative expression. The annual conference, with featured expert speakers

and multiple workshops, provides a wealth of information to various professionals seeking continuing education, as well as to lay attendees desiring to remain au courant. In addition to the networking opportunities, content at this event includes discussions of existing trends, developing policies and current best practices. Moreover, assorted vendors are available to provide insight regarding services and products designed to enhance and enrich older adults' lives. Our technologically-savvy staff continuously communicates vital information via *Renaissance* magazine, *Aging Insights* and our multiple social media platforms.



**THE REVEREND
BRUCE H. DAVIDSON**
Retired Pastor,
Evangelical Lutheran
Church in America

Why I'm involved with NJFA:

I have been impressed with the work of NJFA for almost its entire history. I appreciate the ways in which the organization has continually grown in providing support and training for leaders and organizations that serve aging adults. It is an honor to serve on the Board and be included in the strategic work that helps keeps NJFA vibrant, relevant and effective.

What I'm most excited to bring to NJFA's Board:

I am especially grateful for the ways in which NJFA has provided strong advocacy aimed at lifting up the needs of people who age into poverty: a population often hidden or overlooked. I also am glad to be part of efforts being made through the organization to address seniors who are part of the LGBTQ community: a population often marginalized and whose specific needs can be misunderstood.

SCAM ALERT!

A new, widespread scam has come to the attention of the Federal Trade Commission (FTC). The FTC has received numerous reports of people receiving calls and/or messages from individuals pretending to represent the Social Security Administration (SSA). These calls are from scammers trying to get information and money from the people they contact.

How it works: the caller may say (or leave a message saying) your Social Security number has been linked to a crime. They may then say your Social Security number (SSN) is blocked – you may be asked for a fee to reactivate your SSN or be asked to confirm your number. You may be told someone else has used your SSN or opened accounts with your number and you will now lose your benefits, or that your bank account is about to be frozen or seized).

Your caller ID might show the SSA's real phone number (1-800-772-1213), but that's not the real SSA calling. Computers make it easy to show any number on caller ID— don't trust this is the real SSA calling. If you get a call from the SSA number and suspect it's a scam, hang up right away, then call the real SSA at 1-800-772-1213 (TTY 1-800-325-0778). Lodge complaints of scam attempts with the FTC at ftc.gov/complaint.

Never give your SSN to anyone who contacts you. Don't even confirm the last four digits if asked. Don't give any financial information (such as a bank account number or credit card number) to anyone who contacts you asking for it.

Remember that anyone who tells you to wire money, pay with a gift card, or send cash is a scammer. Always. No matter who they say they are.



**#AGING
NEWS**

By Mason Crane-Bolton

**PUTTING AN END TO
OLDER ADULT SCAMS**

One of the most common forms of fraud against older adults comes in the form of criminals persuading older adults to send money through gift cards, wire transfers, or credit cards. These criminals often pose as a friend of a loved one, who they claim is in legal or financial trouble. This January, Senators Jerry Moran (R-Kan) and Bob Casey (D-Pa) introduced the bipartisan "Stop Senior Scams Act."

The Stop Senior Scams Act would create a federal advisory council that would gather government officials, industry representatives, advocates, and consumer representatives to develop educational material designed for financial institutions, wire transfer companies, and retailers to help end scams targeting older adults. In addition, the council would:

- Examine how businesses can also inform the public to protect themselves against scams;
- Provide additional information to financial institutions, wire transfer companies, and retailers to help prevent future financial fraud incidents and scams; and
- Publicly report findings and new information gained through this work.

MEDICARE CHANGES

The Medicare Disenrollment Period, which previously ran from January 1 through February 14 every year, ended on December 31, 2018. The dis-

enrollment period has been replaced with a Medicare Advantage Open Enrollment Period, effective January 1, 2019.

What does this mean for you?: The old Medicare Advantage Disenrollment Period allowed beneficiaries to drop their Medicare Advantage plan and return to original Medicare (Part A and Part B). It also allowed a beneficiary to sign up for a stand-alone Medicare Part D Prescription Drug Plan. The new Medicare Advantage Open Enrollment Period will run from January 1 through March 31 every year. If you are already enrolled in a Medicare Advantage plan, you will have a one-time opportunity to:

- Switch to a different Medicare Advantage plan or return to original Medicare, Part A and Part B.
- Sign up for a stand-alone Medicare Part D Prescription Drug Plan (if you return to original Medicare). Most Medicare Advantage plans include prescription drug coverage already. Usually you can't enroll in a stand-alone Medicare Prescription Drug plan if you already have a Medicare Advantage plan.

Every fall, your plan will send you an Annual Notice of Change that lists any changes to your benefits or plan rules.

Medicare Advantage plans are required to provide beneficiaries with similar coverage as original Medicare. Some provide better service than others and can be rated higher or lower than other plans. Medicare's star rating system rates Medicare Advantage plans from 1 to 5 stars. For more information, read the February blog on Medicare changes at blog.njfoundationforaging.org or contact your local Medicare office. Want more aging news or have aging news to share? Follow our #AgingNews on Facebook, Instagram & Twitter. Or post your own #AgingNews and make sure to tag us in your post!





WHAT'S COOKIN'?

I Just Want a Burger and Fries!

SOUTHWESTERN BACON CHEESE TURKEYBURGER

INGREDIENTS

2 tbs mayonnaise
 2 tbs ketchup (for spicy, add tobasco or even hotter sauce)
 1 tsp lime juice
 ½ tsp garlic powder, salt, pepper, smoked paprika
 ½ pound ground turkey
 2 slices Cheddar or Monterey Jack cheese
 2 slices (4 half-slices) cooked bacon
 ½ avocado, pitted and sliced
 ¼ cup thinly sliced red onion
 2 brioche hamburger rolls

DIRECTIONS

Mix mayonnaise, ketchup and lime juice. Refrigerate until ready to serve.

Mix garlic powder, salt, pepper, smoked paprika and ground turkey in a bowl. Shape into 2 patties. Grill over medium heat 4 to 6 minutes per side or until burgers are cooked through (internal temperature reaches 165°F). Add cheese to burgers 1 minute before cooking is completed.

Spread mayonnaise on rolls. Top each burger with 2 half-slices of bacon, sliced avocado and red onion.

CRISPY HERBED ROASTED POTATO "FRIES"

INGREDIENTS

2 Large Russet potatoes, unpeeled
 2 tsp olive oil
 2 tsp garlic powder
 2 tsp onion powder
 1 tsp sea salt
 Freshly ground black pepper to taste
 2 tsp each, dried rosemary and thyme

DIRECTIONS

Preheat the oven to 400 degrees. Line a large, rimmed baking sheet with parchment paper or non-stick foil.

Gently scrub each potato then cut them in half lengthways, then half lengthways again to make quarters, then half lengthways again. Place the sliced potatoes into a large bowl of hot water; soak for 10 minutes, then drain the water and pat potatoes dry. Drizzle them with the olive oil and sprinkle the garlic powder, onion powder, salt, herbs and a generous amount of pepper on top. Toss until the potatoes are evenly coated. arrange them in even rows.

Bake for 25 minutes, then flip the wedges over with a spatula, arranging them back in an even layer and return pan to the oven. Bake another 20-30 minutes until the wedges are deeply golden, crisp and easily pierced by a fork.



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.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/



ONLINE RESOURCES

Where to Go – What to Look For

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



NJ SNAP

Supplemental Nutrition Assistance Program

ATLANTIC COUNTY
Department of Family & 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
Divison of Welfare
(908) 788-1300

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

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

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

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

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

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

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

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

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

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

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



NJ SHIP

State Health Insurance Assistance Program

ATLANTIC COUNTY
Division of Intergenerational Services
888-426-9243

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

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

CAMDEN COUNTY
Camden County Division of Senior & 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, Disabilities & Veterans' Services
908-788-1361

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

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

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

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

OCEAN COUNTY
Office of Senior Services
800-668-4899

PASSAIC COUNTY
Passaic County Division of Senior Services, Disability & 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



OFFICES ON AGING

Information on Senior Services and Programs in NJ

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

Get all county office web addresses at:
www.njfoundationforaging.org/services

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 or 609-989-4347

Middlesex
732-745-3635

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

Monmouth
732-531-9191

Morris
973-326-7282
After Hours: 973-285-2900

Ocean
732-349-1500
After Hours: 732-240-6100

Passaic
973-881-2616
After Hours: 973-345-2676

Salem
856-339-8622

Somerset
908-526-8800
After Hours: 1-800-287-3607

Sussex
973-383-3600

Union
908-497-3902

Warren
908-475-6591



PROTECTIVE SERVICES

Report Elder Abuse or Neglect in NJ

Atlantic
1-609-645-5965

Bergen
201-368-4300
After Hours: 1-800-624-0275

Burlington
609-518-4793

Camden
856-225-8178

Call 211 24 hours a day, 7 days a week • Statewide APS Program Administration
NJ Division of Aging & Community Services • 1-800-792-8820
Website: www.state.nj.us/humanservices/doas/services/aps



OUT AND ABOUT

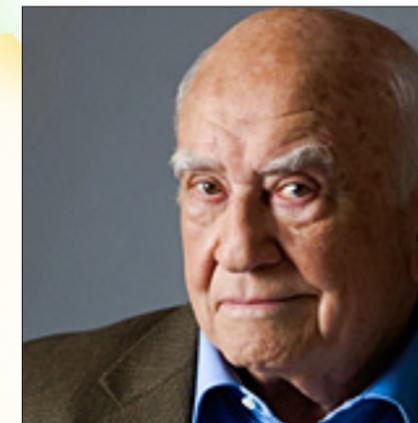
What, Where and When It's All Happening in NJ

Care-Giver's Forum
March 21
5:00PM
John O. Wilson
Neighborhood Center
169 Wilfred Avenue, Hamilton, NJ
Hosted by Excellence Through Education Hamilton Township School District and NJFA. Featuring Mercer County Office on Aging, NJ Time to Care Coalition, The Family Resource Network, and Children's Home Society of NJ Kinship Navigator Program. Free – open to the public.



Mr. Mature America Pageant
April 13
7:00PM

Ocean City Music Pier
825 Boardwalk & Moorlyn Terrace,
Ocean City, NJ
Ocean City presents the Mr. Mature America Pageant for men 55+—the first event of its kind in the US! Contestants will compete in talent, poise, and interview categories and the pageant will emphasize the importance and contributions of our older adults! Interested in competing? Please use the online form or email mhartman@ocnj.us—deadline is March 15, 2019. Tickets will be sold online at: www.oceancityvacation.com/boxoffice and other locations starting March 1st, check the Ocean City Mr. Mature America page for more information and updates: <http://www.ocnj.us/mrmature/>



A Man and His Prostate with ED ASNER

March 23
2:00PM – 3:30PM
The Jay and Linda Grunin
Center for the Arts
1 College Drive, Toms River, NJ
Tickets: \$35.00 - \$39.00

Based on a true-life experience, a man discovers his inner self in more ways than one. A near tragedy is masterfully transformed into a one-man comedy, perfectly portrayed by Ed Asner in his hilarious visit to the hospital in preparation for surgery he doesn't want.
<https://www.grunincenter.org/event/ed-asner/>



Cheesefest!

May 19
2:00PM – 5:00PM

Crane House & Historic YWCA
110 Orange Road, Montclair, NJ
Come join the crowd for an afternoon all about cheese! Taste it. Pair it. Meet the animals that give it to us. Discover how it's made the old-fashioned way. Enjoy live music, games, and all-you-can-eat cheese! Event will be held rain or shine. Tickets: \$20.00 for people 21+ (includes 1 beverage ticket) or \$15.00 with advance online registration. Tickets for under 21 and designated drivers, \$5.00. Register at the EVENTS section of:

<https://www.montclairhistory.org/>

