

IN THIS ISSUE

Social Security Update
Cellphone Privacy Issues
What Are You Laughing At?
Getting Good Dental Care
The Latest Trend In Staying Fit



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CONTENTS

FEATURE STORIES

WHAT ARE YOU LAUGHING AT?6
STAYING ACTIVE14
TAKING CARE OF YOUR TEETH16
PICKLEBALL AND YOU23

DEPARTMENTS

NJFA NEWS
Events and Episodes2

FROM THE FOUNDATION
What's In It For Me?3

SOCIAL SECURITY UPDATE
Boomer Alert!5

MEDICARE UPDATE
The Choice Is Yours10

WHAT'S COOKIN'?
Autumn's Bounty: Delicious11

YOUR LEGAL CORNER
Cellphone Privacy12

AGING WELL
An Organized Life13

TIDBITS
Your Family is More Normal Than You Think17

IN YOUR COUNTY
FAQS18
Middlesex19
Monmouth20
Morris21
Ocean22

PROGRAMS
SNAP and SHIP24

HELP IS HERE
Offices On Aging & Adult Protective Services25

WEB SITES AND OTHER RESOURCES26

OUT AND ABOUT IN NEW JERSEYInside Back Cover



Events and Episodes

Honorees, dental care, nutrition and more

On Sunday, Dec. 7, 2014, NJFA will hold its Annual Fundraising Event. The event, titled “Honorees Who Shine a Light,” will begin with a 2:00PM matinee at the George Street Playhouse to see the production, *The Fabulous Lipitones*. The show is a new acapella musical comedy by Mark St. Germain and John Markus. Following the performance at the George Street Playhouse, guests will be invited to the Honoree Award Dinner at the Heldrich Hotel.

At this year’s event NJFA is celebrating the work of three distinguished honorees. We are sure you will agree that their work and their commitment engender the spirit of lighting the way and being leaders in the field of aging. The honorees are The Grotta Fund for Senior Care of the Jewish Community Foundation of Greater MetroWest, Susan Bredehoft, NJFA Trustee & Treasurer, and Lowell Arye.

Dinner will feature an award presentation, a silent auction, a 50/50 raffle and a menu that is sure to please. More information, is available on NJFA’s website www.njfoundationforaging.org/

NEW AGING INSIGHTS EPISODES

The September episode of *Aging Insights* was titled, The Role of Dental Care. The 36th episode of the

show, hosted by NJFA’s Executive Director, Grace Egan, features guests Rena Zelig, a Clinical Nutritionist and Sam Zwetchkenbaum, a dentist who is convening the NJ Coalition on Geriatric Oral Health. They discuss the many reasons why we need to still aim for regular dental exams even in retirement so that we can efficiently utilize high quality foods like sources of protein and fiber which help us to maintain optimal bone and muscle health. See page 16 for an article from Dr. Zwetchkenbaum on dental care.

In October, you can catch episode 37, Fall Prevention. NJFA’s Deputy Director, Melissa Chalker hosts this episode with guests Linda Lucuski, Director of Rehab at University Medical Center of Princeton and Mary Wagner, Professor of Pharmacy at Ernest Mario School at Rutgers.

They discuss the reasons to prevent falls and the many ways to work on your balance, strength and overall health to avoid falls. Tune in to learn about tools provided by the State of NJ, such as a website with resources, including a Fall Prevention Checklist, health programs that may be offered in your community, like Move Today and Project Healthy Bones and a demonstration of simple balance exercises you can do at home.

HELP KEEP US UP TO DATE

Please fill out and return this coupon to: **Renaissance Magazine - NJFA**, NJ Foundation for Aging 145 West Hanover St., Trenton, NJ 08618 Tel: 609-421-0206, Fax: 609-421-2006

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“What’s In It For Me?”

Upsides to aging well **By Grace Egan, Executive Director, NJFA**

People often ask themselves and others that question when they are trying to determine if they are interested in something – whether it is a lifestyle choice change or fighting for a cause. Sometimes the issue is for the greater good: fresh air, clean water, cure a devastating disease, etc. However, aging well at whatever your age, is actually both a greater good and a personal good.

We have a new grandson, and he was welcomed by a friend as our “newest centenarian.” That is a remarkable thought!

There are many things in our world we cannot control, but this should not be an excuse for not taking personal responsibility for those things we can control. So what’s in it for you to have as full and vital life as possible? So many opportunities: to be engaged in your community, to walk in a park, to read today’s good and bad news, to support a friend going through a tough time, to take up a new exercise, to read a good book, to realize your limitations and to make the best of it!

This issue of *Renaissance* encapsulates many articles about personal options and responsibilities. As usual, we always give you some idea of what’s happening here at the Foundation. We have an Honoree dinner, and new *Aging Insights* shows coming up. There are special articles for Boomers wondering what their Social Security benefits will look like, and, for those just entering retirement, there are important details about Medicare’s open enrollment period.

Health interventions come in many versions.

Melissa’s article offers interesting exercise choices you may not have considered in the past that also give you opportunities to meet new people. In this issue, Kip Rosser has given us a great article on laughter. Laughter can really lift your spirits and be good for you and those around you. And of course we are combining nurturing the spirit with the body, so look to the recipes page for two tasty selections for autumn.

Taking care of a few items might make us all feel ready for the next day. Helen’s article is about being organized and Sam focuses on good dental care – a little more brushing and flossing wouldn’t really hurt!

As we see needs in our communities and neighbors that could use a little more help, *Renaissance* always includes some information from County Offices on Aging about local services. And we fill the back pages with website listings and contact information for nutrition programs, etc. Regretfully, some people live in very dangerous situations so we have also included local Adult Protective Service numbers for you. Feel free to share this information with your family and friends.

Back to our “newest centenarian;” what a challenging world we live in. I can only hope that we can support this little guy to make wise choices and that we as adults will likewise make choices to stay vital, upright and engaged as we age together.

I wish that for you too: to stay vital and engaged as we age together!

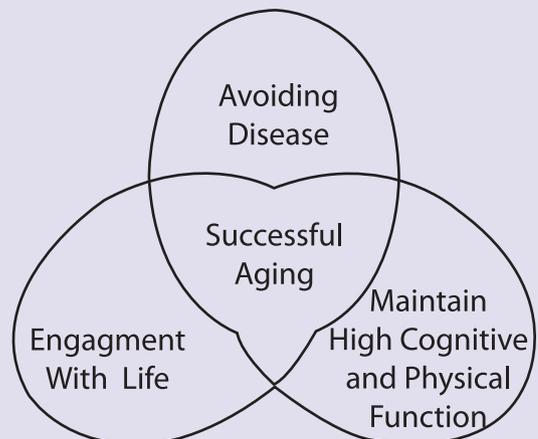
Grace

TIPS FOR OPTIMAL AGING FROM THE EXPERTS

Authors of *Successful Aging*, John W. Rowe, MD and Robert L. Kahn, PhD recommend setting the myths of aging aside because: you can teach an old dog new tricks, you can make life changes that count, you can be ready, willing and able to embrace work, life, love and play. These authors define successful aging as the ability to maintain three key behaviors:

- ▼ the low risk of disease or disease related disability
- ▼ both high mental and physical function
- ▼ active engagement with life

Their research shows that exercise is helpful, and there are benefits and knowledge gained from preventive screening for hypertension, diabetes, and other chronic conditions. They discuss the importance of good nutrition and the vital role of social connectedness. This may remind people of the saying: “Make new friends but keep the old. One is silver and the other is gold”.



COMPONENTS OF SUCCESSFUL AGING

Here is a sampling of the 60 stations that broadcast *Aging Insights*

- Bayonne
- Bergen Area-CableVision
- Carteret
- Colonia
- East Brunswick
- East Windsor
- Edison
- Elizabeth-CableVision
- Fair Lawn
- Hamilton-CableVision
- Highland Park
- Hopewell Twp
- Hudson Area-CableVision
- Jackson Twp-CableVision
- Long Branch
- Metuchen
- Middlesex
- Milltown
- Monmouth Area-CableVision
- Monmouth Junction
- Monroe Twp
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- North Brunswick
- Oakland Area-CableVision
- Old Bridge
- Parlin
- Paterson Area-CableVision
- Perth Amboy
- Piscataway-CableVision
- Piscataway Twp
- Plainsboro
- Princeton
- Raritan Area-CableVision
- Sayreville
- Secaucus
- South Amboy
- South Plainfield
- South River
- Spotswood
- Stockton College Station
- Trenton
- Union
- Union Area-CableVision
- Verona

GET IN THE KNOW WITH *AGING INSIGHTS*

In 2011 the NJ Foundation for Aging (NJFA) began producing a half-hour TV program. *Aging Insights* is now broadcast more than 300 times a month, hopefully by a TV Station near you. The goal of this magazine and the



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

Each show is hosted either by Melissa Chalker or by Grace Egan. In February we aired a program on Food Programs to



inform viewers about benefits they may be eligible for such as, SNAP. The March program was on Tax Relief and touched on ways seniors can participate in these programs. In an effort to cover a variety of topics, the March show features two guests talking about addictions, in particular the problem of alcohol/drug addiction and gambling addiction in the senior population. 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/agingin-

sights/ 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 sam-



pling of the 60 stations across NJ that broadcast the show.

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

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



Go to www.njfoundationforaging.org/donatehere.html. Sponsorship levels are posted on NJFA's website as well.





Boomer Alert!

If retirement's around the corner, prepare ahead

You have worked hard throughout your life. Hard work amounts to more than just money; you also built benefits for you and your family. If you haven't retired yet, now may be a good time to consider the fruits of your labor.

Here at *Renaissance* magazine we like to make sure we are providing information that is useful to seniors, boomers and caregivers. We recognize that not everyone reading the magazine has retired just yet. Here's some information for those still planning ahead for retirement!

The Social Security Administration has many tools online that you can use when you are thinking about retirement or when you are already receiving benefits. You've read before about the **my Social Security** account program (see link below), where you can enroll and create an online account. They also have tools to help you plan.

A great starting point is Social Security's Retirement Estimator at www.socialsecurity.gov/estimator. The Estimator is an easy way to get an instant, personalized estimate of future retirement benefits. The Estimator uses a worker's actual earnings history to calculate a benefit estimate but, for privacy purposes, they do not display the earnings. You can enter a variety of scenarios, such as different earnings amounts and retirement dates, to find out how these variables will change the benefit amounts.

Another great way to keep on top of your retirement is by opening a **my Social Security** account. At www.socialsecurity.gov/myaccount, With a personal account, you can check your earnings record, get your Social Security Statement for details about your future benefits, and much more.

When the time comes to retire, the easiest way to apply is online at www.socialsecurity.gov/applyonline. It can take as little as 15 minutes. There are many tools on the Social Security Administration website to help you.

MEDICARE

Don't forget that Medicare Open

Enrollment is October 15 to December 7. Be sure you and your loved ones are up to date. See articles on page 10 and 22 for details like what changes you can make and what information you should be looking at before making a decision. In addition, your county has a SHIP (State Health Insurance Assistance Program) that can help you, see their phone numbers on page 24. You can also visit www.medicare.gov

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COMMUNICATIONS Lifeline





What Are You Laughing At?

A few “ha-ha’s” a day really helps **By Kip Rosser**

You’re out with a group of friends at a restaurant. Great food, great company, great conversation. Out of this conversation, someone makes a remark and suddenly, you realize you’re done for; your face becomes a little twisted. The zygomaticus major and minor anchor at your cheekbones stretch downward toward your lower jaw, pulling the corners of your mouth and lips upwards. The risorius muscle joins in along with fourteen other muscles in your face. Your eyes shut. You can feel your face getting redder and your tear ducts activate as your blood pressure skyrockets along with your heart rate.

Next, your respiratory system is compromised because your epiglottis is half-closing your larynx, making your intake of air more and more irregular; your lungs are actually convulsing, making it increasingly difficult to catch your breath. Your abdominal muscles join in, almost painfully tightening. Blood flow increases, muscle tension increases. Your brain triggers electrical impulses, setting off all sorts of chemical reactions: your body is pumping out more and more adrenaline, cortisol, gamma interferon, immunoglobulin and endorphins. Your voice is producing everything from squeals to roars in rhythm with your uncontrolled exhalations as you gasp for air. Then the unthinkable happens: it’s spreading to everyone at the table – your “condition” is highly contagious.

But no one in the restaurant is calling 911 for an ambulance! Eventually, things calm down; the seizures and convulsions subside and you feel...fantastic. Spent, but ultimately, fantastic.

A good laugh will do that to you. In fact, a good laugh can do you a lot of good.

THE MYTHS OF MIRTH

It seems we humans can build a cottage industry – even big business – around just about anything. Dieting, meditating, running, breathing, homeopathy, literally anything. And while each discipline is genuine, valid in its own ways, there’s a lot of anything-to-make-a-buck scamming going on. As with many disciplines, practices, foods, medications, herbal supplements, etc., a lot of claims are being made and it’s important to remember that in the majority of studies, the advertisers cite the word “*may*.” The word “*may*” is almost always a substantial part of the findings. The antioxidants in various foods *may* help boost the immune system, running *may* be beneficial to someone who is clinically depressed, taking glucosamine as a supplement *may* help with joint pain caused by osteoarthritis, and so on. Many older adults are highly susceptible to

promises of improved vision, improved hearing, increased energy, freedom from arthritic pain, etc., We should all be wary and maintain a healthy skepticism about such claims.

Laughter is no exception. There are hundreds of web sites extolling the health benefits of laughter. Self-proclaimed “laughter therapists” are popping up all over the internet selling everything from classes to books. Yet, while scientists and doctors have stated categorically that laughing is good, it’s surprising how little is actually known or understood about this universal human behavior.

Dozens of studies on laughter have been, and are being conducted at any given time. To date, they have yielded much the same types of “*may*” results.

- ▼ Laughter *may* boost the body’s immune response.
- ▼ Laughter *may*, as an adjunct to conventional care, reduce pain and aid healing.
- ▼ Laughter *may* improve coordination of brain function.
- ▼ Laughter *may* offer some of the same benefits as a physical workout. However, claims like laughing very hard one hundred times being as much of a workout as a fifteen-minute session on an exercise bike have been called into question.

Basically, the jury is still out on the majority of these and many more promising findings. So, before we plunk down our hard-earned cash, what do we actually know?

LAUGHTER – LESSONS LEARNED

One of the gurus on the subject of laughter is Dr. Robert Provine, professor of psychology and neuroscience at the University of Maryland. Provine’s work spans ten years, studying laughter under a wide variety of conditions and situations. His conclusions and observations are a major contribution to our understanding of laughter. Prior to Provine’s work, laughter was thought to be primarily an involuntary response to comedy (in any form, i.e., a joke, sight gag, funny noise, etc.). Instead, in his landmark work, *Laughter*, Provine put forth a very different thesis: “I concluded that laughter is primarily a social vocalization that binds people together. It is a hidden language that we all speak. It is not learned group reaction but an instinctive behavior programmed by our genes. Laughter bonds us through humor and play.”

Interestingly, in studying over 1,200 “laughter episodes,” Provine further discovered that eighty percent of

laughter is not based around humor. Rather, humans generally laugh more frequently out of nervousness, feelings of excitement or tension, as well as feeling of happiness or, significantly – humans laugh because someone else is laughing. Even more intriguing is that during conversations, the speaker laughs forty-six percent more than the people listening to him. (Think of the last comedians you watched and how they may have tended to laugh at what they were saying, then remember, laughter’s contagious – is their own laughter acting as an unconscious prompt for the audience to laugh?)

Perhaps the most famous case of laughter’s therapeutic value was documented in political journalist, professor, activist and author, Norman Cousins’s book, *Anatomy of an Illness: As Perceived by the Patient*. This amazing account of how humor helped reverse his ankylosing spondylitis, (a painful disintegration of spinal connective tissue) was a precursor to the school of thought and the practice known as humor therapy. Cousins’s belief that “death is not the greatest loss in life. The greatest loss is what dies inside us while we live” helped move him to face his illness with mega-doses of laughter every day during his ordeal. How? He watched the films of the Marx Brothers. “I made the joyous discovery that ten minutes of genuine belly laughter had an anesthetic effect and would give me at least two hours of pain-free sleep. When the pain-killing effect of the laughter wore off, we would switch on the motion picture projector again and not infrequently, it would lead to another pain-free interval.”

Much more research has been done since 1996, when Provine’s seminal writing on the subject first appeared, but his findings are a constant thread throughout the work of other researchers up to the present day as well. Here’s a brief digest of what we now know:

- ▼ Laughter reduces stress and anxiety.
- ▼ A temporary byproduct of laughter is that you experience healthy/positive emotions.
- ▼ Laughter can induce a general sense of euphoria.
- ▼ Ten minutes of strenuous laughter before bed can aid in restful sleep.
- ▼ Laughter is aerobic.
- ▼ Laughter helps us cope with tension, trauma and misfortune.
- ▼ Laughter is social – we tend to laugh more in social situations than when by ourselves.
- ▼ Laughter in groups engenders feelings of unity, friendship, kinship with others.
- ▼ One of the mysteries of laughter is that, like yawning, it’s contagious. We’ve yet to discover how and why.

▼ Laughter is found in every human culture and follows the same physical and vocal patterns.

▼ Children laugh more frequently on a daily basis than adults.

DO ANIMALS LOL?

It’s beginning to look as if eighteenth century English writer, William Hazlitt, was wrong when he famously said, “Man is the only animal that laughs...” In fact, the evidence is mounting significantly enough that (remember earlier in this article about us humans and our penchant for making money off cottage industries?) currently, at Northwestern University’s Falk Center for Molecular Therapeutics, scientists are tickling rats. It seems that rats, when tickled, demonstrate very similar reactions to our own. And the reason for tickling them? ... they hope to develop a pharmaceutical-grade happiness pill. Big pharma’s out to make billions if they succeed. It may not be too long before we see TV commercials for Giggleara. “Ask your doctor if Giggleara is right for you. Side effects may include the inability to take things too seriously, slight incontinence, and liquid shooting out your nose when drinking.” But that’s all beside the point; back to animals and laughter...

The latest conventional wisdom on how laughter may have developed in humans is that it is a distant cousin to panting. In watching great apes, scientists observe that panting occurs when the animals are playing or roughhousing. It functions as a signal that everything is all in fun, non-threatening. Unscientific as it may seem at first, one of the strongest indicators of animal laughter is to tickle them. The vocal similarities between us and chimps, gorillas and other great apes is one indication. It turns out that even rats, when tickled, produce not only a very high-pitched chirp associated with pleasure, they’ll even chase after the researchers’ fingers, hoping to be tickled some more.

Nobel Laureate ethnologist, Konrad Lenz makes a very strong case for – you may have guessed already – dogs. It happens during play: “here the slightly opened jaws which reveal the tongue, and the tilted angle of the mouth which stretches almost from ear to ear give a still stronger impression of laughing. This ‘laughing’ is most often seen in dogs playing with an adored master and which become so excited that they soon start panting.” There it is, the tell-tale panting, which researcher Patricia Simonet at Sierra Nevada College decided to examine further. Her analysis of the dogs’ panting demonstrated that the sound has a broader range of frequencies than normal panting. When playing these sounds for young puppies, the little critters romped with joy. Her recordings also helped calm dogs in animal shelters.

This cutting edge research into animal laughter could change the way we look at the animal kingdom as a whole. It also begs the question, while we’re laughing at all of our cute dog, cat, and parrot videos, who’s to say they haven’t been laughing at us for centuries?

YUKKING IT UP WITH YOGA

Believe it or not, one of the latest crazes in the health industry is Laughing Yoga. It's been around for some time, but it's gained a lot more traction in the past couple of years. The health benefits of yoga, everything from stress reduction to increased strength and flexibility, are already well established.

Credited with formalizing and bringing this phenomenon to the fore is medical doctor, Madan Kataria. He began his quest by looking for ways to help people manage stress. He borrowed techniques from yoga, thanks to his wife (a yoga teacher) and came up with some breathing exercises. The idea was to, in his words, "fake it 'till you make it." It seems that our bodily reactions are unable to distinguish between genuine laughter and exercises that are self-imposed duplications of the physical and vocal properties of laughter. Classes are conducted in groups, and so, participants are instantly challenged to throw inhibitions to the wind. With familiarity, these exercises become easier, and due to the contagious nature of laughter, things soon transform to wholehearted communal laugh-fests.

Just one look at a laughing yoga session on YouTube and it's clear that it engenders feelings of fun, freedom, well being, a sense of comradeship and shared joy. There are laughing yoga classes being taught throughout New Jersey. And, since we know laughter, particularly for adults, tends to be part of social activity – who knows? It might be just the thing to kick your laugh quotient up a couple of notches.

SO, WHAT ARE YOU LAUGHING AT?

What cracks you up? Have you ever made the time to take stock of the things you find funny and why? It's a way to explore your personal world of humor and laughter. It's also a way to learn more about yourself, to really search inside for the funniest side of you. How do you make others laugh? Some people are great at telling jokes, others at telling stories, others at cutting up with crazy behavior, celebrity impressions, etc.

First of all, each of us can certainly use more laughter in our lives. Who'd say "no" to that? One of the last clinical findings that should have been mentioned above is that laughter has no – zero – harmful side effects. A quick check reveals that laughter is free. Plus, it's fat-free, gluten-free, sugar-free, contains no nuts, no high fructose corn syrup, no genetically modified comic ingredients, it's non-polluting, it's biodegradable (it just subsides and disappears without volatile emissions), it's good for you any time, it's an infinitely renewable resource, it's even recyclable – you can share things that make you laugh with others. Here are a few tips for getting more laughs into your day:

- ▼ Seek out the humor in all situations. Try to see the funny side of things at work and home. The funny thing is, when you look for the funny side, it will reveal itself.

- ▼ Start a laugh library, a collection of things that you find funny (to get you started, see the box below).
- ▼ Laughing is a social activity. Get together with friends and family to tell personal stories about funny life experiences.
- ▼ Try to find one humorous thing a day and add it to your laughter "repertoire." Keep a laughter journal and write things down so you can use them later.
- ▼ Cultivate becoming a good storyteller. If you like comedians, study them and learn how they hyperexaggerate the truth to make their stories funnier.
- ▼ Reclaim your "inner child." Can you make yourself laugh at yourself? Loosen up – sing, make faces at yourself in the mirror, make sound effects when doing chores around the house. You can stop acting your age when no one's watching!
- ▼ See how many things you can do to make your kids and grand-kids laugh. Laughter contests are great for this. First one to laugh loses: who can keep a straight face while you try to make them laugh?

Finally, do more to bring laughter to others. All it takes is a genuine desire to make people happy – once you've examined yourself as described earlier in this article, it's a skill you can cultivate. Making others happy enriches your life and theirs. With a little effort, you can be someone people count on to make them feel better, forget their troubles, give them a little relief from the worries of the day.

Laughter Library Starter Kit

(And we do mean "starter" - this barely scratches the surface)

Movies

Bringing Up Baby
Modern Times
Steamboat Bill, Jr.
Animal House
Blazing Saddles
Pineapple Express
Sleeper
Monty Python's Holy Grail

Comedy Recordings

Wonderfulness
 Bill Cosby
Think Ethnic!
 Smothers Brothers
This is a Recording
 Lily Tomlin
A Night at the Met
 Robin Williams

Music (catch these on youtube)

Victor Borge
Patricia Routledge
PDQ Bach (Peter Schickele)
Spike Jones
Tim Minchin
Anna Russell

Books

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 Douglas Adams
Bridget Jones's Diary
 Helen Fielding
The Fan Man
 William Kotzwinkle
At Wit's End
 Erma Bombeck
Holidays on Ice
 David Sedaris
The Portable Dorothy Parker
 Dorothy Parker
A Confederacy of Dunces
 John Kennedy Toole
John Dies @ the End
 David Wong
There's a (Slight) Chance I Might Be Going to Hell
 Laurie Notaro
Irene Iddesleigh
 Amanda McKittrick Ros
Fraud
 David Rakoff
Lamb
 Christopher Moore
I Feel Bad About My Neck
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Medicare Open Enrollment

The choice is yours **By Charles Clarkson, Esq.**

Every year Medicare beneficiaries have a choice. Between October 15 and December 7, a period known as “Open Enrollment,” Medicare beneficiaries can switch their current Medicare coverage.

Why make a change? If you are in Original Medicare (Medicare Part A and/or B), and have a prescription drug plan, Medicare Part D or if you are in a Medicare Advantage Plan, Medicare Part C, your plan can change how much it costs and what it covers. Even if they remain the same, your health or finances may have changed. The Senior Medicare Patrol of New Jersey encourages all beneficiaries to revisit their coverage and decide whether or not to change during Open Enrollment.

The choices beneficiaries have are as follows:

- ▼ If you are enrolled in Original Medicare, you can join a Medicare Advantage plan with or without drug coverage. These plans are private companies that are approved by Medicare and give you the services of Original Medicare. If you join a Medicare Advantage plan, you do not need (and are not permitted) to have a supplement plan (also known as a Medigap policy) and if your Medicare Advantage plan has drug coverage, you will not need a Part D plan.
- ▼ If you are in a Medicare Advantage Plan, you can switch to another Medicare Advantage plan or drop your Medicare Advantage Plan. If you decide to drop a plan and not switch to another plan, you will be enrolled in Original Medicare. You should then consider enrolling in a supplemental plan to cover the costs that Original Medicare does not pay for and enroll in a Part D plan for drug coverage.
- ▼ If you are in Original Medicare with a Part D plan, you can stay in Original Medicare and switch your Part D plan.
- ▼ If you are in Original Medicare and do not have a Part D plan, you can enroll in a Part D plan. If you join a Part D plan because you did not do so when you were first eligible for Part D and you did not have other coverage that was, on average, at least as good as standard Medicare drug coverage (known as creditable coverage), your premium cost will be penalized 1% for every month that you did not enroll. You will have to pay this penalty for as long as you have a drug plan. The penalty is based on the national average of monthly premiums multiplied by the number of months you are without coverage and this

amount can increase every year. If you qualify for extra help (low income subsidy), you don't pay a penalty.

WHY CHANGE PART D PLANS?

Beneficiaries may want to change Part D prescription drug plans (PDPs) for a number of reasons: (1) the PDP has notified the beneficiary that it plans to drop one or more of their drugs from their formulary (list of available medications); (2) the beneficiary is reaching the coverage gap (donut hole) sooner than anticipated and may want to purchase a PDP with coverage through the coverage gap, if one is available; (3) the PDP has notified the beneficiary that it will no longer participate in the Medicare Part D program; (4) the PDP will increase its premium or co-pays higher than the beneficiary wants to pay and a less expensive plan may be available and (5) a beneficiary is not happy with the PDP's quality of service or the plan has received low rankings for a number of years. For 2015, beneficiaries in New Jersey can expect to choose from a number of PDP's. The plans were announced in late September.

COMPARE PLANS EACH YEAR

Beneficiaries should remember that PDP's will change every year and that it is recommended to compare plans to ensure that you are in the plan that best suits your needs. When comparing plans, keep in mind you want to look at the “estimated annual drug costs.” Plans can be compared at the Medicare web site: www.medicare.gov.

If you do not have access to a computer, call Medicare at 1-800-Medicare to assist in researching and enrolling in a new plan. Medicare can enroll you over the telephone. When you call, make sure you have a list of all your medications, including dosages. Another resource for beneficiaries on Medicare eligibility and enrollment is the State Health Insurance Assistance Program (SHIP) at 1-800-792-8820. SHIP counselors provide one-on-one counseling, free of charge.

You can also call the Senior Medicare Patrol of New Jersey at 732-777-1940. In addition, remember that using generic drugs whenever possible will save you money and usually you can save even more money by ordering ninety-day supplies of your medication by mail if your plan has a mail order option.

Charles Clarkson, Esq. is the Project Director of Senior Medicare Patrol of New Jersey



Autumn's Bounty: Delicious

A couple of suggestions for fall "foodies"

Veggie Fried Rice



Consider this the basic model and you can add or delete anything to make it your own. Prepare as a side dish or a main dish by adding your favorite veggies or tossing in some cooked chicken or shrimp. The vegetables in the recipe are suggestions; use the one you like most!

INGREDIENTS

2 tbsp Canola Oil
 2 tsp Sesame Oil
 ¼ small onion, chopped
 1 tsp peeled and minced ginger
 1 clove garlic, minced
 3 cups cooked brown rice (or rice of your choice)
 3 eggs, lightly beaten
 3 tbsp low-sodium soy sauce
 2 cups vegetables (shredded red cabbage, chopped bell pepper, peas, broccoli, shelled edamame, snap peas, chopped carrots, corn or zucchini)
 Hot sauce to taste (optional)
 Chopped cilantro

DIRECTIONS

Combine your oils in a large skillet and begin to warm them over medium heat. Add onion, ginger, and garlic and cook until onion becomes softened, about 1 minute. Turn heat to medium-high and add rice; spread in an even layer. Cook for about 1 minute, stirring halfway through. Push rice to the perimeter of the pan and add eggs to center, scrambling and gradually pulling rice into eggs as they cook. Stir in soy sauce and cook for 1 more minute. Add vegetables and cook until heated through, about 1 minute (for veggies that take a little longer to cook, like broccoli or zucchini, you can cook them ahead of time and then add them at this step to heat through). Drizzle with hot sauce, if desired and sprinkle with cilantro. Yield: 4 servings.

Crustless Pumpkin Pie



How about a little something sweet to welcome Fall? But with a few less calories. Taking out the crust of a pumpkin pie will save you a few calories (and a few steps in the baking process!) and will be just as delicious, after all, shouldn't the pumpkin be the star?

INGREDIENTS

1 can (15 oz) solid-pack pumpkin
 1 can (12 oz) fat-free evaporated milk
 2 large eggs
 2 egg whites
 ¾ cup sugar
 1 tsp ground cinnamon
 ¼ tsp ground allspice
 ¼ tsp ground ginger
 ⅛ tsp salt
 ½ cup graham cracker crumbs (optional)

DIRECTIONS

Preheat oven to 325 F. In a large bowl, beat the first nine ingredients until well blended. Stir in cracker crumbs, if using them. Pour into a 9-in. pie plate coated with cooking spray. Bake for 60-65 minutes or until a knife inserted near the center comes out clean. Cool completely on a wire rack. Yield: 8 servings (1/8th of a 9-inch pie)



Cellphone Privacy

Search, seizure and cellphones **By Victoria Dalton, Esq.**

In this issue, Your Legal Corner will address “Search, Seizure and Cellphones.” A quiet heart on a crisp fall morning ... will certainly ease the mind. Each morning I take a moment for private reflection. Alone, I am thankful and eager to begin a new day.

Privacy is the state of being alone, to be able to keep our personal matters a secret if we choose to do so. It is the Fourth Amendment of the United States Constitution that supports our right of privacy. The Fourth Amendment guarantees the right to be secure in our person, house, papers and effects. It protects against unreasonable searches and seizures apart from warrant or exception.

A search warrant is when a judge authorizes the police to conduct a search of a person’s private property. It shall not be issued unless there is probable cause, supported by oath or affirmation, and must fully describe the place to be searched and the persons or things to be seized. Exceptions to the warrant requirement are narrowly permitted.

The issue currently presented is whether or not cell phones are protected under the Fourth Amendment. Statistically, at least ninety percent of the population use and carry cell phones. Further, for those who use and carry cell phones, a substantial amount of them house extensive personal data on their phones as well.

In June of 2014, the Supreme Court of the United States, in *Riley v. California*, addressed the issue of a cell phone search and seizure to decide if cell phones were protected under the Fourth Amendment. Specifically, the Court determined if a warrant was needed to search a cell phone or if a cell phone could be examined under the warrant exception of a search incident to an arrest.

Under the search incident to an arrest exception,

police officers may search an “individual” incident to an arrest if it is needed to protect the officer’s safety and or to prevent the destruction of evidence. However, with regard to a cell phone, the Court held that the police may not search digital information on a cell phone seized from an individual who has been arrested without first obtaining a warrant.

The Court, as reasoned by Chief Justice Roberts, believed that modern cell phones were not just another technological convenience. Instead, he felt that cell phones contain and hold for many Americans the privacies of life.

Yet, this Court did allow for some flexibility regarding cellphone search and seizures. Under the exigent circumstances exception to the Fourth Amendment warrant requirement, the police would be permitted to search a cell phone in limited, emergent circumstances. The Court explained that a warrantless search would be permissible for example in the incidence of a child abductor who may have information as to the location of a child or in the texting of an accomplice who is preparing to detonate a bomb.

As you can see in the above examples, a warrantless search could happen only in extreme cases. Still, rather than risk that information found on a cell phone is excluded as evidence in a court proceeding, police, in most cases, will apply for a warrant prior to conducting a search!

Remember: a quiet heart will ease the mind...take private time to reflect.

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The content of Your Legal Corner is not and will not replace legal advice. Your Legal Corner was created to provide educational information regarding the law.

PRACTICE PREVENTION: LEARN TO PROTECT YOURSELF FROM SCAMS

In this day and age of cell phone scams, there are many new things we can do to protect ourselves.

- ▼ Remember to password protect your phone. It’s usually easy to do. If you are unsure, someone at your local cell phone store or even one of your children can assist you.
- ▼ Scammers can now reach you anywhere, not just at home. They can call, send text messages or email you.
- ▼ Scammers sometimes pose as banks, Medicare, the IRS or other financial or government offices. ***Medicare or the IRS will never call, text you, or email you*** to ask for your identifying information like account numbers or Social Security numbers.

- ▼ Do not respond to anyone offering money or a new opportunity. Whether a phone call, text or email, always verify the identity of the caller. Hang up and call your bank, Medicare or wherever the person is claiming to call from.
- ▼ Social Media allows scammers to attempt the “Grandparent Scam,” where they call pretending to be a grandchild, or friend of a relative in trouble and request money. Hang up and call your grandchild or their parent directly to confirm the story.

If anyone attempts or, you realize someone has succeeded with any of these scams, remember to report it to your local Police Department for assistance.



An Organized Life...

...is a sane life – tips for getting started **By Helen Hunter, ACSW, LSW**

Parents today are experts at wearing many different hats throughout the course of a day. In addition to being a financial manager, transporter, cook, bather, housekeeper, counselor, mediator, employee, special friend, community worker and church committee member, they may also be a spouse, or involved in a relationship with a significant other, an adult child to an aging parent, and a sibling. Balancing all of these roles can become very difficult when demands on your time and energy increases, even in one area. The following organization suggestions may help you better manage these multiple roles and maintain a tranquil balance in you daily life.

MAKE LISTS

Make a list for EVERYTHING, whether it is items to pick up at the store, or errands to do on a given day. List what you want to accomplish each day. Making a list helps you to prioritize.

PRIORITIZE

Decide what is needed NOW and what can wait until later.

CONCENTRATE ON ONE THING

One thing at a time. That way, you will be sure to finish what you started instead of having several half-finished projects laying around.

UNDERSCHEDULE

Don't plan too much for one day. If things come up, ask for someone to give you a hand, or say no. "No" is one of the hardest words in the English language for us to say regularly, but we need to say it once in a while, in order to keep our sanity!

ASK FOR HELP AND ACCEPT HELP

Ask your spouse, your children, your parents or other relatives, or your friends or neighbors for help when necessary. If you don't ask, no one will know that you need the help. So speak up! You'll be glad you did!

LEARN TO SAY NO WITHOUT FEELING GUILTY

This is easy to say and hard to do. Limiting yourself in the activities that you tackle will be better for your emotional and physical well-being. Your family will thank you, too!

MAINTAIN A HEALTHY BALANCE

Find a balance between your personal life, your workday

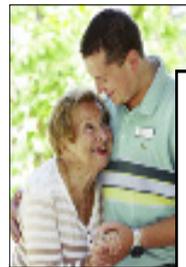
and the other responsibilities in your life.

TAKE TIME FOR YOURSELF

Taking care of yourself is the best medicine for assuring that you will be able to approach the daily tasks at hand in a positive and calm manner. Make sure to get enough sleep and follow a regular diet and exercise regimen. Include a period of relaxation in your daily schedule, even if it means closing your eyes for a few minutes at the work table. Listen to music or take a walk outside. Doing something just for you each day will recharge and re-energize you. Your family will be glad that you put yourself first for a change!

By following these organization suggestions, you will be able to maintain a healthy balance in your daily life. Working together and sharing daily responsibilities is a key element for preserving serenity in the family. In our hectic lives, isn't that what we all want?

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Staying Active

Inspiration from the NJ Senior Olympics **By Melissa Chalker**

Fitness Guru, Jack LaLanne once said, “Your health account is like your bank account: The more you put in, the more you can take out.” We all know that exercise is good for us, but you may be looking for ways to stay fit or for new activities to keep you active or to meet new people. In order to share with you some new ways, I made a visit to the New Jersey Senior Olympics to talk with some older adults to see what they have been doing.

The New Jersey Senior Olympics took place September 5-7 in Woodbridge Township. This is the eighth year that the games have been hosted by Woodbridge Township, with activities taking place at the Woodbridge Community Center, Woodbridge High School, and various other community facilities and parks. Events included basketball, billiards, bocce, bowling, track and field, swimming, tennis, softball and many more.

How old does one have to be to participate in the NJ Senior Olympics? Well, just fifty years old, actually. The events are broken into brackets by age and gender and in some sports, singles and doubles.

One of the coordinators of the games, Mr. Pat Trombetta was kind enough to give me an overview of the games and introduce me to some participants.

I started off in billiards and spoke to Ed Bednarz who has been playing billiards for eleven or twelve years and has been part of the Woodbridge Senior Billiards Club (along with Pat Trombetta) for at least four years. Mr. Bednarz reports that in high school he played lots of sports, football, basketball, softball. He likes billiards because it involves focus and concentration; he says it keeps his mind active. He also states being in the club has

allowed him to meet new people and make new friends. He told me that Pat recruited him to sign up for the Senior Olympics and that Pat also worked on bringing the games to Woodbridge. While we were talking, Mr. Bednarz was waiting for his turn in his age bracket. He confided in me that he didn't think his chances at a medal were that good as there are a lot of great players. It turns out, he received silver in the 80-84 age group and Pat received the silver in the 75-79 group.



Billiards players from left to right: Pat Trombetta, Calvin Wortman, Barbara Kolodziej, Enzo Martino and Ed Bednarz.

The games were well organized and that is thanks to the many volunteers who chair committees for each sport. I spoke to two of the chairs for billiards, Helen Haycock and Barbara Kolodziej. Helen reported that this is her fourth time competing in the NJ Senior Olympics. She signed up just to see what it was like and she had fun, so she continues to sign up every year. This year she is participating in four events, Billiards, Bocce, Mini Golf and Darts. Like Mr. Bednarz, Helen is part of the Woodbridge Billiards club. She's played in the event at the Senior Olympics for four years. Bocce she has played with family and friends for years, just casual lawn games, but has only played on the courts at the Community Center for two years. Darts she only plays for the Senior Olympics; it isn't a sport she does on a regular basis. This is the first year they've offered Mini Golf as an event, so she thought she'd try it out. Helen's chances to medal are pretty good, she got gold in billiards last year and a bronze in doubles bocce as well. She also received a silver medal in darts last year. And sure enough, this



Co-chairs Pat Trombetta and Frank St. Marie at the Opening Ceremony



Left: Rev. Cicerale and Jerry Lucanti before their bocce game; Center: NJ Senior Olympians competing in bocce; Right: Senior Olympics runners- track and field event.

year Helen ended up with a silver in darts!

Barbara, who is also in the Woodbridge Billiards club, has been involved with the billiards event of the NJ Senior Olympics since it came to Woodbridge eight years ago. She told me that there are 106 members in their club and that it's really a fun activity where they get to play against other clubs too. She stated that helping to run the event was a lot of work, it took a lot of organizing and making charts, etc., to make sure everything was correct and that the event would run smoothly. Because she's been so busy she hadn't signed up for any other events, but she planned on signing up for bocce if she had time. Barbara received a silver in billiards and a gold in bocce this year!

Participants in the senior games come from many municipalities across NJ, like John Matthews, who came from Newark. Like the others I spoke to, John is also in a league through the Senior Center in his community. He plays billiards with the Senior Citizen league in his town. John proclaimed that he's a very active person. He was in the Army and played many sports throughout his life. A few health problems, such as a shoulder injury, keep him from participating in bowling or golf, two sports he used to enjoy. However, he walks daily and still shoots pool. He was scheduled to play in the Senior Olympics on Saturday, but came a day early with the group playing today so he could support some of his fellow players. John is sixty-seven years old, putting him in a different bracket than the players on Friday who were seventy and over. And sure enough, John got a gold medal in his age group!

Next I moved outside to the bocce court where I met, Reverend Charles Cicerale of St. James church in Woodbridge and his bocce partner, Jerry Lucanti. These gentlemen are a team in doubles bocce for the second time. Both Reverend Cicerale and Mr. Lucanti stated that

they were active their whole lives. Mr. Lucanti said he played many sports growing up. He'd only played bocce casually with friends and family until last year when he and Rev. Cicerale decided to team up for doubles. Rev. Cicerale told me that it was because of his parishioners at St. James that he is involved in the Senior Olympics, many of them told him about it and that's how he found out and signed up. He's participated in the Senior Olympics for three years now, he's up to four events: bocce, mini-golf, horseshoes and basketball. He added that he used to run and even did a couple of 5K's, but now he just walks daily. Mr. Lucanti is participating in three events at the Senior Olympics: bocce, basketball and horseshoes. Both said they do it for the exercise and for the fun of meeting people. They have gotten medals in their age categories before and hope to do so again this year. They were sure to tell me, as others had, how proud Woodbridge was to host the games and how integral Mr. Trombetta was in getting the games to Woodbridge. Even the Mayor participates in the Senior Olympics!

Some of the participants in the 2014 NJ Senior Olympics are going to qualify to go to the 2015 National Senior Games. The National Games will take place in July 2015 in Minnesota, find out more here www.nsga.com/2015-national-senior-games.

You don't have to compete in the Senior Olympics or in any competition to enjoy some of the great sports and activities mentioned here. You can look into joining a league that's just for fun or even just taking a daily walk or playing a round of billiards with friends. But if you are active in a sport and interested in learning more about the NJ Senior Olympics, visit their webpage at <http://www.njseniorolympics.com/>

Either way, don't forget to have fun and keep moving!

Taking Care of Your Teeth

Care for 'em – keep 'em By Samuel Zwetchkenbaum, DDS, MPH



The good news: more older adults in New Jersey are retaining their natural teeth. The bad news: later life brings more challenges to our oral health, from the reduction in saliva flow due to medications to the lack of dental insurance. Because dental care can be expensive, your best option is to focus on prevention. This article will review evidence-based preventive dental practices that you should be doing!

PLAQUE CONTROL

We all know we should brush and floss, but do you know why? Plaque is composed of bacteria that adhere to the teeth. Those bacteria cause an inflammatory response in the gums which can lead to bone loss. Bacteria also break down the sugar and food remnants after eating and convert them into acids. Those acids cause tooth decay. Plaque takes twenty-four hours to form. So brush all you want for fresh breath and removal of food debris, but make sure that one time is dedicated to removing all the plaque. Flossing is a great way to get at the plaque between your teeth, but you do have an alternative. Some people who don't like to floss use small, Christmas tree-shaped brushes for reaching the surfaces where teeth make contact, called either "interproximal brushes" or "go-betweens." They do a great job, too.

FLUORIDE

Our teeth are mineralized – like a rock – and go through a constant cycle of breakdown and repair, also known as demineralization and remineralization. This is the precursor of development of a cavity, and it also depends on the acidity of the mouth. Fluoride makes the tooth mineral chemically stronger and more resistant to demineralization and can actually help remineralize the tooth structure before the decay progresses. Fluoride comes in different forms and concentrations: Fluoridated water: 1 part per million or "ppm", conventional toothpaste 1055 ppm, Fluoride rinses 226 ppm, Prescription fluoride gel 5000 ppm. A recent study showed that more areas of early decay remineralized in those using high concentrated prescription fluoride than in those using conventional toothpaste. How much you need is determined by your risk. For maximum benefit of fluoride in conventional toothpaste, spit but don't rinse, as water will reduce the fluoride contact with your teeth.

DIET

Constant, all-day exposure to soda or sweets is worse than

the occasional glass of soda or a daily snack. While these contain a lot of sugar, the bigger threat is that they are very acidic and reduce the oral pH. Decay-producing bacteria (strep, mutans, lactobacillus, and others) function most successfully in a low pH environment and the tooth is most likely to demineralize. Snacks that are more basic, for example cheese, nuts, and leafy vegetables reduce the acidity and are better for your teeth. Limit sweets to one or two small snacks per day and brush soon after.

REGULAR DENTAL VISITS

Three reasons for routine dental visits are: surveillance, risk assessment, and prophylaxis.

- 1 Surveillance:** This gives your dental provider an opportunity to look at your teeth in ways you may not be able to and identify concerns before they become problems. Older adults have had a lifetime of dental treatment and it is an important task to check above and below the gum line to make sure new decay has not started.
- 2 Risk assessment.** The other very important task of your regular dental visit is risk assessment. Just as your physician assesses your level of risk for diseases like hypertension and diabetes, your dentist should be assessing your level of risk for dental caries (tooth decay) and periodontal disease, and making therapeutic recommendations based on your risk. If you're low risk, it could be a waste of your time and money to take unnecessary measures. But if you're high risk, you want to make sure you're doing all the right things, from appropriate use of fluoride to diet and flossing suggestions. Saliva plays an important role in clearing debris and buffering acids, so older adults taking medications which cause dry mouth are considered "high risk". The only way to have a proper risk assessment is to see your dentist who can then provide the latest, evidence-based recommendations.
- 3 Prophylaxis, or "Prophy"** (what dental hygienists call the cleaning they do) becomes even more important for those who have arthritis or other conditions that limit their ability to brush or floss as effectively.

Keeping your own natural teeth for life is the "new normal" for older adults. Follow the above recommendations so that yours can last a lifetime!

Samuel Zwetchkenbaum, DDS, MPH is a member of the New Jersey Coalition for Oral Health for the Aging and the founder of Senior Dental Solutions of NJ.



Your Family...

...is more "normal" than you think! **By Scott Guerin, PhD**



An interesting trend emerged in the U.S. in the late 50s and early 60s that expanded on the work of anthropologist, Gregory Bateson, in the development of theories and practices around family therapy. Bateson and other psychologists built upon theories of cybernetics, general systems theory, social psychology, and psychotherapy to develop formats and session content to help families address troubling issues and distress they were experiencing. Now, most states have certification and licensure programs for general counseling, substance abuse counseling, in addition to marriage and family counseling.

Some people wonder what caused the sudden increase of family counseling in the 50s and 60s. Was it because of an increase in counselors, or general popularity that attracted people to seek help? Were there ads in newspapers and magazines for counseling centers where people could visit? Or did insurance companies begin offering therapy as part of the services they provided? I'm not sure what impact any of this had, but I have an idea.

Around the same time, an electronic invention was exploding in popularity. This was the television. Obviously beginning in black and white, the TV quickly replaced the radio as a family's source of news and entertainment. I remember the first one we got. It was probably a ten-inch in diameter screen housed in what would now be called a wall unit. There were always issues with the picture, the vertical and horizontal holds, fiddling with the antenna, and my God, having to actually get up to turn the knobs to clunk to the channel or adjust the volume. But other things appeared on the "boob tube" that I think may have

impacted the American family more than we know.

These were the family shows. Leave it to Beaver, Father Knows Best, Ozzie and Harriet, and The Patty Duke show, were all favorites during this time. What's interesting about these shows was that they were very calm, no major problems, and absolutely no violence. For example, frequently the "Beaver" would misbehave, and, out of guilt, confess to his mom which would prompt a family meeting when dad got home. They would all discuss what happened and end with heartfelt hugs and promises never to do it again. One common characteristic of all the shows was that whatever "problems" came up they all ended within thirty minutes. Everything was good.

Do you see where I'm going with this? My question is; could the reason why family counseling increased in the 50s and 60s be due to the popularity of TV shows depicting perfect families communicating well, with all problems resolved within one episode? Contrast that with the vast number of families dealing with chronic problems like drinking, anger, not speaking, fighting over money, etc. Many conflicts resolve themselves over time, but many linger on. I personally don't know of any family that has not had to address some long term issue or discord.

Is there a connection between the onset of perfect TV families and increased family counseling? I'm not sure, and certainly if you need to address issues within your family, it's important to seek help. But what I am sure about is you do NOT have to feel bad about any issues within your family because... your family is more "normal" than you think!

Fun for the Whole Family!

A happy family is but an earlier heaven.

George Bernard Shaw

A man should never neglect his family for business.

Walt Disney

The other night I ate at a real nice family restaurant. Every table had an argument going.

George Carlin

Family quarrels are bitter things. They don't go according to any rules. They're not like aches or wounds, they're more like splits in the skin that won't heal because there's not enough material.

F. Scott Fitzgerald

I want my children to have all the things I couldn't afford. Then I want to move in with them.

Phyllis Diller

Rejoice with your family in the beautiful land of life!

Albert Einstein

The family. We were a strange little band of characters trudging through life sharing diseases and toothpaste, coveting one another's desserts, hiding shampoo, borrowing money, locking each other out of our rooms, inflicting pain and kissing to heal it in the same instant, loving, laughing, defending, and trying to figure out the common thread that bound us all together.

Erma Bombeck

FAQS

Questions About County Offices on Aging

And answers, of course!

Question: What is the Office of Senior Services also known as an Area Agency on Aging (AAA)?

It's the local governmental planning agency for matters relating to aging, serving as the focal point that older adults and their families can turn to for information regarding services and programs.

There are twenty-one Offices on Aging in New Jersey to coincide with the twenty-one counties; they are part of a vast national network established by the Older Americans Act of 1965, with the mission of promoting the dignity and independence of older adults. Since counties are very different, it makes sense for the planning and coordination to begin at the local level.

Question: What type of information and assistance is available at the Office of Senior Services?

They keep a large inventory of information regarding transportation, housing, entitlements such as PAAD (Pharmaceutical Assistance for the Aged and Disabled), Medicare, Medicaid, senior centers, outreach, property tax relief programs, etc. They also provide a Resource Directory for Older Adults that contains a comprehensive listing of services available. A Resource Directory is always offered to a caller or visitor.

Question: Can I find any of this information on the internet?

Yes, they have comprehensive resources and important links available through the NJ Association of Area Agencies on Aging, <http://www.nj4a.org/> and through the NJ Dept. of Human Services, Div. of Aging Services website, www.state.nj.us/humanservices/doas/. Some County Offices on Aging have their own websites as well, you can find their links by visiting either of the websites previously mentioned.

Question: How are services delivered?

The beauty of the Older Americans Act (OAA) is that it provides the opportunity for a county to deliver services in a way that fits the county's unique structure/capacity; however the OAA does mandate that each county provide certain key areas of support.

Your County office on aging may contract with service providers throughout the county to deliver, access services, home support, community support, nutrition support and caregiver support.

Access services may include: Information and Assistance, Benefits Screening, Extended Assessment, Care Management, Transportation, Assisted Transportation and Language Translation.

Home support may include: Volunteer Friendly Visitors, Telephone Reassurance, Residential Maintenance, Housekeeping, Certified Home Health Aide and Emergency Services etc.

Community support may include: Adult Day Services, Adult Protective Services, Legal Assistance, Physical Health, Mental Health, Physical Fitness, Education and Socialization/Recreation.

Nutrition support may include: Congregate Meals, Home Delivered Meals, Nutrition Education and Counseling.

Caregiver support may include: Information and Assistance, Residential Maintenance, Respite, Caregiver Support, Physical Health, Mental Health, Caregiver Options Counseling, Education, In-Home Education & Support and Trained Volunteer Assistance.

Question: What if you have no transportation to a nutrition site or Senior Center?

Transportation may be provided at nutrition sites and senior centers. Contact your local center to find out.

Question: Does the Office of Senior Services promote healthy aging?

Yes, they administer the HealthEASE program which serves older adults at all levels of the health spectrum, from those experiencing no health issues to those with multiple chronic health challenges. Research-proven HealthEASE programs include self-management of ongoing illnesses, non-aerobic exercise, walking, mind-body connection, health education, health screenings and volunteer opportunities.

To reach us call toll free

1-877-222-3737

to be directed to your County Office on Aging.

For a list of all 21 County Office on Aging see page 25.

Lights Out! (And Everything Else)

Prepare for power outages **By Laila Caune, Director, Middlesex County Office of Aging and Disabled Services**

Whether it's a snow storm or a hot summer day it seems that power outages can happen at anytime. As winter approaches the threat of power outages, dangerous outdoor conditions and emergency conditions could happen more frequently. The best defense for emergency situations or disaster conditions is to be prepared.

Pack a three-day supply of medicines, food and water stored in a handy place. Have the following emergency items nearby: vitamins, medical supplies, first aid kit and manual, hygiene supplies, portable radio (check to make sure it works), flashlight (check to make sure it works), extra batteries, money and matches in a waterproof container, blanket and extra clothing, manual can opener, fire extinguisher, shovel and other useful tools.

Water – Keep at least a three-day supply of water for each person in your household. Store one gallon of water per person per day (two quarts for drinking, two quarts for food preparation/sanitation). Store water in plastic containers or bottles. Avoid using containers that will

decompose or break, such as milk cartons or glass bottles.

Food – Store at least a three-day supply of non-perishable foods. Select foods that require no refrigeration, preparation or cooking, little or no water, are compact and lightweight. For example: ready to eat fruits, vegetables and canned meats; canned juices, milk and soup; staples – sugar, salt, pepper; high energy foods – peanut butter, jelly, crackers, granola bars and trail mix, special diet foods, comfort/stress foods – tea, instant coffee, cookies, hard candy, sweetened cereals, lollipops.

If the electricity goes off, first, use perishable foods and foods from the refrigerator. Then, use the foods from the freezer. To minimize the number of times you open the freezer door, post a list of freezer contents on it. In a well-insulated freezer, foods will usually still have ice crystals in their centers (meaning foods are safe to eat) for at least three days. Lastly, use non-perishable foods and staples.

If you need assistance during an emergency remember to call 911, a family member or neighbor.

We've done it!

A REVERSE MORTGAGE WITH NO CLOSING COSTS

No origination, application, appraisal or title fees

 **AMBOY** 800.942.6269
Bank Required Code: NCRM



MONMOUTH

Disaster Planning and You

Are you ready? **By Michael Ruane**, Executive Director, Division of Aging, Disabilities and Veterans Services

Over the past several years our weather has been changing – and not in a good way. Nature has given us something to think about with cold winters with lots of snow and who can forget Superstorm Sandy.

Disasters can strike quickly and without warning. Meteorologists have stated that it is going to get worse before it gets better. What would you do if basic services – water, gas, electricity or telephones – were cut off? Local officials and relief workers will be on the scene after a disaster, but they cannot reach everyone right away. It may be hours but will probably be days before help arrives. Are you prepared?

For millions of Americans, emergencies such as fires, floods, storms, and even acts of terrorism present a real challenge. The same challenge is magnified when applied to the elderly and our special needs populations. Protecting yourself and your family when disaster strikes require planning ahead.

Just before Superstorm Sandy, Monmouth County Freeholder Director John Curley stated: “The unexpected disaster can happen at any time. Just one recent example is the broken water main that left much of Monmouth County without water for several days. Luckily, the County Office of Emergency Management quickly established water distribution points so that no one was without water until water service was restored.

But we may not always be that lucky. By taking the time now to store emergency food and water supplies, you can provide for yourself and your family until help arrives.” Little did he know that a few short weeks later, Sandy would hit New Jersey with the second most destructive storm in US history.

What you can do to prepare yourself and your family would require much more space than Renaissance has available. However, there are many sources of information to assist you in planning for a disaster and the best ones I know of are for free. If you still have a phone book like the “Yellow Pages”, you can find some basic information in the front of the book.

If you have a computer, check out: <http://www.ready.gov/build-a-kit>. This is a great FEMA – the Federal Emergency Management Agency – website that can help you prepare a survival kit using many items that you already have in your home.

If you don't have a computer, FEMA, in conjunction with the American Red Cross, has published a series of pamphlets on disaster preparation. The ones I have found that are potentially very useful and would recommend are

as follows:

Preparing for Disaster

Preparing Makes Sense – Get Ready Now

Preparing Makes Sense for Older Americans

Preparing For Emergencies Now: Information for People with Disabilities

Preparing Your Pets for Emergencies Makes Sense

Food and Water in an Emergency

Flood Preparation and Safety

And it's also advisable to have an Emergency Supply List. To get a copy of the pamphlets you may need, you can call FEMA at 1-800-480-2520 or write to them at FEMA, P.O. Box 2012, Jessup, MD 20794-2012.

Protecting yourself and your family and loved ones when disaster strikes requires planning ahead. Get informed, make a plan, assemble a disaster supplies kit, and maintain your plan. If you follow these four simple steps you greatly increase your chances of surviving most natural or man-made disasters that may strike. It's up to you.

Michael.Ruane@co.monmouth.nj.us

THE BASICS

(things to have on hand in case of an emergency)



**Batteries • Flashlights • Water • First aid supplies
Non-perishable food items • Radio • And a list of
Emergency Contacts (including contact numbers
and account numbers for your utilities).**

MORRIS

Be Medication Smart

With 10 easy commandments **By Theresa Davis, Director, Morris County Division on Aging, Disabilities and Veterans**

Whether it is Aspirin or Alleve; Advair or Astelin – we all need to be mindful that medications are powerful. If used correctly, medications are strong allies in keeping healthy – but if used improperly – those same medicines

can cause a great deal of harm. Here's some advice I picked up at a recent Brown Bag event (where seniors bring all their meds in a Brown Bag for a consult with a pharmacist/intern).

TEN COMMANDMENTS FOR MEDICATION (WITH APOLOGIES TO MOSES)

1

THOU SHALT HAVE RESPECT FOR DRUGS

It can be extremely dangerous to take drugs any way you wish. To avoid drug overdose, never take more medicine than prescribed and never take a drug more often than the label indicates.

2

THOU SHALT NOT BE CASUAL ABOUT TAKING DRUGS

When used correctly, drugs combat pain and infection and help restore and maintain a healthy balance to our systems. When used without discretion, drugs can cause temporary pain or even irreparable harm. Always take your medicine exactly as prescribed. Don't reduce doses or split pills without specific instruction from your healthcare provider or pharmacist.

3

THOU SHALT NEVER MIX TWO DRUGS

The chemical ingredients of one medicine may interact with other medicines, causing unwanted effects. Don't combine drugs without consulting your doctor. Be sure you talk to your doctor about any over-the-counter (OTC) medications you are taking.

4

THOU SHALT ASK QUESTIONS

There are no stupid questions. Talk to your doctor and pharmacist about any new prescription. Always ask what the medication is for and be sure you understand how to take it.

5

THOU SHALT NOT TRADE MEDICINES WITH OTHERS

Your doctor has prescribed medicine according to your individual health needs. Use only your own medications – never use drugs prescribed for someone else or give your medication to another person.

6

THOU SHALT TAKE THE MEDICINE FOR THE FULL LENGTH OF TIME

Even if you feel better, you should always take medication as instructed. Taking less than the prescribed amount can reduce the medicine's overall effectiveness. Talk to your doctor if you feel you no longer need a certain medicine.

7

THOU SHALT TAKE AN ACTIVE PART IN LEARNING ABOUT MEDICINES

You should understand what the drug is meant to do, how you should take it (morning, night, with food or without) and any possible side effects.

8

THOU SHALT DISCARD OLD MEDICINE

After time, medicine can lose its effectiveness. Be sure all drugs are labeled and stored properly. Discard any medications that you no longer need - check with the local Health Department for specific disposal instructions or drop off sites. It is important that you not flush any medicines in your toilet or wash them down the drain as they can contaminate the water supply.

9

THOU SHALT TALK TO YOUR DOCTOR AND PHARMACIST

Tell your healthcare providers about any medicines you are taking, including over-the-counter medicines. Remember that vitamins, supplements, and herbal remedies also contain chemicals that could interact with your prescribed meds.

10

THOU SHALT GET A REGULAR MEDICAL CHECK-UP

Getting regular check-ups are your first and best line of defense against disease.

Gearing Up for Medicare Part D

Prescription drug plan enrollment **By Jackie Rohan, Executive Director, Ocean County Office of Senior Services**

Once again, it's time for Ocean County's Medicare beneficiaries to make a decision about their prescription drug coverage. Medicare Part D, the federal prescription drug benefit, open enrollment begins on October 15 and runs through December 7. During this enrollment period, people with Medicare can sign up for a prescription drug plan (PDP) or switch their current Medicare Part D plan. This is also the time you can change your Medicare Advantage Plan.

All of our Office of Senior Services Information and Assistance staff are certified State Health Insurance Assistance Program (SHIP) counselors. These counselors are available to help seniors and other Medicare beneficiaries with the enrollment process and answer any questions. SHIP provides the following frequently asked questions to guide you through the Part D enrollment process.

If you have additional questions, call us at 1-800-668-4899 or 732-929-2091.

WHAT IS A MEDICARE PART D PRESCRIPTION DRUG PLAN (PDP)?

Medicare PDPs are insurance plans approved by Medicare and sold by private insurance companies that offer prescription drug coverage to people with Medicare. All people on Medicare are eligible to enroll into a Medicare PDP regardless of their income or assets. Medicare PDPs work like any other insurance products; they have premiums, co-payments, deductibles and formularies (list of approved drugs that the plan will cover).

WHAT IF I CANNOT AFFORD A MEDICARE PDP?

There is federal assistance available for people with Medicare who have limited income and resources. If you qualify, you can receive assistance with premiums, deductibles and prescription co-payments. To apply for the Low Income Subsidy (LIS) program call the Social Security Administration at 1-800-772-1213, visit www.socialsecurity.gov or contact the Office of Senior Services for help, 1-800-668-4899.

SHOULD I CHANGE MY CURRENT PDP?

Many Medicare PDPs change their formularies and prices every year, so it is possible that the PDP you chose for 2014 won't work as well for you in 2015. By comparing plans, you can see if another Medicare PDP would save you money and/or cover more of your prescriptions. Start your comparisons early in the enrollment period so that there is plenty of time to shop around before making your decision. If you do sign up for Part D or change your current plan during the open enrollment, October 15 through December 7, your new plan will take effect on January 1, 2015.

WHAT OTHER OPTIONS ARE AVAILABLE FOR MEDICARE PRESCRIPTION DRUG COVERAGE?

Some Medicare Advantage plans contain prescription drug coverage. If you have questions about Medicare Advantage plans, contact Senior Services for assistance at 1-800-668-4899.

The Flu and You

Flu season is upon us and looking into getting a flu vaccine should be part of taking care of your health. Adults aged sixty-five and older or those with chronic diseases are more likely to catch the flu and experience complications. Play an active role in your health, which means talking to your health care provider about an annual flu vaccine.

The flu can make existing health problems worse and is especially dangerous for people with chronic conditions. Chronic conditions such as heart disease, diabetes or chronic obstructive pulmonary disease (COPD), commonly affect older adults. People with these conditions are more likely to develop complications from the flu that can result in hospitalization and even death. If you have one or more chronic conditions, it can be made worse by the flu, so an annual vaccination is important.

Talk to your health care provider about flu vaccine options. Vaccines are available at several places, including a doctor's office or local pharmacy.

Also, encourage those who spend time with older adults to get vaccinated against the flu. The flu can be easily passed from person to person, so it's important that those who spend time with older adults, such as family and caregivers, also get vaccinated against the flu. Flu vaccination is a Medicare Part B benefit, with no copay, for adults sixty-five years and older who are Medicare beneficiaries.

Talk to your health care provider today about the dangers of the flu, the benefits of annual vaccination to help protect against the flu, and flu vaccine options to meet your needs.

To find out where you can get a flu shot or for more information visit:

<http://www.state.nj.us/health/flu/findflushot.shtml>



Pickleball and You

A new sport **By Dori Zarr**

Did you know that pickleball is the fastest growing sport in the U.S.? Where did it begin? According to what I have read, it started in the State of Washington. Joel Pritchard, a man with a volleyball net wanted to create a game for his children. So he lowered the net and grabbed paddles somewhat like those used in ping pong. When the ball went out-of-bounds, he told his dog, Pickles, to fetch. Thus, the name of this new sport.

The inventor used a wiffleball, which is still used today. Much like volleyball, you only score points when you are serving. When the sport really caught on, it was played primarily in fifty-five and over communities. Why, you are probably wondering. The court is twenty feet by forty-four feet. It is about one third the size of a tennis court, which requires lots of running. There is only one serve and it is

community in Highland Lakes, NJ, that we only play up to seven points and then switch with those who are waiting.

When we started with portable nets, we were next to a basketball court. The teens were curious and came over to try it. It's now a well accepted and enjoyed family game. We play two evenings a week with a mixed group and offer one morning group just for women. What I enjoy the most is seeing what fun the teenagers have challenging the "older" folks.

It's great exercise and can be played well into the fall. Pickleball is also played indoors in some communities often at a YMCA or a school gym.

Check it out on YouTube and watch tournament players of various ages, groups and rankings. As for equipment, paddles range in price from \$50 and up with slightly different weights and grips like tennis.



underhand so it is extremely easy to learn and there is seldom an "ace." This levels the play quite a bit so women and men can play as opponents.

Like tennis, four people play at a time. The serve goes across a net diagonally, which is slightly lower than that used for tennis. Games are very fast, usually played up to eleven points and won by two. However, it's so popular in our lake

It's truly a marvelous sport attracting athletic, friendly people eager to get exercise quickly after work or on an early morning. Many tennis communities convert some of their courts to pickleball, offering two similar sports to their members.

I warn you that it is addictive, but so much fun. So, as the saying goes, "Try it, you'll like it." I did and I do.

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 Assistance
(973) 326-7800

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

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

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

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

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

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

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

SHIP

State Health Insurance Assistance Program – 800-792-8820

LOCAL OFFICES:

ATLANTIC COUNTY
Division of Intergenerational Services
888-426-9243

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

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

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

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

CUMBERLAND COUNTY
Cumberland County Office
on Aging & 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
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/resources.html

NJ Adult Protective Services Agencies

To Report Abuse or Neglect Call the Office in Your County

Atlantic: 1-888-426-9243
Bergen: 201-368-4300
After Hours: 1-800-624-0275
Burlington: 609-518-4793
Camden: 856-225-8178
Cape May: 609-886-6200
Cumberland: 856-453-2223
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: 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

**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.finra.org/investors • www.sec.gov/investor
www.choosestosave.org • 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 afford-
 able 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/geninfo.shtml>

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.
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 pro-
 grams 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/>

NOVADEBT

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

PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

See if you are eligible for PAAD or Senior Gold, learn to apply:
<http://www.state.nj.us/humanservices/doas/home/paaddetail.html>

OUT AND ABOUT IN NEW JERSEY

Journey Through the Past

720 Route 9 Cape May, NJ

October 11, 10:00AM - 5:00PM

October 12, 12:00PM to 4:00PM

Visit 27 historic sites in Somerset County for an educational detective game. Call 908-231-7110.

schistoryweekend.com

Sussex County Harvest and Honey Festival

Sussex County Fairgrounds

37 Plains Road, Augusta, NJ

October 11, 10:00AM - 4:00

Farmers' market, environmental, agricultural and heritage presentations, birding and nature walks, photography exhibit, games and activities for children. Free admission. Call 973-579-0500.

sussexfarmvisits.com

30th Autumn House Tour

60 Bridge Street, Lambertville, NJ

October 19, 11:00AM - 6:00PM

Lambertville Historical Society hosts self-guided walking tour through a grand mansion, a 200 year-old inn, and a church. Tickets \$20 in advance, \$25 day of tour. Call 609-397-0770.

lambertvillehistoricalsociety.org

Fall Family Fun Weekends

Terhune Orchards

330 Cold Soil Road, Princeton, NJ

Saturdays and Sundays through November 2nd

Apple and pumpkin picking, pony rides, wagon rides, corn stalk maze, farm animals. Live music by local talent (between 12pm and 4pm). Admission \$5, ages three and up. Free entry to farm store, winery and apple and pumpkin picking. Parking is at the farm. Call 609-924-2310.

terhuneorchards.com

Cape May Fall Arts and Crafts Festival

Cape May Convention Hall

714 Beach Avenue, Cape May, NJ

November 1, 10:00AM - 4:00PM

More than 40 vendors come to Cape May to sell hand-made novelties including seasonal decorations, gift items and more. Admission \$2.

Spirit Factory Holiday Vendor and Craft Fair

Toms River Elks Club, 600 Washington Street,

Toms River, NJ 08753

November 15

Please join us to help our cheerleaders raise money for the World Cheer Championship in Orlando Florida. There will be more than 50 vendors and crafters offering a variety of items including jewelry, homemade chocolate, Christmas items, home decor and much more. Free admission and parking.

9th Annual South Jersey Pumpkin Show

Salem County Fairgrounds

Rte. 40 (735 Harding Hwy), Woodstown, NJ 08098

October 12-14

Live music, pumpkin baking contest. Men's pumpkin toss, hayrides, farm equipment. Pumpkin Weigh-Off at 5 pm Friday, with \$2,000 in prizes for five biggest. Free admission; Parking, \$5 per car. Call 856-765-0118.

sjpumpkinshow.com

Grand Harvest Wine Festival

Fosterfields Historical Living Farm

73 Kahdena Road, Morristown, NJ

October 13-14, 12:00PM - 5:00PM

The event will feature musicians, artists, craftsmen, and wines from New Jersey wineries. Noon to 5 pm. Admission \$22. Call 609-588-0085.

newjerseywines.com

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

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

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