



NEW JERSEY  
FOUNDATION FOR AGING

**RENAISSANCE** MAGAZINE

VOLUME 24

NUMBER 3

FALL 2017

# FALL

*Time may fall back. You keep moving forward.*

**MEDICARE: Be aware of your choices**

**What is Tai Chi Chih®?**

**Hurricane Hugo – It's not what you think**

**Storm Preparedness**

**Discussing Sexual Health with Your Doctor**

**Downsizing VS Rightsizing**



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# Events and Broadcasts

## NJFA's growing reach and influence

### NJFA'S HALF DAY CONFERENCES

NJFA will host two CEU Workshop sessions this fall. The first of the two programs will take place on Thursday, October 5th at The National Conference Center in East Windsor, while the second program will be held on Wednesday, Nov 8th at CentraState Medical Center.

Each program will feature different workshops. The workshops focus on advocacy and policy tools as well as Best Practice Models within community service programs & other care settings. On October 5th the sessions presented will be Advocacy and Enhancing Connections for LGBT Seniors presented by Carolyn Bradley, PhD, School of Social Work, Monmouth University, Gina Maguire, LSW, Stockton Center on Successful Aging and Elder Abuse: Recognizing, Reporting and Intervening presented by Maria Aberasturi, Supervisor, Bergen Co. Board of Social Services, Lisa Barnes, MSW, Family and Children's Service, and Jennifer Mills, Supervisor, Adult Protective Services, NJ Division of Aging Services.

On Nov. 8th the sessions offered are Hoarding: Why and Interventions presented by Carolyn M. Quinn, CPRP, CRSP, ICPRS, CPRS-R, DRCC, B.S.-ICE, Jaime Angelini, MA, DRCC. Both presenters are from the Mental Health Association in Atlantic County and Options for Home Modification and Smart Home Technology presented by Diane Vitillo, PT, OT, President Home Heart Beats, LLC, Holly L. Hardaway, OTR, CALA, CAPS, Independent Domain, LLC

See our website for the full description or call us at 609-421-0206.

### AGING INSIGHTS

NJFA continues to develop new content for episodes of Aging Insights. Keeping in mind our goal is to provide you, our viewing audience, with valuable information and resources. Upcoming episode topics include: NJ Ombudsman's Office Volunteer Advocate Program, New cautions regarding Social Security Cards and health alternatives.



Aging Insights is broadcast on 70 public access TV stations. You can also watch it on NJFA's website, [www.nj-foundationforaging.org/aging-insights](http://www.nj-foundationforaging.org/aging-insights). Or, you can catch all the programs on our YouTube channel at: <https://www.youtube.com/user/njfoundationforaging>.

### FALL HONOREE LUNCHEON AND CELEBRATION

NJFA will host an Honoree Luncheon and Reception on Sunday, November 5, 2017 at the Oyster Point Hotel in Red Bank. This year NJFA is honoring two individuals whose leadership and dedication align with NJFA's mission. These two partners have important roles in keeping NJ's older adults safe and independent. James McCracken is NJ's Long-Term Care Ombudsman. Jim manages a staff dedicated to securing, preserving and promoting the health, safety and welfare of New Jersey citizens sixty years and older residing in long-term health care communities. The Office of the Long-Term Care Ombudsman provides advocacy to residents living in long-term care settings and processes more than 5,000 abuse and neglect allegations each year. Under Jim's leadership the Ombudsman program has enhanced its recruitment and training of volunteers who aid the office in visiting seniors in facilities across New Jersey.

Maria DiMaggio is a Senior Housing Advocate within the NJ Housing & Mortgage Finance Agency. Maria addresses the everyday realities of independent senior residents in 87 senior housing buildings across the state. Maria provides leadership, management and guidance to 90-plus onsite service coordinators in subsidized and tax credit funded senior housing developments to ensure provision of high quality services to more than 10,000 seniors in the senior buildings. Maria works with community and State partner agencies to enhance programs and services for residents in Agency-financed senior housing developments.

The event will feature a silent auction, 50/50 raffle, live music and more. Ticket and sponsorship information is available online at [www.njfoundationforaging.org](http://www.njfoundationforaging.org)

## Follow NJFA on Social Media





## 75 is looking good.

That's right. **by Grace Egan**

**A**ging Insights started as a quick response to an opportunity that arose in the summer of 2011. And here we are six years later with 75 shows produced and available to viewers. That also means that we have had the generous contribution of more than 150 guests who have joined us for the interviews on the program. These 30-minute monthly shows have covered many topics that we hope have engaged our viewers.

Who are our viewers? The TV program is broadcast across 70 public access stations in NJ alone, in an area with more than 6 million residents. We estimate that more than 400,000 people in NJ tune in during the month to watch the program. *Aging Insights* also has viewers in Pennsylvania, New Hampshire, Vermont and Massachusetts.

Little did we realize when we started producing *Aging Insights* that this program would give NJFA an even greater opportunity to share resources with caregiver and senior households across NJ than *Renaissance Magazine*.

The goal of *Aging Insights*, like *Renaissance*, has always been to connect seniors and caregivers to community services. And to offer connections to volunteering, to healthy life styles, to a better understanding of alternative pain management, to the joy and challenges of caring for a pet, and what to have on hand when a disaster strikes. We have varied the shows topics from housing and finances to using dance for fitness and balance.

We think the effort to develop, recruit guests and produce the programs has been well worth our staff time, but the real secret ingredient is the talented guests that join us. Some come nervously, having never been on a TV program, but they readily see the application of their work to

serve others and the potential outreach and exposure that the program's wide broadcast area offers them.

This work is done in collaboration with the staff at the Piscataway Township TV station. They recruit volunteers that assist their professional crew with camera and sound work. Each show is then professionally edited and sent for duplication prior to NJFA releasing the show. You will see a selected list of towns that regularly broadcast the program on Page 4 and we welcome new stations.

So, what should you expect to see in 2018 from *Aging Insights*? Send us your suggestions!

One of the topics we have hosted shows on is affordable housing. The highest expenses for seniors in NJ are housing and related shelter costs. Even if you own your home without a mortgage there are rising costs that you must address each year.

The NJ Foundation for Aging has been exploring with community stakeholders possible strategies to increase affordable options and ways to assure that as a senior's assets decline that their housing supports will be in place as needed.

NJFA has convened the conversation meetings since February 2017 and the goal is to identify recommendations that further the interests of seniors, senior service providers and developers as well. Housing and shelter is essential to maintain health and social engagement.

We are mindful of our mission to create a higher level of understanding about what it means to age well and the local resources in NJ that may help. Thanks to all for reading *Renaissance* and for watching *Aging Insights*.

**Grace**

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Time  
Marches

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[www.njfoundationforaging.org](http://www.njfoundationforaging.org) On  
or call 609-421-0206

## CELEBRATING OUR PARTNERS

Sunday  
November 5, 2017  
1:00PM

*Silent Auction and 50/50 • Cash Bar*

Join us at the Oyster Point Hotel  
146 Bodman Place  
Red Bank, New Jersey

Here is a sampling of the 70 stations that broadcast *Aging Insights*

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

# GET IN THE KNOW WITH *AGING INSIGHTS*

The NJ Foundation for Aging (NJFA) produces a half-hour TV program, *Aging Insights*, which is now broadcast more than 300 times a month, hopefully on a TV Station near you.

be seen by going to [www.Youtube.com/njfoundationforaging](http://www.Youtube.com/njfoundationforaging)

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



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

Each show is hosted either by Melissa Chalker or by Grace Egan.

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](mailto: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/](http://www.njfoundationforaging.org/)



Previous programs have focused on topics such as tax relief, alcohol, drug and gambling addiction, assistive devices and home modifications. The effort to cover a variety of topics is so that seniors know they can participate in many different programs and services. In case you missed these shows or any other previous episodes that have been produced you can see all of them on our website at [www.njfoundationforaging.org/aging-insights/](http://www.njfoundationforaging.org/aging-insights/) or on YouTube.

That's right, NJFA has a YouTube channel and all *Aging Insights* shows can

[donatehere.html](http://donatehere.html). Sponsorship levels are posted on NJFA's website as well.





## “Doctor, Let’s Talk About It”

Discussing sexual health **by Alison Thomas-Cottingham, Ph.D.**

**H**ave you ever left the deli with a sandwich covered in mayonnaise when you asked for none, or sat through a movie starring your least favorite actor because something failed in your attempts to communicate your preference? The consequences of ineffective communication can be inconvenient, at the least. When it comes to your health, the consequences of ineffective communication can be even greater than an unpleasant meal or disappointing outing. Yet, we often find we leave the doctor’s office with unanswered questions, or a feeling that our concerns were neither heard nor understood. The situation is further complicated when we consider communication about one of the most sensitive topics: your sexual health. Armed with information and effective communication tools, you can take charge of your sexual health.

### COMMUNICATION

How effectively we communicate with others can depend, in part, on factors we can control. We can control self-

efficacy and our perceptions of the doctor-patient relationship. Self-efficacy is our perception of having confidence to successfully complete a task. Our levels of self-efficacy vary from task to task. You may be high in self-efficacy for seat belt use as you feel confident about your ability to buckle up each time you sit in a car. On the other hand, you may feel moderate in self-efficacy for monitoring your blood sugar each morning, sometimes you do but other times you forget.

So, how confident are you that you can initiate and sustain conversations about your health needs with your doctor? Folks who feel high in self-efficacy to communicate their health needs engage in more effective discussions with their doctors than those who lack confidence.

Another factor that may seem subtle but still impacts our interactions with our health care providers, is our perception of the doctor and our role in our own health care. Traditionally in our society, doctors have been viewed as

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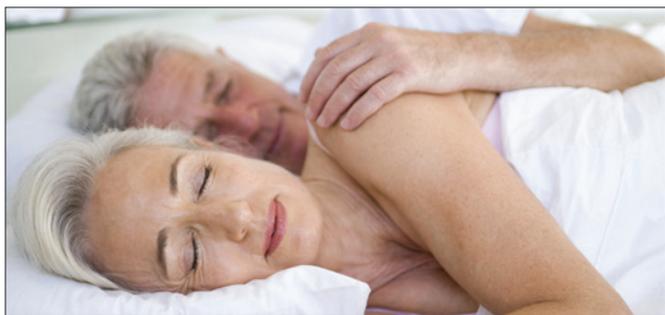


authority figures, who possess the ability to determine what was in the patient's best interest. Beloved TV doctors like James Kildare, M.D., Marcus Welby, M.D. and Trapper John, M.D. perpetuated the stereotype of the all-knowing medical hero. If doctor knows best then why should you question?

Thinking about the doctor-patient relationship has evolved. Consider your relationship with your doctor as a partnership. It is important to be an active participant in your care and decisions made about your health. The best way to be an equal partner, is to effectively communicate with your health care provider. Remember communication is a two-way street, so listen to what the doctor has to say, but be prepared to speak as well.

## SEXUAL HEALTH

Information about mental health, cognitive health, cardiac or heart health is everywhere and we have been advised to pay attention to our blood pressure and blood sugar. But what about sexual health? What is typical, when should we be concerned? When should we consult with our health care provider? Is sexual health something only of concern for people who are sexually active?



As humans, we develop every day, from the beginning to the end of life. It is common knowledge that babies develop in stages. Most babies crawl, then walk, then run. Children's bodies change as they get older and adult bodies do the same. These changes also apply to sexual development, which is one aspect of sexual health. For example, as a result of normal hormonal changes, women experience decreases in estrogen which may result in vaginal dryness. Changes in testosterone levels in men may result in erectile dysfunction. But don't assume that all changes are due to age, changes in sexual health may be related to factors like medication or they may be the product of some other medical condition. For these reasons, communication with your health care provider becomes vital to help you differentiate between typical and atypical sexual development.

If you are not familiar with adult development, educate yourself on what to expect as you age. I remember excitedly running to the book store with my husband when we learned that we were expecting our first child. We purchased the entire collection from the "What to Expect" series. We ran home and started reading "What to Expect When You're Expecting." When our child was born

and we had questions, "What to Expect the First Year" was our guide, and we consulted "What to Expect: the Toddler Years" during the terrible twos. Although a comprehensive guide "What to Expect: Older Adulthood", does not exist, there are many wonderful websites and books that cover the topic of adult development. Some of these resources are listed at the end of this article.

## TIPS FOR TALKING WITH YOUR DOCTOR

If you lack confidence or are unfamiliar with human development, communication with your doctor can be embarrassing and may seem difficult. But, it is too important to ignore. Consider these tips as you prepare for your next doctor visit:

- Remember, your sexual health is as important an aspect of your health as any other health topic and your doctor is used to discussing sensitive matters.
- Create a list of questions before your visit so you don't forget all the important topics that you intend to cover. Bring this list with you to your visit.
- Take notes while in the office, but not so much that you are not paying attention. Some people even record (audio or video) their visits. It is not as outrageous as it sounds. Although you don't need your doctor's permission to record in the State of New Jersey, it is recommended that you discuss your plans to record with your health care provider before you begin, for the sake of your relationship.
- Bring a list of medications you are currently taking to your visit, and be sure to include over the counter medications and home remedies, along with their dosages.
- Be truthful, it may be difficult especially if it is about a sensitive subject but it will help your health care provider to make the best recommendations for your care.
- If you think of a question that you forgot to ask, it is okay to email or call the health care provider's office.

*Alison Thomas-Cottingham, Ph.D., is a Clinical Psychologist, and the Principal Investigator at Sabre88 & Associate Professor at Rider University.*

## Resources

For more information about issues related to older adults and sexual health please check out the following:

*The New Old Age* – a blog from the NY Times that addresses current issues related to older adults.

*The Centers for Disease and Control and Prevention* – informative facts sheets, including one specific to sexual health among older adults:

<https://www.cdc.gov/aging/aginginfo/index.htm>.

*The National Institutes of Aging* – another source for information specific to adults and sexual health, <https://www.nia.nih.gov/health>.

*Our Bodies, Ourselves: Menopause* – a comprehensive book covering development for women.



# Surviving the Holidays

With Joy, Laughter and Humor by Helen Hunter, ACSW, LSW

**T**he holidays can be both a time of great joy, but also sadness for some. No matter what you celebrate, there are many ways to keep your spirit bright. You can even help to increase the joy of those around you with this advice as well. Try these tips to increase joy, laughter and humor during the holiday season:

**Ask for what you need** – To be able to relax enough to see the joy in front of you, you have to realize that you can't do everything alone. To let others help is a gift to them and a gift to you, and you'll find that joy and laughter will be more evident when you share things together.

**Smile more** – Smiling increases the value of your face. It also makes people want to be around you more. It may even make people wonder what you are up to!

**Enjoy the show** – Joy is in the present moment. Yesterday has no value. Tomorrow isn't here yet. The energy is only in this moment. Make the most of this moment – the more joy and laughter you have in this moment, the more positive energy you will have.

**Give of yourself every day** – Smile, say a kind word, make a spontaneous phone call to someone, send a card or note to someone letting them know you are thinking of them.

**Decide to live today fully** – LIVE, LIVE, LIVE for today like there is no tomorrow – laughter and joy have healing powers which will help you enjoy better physical, mental and spiritual health.

**Spend some quiet time** – We all need quiet time once in a while – allow yourself the luxury! Quiet time lowers anxiety and keeps you focused. The very human and holy art of being able to sit still is a spiritual behavior.

**Learn to laugh at yourself** – If you can't laugh at yourself, you are never free to see the humor in the paradoxes that occur in daily life.

**Take at least fifteen minutes a day for self-indulgence** – Use that time to do something that energizes your body with laughter!!

**Make a list of what makes you happy** – Decide to do at least three of these things on your list daily.

**Make a list of things that uplift you** – Be creative. Don't limit your imagination. Some examples might be: a phone call from a friend, a sunrise, a sunset or receiving a compliment. Once you become aware of things that give you a sense of being uplifted, you can look for those things every day that will give you joy and add humor to your life.

**Believe in magic** – If you celebrate Christmas, then let the child in you be real by believing in Santa. Or just enjoy the magic of the season no matter what holiday you celebrate. Giggle like a child – play games and have fun!!

**Find ways to tickle your soul** – Everyday, find events, people and things that will most make you happy!

**Find quotations, sayings or posters that have a joyous, humorous message** – Display them where you can see them and make sure you read them everyday.

**Keep a sense of balance in your life** – Work, play, read, relax, rest and pray. Keeping your physical, mental and spiritual health at the optimum level will give you the balance needed to be joyous and keep a positive outlook on life, which includes having large daily doses of humor and laughter!

**Focus on the beauty of your surroundings** – Let the warmth of a fireplace, the beauty of a first snowfall, the spontaneous play and laughter of children or the angelic face of an older person touch your heart.

**Make the most of each day** – One moment, one second, one day at a time!

**Laugh, laugh, laugh** – And then laugh more! Then laugh again! Exercise your lungs and bring the gift of life and humor to every waking moment of your life.

**Choose to be a happy person** – Find the positive in any situation.

**Celebrate life to the fullest each day** – Find a reason to throw a party!

HAPPY HOLIDAYS – HAVE FUN, LAUGH AND ENJOY THE SEASON!!



# The Power of “Purpose”

A path to well-being by **Scott Guerin, PhD**

A few people from the healthcare industry wanted to conduct a study of factors that impacted health in older adults. However, they weren't looking to measure the typical things you would expect in a health care study like early screening for disease, medication use, management of chronic diseases, or follow-up care. They were interested in measuring other things that may influence health other than medical care.

This meant their investigation had to go beyond analyzing the effects of physical activity and healthy lifestyle behaviors, which has been shown to delay disease and disability in older adults. They wanted to look into the impact of psychological well-being on health. While this was good a area to investigate, they wanted to be a bit more precise in their research. Their search led them to look at the components of well-being which include the idea of resilience, which is a person's ability to cope with difficult situations, in addition to social support, and having a purpose in life. They decided to investigate the impact of purpose in life and its impact on health.

The researchers surveyed over 15,000 older adults and bucketed purpose in life in three levels of low, medium, and high and compared these levels to their health expenditures. The results showed that people that had medium and high purpose in life scores had significantly lower health care service use, lower overall costs, and an increased use of preventive services. The reason why this study is so important is the way it was designed and measured. By using actual health insurance claims data, the researchers were able to correlate the impact of purpose in life and other psychological factors with health. Most importantly, it underscores the importance of having purpose in life as we age.

So, what exactly is meant by “purpose in life” in this study? The most common definition of what purpose is



relates to people having goals and a sense of direction. Also, they have a feeling that their lives have meaning. What is very interesting and provides a great sense of hope is these three factors are all within our control. If we don't have goals, we can identify some and feel a sense of direction as we accomplish them. There are lots of resources available to help us identify and set goals and can be found in books, with counselors, religion, and probably most valuable, our friends and family who know us so well.

However, seeing meaning in our lives can be a bit more challenging. Sometimes, it's easy to see how we may have helped others or made the world a better place, other times we may wonder if our lives have made a difference at all. It might take a little work, but it is very important to understand that we create meaning in our lives, it doesn't happen automatically. The classic example of this is in Victor Frankl's work introduced in this book, *Man's Search for Meaning*, where he documented his time in Auschwitz concentration camp during World War II. During that time, he developed a psychological approach called Logotherapy which involves identifying a positive purpose in life and then imagining that outcome.

The bottom line is in light of the many changes and challenges older adult living can bring, it is possible to reset our direction and restart our lives along the way. We can do this by setting goals and gaining a better understanding of the meaning our lives have brought, and can bring. The results of our efforts can impact our lives tremendously, specifically, as shown in the area of our health. If you put some effort into this you too will see...the Power of Purpose!

#### Reference

Musch Shirley, Wang Shaohung S., Kraemer Sandra, Hawkins Kevin, and Wicker Ellen. *Purpose in Life and Positive Health Outcomes Among Older Adults*. Population Health Management. July 2017

## Goals, Purpose and Why to Find Them

*What keeps me going is goals.*

— Muhammad Ali

*Your goals, minus your doubts, equal your reality.*

— Ralph Marston

*If you want to accomplish the goals of your life, you have to begin with the spirit.*

— Oprah Winfrey

*I feel fortunate to have realized what the goal is in life. There's no point in dying having gone through your life without knowing who you are, what you are, or what the purpose of life is. And that's all it is.*

— George Harrison

*Your purpose in life is to find your purpose and give your whole heart and soul to it.*

— Gautama Buddha



## Start rightsizing now!

Don't downsize, rightsize! by John Odalen

**W**e have all heard of downsizing; moving from a large home into a smaller one, whether that be to a smaller house, a townhouse or condo, or an apartment, and reducing the amount of possessions we have accordingly to fit our new space. You may not be ready to downsize just yet, but you can start to rightsize. Rightsizing is determining not only what possessions fit in your current space, but more importantly what items fit your current needs and lifestyle.

We live in our homes for twenty, thirty, forty years and accumulate a great deal of stuff, usually filling every room, cabinet, closet and storage space. This is not to say our homes are messy and cluttered. But if we created an inventory of everything we own, we would have a rather long list. The thought of having to deal with all our belongings and treasures may seem overwhelming. How do you handle a lifetime of stuff? Where to begin?

The best approach is to start early and tackle one small area or category at a time. You won't feel rushed and the process will seem more manageable. Your family and friends may be able to help with the process. If you want to sell some unneeded items, especially higher end furniture, art and collectibles, having ample time to find the right buyer will allow you to get the best price. Or you can find the right charity to make use of unusual items that would otherwise go into the trash. Here are just a few suggestions on where to start rightsizing.

Our wardrobe is an excellent place to start rightsizing. In addition to letting go of anything that is torn or ripped or doesn't fit, consider what clothes you actually wear. Do you have a closet of business attire that you no longer use because you are retired?

As we get older, we may experience some physical limitations. And our interests will change. What hobbies and activities have you long since given up, but still have the materials and equipment for? Sporting equipment, tools for home repair, gardening items, arts and craft supplies. If you aren't using them and have no plans to in the future, let

them go to someone who will appreciate and use them.

Are you still storing things in your attic, basement or garage that belong to your children? Many parents are still hanging on to their children's toys, school work and memorabilia. It is time for them to look through it all, take what they want and make a plan to deal with the rest.

When it comes to parting with our stuff, one category that can be challenging is family heirlooms and memorabilia and items that have sentimental value. You can't take it with you, so you will want to rehome as much as possible. There is no need to wait until you are gone to start giving away important and valuable items to family and friends. However, if you still use a piece of furniture or get enjoyment from a piece of art, and you have the space for it, hold on to it. Remember this is not about purging just for the sake of purging, its choosing what fits in your life right now and processing what doesn't. Take your time and ask those close to you if they would be interested in having this painting or that desk or your mother's china set, that you no longer have a use for.

Were you the entertainer of the family at one time, hosting large holiday dinners? Do you have china service for twelve or twenty-four that has gone unused now that the younger generation has taken over hosting duties? Consider passing these items along to someone who will continue to use them as you once did.

You may be saying to yourself, I have plenty of time to handle this, or I plan to stay in my home forever. That may be true. But there is a chance a crisis may occur requiring swift action. How stressful would it be for you or your family if they had to clear out your home and plan for a move while also dealing with a crisis. If you start now and take a gradual approach, the experience will be less stressful, possibly less expensive and you will be ready when the time to move finally arrives.

*John Odalen is a professional organizer at Organize and Maintain.*

## What Could Be Simpler Than... Simplifying?

*Our life is frittered away by detail... simplify, simplify... As you simplify your life, the laws of the universe will be simpler; solitude will not be solitude, poverty will not be poverty, nor weakness weakness.*

— Henry David Thoreau

*In everything, love simplicity.*

— Saint Francis de Sales

*My mind was always very cluttered, so I took great pains to simplify my environment, because if my environment were half as cluttered as my mind, I wouldn't be able to make it from room to room.*

— Leonard Cohen

*Find ecstasy in life; the mere sense of living is joy enough.*

— Emily Dickinson



# Hurricane Hugo

The lovable storm on four legs **by Madeline Cretella**

I was preparing to bring my husband his coffee in bed like I always do, but this was different because I had a mission. I was to convince my worthy spouse that even though it was soon to be his birthday, he would not be getting a dog! He had been dropping some not too casual hints about a basset hound! Every time a Hush Puppy ad came on the television, he would call me to see it. Lately, it seemed bassets were on frequently in ads, mostly for rug cleaners and room deodorizers, so, I was not too impressed. My husband said it was because bassets had character.

I missed our cute little Yorkie, but to be honest, I was enjoying the freedom. I mulled over in my mind what I would say: “I know you have been hinting for a dog for your birthday and I have been giving it a lot of thought but as much as I would like to please you, the commitment to walk a dog in all kinds of weather, housebreaking, brushing, bathing, feeding, and veterinary visits seems daunting!” When it came time I explained it all to him. I went on and on with anything I could think of. I did this gently but convincingly. He appreciated the fact that I had given it some thought. I fairly flew down the stairs, assured that I handled it well. I would shop for shirts and sweaters.

Early afternoon, while in my studio, I heard someone enter the house. There he was smiling his broadest smile with his arms filled with dangling paws, long tail and the biggest floppy ears I have ever seen! Staring further, I might add I saw the most uncommon combination of spare parts left over from other species and put together to create a basset hound! I was speechless! There were those compelling sad eyes that seem to question, “Gee whiz gosh, I hope she likes me!” I enveloped him close to me and smelled that irresistible puppy smell. He nibbled my ear and licked my face. I was in love! Poor baby, I said, he looks so sad. My husband was beaming. Basset hounds have a perpetual doomed look that makes you think they need cheering up.

I did say that I was a reasonable person, did I not? How could I get angry? I had to make this grand union work! It was already a challenge to find time to work in my studio, so I set some ground rules. I will house break him, but you walk him. I will feed him, but you groom him. My husband disappeared several times, each time he reappeared with more purchases. A large cage, giant pillow to allow for growth, a carrier for our car trips, a seat belt, a case of dog food and a large bath towel with a photo print of a basset hound. This was a major investment! I sat the puppy down and he piddled. My husband said, “he’s nervous, that’s why he piddled on the floor.” The realities were zooming into focus.

When my husband came to bed, he nudged me and said he had named the dog after a Hurricane that we were to expect. HURRICANE HUGO. Well it really fit. Not Hugo so much as hurricane, for he left a constant trail of damaged shoes, boots, plants, earrings, eyeglasses, my bracelet, my watch, and my dad’s false teeth! The word NO could be heard a block away. While people laughed at our stories, they would always suggest getting rid of him. The thought was like a shock! How could they say such a thing? We knew we loved him too much! He was so gentle and really entertained our granddaughter. Didn’t Ralph Lauren use his basset hound in his beautifully decorated rooms?

Well, Hugo has been with us for a long time now. He’s made the bedroom chaise his. He looks so cute juxtaposed among the silk pillows. He still steals food from the kitchen, the latest was raw breaded fish, ready to be fried, but never made it to the pan. We settled for cheese omelets. “Is that my lipstick Hugo is chomping on?” I yell. Tawney pink! Definitely not his shade!

*Madeline Cretella is an 88 year-old (young) writer and artist. Madeline lives independently in Luftman Towers, Lincroft, NJ, with her canine best friend Suzy.*

## HOW TO KEEP YOUR PETS SAFE DURING AN EMERGENCY

- Find alternate or safe places for your pet.
- Ask a dependable person outside of your general area to take care of your pet if you need to evacuate your home.
- Locate pet-friendly hotels in the surrounding area to see if you and your pet can stay there during an emergency.
- Prepare a “Go Bag” that contains enough food and water and other supplies to take care of your pet for 2 weeks. You should consider packing your pet’s medical information like vaccine history and veterinarian contact information.
- Have a crate or carrier for your pet, one that is big enough for them to move around in.
- Become familiar and have a plan for evacuation routes.
- Listen and follow announcements from emergency personnel.
- Place your pet in its carrier or keep it on a leash.
- Have your “Go Bag” with all of your supplies ready by the door.
- If you need to evacuate, take your pet with you!

# Preparing for Storms

NJ 2-1-1 can help before they hit shore

**H**urricane season has begun again in New Jersey and with it a reminder that your ability to successfully withstand an emergency of any kind begins long before the storm hits. Emergency preparation is essential. It starts with a plan that identifies responses to questions that begin with “What will we do if...” and includes a kit that holds essential supplies like food, water, a battery-powered or hand-cranked radio, first-aid kit, medication and more.

For those with limited mobility or people who are dependent upon life-support equipment (like oxygen), a thorough emergency preparedness strategy should also include an online visit to [www13.state.nj.us/SpecialNeeds/](http://www13.state.nj.us/SpecialNeeds/) to register with NJ Register Ready Special Needs Registry. By taking the time to do this, residents are alerting the Office of Emergency Management to their personal needs. The information is shared with state and local emergency responders who are responsible for assisting people when a disaster strikes. Knowing how many people in a community have special needs and knowing what those needs are is critically important. As a municipality or county prepares its own Emergency Plan, it is important for them to know how many citizens are in wheelchairs, use assistive walking devices like walkers and canes, are using oxygen, etc. and equally imperative for them to know where these people are located so that special assistance can be planned for and provided should the need ever exist.

To ensure that the Registry contains accurate and current information, registration is required on an annual basis. If you are unable to register yourself, simply dial 211 and ask for assistance. NJ 2-1-1 is a non-profit organization that helps to connect people with the services they need. There is no fee for the service and it is open at any time of the day or night every day of the year. All languages are spoken.

In addition to offering emergency assistance, NJ 2-1-1 connects people with existing resources for all of life’s basic needs. A call to 211 will connect you with a resource specialist who will discuss your needs with you, assess your situation and offer information about organizations that provide those services in your area.

People contact NJ 2-1-1 to find local resources for things like food, affordable housing, healthcare services, shelter, utility assistance, etc. In the beginning of the year, the organization also offers a comprehensive listing of free tax filing assistance sites for residents filing a simple tax return. During times of extreme heat or cold, the organization provides information on cooling and warming centers throughout the state.

NJ 2-1-1 can be reached by dialing 211 from any phone in NJ; by texting your zip-code to 898-211; or by chatting online at [www.nj211.org](http://www.nj211.org).

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# What is Tai Chi Chih®?

And why should you try it? by Siobhan Hutchinson

You may ask why T’ai Chi Chih® is for YOU and what the heck is it? If you are concerned with balance, high blood pressure, difficulty sleeping, or coping with stress, then you will want to learn about the research studies and anecdotal reports from students indicating the health benefits of this practice. If you are struggling with balance now, these gentle movements may be done seated or standing. With your accredited and experienced teacher, you will be gently guided wherever you are in your ability.

According to the U.S. Centers for Disease Control and Prevention:

- One-fourth of Americans aged 65+ falls each year.
- Every 11 seconds, an older adult is treated in the emergency room for a fall
- Falls are the leading cause of fatal injury and the most common cause of nonfatal trauma-related hospital admissions among older adults.

Studies indicate that T’ai Chi helps improve balance and reducing falls. T’ai Chi Chih students report better balance after six to eight classes! Although research has indicated that T’ai Chi Chih specifically helps with increasing immunity, improving sleep quality, and reducing the symptoms of depression, many students have found additional benefits such as decreased high blood pressure as well as improvement in the symptoms of arthritis and Parkinson’s. With practice, students report they feel more relaxed and centered.



There’s no kicking, punching, screaming, rolling around on the floor or backflips! And, even if one cannot stand for long periods of time, it can be done seated. This is a practice for self-empowering you in your health journey and you may discover a wonderful feeling of peacefulness, too.



Help Prevent Medicare Fraud

# DETECT

Protect your Medicare identity. Don't give out your number over the phone. New Medicare cards without soc...

See More



medicare.gov/fraud

12 DISTURBING WAYS CRIMINALS HAVE TARGETED THE ELDERLY  
Officials allege Genetic testing scam used ice cream and fear to scam seniors. SMP at JFS led investigators to Seth Rehfluss, of Somerset who organized ice cream socials at low-income senior housing facilities under the guise of talking about health issues. He's accused of then using scare tactics to convince seniors to participate in unnecessary genetic testing to identify those susceptible to heart attack, stroke, cancer...  
See More

## MEDICARE AND YOU



Scam spoofs AT&T's customer service number to trick consumers

There isn't a rebate. That's really not AT&T on the line. But Chief investigator Andy Wise reports the real scam here is how the...



Family Services of Middlesex County is designated agency for New Jersey's Senior Medicare Patrol (SMP). This national program serves Medicare and Medicaid beneficiaries preventing, detecting and reporting health fraud. The project Director, our Medicare Project Director, Charles Clarkson, Esq. is the person to contact if you have any questions or you feel in some way you have not been charged for services.



**Match Out** for Medicare Fraud  
Call today 732-777-1940  
New Jersey SMP  
Empowering Seniors To Prevent Healthcare Fraud  
Senior Medicare Patrol

### GENETIC TESTING SCAM

12 DISTURBING WAYS CRIMINALS HAVE TARGETED THE ELDERLY

# ARE YOU AWARE OF YOUR CHOICES?

By Charles Clarkson, Esq.

Every year between October 15 and December 7, during a period known as "Open Enrollment," Medicare beneficiaries can make changes in their Medicare coverage. The Senior Medicare Patrol of New Jersey (SMP), a Federally funded program of the U.S. Administration for Aging, believes that if you know your options you can avoid being scammed and make the right choices giving you the best coverage at the least cost.

continued on next page

## Are You Aware of Your Choices?

(continued from previous page)

Why make a change? Whether you have Original Medicare (Part A and/or B), Part D (prescription drug plan), or a Part C Medicare Advantage Plan, your plan can change. Premiums, deductibles and coverages can all change. Even if they remain the same, your health or finances may have changed. SMP encourages all beneficiaries to re-visit their coverage and decide whether or not to change during Open Enrollment.

Beneficiaries have these choices:

- 1 If you are enrolled in Original Medicare, you can change to a Medicare Advantage plan with or without drug coverage. These plans are private companies 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 Medicare supplement insurance plan (also known as a Medigap policy) and if your Medicare Advantage plan has drug coverage, you will not need a Part D plan.
- 2 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 Medicare supplement insurance plan to cover the costs that Original Medicare does not pay for and enroll in a Part D plan for drug coverage.
- 3 If you are in Original Medicare with a Part D plan, you can stay in Original Medicare and switch your Part D plan.
- 4 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 in Part D. 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 won't be charged a penalty.

### WHY CHANGE PART D PLANS?

Beneficiaries may want to change Part D prescription drug plans (PDPs) for a variety of reasons:

- A The PDP notifies the beneficiary that it plans to drop one or more of drugs from their (list of available medications);

- B 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;
- C The PDP has notified the beneficiary that it will no longer participate in the Medicare Part D program;
- D 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
- E 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 2018 beneficiaries in New Jersey can expect to choose from a number of PDPs. The plans are announced in late September or early October, 2017.

Compare plans each year.

Beneficiaries should remember that PDPs change every year and it is recommended that beneficiaries compare plans to insure that they are in the plan that best suits their needs. When comparing plans, keep in mind to look at the "estimated annual drug costs," i.e. what it will cost you out of pocket for the entire year, from January 1 through December 31 of each year. Plans can be compared at the Medicare web site: [www.medicare.gov](http://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 a beneficiary over the telephone. When you call, make sure you have a list of all your medications, including dosages. Another resource for Medicare beneficiaries is the State Health Insurance Assistance Program (known as SHIP), telephone 1-800-792-8820. SHIP is federally funded and can provide beneficiaries with unbiased advice. Call SHIP to make an appointment with a counselor. You do not need to use a broker or agent who may not be looking out for your best interest. Brokers and agents are usually being paid to enroll you in certain plans. Beneficiaries can also call the Senior Medicare Patrol of New Jersey at 732-777-1940.

Medicare Open Enrollment can also be a time of fraudulent schemes that can cost you money. The SMP wants you to be on the alert for scams involving new Medicare cards. Back in the spring of 2015, Congress passed the "Doc Fix" bill which mainly dealt with the long standing problem of the Physician Fee Schedule. At the same time, Congress sought to remedy the problem caused by having Social Security numbers on the red, white and blue Medicare ID cards.

The new cards will be rolled out starting in April of 2018. Since it will take a period of time to mail new Medicare cards to all Medicare beneficiaries, there will be a transition period through December 31, 2018 when beneficiaries will be able to use either card. All cards should be issued

by April of 2019. You should start using the new Medicare card once you receive it. Make sure that the Social Security Administration and Medicare have your current address to insure that you get your new card.

This card change is both a blessing and a curse for Medicare beneficiaries. By removing Social Security numbers, the change greatly decreases the financial havoc that a stolen Medicare card can cause, but it opens the door to scammers presenting a golden opportunity to take advantage of Medicare beneficiaries.

Remember, there is never a charge for the new Medicare card. Scammers already are calling and scaring seniors into paying \$300 or more for a new Medicare card and asking for their checking account information to pay for the new card's fee.

What do you do when you realize that a scammer is calling? Just hang up. Do not be polite and just hang up. Also, do not open any emails about the new Medicare cards even if they appear to be coming from a legitimate source, such as Medicare. They are most likely scams. Any questions about the new Medicare cards, call the Senior Medicare Patrol of New Jersey at 732-777-1940.

#### BALANCED BILLING AND MEDICARE

Many people on Medicare may also be on Medicaid and they are known as Dual Eligibles. They are enrolled in Medicare Part A and/or Part B and receive full Medicaid benefits. Medicaid enrollment varies by state and usually requires meeting certain income and resource levels.

Many of these individuals can receive assistance from certain programs known as Medicare Savings Program.

The Medicare Savings Programs (MSPs) provide help from Medicaid to pay Medicare costs, including Medicare premiums, deductibles, coinsurance and copays. There are a number of MSPs including Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB) and Qualifying Individual (QI). These different MSPs assist individuals with paying some of the cost of Medicare. For instance, QMBs benefits include paying for the Medicare Part A premium, the Part B premium and Medicare deductibles, coinsurance and copays. The SLMB and QI programs will only pay for the Part B premiums.

Dual Eligibles who have QMB are protected from what is known as "balance billing." All Medicare physicians, providers and suppliers who offer services and supplies to QMBs may not bill QMBs for Medicare cost sharing. QMBs have no legal obligation to make further payment to a provider or Medicare managed care plan for Part A or Part B cost sharing. Any providers who violate the balance billing prohibition can be subject to sanctions. Also, these individuals cannot waive this protection.

At the Senior Medicare Patrol of New Jersey, we see many QMB individuals improperly being billed for costs that they are not required to pay. If you are a Dual Eligible with QMB benefits and you believe that your provider is improperly billing, please give us a call at 732-777-1940 or our hot line at 732-877-767-4359 and let us help. The SMP of New Jersey is a federally funded program of the Administration for Community Living.

*Charles Clarkson, Esq. works with Jewish Family Services of Middlesex County. He is also the Project Director/VP, Senior Medicare Patrol of New Jersey.*

## Fun Facts about Daylight Saving Time (DST)

### "SPRING FORWARD – FALL BACK"

These phrases were developed to trigger your memory to set your clocks forward one hour in the spring at the start of DST, and one hour back in the fall when DST ends.

The main purpose of Daylight Saving Time is to make better use of daylight. We change our clocks during the summer months to move an hour of daylight from the morning to the evening. It's time to Fall Back:

***Sunday, November 5, 2017 – Daylight Saving Time ends at 2 am. Set your clocks back one hour.***

#### TIMELINE

**1784** – The idea of daylight saving is first conceived by Benjamin Franklin.

**March 19, 1918** – The Standard Time Act establishes time zones and daylight saving. Daylight saving is repealed in 1919, but continues to be recognized in certain areas of the United States.

**1966** – The Uniform Time Act of 1966 establishes the system of uniform Daylight Saving Time throughout the United States. The dates are the last Sunday in April to the last Sunday in October. States can exempt themselves from participation.

**1974-1975** – Congress extends DST in order to save energy during the energy crisis.

**1986-2006** – Daylight Saving Time begins on the first Sunday in April and ends on the last Sunday in October.

**August 8, 2005** – President George W. Bush signs the Energy Policy Act of 2005 into law. Part of the act will extend Daylight Saving Time starting in 2007, from the second Sunday in March to the first Sunday in November.

#### Exceptions in the United States:

In the United States, Hawaii and most of Arizona do not follow DST. The US territories of Guam, Puerto Rico, Virgin Islands and American Samoa also do not observe DST.



# Apples Two Ways

Sweet and savory

**F**all means apple season. There's apple picking, apple pie, apple scented candles, apple cider and more. Here are two fun ways to use apples at home and the bonus is a little less clean up. Ever want a taste of something sweet like an apple crisp, but don't want to make a whole big batch? Why

## APPLE CRISP

This Apple Crisp for two is easy to make and a perfect small batch dessert for fall!



### Ingredients

#### For the filling

2 large apples (peeled, cored, and chopped - about 2 cups)  
1 tablespoon all-purpose flour  
2 tablespoons brown sugar

#### For the topping

¼ cup all-purpose flour  
3 tablespoons old-fashioned rolled oats  
2 tablespoons brown sugar  
⅛ teaspoon cinnamon  
tiny pinch of salt  
2 tablespoons unsalted butter, cold and cubed

### Directions

**To make the filling:** Preheat oven to 350°F. Spray two 10-ounce ramekins (a small mug would work too) with non-stick cooking spray and set aside. In a medium sized mixing bowl, toss together the chopped apples, flour, and sugar until all the apple pieces are coated well. Evenly distribute the apple filling between both ramekins and set aside.

**To make the topping:** In a medium sized mixing bowl (or clean out the bowl you used for the filling and reuse it here too) add the flour, oats, brown sugar, cinnamon, and salt and mix until well combined. Add in the cubed butter and work the mixture together with your hands or a fork until it starts to clump together. Evenly distribute the topping between both ramekins on top of the apple filling.

Bake at 350°F for 20-25 minutes or until the apples are cooked through and the topping is lightly golden brown. Allow to cool for about 5-10 minutes.

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not just make one or two for you? Here is a recipe on how to make single serving apple crisps – just adjust the recipe to the number you plan to make. And following that is an easy, one pan recipe for apple cider chicken-less mess when you only use one pan!

## APPLE CIDER CHICKEN

Juicy chicken cooked with fresh apple cider, caramelized apples, and rosemary. An easy, healthy dinner that cooks in just ONE PAN! Serves 4.



### Ingredients

4 teaspoons extra-virgin olive oil, divided  
1½ pounds boneless, skinless chicken thighs or breast  
1 teaspoon kosher salt, divided  
½ teaspoon freshly ground black pepper, divided  
½ cup fresh apple cider  
2 teaspoons Dijon mustard  
3 medium firm, sweet apples, cut into ½-inch slices  
2 teaspoons chopped fresh rosemary, plus more for serving

### Directions

Heat 2 teaspoons of oil in a large skillet over medium high. Sprinkle the top of the chicken with ½ teaspoon kosher salt and ¼ teaspoon pepper. Once the oil is hot, add the chicken to the pan, top-side down. Let cook 4 minutes, then flip and continue cooking until the meat is cooked through, 3 to 4 additional minutes. Remove to a plate and cover with foil to keep warm.

In a small bowl or large measuring cup, stir together the apple cider and mustard. With a paper towel, carefully wipe the skillet clean. Add the remaining 2 teaspoons of oil to the pan over medium high. Once the oil is hot, add the apple slices, remaining ½ teaspoon salt and ¼ teaspoon pepper, and rosemary. Cook for 5 minutes, until the apples are lightly tender and begin to turn golden. Return the chicken to the pan and pour the cider mixture over the top. Cook for 4 to 5 minutes, until the liquid is reduced by half.

# Humor in Aging

Help stamp out the clichés of ageist jokes **by Kip Rosser**

For a number of years there's been a question I've pondered in hopes that it would yield an article: what's funny about aging? This question is a reaction to the ageist clichés that utterly saturate all media as well as simple one-on-one conversations. The humor is based on fatigue, declining eyesight, hearing, and physical ability. There are jokes about aches, pains, and classic "senior moments." Even death: a host will say, "Great to have you here." The older comedian's response: "At my age I'm grateful to be *anywhere*." For his sixtieth birthday, my neighbor received a T-shirt that reads, "In dog years, I'm dead."

The prevailing opinion among older adults is that such jokes are fine as long as it's *them* doing the joking. Really? It's okay to perpetuate stereotypes we're trying to rise above?

Consider: what would humor in aging be based on if all the tired, clichéd subjects are eliminated? How about a new strain of humor driven by wisdom, on loving life, on our unique individual perspectives gained over the years?



The only existing examples of such humor that I was able to find are in Carl Reiner and Mel Brooks's brilliant *2000 Year-Old Man* routines. Not an aging cliché to be found. Prompted for the secret of his longevity, one wry reply is, "Fruit! Kept me going for 140 years"... "mainly nectarines. It's half a peach, half a plum, it's a hell of a fruit! Not too cold, not too hot, you know, just nice. Even a rotten one is good. I'd rather eat a rotten nectarine than a fine plum, whaddaya think a' that?" When asked to cite humanity's greatest achievement, his wisdom shines: "In 2,000 years, the greatest thing mankind ever devised, I think, in my humble opinion is...Saran Wrap! You can put a sandwich in it, you can look through it, you can put it on your face and fool around, you can put three olives in it and make a little one, you can put ten sandwiches and make a big one!"

For me, clichéd humor is out. Older perspectives are in; on technology, on relationships, on talking to the young – you know, life experience. So, where will *you* draw the line?

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Kelly Molnar, your local Outreach Representative, works within your community to help anybody who needs this phone gain access to the program.

**Kelly Molnar**

**732-552-6869 | [kelly.molnar@oeius.org](mailto:kelly.molnar@oeius.org)**



**Older people represent 14.5% of the U.S. population, or about 1 in every 7 Americans. By 2040, this age group is expected to increase to 21.7%.**

*Administration on Aging, 2016*

**“Accessibility allows us to tap into everyone’s potential”**

*Debra Ruh, CEO  
Ruh Global Communication*

## Know Your Rights!

# The Americans with Disabilities Act (ADA) & Older People

## Why is the ADA Important for older people?

The lives of older people offer both opportunities and challenges. Many have free time they haven’t had in quite some time. Unfortunately, many also experience physical changes that impact the way we interact with the world. The ADA can be used as a tool to ensure you can continue to be a vital part of your community. For older people who continue to work, the ADA can help to ensure you get what you need from your employer to be successful.

## How does the ADA help?

**Accessible parking** means that you can reserve your energy for the fun stuff once you get to where you are going.

**Clear, wide paths without stairs** ensures that no matter how you get around these days (a cane, a walker, or a wheelchair), you can easily get where you want to go without wearing yourself out.

**No more heavy doors** mean they are more easily opened by people who have arthritis or use a cane for extra balance.

**Going to a Show?** If you can no longer hear as well as you used to, theatres offer assisted listening devices to help! A percentage of these devices must be hearing-aid compatible so you can still enjoy the show.

**Entrances and aisles** have to be wide enough so that you are less likely to run into stuff due to overcrowding in stores when you can’t see as well as you used to.

**Precise directional and informational signage** in high-contrast colors with clear, large type and good lighting is easier to navigate in today’s giant stores.

**Accessible printed materials** that use large, clear type, in high contrast colors on solid backgrounds means that you’ll be able to read them even if you don’t see as well as you used to.

**Websites** designed to be visually accessible and easy to understand means enhanced comfort level and improved online shopping experience for web users.

**Want to know more about how the ADA can support you to live an active lifestyle? Contact the Northeast ADA Center at [1.800.949.4232](tel:18009494232) or email us at [northeastada@cornell.edu](mailto:northeastada@cornell.edu).**

# 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 Divi-  
sion of Social Services  
Division of Welfare  
(908) 788-1300

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

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

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

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

**OCEAN COUNTY**  
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Board of  
Social Services  
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Social Services  
(856) 299-7200

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

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

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

# SHIP

State Health Insurance Assistance Program – 800-792-8820

## LOCAL OFFICES:

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

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

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

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

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

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

**ESSEX COUNTY**  
Newark Day Center  
973-643-5710

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

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

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

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

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

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

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

**OCEAN COUNTY**  
Office of Senior  
Services  
800-668-4899

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

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

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

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

**UNION COUNTY**  
SAGE Eldercare  
908-273-6999

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

# HELP IS HERE

## New Jersey County Offices on Aging

For Senior Services and Information About Programs in Your County

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

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

You may also get all office web addresses at:  
[www.njfoundationforaging.org/services](http://www.njfoundationforaging.org/services)

## NJ Adult Protective Services Agencies

To Report Abuse or Neglect Call the Office in Your County

**Atlantic:** 1-609-645-5965  
**Bergen:** 201-368-4300  
After Hours: 1-800-624-0275  
**Burlington:** 609-518-4793  
**Camden:** 856-225-8178  
**Cape May:** 609-886-6200  
**Cumberland:** 856-825-0255  
**Essex:** 973-624-2528 x135  
1-866-903-6287 (90FOCUS)  
**Gloucester:** 856-582-9200 or  
856-256-2101  
**Hudson:** 201-537-5631  
**Hunterdon:** 908-788-1253  
After Hours: 908-782-HELP  
908-735-HELP  
**Mercer:** 609-989-4346  
609-989-4347  
**Middlesex:** 732-745-3635  
**Monmouth:** 732-531-9191  
**Morris:** 973-326-7282  
After Hours: 973-285-2900  
**Ocean:** 732-349-1500  
After Hours: 32-240-6100

**Passaic:** 973-881-2616  
After Hours: 973-345-2676  
**Salem:** 856-339-8622  
**Somerset:** 908-526-8800  
After Hours: 1-800-287-3607  
**Sussex:** 973-383-3600  
**Union:** 908-497-3902  
**Warren:** 908-475-6591

**You can also call  
211**

**24 hours a day, 7 days a week**

Statewide APS Program Administration  
NJ Division of Aging & Community Services  
P.O. Box 807  
Trenton, NJ 08625-0807  
1-800-792-8820

**Website:**

[www.state.nj.us/humanservices/doas/services/aps](http://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](http://www.360financialliteracy.org)

### INFORMATION ON INVESTING WISELY

[www.sec.gov/investor](http://www.sec.gov/investor) • [www.choosetosave.org](http://www.choosetosave.org)  
[www.finra.org/investors](http://www.finra.org/investors) • [www.wiserwomen.org](http://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](http://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](http://www.consumer.gov)  
 Federal Trade Commission Consumer Response Center  
 600 Pennsylvania Avenue, NW Washington, DC 20580

### STOP TELEMARKETING CALLS

[www.donotcall.gov](http://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](mailto:spam@uce.gov)  
 These messages aid law enforcement agencies.

### HOUSING COUNSELING

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

### LEARN ABOUT SCAMS

[www.lookstoogoodtobetrue.com](http://www.lookstoogoodtobetrue.com) is a web site sponsored by  
 United States Postal Inspection Service and the FBI can be  
 used to read about scams and information on how to protect  
 yourself.

### PROPERTY TAX REIMBURSEMENT

1-800-882-6597  
<http://www.state.nj.us/treasury/taxation/ptr>

### CREDIT REPORTS

<https://www.annualcreditreport.com/index.action>  
 877-322-8228  
 Annual Credit Report Request:  
 PO Box 105281 Atlanta, GA 30348

### Rutgers Cooperative Extension

Find your County Office and learn about the Master Gardener  
 Program and other agriculture news and information.  
[www.njaes.rutgers.edu/extension/](http://www.njaes.rutgers.edu/extension/)

### NJ ANTI-HUNGER COALITION

Find a local food bank/pantry. Learn about volunteer and  
 advocacy opportunities. <http://njahc.org/>

### SOCIAL SECURITY ADMINISTRATION

Learn about retirement, disability and survivor benefits, apply  
 on line and find answers to Social Security questions.  
<http://www.ssa.gov/>

### MEDICARE

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

### STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

Find your local office for assistance with applying for and un-  
 derstanding 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 (Medic-  
 aid). <http://www.njhelps.org/>

### NJ ONE APP

Visit this site to apply for benefit programs such as SNAP (Food  
 Stamps) or NJ Family Care (Medicaid).  
<https://oneapp.dhs.state.nj.us/>

### NJ SHARES

To find help with utilities such as energy, phone and water.  
<http://www.njshares.org/>

### NJ DEPARTMENT OF COMMUNITY AFFAIRS ENERGY ASSISTANCE

To get information about LIHEAP, Universal Service Fund and  
 Weatherization program.  
<http://www.state.nj.us/dca/divisions/dhcr/offices/eap.html>

### NJ 211

A place to turn when you need to find state or local health and  
 human service resources to address urgent needs or everyday  
 concerns - Free; Confidential; Multi-lingual; TTY accessible;  
 Available 24/7 • <http://www.nj211.org/>

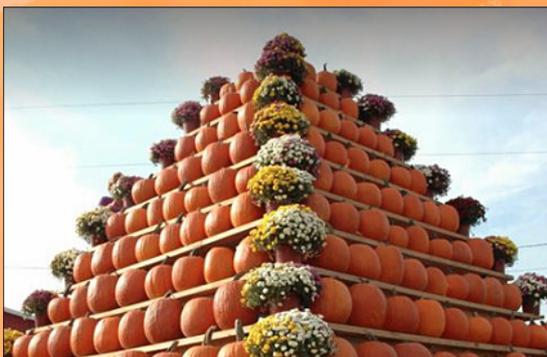
### NAVICORE

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

### PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

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

# Out and About in New Jersey



## Made in NJ Vendor Fair Morris County Historical Society's Acorn Hall

October 1 • 1:00PM – 4:00PM

68 Morris Ave.

Morristown, NJ

Crafts, jewelry, works of arts, personal care items, candles and other products – all Made in New Jersey. No admission charge and parking is free. For further information, call MCHS at 973-267-3465, or e-mail MCHSAcornHall@gmail.com.

## Division of Senior Services Advisory Council Education Committee Felician University Institute for Gerontology and Caregiver Coalition of Bergen County

October 17 • 5:00PM – 9:00PM

Bergen County Administration Building

Multi-Purpose Room, 1st Floor

One Bergen County Plaza

Hackensack, NJ

For information, call Senior Services, 201-336-7416

## Alzheimer's Caregivers Conference

November 4 • 8:30AM – to 12:00PM

Union County College

1033 Springfield Ave Cranford, NJ

Dodge Drive/Madison Ave. (Rt. 124) in Madison, NJ

RSVP: 973-586-4300

Adult Day Services may be available via WISE Adult Day Services 2095B Berwyn St., Union, NJ 07083 inquire when you call to RSVP.

## Terhune Orchards

Lawrenceville, NJ

Pick Your Own Apple season throughout September and October. See our website for details.

<http://terhuneorchards.com/pick-your-own-schedule/>

## Dunellen HarvestFest

October 8 • 10:00AM – 4:00PM

Dunellen, NJ

Fun for all ages with free admission for live music, dancing, crafts, a scarecrow contest, apple pie contest, carriage rides and so much more. This is an annual event held rain or shine at the Washington Memorial Park

<https://sites.google.com/a/dunellenborough.com/dunellenharvestfest/home>

## South Jersey Pumpkin Show

October 13 – 15

Salem County Fairgrounds

Woodstown, NJ

Live entertainment, wine sampling, food, a giant pumpkin pyramid, dog show, hayrides, amusement rides, and of course lots of decorated pumpkins.

<http://www.sjpumpkinshow.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.*



**T**he 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](http://www.njfoundationforaging.org) for these resources and more:

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

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

**Grace Egan**  
*Executive Director*

**Melissa Chalker**  
*Deputy Director*

## YOUR DONATIONS MAKE A DIFFERENCE

Please complete this form and mail to: NJ Foundation for Aging, 145 West Hanover Street Trenton, NJ 08618

I would like to make a gift of:

- \$25   
  \$50   
  \$100   
  \$250  
 Other \$ \_\_\_\_\_

I would like this gift to be in memory/honor of:

\_\_\_\_\_

I would like my gift to be anonymous.

Please contact me to discuss other giving opportunities.

Please add me to the *Renaissance* magazine mailing list.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_

\_\_\_\_\_  
City State Zip

\_\_\_\_\_  
Phone Email

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