

ALSO IN THIS ISSUE

Prescription
Mismanagement

The Meaning of Home

90! Our Senior Profile

Fall Pathways

Navigating Medicare Open Enrollment
Trailblazing in Adult Family Care
The Road to Shared Housing

Special Feature Story
Rediscover the Joy of
Riding Your Bicycle

NEW ACTIVE LINKS

Click on any link in the articles and
visit the sites of your choice!



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NJFA is on a roll.

A new conference, Aging Insights and a Fall Event

HALF-DAY CONFERENCE

NJFA will hold a half day conference at CentraState Medical Center on Tuesday Oct. 11th from 8 am to 12 noon. The program will feature two sessions from NJFA's Annual Conference this past June. We will be joined by David Vinokurov of the Social Security Administration and Mary McGeary of the State Health Insurance Assistance Plans to present the Social Security and Medicare Basics session. We will also have Dr. Vikranta Sharma and Malvina Williams for a session on Hospice and Palliative Care.

The event will take place at the Conference Center at CentraState Medical Center in Freehold. Two continuing education credits are available for Social Workers, Activities Professionals, and LNHA/CALA.

More details and registration can be found on NJFA's website at www.njfoundationforaging.org Limited vendor space and sponsorships remain, call us at 609-421-0206, email at office@njfoundationforaging.org or check out the website for details.

AGING INSIGHTS

NJFA is glad to continue bringing you valuable information through our TV Program Aging Insights. September's program focuses on Senior Centers and features two Senior Center Directors, Reva Foster of Willingboro Twp and Dianne Roman of Perth Amboy. In October we'll be talking about Medicare Open Enrollment. Guests Charles Clarkson and Angela Ellerbee from Senior Medicare Pa-



Jazz pianist, Tara Buzash, plays at our fall event.

rol will let our viewers know all the ins and outs of Open Enrollment, as well as how to protect yourself from fraud.

We have much more planned looking ahead including such topics as hearing loss, moving or downsizing, and much more! Aging Insights is broadcast on 64 municipal TV stations. You can also watch it on NJFA's website, www.njfoundationforaging.org/aging-insights. Or, you can catch all the programs on our YouTube channel at www.youtube.com/user/njfoundationforaging.

SAVE THE DATE, DON'T MISS THE FUN! NOVEMBER 13

NJFA will be holding our annual honoree event. This year's luncheon, "Exploring Aging from Many Angles" will be held on Sunday, November 13th at the Molly Pitcher Inn in Red Bank, NJ. The honorees reflect NJFA's commitment to providing information and resources, most notably through Aging Insights. The honorees include, Piscataway Community TV Station- partner in producing Aging Insights, Diane Riley- Anti-Hunger Advocate and Aging Insights Guest and Eileen Doremus- Director of the Mercer County ADRC, advocate and Aging Insights Guest. The event will feature live music, by Tara Buzash (www.tarabuzash.com), honoree presentations, a 50/50 raffle and a silent auction.

Please join our Board and Advisors in celebrating the work of NJFA and the accomplishments of honorees. Invitations have been mailed and more information is available on our website at www.njfoundationforaging.org.

SAVE THE DATE

You are invited to join the Board, the advisors & the donors of NJFA to recognize the 2016 Honorees

**Sunday,
November 13, 2016**

**NEW JERSEY
FOUNDATION FOR AGING**

Empowering seniors to live in the community with independence and dignity



Age Friendly or Age Ready

What does this mean? by Grace Egan

We see this all the time – it certainly means more than installing grab bars in your bathroom. Planning, staying connected and active, being savvy to current news and what’s happening in your neighborhood and the world at large. These are everyday activities that go beyond age.

Being informed and prepared are just two of the reasons why we attempt to collect articles on a variety of topics for each edition of *Renaissance*. In this fall edition we address home and housing options. You may be able to consider and choose the best living accommodations for you – not just grab bars! Perhaps you see the next few years ahead as an opportunity to share your home through a matched situation with a co-habitation agreement. Or, perhaps this option might enable you to move out of your home into a more convenient situation. Shared Housing programs are expanding in NJ. See the article on page 13.

Not everyone has the energy or the interest in traveling but Nancy and John Lemmo are letting us travel along with them on their adventures. Arm chair traveling works by following along with the Lemmos, or you can visit your local library for their educational and travel programs. These can entertain, inspire and present us with ideas for new goals and plans.

Have you seen *Aging Insights* lately? This the NJ Foundation for Aging’s premier messaging platform. Each month we produce a new *Aging Insights* TV program. Again, the goal for this thirty-minute program is to provide viewers with helpful tips, and resources presented by guests from across New Jersey. We attempt to blend fun topics with those we think might be on your mind like Medicare Open

Enrollment. How to prevent fraud, or should I try a local Senior Center?

Have you seen the show lately? We are now celebrating the efforts of staff and our partners who have completed sixty *Aging Insights* shows over the last five years. Wow. There has got to be a topic in the mix that will interest you. All of the programs are on our website, or on YouTube. NJFA produces each show and makes them available to public access stations across NJ. The show is then broadcast more than 300 times a month. Perhaps your town should be broadcasting it. Go to page 4 to see a listing of some of the towns that broadcast it. Again, have you see the programs? Send us your feedback at office@njfoundationforaging.org

There are many efforts across NJ to make our state more Age Friendly. Several funders have been advancing planning work that brings local leaders, seniors and boomers together to address the changing demographics in their communities. This is work that can be initiated at any level. Perhaps it begins with the ideas from a morning coffee group who would like some benches placed around town, or residents in senior housing programs that would like a gardening space. A fine example of local residents advocating for changes is the building of skateboard parks in towns across NJ.

So let’s push for age friendly changes. Let’s get the conversations going. The voice of residents can work for other community changes like installing sidewalks and cross walks, more bus shelters, etc.

What would make your world more age friendly?

By the way Age Friendly really translates to Friendly for All.

How do you rediscover the joy of riding your bicycle?

Hit the Trails! **But first, take a trip with the Lemmos. Read all about it, starting on page 8.**

Delaware & Raritan Canal State Park - about 70 miles of mostly gravel canal tow path. New Brunswick to Trenton and Trenton to Frenchtown. Can be muddy in spots after a rain. Lots of turtles and a few bald eagles. Delaware and Raritan Canal http://www.dandrcanal.com/gen_info.html

The Columbia Trail - 15 miles in North central NJ, former rail bed with some artifacts of mining operations over a century ago. Passes through the very scenic trout stream in the Ken Lockwood Gorge. High Bridge to Mt. Olive NJ. Columbia Trail <http://www.state.nj.us/transportation/commuter/bike/application3/pdf/ColumbiaTrail.pdf>

Rails to trails Conservancy: <http://www.railstotrails.org/>

Please mention *Renaissance* when you call our advertisers.

Schuylkill River Trail - 30 miles of paved trail between downtown Philly and Valley Forge PA with many additional connections. Schuylkill River Trail <http://schuylkillrivertrail.com/>

Delaware Canal State Park (PA) 60 miles of mostly gravel tow path on the PA side of the Delaware River. From Easton to Bristol PA. Great for loop rides using the D&R canal path on the NJ side Delaware Canal, PA <http://www.dcnr.state.pa.us/stateparks/findapark/delaware-canal/index.htm>

Adventure cycling: <http://www.adventurecycling.org>

Trail Link: www.traillink.com/

Here is a sampling of the 65 stations that broadcast *Aging Insights*

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

GET IN THE KNOW WITH *AGING INSIGHTS*

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

be seen by going to www.Youtube.com/njfoundationforaging

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



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.

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/



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

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



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





A Better Blog

Stay informed and up-to-date

At NJFA, we're always on the lookout for developments in elder care, keeping on top of the issues facing seniors in New Jersey, as well as many of the things happening at the state level that can have tremendous impact on our lives right now and in the years to come.

We're committed to making sure our readers and the visitors to our site have access to information and resources that seniors can count on for their relevance and accuracy.

Have you visited NJFA's blog recently? We are posting a lot of great content there. There's a lot going on in between issues of *Renaissance*. There are also a lot of topical subjects that don't get covered here in the magazine.

Count on the blog for more informative articles and links to resources. It is also a great way to make sure you are up to date on the latest NJFA news!

Some of our recent blog posts are about preventing falls at home, medication disposal, safety when using ATMS and more. Be sure to drop by often; check out what else is new. Take an active part and feel free to leave us a comment! We welcome your feedback.

You can find the

blog at <http://blog.njfoundationforaging.org/> or by visiting our website and clicking on the link to the blog!

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1-888-337-3339 or log onto **www.njshares.org**

COMMUNICATIONS Lifeline





Adult Family Care

For those who can no longer live alone **by Kathleen Silvagni**

The Adult Family Care Program (AFC) is a Medicaid Waiver/MLTSS program that provides an affordable residential alternative to individuals in the community who, due to disability or age, cannot live independently. AFC was started in 1989 as a pilot program funded by the Robert Wood Johnson Foundation. The NJ Department of Health and Senior Services licensed the program in 1996 as an alternative to long term care/institutional or nursing home care. Senior Citizens United Community Services (SCUCS) located in Audubon, NJ is the sponsor agency for AFC.

The program offers a cost-effective option to placement in a long term care facility. Individuals live in the home of a caregiver trained to the level of a home health aide who provides personal and medical care services, arranges for transportation to the doctor and other important appointments, provides medications and serves as a companion. These services, tailored to the participant's needs, are monitored regularly by the AFC staff and regulated by the NJ Department of Health. This assures the quality of care the participants are receiving.

Nursing home care could cost the state approximately \$6000 per month. AFC costs are half as much or less.



Program Coordinator, Kathleen Silvagni said the program is more than housing. Individuals share in the daily lives of the families they live with, learning from each other and developing a closeness and friendship that benefits everyone involved. It is very rewarding to



match the caregiver and the client and assist them in sharing their lives. Silvagni said one individual has lived with the same caregiver for twenty-three years. They have aged gracefully together and have a very special and loving bond.

Mr. M., who is partially disabled from a 1985 stroke, was living in a boarding home and could no longer manage his personal needs. He was facing a nursing home placement. He is now living in an AFC home. He says that "the family he lives with now is full of life" and he now facilitates a "Stroke Club" in the community.

Ms. S., an AFC caregiver for 17 years' states that "there are no words that can express the feeling that you have being involved with our seniors. So much love and happiness fills your life and those around you by helping others".

According to Silvagni, AFC keeps individuals in the community so they can continue their relationships, whether it is church, friends or a community group. She gives the example of a caregiver with two participants. They call themselves the "Golden Girls". The participants each have a brother who visit regularly. However, the Golden Girls are always planning special outings. Last year, they celebrated New Year's Eve in Atlantic City. It was the first gala-type outing for the participants and they were excited and thrilled about it.

AFC is currently screening new participants and caregivers.

A prospective participant must meet clinical and financial criteria and is evaluated for the program by AFC staff. Once accepted, the participant is matched with a compatible caregiver. Placement is based on the participant's individual needs and the home environment. Ongoing care management is provided by the AFC professional staff to ensure a high quality of care.

A prospective AFC caregiver would be dedicated and welcoming to the AFC client. They are certified as an RN, LPN, CNA, HHA or have completed the certified AFC training program. They are carefully screened and the home must meet regulated safety standards.

For additional information, visit www.scucs.org, then click on "In-Home Services".

If you are interested in the AFC program – either as a client or a caregiver- call SCUCS at 856-456-1121 and ask for Kathleen Silvagni, Program Coordinator in Adult Family Care.

Kathleen Silvagni is Program Coordinator, Adult Family Care.



Older Adults at High Risk

Prescription mismanagement by **Debbie Risica and Deena Cohen**

Older adults are at higher risk for medication misuse or abuse, than any other age group. Americans age sixty-five and older make up 13% of the US population. However, they consume 33% of all prescription medication (NIDA, 2014).

A daily regimen of many medications can be difficult to manage and mistakes can happen. Certain interactions between medications can compromise physical health and safety, and cognitive functioning. Also, as people age, the liver's ability to metabolize and filter medications decreases. This causes a higher sensitivity to certain medications and can cause an unintentional overdose. Pain medication such as OxyContin, Percocet and Valium is mostly misused. Medications to treat anxiety, panic attacks, and insomnia are significantly misused as well. Examples include Xanax, Ativan, Valium and Klonopin.

Older adults who misuse or abuse medication, are at greater risk of becoming ill with addiction. Some adults 65 and younger have prior history of drug abuse. This group presents the highest risk for addiction. Adults 65 and older with no prior history of drug abuse are still at risk. Mixing medications, both prescription and over the counter, with alcohol can have very serious complications such as respiratory distress, heart disease, cardiovascular disease, confusion, lack of coordination and balance, and depression.

Adults misuse drugs for a variety of reasons. Pain management can lead to physical dependence. Substances may be used to forget painful memories from the past. Adults may also misuse drugs to help cope with mental health concerns such as anxiety and depression. Other reasons include loneliness, isolation, stress and feelings of being overwhelmed, or wanting to be more sociable.

It is not always easy to detect when older adults are abusing prescription medication. However there are signs. A person might get the same prescription from 2 different doctors, or fill a prescription in 2 different pharmacies. Medications may be used more often, or used in a greater amount than prescribed. There may be behavioral changes such as increased moodiness, irritability, quickness to anger, becoming withdrawn, isolative, listless and lethargic. Other behaviors may include making excuses for why a medication is needed. Preoccupation with medication is noted if a person frequently thinks about and discusses medications. Extra pills may be stored in different places and taken when others are not watching. There may also be excuses why a prescription is finished before it should. These might include the cat or dog got into the bottle, or pills were accidentally spilled and hard to retrieve. Maybe

pills were ruined when water spilled on them, or they fell in the toilet.

The good news is that there is help. Older adults can benefit from treatment as much as young people. It is important that treatment is tailored to an individual's needs and the severity of addiction. There are different levels of care to treat drug abuse and addiction. They include inpatient, outpatient and residential programs. Effective treatment involves behavioral and pharmacological approaches. Settings for treatment include specialized drug treatment facilities, physicians, counselors, psychiatrists, psychologists, social workers and nurses.

Finding help for loved ones can be difficult, but there are many resources to help with this process. A short list of government assistance includes:

- ◀ The Substance Abuse and Mental Health Services Administration (SAMHSA) offers guidance in finding a program, other resources and information. 1-800-662-HELP www.findtreatment.samhsa.gov.
- ◀ The National Suicide Prevention Lifeline, 1-800-273-TALK, helps find services needed and helps connect with local professionals. www.suicideprevention.org/
- ◀ The American Society of Addiction Medicine (ASAM) provides a nationwide directory of addiction medicine professionals. www.asam.org/
- ◀ The National Council on Alcohol and Drug Dependence (NCADD) also offers valuable information and treatment options. www.ncadd.org/

Debbie Risica and Deena Cohen are with of Central Jersey Family Health Consortium

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NATIONAL INSTITUTE ON DRUG ADDICTION
<https://www.drugabuse.gov/news-events/nida-notes/2011/12/substance-abuse-among-older-adults>
https://www.drugabuse.gov/sites/default/files/podat_1.pdf

SUBSTANCE ABUSE AND MENTAL HEALTH SERVICES ADMINISTRATION
<http://www.samhsa.gov>

NATIONAL INSTITUTE OF HEALTH
<http://nihseniorhealth.gov/>
<http://nihseniorhealth.gov/alpha.html>

Do you still have your old bike hanging from the rafters in the garage, maybe abandoned for decades?

Do you still have memories of your first bike rides?

Rediscover

the

**Joy
of**

**Riding Your
Bicycle!**

By John & Nancy Lemmo

Perhaps those memories have less dust and cobwebs than the bike? Well, we can't go back in time, but many of us can get back on the bike.



Do you still have your old bike hanging from the rafters in the garage, maybe abandoned for decades? Do you still have memories of your first bike rides? Perhaps those memories have less dust and cobwebs than the bike? Well, we can't go back in time, but many of us can get back on the bike. This fall might be the right time to start riding again; time to rediscover that childhood joy of cycling.

It seems like only yesterday; my father guiding me around by the seat of my pants on an old Columbia fat-tired bike. At some point he just let go. That "letting go" by my father had a very real and immediate effect on me - I simply loved the freedom and the exhilaration of being on a bicycle. I learned the route to school and back, explored the neighborhood, and slowly expanded my horizon.

In adolescence my childhood joy of riding was augmented with an appreciation of the utilitarian efficiency of a bike. The mechanical advantage of wheels and gears on my Schwinn Varsity made it much faster to get in-between classes and to after school jobs. I still can't help but marvel at the fact that it is faster to cycle to the local grocery than it is to drive there.

But college, and kids, and 50-hour work weeks have a way of rearranging priorities. For my wife Nancy and me, bicycles went to the back of our minds and the back of the garage, for a long time. Although I did some fitness cycling during those years, safety concerns about riding in traffic and on busy roads kept my wife and me from recreational cycling together. Fortunately, we found that there are several off-road options.

We rediscovered cycling on the first weekend after we dropped our youngest child at college. We packed our bikes in the car and headed to Minnewaska State Park in NY. The park includes miles of former carriage trails connecting several clear lakes and numerous beautiful vistas of the Hudson River valley. Picnicking on the far shore of one lake all by ourselves, we keep exclaiming "look where we are!" It was easy biking around the lake, but we could not have walked the same distance in one afternoon. During the past few years we have continued building our skills and now enjoy longer day trips and even a week long inn-to-inn trip across the state of Missouri, all of it off-road cycling.

You don't have to travel out of state to enjoy your bike. New Jersey is covered with bike paths, often "hidden-in-sight"; possibly near your own neighborhood. It has been said that more than half of New Jersey residents live within 10 miles of a bicycle path. These paths are relatively flat, asphalt or gravel packed multi-use trails (walkers, bikers, and in some cases equestrian riders can use the paths). These are not rough and tumble, over the river and through the woods mountain bike or hiking trails, but more sedate former canal tow paths and rail beds that are known as "rail trails".

One of the largest rail trails in the Northeast is the Delaware and Raritan Canal State Park (see the links on page 3). This path traverses the center of New Jersey from New Brunswick to Trenton, and also follows the Delaware River north from Trenton to Frenchtown. The towpath provides almost 70 miles of cycling, often alongside historic

GETTING BACK ON?

If you are new to biking, or just getting reacquainted with your younger self, here 's a short list of essential things you will need, and a few others that you may eventually want to have. If your bike really has been hanging in the garage for decades, take it to your local shop for new tires and a tune up.

ESSENTIALS

Bike - It doesn't need to be fancy or new, but primarily, it should fit you (you should be able to stand over the center bar). It should be light enough for you to lift - you will likely need to put it on a car rack or carry it up some stairs. A hybrid or touring bike with tires at least 32 mm wide is suggested. If this sounds strange to you, visit your local bike shop. The sales person should be friendly and willing to talk with you about bicycle options (if not, move on). Other more expensive choices to consider might be an EZ rider recumbent bike or trike set-up. Electric assist bikes are also becoming more popular.

Helmet - Consider a helmet as brain insurance, and always wear it. You could fall down on the way out of your driveway.

Bike shorts - Bike shorts may seem expensive, but trust me on this - comfort is key to spending time on the bike. You can ride to the local coffee shop in blue jeans, but traveling much further gets risky.

Bell and Mirror - I have been on trails where bike bells are a requirement (by local ordinance!). A simple "ding-ding" will let others know you are coming. Always be careful and polite when passing pedestrians, nobody likes to be surprised. A mirror could be considered optional, but I like to know what is behind me. A mirror is not critical on the trails, but will be very helpful if you find yourself on the road.

THE NEXT LEVEL

Bike Pump - You will eventually need to put air in your tires - don't try this at a gas station (bike tires can quickly explode)! A good floor pump will last for years, and a small hand pump will be needed for on the trail repairs.

Spare Tubes, Patch Kit and Tools - If you always ride with others you probably can count on someone having what is needed to fix a flat or make minor repairs. If you want to be independent, learn to change a flat and carry what you need.

Car Rack - A car rack makes transporting one or more bikes to the trails much easier. A single bike can usually fit inside a car, but you might have to take off one or both wheels.

architectural artifacts from the 1800's. You will see rivers, streams, farms and forests along the way, with plenty of opportunities to stop into one of the small towns along the way. This path is gentle enough that grandchildren can bike along, enjoying turtles and other wildlife as well as simply being outdoors on a bike.

Another hidden gem of a ride can be found in the north central part of the state. The Columbia Trail is a 15 mile former railroad bed that parallels stocked trout streams and active farms, from High Bridge to Washington Township. A ride during the fall foliage season is simply spectacular. The pathway is wide and the surface quite smooth making the riding very pleasant. Many families use this trail.

If you are looking for a different sort of adventure, consider Philadelphia. The city is very bike friendly, with miles of dedicated bike lanes and paths. Some roads in Fairmont Park are closed to vehicular traffic on weekends and filled with cyclists, strollers and runners. The Schuylkill River trail is a 26.5 mile recreational paved path that goes from the Philadelphia Art Museum to Valley Forge National Park. Cycling along this path will definitely give you a new perspective of Philadelphia.



WHAT'S FURTHER DOWN THE ROAD?

Once your confidence has returned, would you like to cycle beyond your local neighborhood trails? We have found that with small packs attached to the bike we can carry snacks for longer rides and enough clothing for multi day inn-to-inn cycling adventures. Spending more time on the trails is rewarding in many ways. It's more than sightseeing and burning calories. It's also a great way to meet other like-minded people or get reacquainted with old friends.

Gather up some friends with bikes for a casual ride out to lunch and back (plan on 1-2 hours of riding each way). Or possibly book a B&B in a cute town on the Delaware River and bike along the tow path for a special overnight



getaway (allow 4 hours of riding each day). We have found that about 30-40 miles on mixed gravel or paved paths is a reasonable amount of cycling per day. This still leaves plenty of time for eating, reading the signs and sightseeing along the way.

Longer multi-day trips will require some homework. Check out the internet for information on bike trails farther from home (see page 3 for a few links). Some trails, like the Katy rail trail across Missouri or the Erie Canal path across NY, have interactive websites listing mileage between towns and different sights and accommodations available at each stop. Many of the more popular routes will have commercial tours that can provide “fully supported” group rides. The tour company will make all the arrangements for you; overnight accommodations, gear transportation every day, and a shuttle service for you and your bike back to the start. Some will even pick you up at a local airport or provide rental bikes.

A commercial tour is a great way for a single rider or a bunch of friends to do a multi-day ride with no sweating about the logistical details. If making your own arrange-



ments be sure to book your rooms in advance. B&B's and small town hotels can fill up quickly on popular weekends.

So – just say “yes” to your next adventure. Rediscover the joy of riding a bicycle. Around the block, around the town, or around the world. Be open to serendipity and surprises that might come your way. Time and distance covered are only limited by how far you want to go – one day at a time.

We have referenced just a few of our favorite local bike trails. Now it's time for you to find those in your backyard. Don't be intimidated by the listed length of these trails, there are always multiple access points for a shorter ride (though parking may be limited in places). Plan ahead, and pick a section that looks interesting. Start out with short out-and-back rides to build your strength and confidence. Check out a nearby park for paved jogging / cycling trails but try to ride off-hours to avoid crowds. Consider setting a time goal - say 30 minutes to begin with. Allow extra time for taking photos, water breaks or maybe meeting a friend for coffee.

Feel it! Enjoy it! Love it!





A Great Home...Outside

It's more than just a house **by Scott Guerin, PhD**

I've been teaching psychology courses at night for Kean University for many years. One semester I was teaching Experimental Psychology and a particular student stood out from the rest. She was twenty-something, had dark hair, bright eyes, and always seemed to be smiling. She was a focused student as well. For every class she would arrive a few minutes early, organize her books, open her notebook, write the date or something on the top of the page, put down her pen, and wait until the other students trickled in.

I like to keep the students engaged in my classes so I use ice-breakers and encourage discussion whenever possible. The main reason is that it runs from 7:30 to 10:20 and I have to do whatever I can to keep them awake! In any case, over the weeks of sporadic discussions and sharing we learned that she was born and raised in the Dominican Republic and came to the U.S. to get an education and good job. She often spoke of how close she was with her family, how supportive they were of her coming to America, and how much they sacrificed for her to get here. In one class, we were all talking about childhoods and how that impacts our lives and she told us a story about how she used to play outside most days until the sunset and her parents would have to repeatedly call them in at bed time. It was amazing to see how her face lit up when she spoke about her family and what a wonderful childhood she had.

Coincidentally, during that semester my wife and I took a short trip to the Dominican Republic and we thought of the stories my student told the class and wondered if she grew up anywhere near where we were vacationing. I regretted I didn't speak with her before we left but was looking forward to telling her we visited her homeland.

The next class after I returned, I mentioned to her that we were in her country and told her where we went and what airport we flew into. "Oh my god!" she burst out with such enthusiasm it was like I told her she won the lottery. "That is so wonderful! You saw where I grew up, it's about ten miles west of that airport!" While I was excited to learn we were close to where she lived, I remembered that

the airport was on the outskirts of town and not in a good area. And ten miles west was not any better, very rural with pockets of run down houses, shacks, and lean-tos made of rusted sheet metal.

"Where exactly did you live?" I asked, thinking I may have missed an area.

"We lived in a trailer surrounded by woods, and paths to the river. It was absolutely a beautiful place to live." Her eyes beaming as I could tell she was transporting herself back to when she lived there.

"Oh, a trailer home, right? Like a little house?" I was thinking that would be an upgrade from what I remember seeing.

"Oh, no, no, no." She said, as her eyes shifted to the floor and shook her head. "It was a trailer, like what you see on the road, except no wheels, right on the ground. The one long side was open and one of the short ends too, there was a post propping up the corner. The kitchen and our beds were in there and a place to sit and play when it rained. But most of the time we played in the trees, on the paths, and in the river. We had two dogs that would play with us too, they were so smart and our good friends. I can't imagine how anyone could have a better childhood, it was like we grew up outside!" And then she paused, looking off into the distance seemingly basking in all the warm memories.

I, on the other hand, couldn't believe what I just heard. OMG! Her story was beyond anything I was thinking or could image, but yet, her experience as she conveyed was so positive. The contrast was hard to get my head around.

I think about her story every now and then as I ride through the New Jersey countryside looking at, individual houses and developments of houses that would seem like mansions to many, many people. And at the same time too, I think about this student's life and the love, support, and amazing memories she had growing up. It really points out what's important, doesn't it? The fact that some people can have a great home...outside!

Nature is not a place to visit. It is home.

Gary Snyder

Home is the nicest word there is.

Laura Ingalls Wilder

You can't go home again.

Thomas Wolfe

Home is where my habits have a habitat.

Fiona Apple

Home is wherever we all are, together.

James Patterson

Life takes us to unexpected places... love brings us home.

Uknown



Shared Housing

A popular living choice for seniors by Helen Hunter, ACSW, LSW

The last 3 decades have seen a tremendous growth in the variety of housing options available for elders. An increasingly popular choice for many who are able to continue to maintain their independence, but don't want to live alone in the community, is shared housing, or home sharing.

Shared housing is a living arrangement in which two or more usually unrelated people live together in a large apartment or home. Each individual has his/her own bedroom and often their own bathroom. All share a common living area and kitchen. Residents can pool their personal, financial and physical resources to support the shared housing residence.

There are many positive benefits for elders who choose to live together. The rising costs of living, health care and housing are very attractive reasons for many to pool their financial resources together in sharing a residence. Splitting the main expenses is a win-win for everyone involved, and elders still have the opportunity to purchase other, more personal items as they choose.

Dividing home chores also is very helpful in that those who are able, or are more interested in tackling some household duties, can perform those duties, while others can make contributions in other ways. For example, someone who loves to cook can take on that role, and another person, who doesn't like to cook, but loves to clean, do laundry, or garden, can get joy and satisfaction from doing those chores.

Keeping each other company is often mentioned as the most important reason why individuals choose to enter a shared housing arrangement. Few can deny that there are emotional and physical benefits from friendship and social engagement. In a home sharing situation, elders can have peace of mind knowing that they have others to talk to if they want, they can get support when needed, they aren't socially isolated, especially in the event of an emergency, and they often feel safer with more people around.

There are, however, some potential drawbacks to sharing a home to consider:

- ◀ Not having your own place often involves compromise. Sharing a home means less privacy and dealing with someone else's habits.
- ◀ Problems usually occur when areas of conflict – household chores, communal property, pets, cleanliness, temperature of the house, noise and guests, haven't been addressed before the residents move in together, or occur when expectations are unclear or there isn't a specific

home-sharing agreement agreed upon prior to when the arrangement begins.

Before agreeing to a shared housing arrangement, consider the following:

- ◀ Make sure everyone in the home meets the prospective housemate before giving the go-ahead. Good chemistry is key to a successful experience!
- ◀ Decide how common rooms will be used and cleaned, what possessions are shared or off-limits and how chores will be done.
- ◀ Spell out in writing the rules on smoking, overnight/day guests, how and when to pay bills and what happens if the arrangement fails. All residents should sign, and this document should be reviewed on an ongoing basis – every few months or so.
- ◀ Consider consulting a professional for help with the living arrangement. You may find an agency* that helps with home sharing or consult an attorney regarding the arrangement.
- ◀ Before house keys are distributed, make sure all parties agree to the monetary arrangement and any payments due have been made.
- ◀ Don't pay, or accept, a security deposit in installments
- ◀ Any pet issues or pet peeves? Discuss before any arrangement is agreed upon.
- ◀ Share a meal after a week to see how the arrangement is working.
- ◀ Have an exit strategy, just in case things don't work out!

Conditions today are ripe for many elders to consider shared housing as a great community living alternative. Those who have a yearning for community and connection, having someone ask "How was your day?" and having a social connection that feeds the soul, also feeds positive emotional and physical well-being. Many who choose shared housing say that the benefits far out-weigh any drawbacks, but it's not for everyone! Only you will know if shared housing is the best alternative for you!

*HomeSharing Inc, serves several counties in New Jersey. They assist with finding and securing a shared living arrangement, whether you are someone with space to share or someone seeking space. Find out more at www.homesharing.org or contact them at (908) 526-4663. To see if there are programs in your area, contact your County Office on Aging; you can find their contact information on page 20.



90!

Doris Clark's insights and inspiration

Amy Bauman, the Director of the Piscataway Senior Center, nominated Doris Clark for this issue's Senior Profile. Ms. Clark recently celebrated a milestone birthday and she's really made an impression on the folks at the Senior Center. Amy describes Ms. Clark as "a very active lady", however, despite being so busy, she did find some time to answer a few questions for us.

Name: Doris Clark Age: 90 Favorite Cuisine: Italian

What hobbies do you have?

Music, playing the piano, being with people

Do you go to Senior Center?

Yes, I go to the Piscataway Township Senior Center.

What do you think the key to successful aging is?

Be active, do activities that make you feel young.

Don't be a couch potato.

Any tips for our readers?

To be active. Join groups. Go to your Senior Center.

What gets you out of bed in the morning?

Looking forward to spending time at the Senior Center.

Does anything keep you up at night?

No, I sleep well every night.

Doris's 90th Birthday celebration included cookies made in her image. How fun is that?



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

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to start saving now or visit our website at www.aging.nj.gov





It's That Time of Year

Medicare open enrollment 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.

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 a number of 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.

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 number of reasons: (i) the PDP has notified the beneficiary that it plans to drop one or more of their drugs from their formulary (list of available medications); (ii) 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; (iii) the PDP has notified the beneficiary that it will no longer participate in the Medicare Part D program; (iv) 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 (v) 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 2017 beneficiaries in New Jersey can expect to choose from a number of PDPs. The plans are announced in late September or early October, 2016.

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. 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). SHIP is federally funded and can provide beneficiaries with unbiased advice. Call SHIP at 1-800-792-8820 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.

(continued on page 17)

Feels Like Home

Comfort food for fall

Isn't there something about certain smells that remind you of home or comfort?

A realtor once told me she suggested homeowners that were selling their home should bake cookies or cinnamon rolls right before a showing or open house because the smell

would make the potential buyers feel at home.

Why not make yourself feel a little more at home with these comfort recipes. Just in time for the crisp fall weather, you can warm your home, spirit and belly with these delicious treats.



BANANA PANCAKES

Maybe you have some ripe bananas laying around and not enough time to make a loaf of banana bread. Why not make a special breakfast or shake things up and have breakfast for dinner! This could be a fun thing to do with visiting grandkids or just as a special treat for yourself!

Ingredients

6 tablespoons ($\frac{3}{4}$ stick) unsalted butter (or just use 2 tablespoons for the batter and use cooking spray for griddle)

1 $\frac{1}{2}$ cups all-purpose flour

2 tablespoons sugar

2 $\frac{1}{2}$ teaspoons baking powder

1 $\frac{1}{4}$ teaspoon salt

1 small, very ripe banana, peeled

1 cup milk

2 eggs

$\frac{1}{2}$ teaspoon vanilla extract

Maple syrup for serving

Sliced bananas for serving

Directions

Divide the butter into 3 equal pieces. Put 2 of the butter pieces in a small saucepan and set the remaining piece

aside. Set the pan over medium heat and stir until melted, 1 to 2 minutes. Once melted, remove the pan from the heat and set it aside to cool.

In a bowl, combine the flour, sugar, baking powder and salt. Mix with a fork until well blended.

Put the banana in a small bowl. Mash with a fork until almost smooth. Add the milk, eggs and vanilla and stir with the fork until well blended. Pour the banana mixture and the melted butter into the flour mixture. Mix gently until the batter is just blended. The batter should still be a little bit lumpy.

Put a griddle over medium heat until hot. Put half of the remaining butter onto the griddle and spread it. Drop the batter by $\frac{1}{4}$ cupful onto the griddle, spacing them about 3 inches apart.

Cook until a few holes form on top of each pancake and the underside is golden brown, about 2 minutes. Carefully turn each pancake over. Cook until the bottom is golden brown and the top is puffed, 1 to 2 minutes more. Using the spatula, transfer the pancakes to a serving plate.

Repeat with the remaining batter. Serve the pancakes while still hot with maple syrup and sliced bananas, you can also use other fruits, like strawberries as an added topping. Makes twelve 4-inch pancakes.



BOLOGNESE WITH BUTTERNUT SQUASH

In the mood for something more savory? Have some time to spend in the kitchen crafting a delicious meal to share with friends or family. Or perhaps something to freeze for easy meals later? This is a hearty, delicious and meaty tomato sauce with creamy butternut squash served over pasta. Perfect for a cozy fall or winter dinner. I've already spotted some squash at my local farmer's market, so now is the perfect time to start cooking up some Fall recipes.

Ingredients

¼ cups Extra Virgin Olive Oil
 2 cups Butternut Squash, Cubed
 1 cup Onion, Diced
 3 stalks Celery, Diced
 4 cloves Fresh Garlic, Chopped
 4 ounces, weight Pancetta or Bacon, Diced
 1½ pound Beef (you can use a pork/beef mixture or even try ground chicken or turkey)
 Salt to taste
 Freshly Ground Pepper, to taste
 1 can (28 Oz. Size) Crushed Tomatoes
 1 cup Red Wine
 ½ cups Heavy Cream

¼ teaspoons Thyme
 ½ teaspoons Oregano
 8 pieces Basil, Chopped
 1½ pound Pasta (short noodles like penne or rigatoni work best)
 3 Tablespoons Butter (optional)

Directions

In a 6-8 quart heavy pot, heat the olive oil over medium heat until hot. Add the butternut squash, onions, celery, and garlic and cook until the vegetables are translucent but not browned. about 5 minutes, stirring occasionally. Add the pancetta and stir everything together. Let cook another minute. Add the ground beef. Stir the ingredients. Let the meat brown on high heat, stirring frequently to break the meat apart and allow it to cook all around. Once the meat is browned, add salt and pepper, crushed tomato, wine, heavy cream, thyme, oregano and basil. Bring just to a boil and then reduce the heat to low. Allow it to simmer, stirring occasionally, for approximately 1 hour. The ragu will thicken as it cooks. Cook the pasta according to package directions. Drain and put the pasta in a large serving bowl. Stir butter into the pasta, if using. Pour some of the ragu on top of the pasta and stir it in.

MEDICARE OPEN ENROLLMENT

(continued from page 15)

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. As a way to remedy the problem caused by having Social Security numbers on the red, white and blue Medicare ID cards, new cards with new numbers will be used.

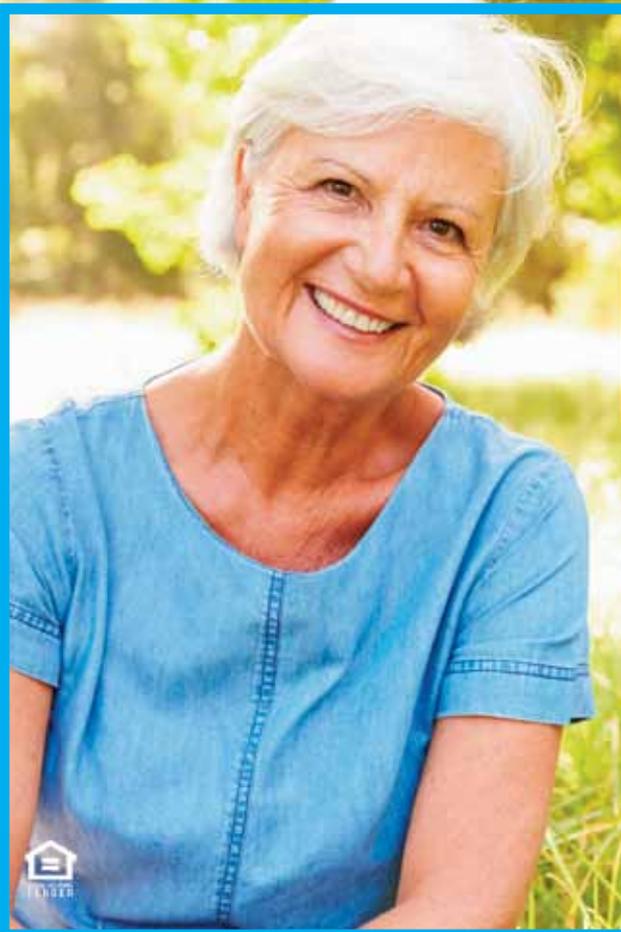
New cards will not be rolled out until 2018. There will be a period of about a year when beneficiaries will be able to use either card.

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 Medi-

care 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 a new Medicare card. Scammers already are calling seniors and demanding payment of \$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. If you suspect fraud of any kind, you can contact SMP (732-777-1940) for advice and assistance. You can also contact your local authorities regarding any fraud or theft that has taken place.

Charles Clarkson, Esq. works with Jewish Family Services of Middlesex County. He is also a Project Director for Senior Medicare Patrol of New Jersey



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wevisit.org

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

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

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

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

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

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

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

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

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

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

SHIP

State Health Insurance Assistance Program – 800-792-8820

LOCAL OFFICES:

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

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

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

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

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

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

ESSEX COUNTY
Newark Day Center
973-643-5710

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

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

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

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

MIDDLESEX COUNTY
Middlesex County Of-
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	Monmouth:	732-431-7450
Bergen:	201-336-7400	Morris:	973-285-6848
Burlington:	609-265-5069	Ocean:	732-929-2091
Camden:	856-858-3220	Passaic:	973-569-4060
Cape May:	609-886-2784/2785	Salem:	856-339-8622
Cumberland:	856-453-2220/2221	Somerset:	908-704-6346
Essex:	973-395-8375	Sussex:	973-579-0555
Gloucester:	856-384-6900	Union:	908-527-4870/4872
Hudson:	201-271-4322	Warren:	908-475-6591
Hunterdon:	908-788-1361/1363	State Hotline:	1-877-222-3737
Mercer:	609-989-6661/6662		
Middlesex:	732-745-3295		

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

NJ Adult Protective Services Agencies

To Report Abuse or Neglect Call the Office in Your County

Atlantic:	1-609-645-5965	Passaic:	973-881-2616
Bergen:	201-368-4300		After Hours: 973-345-2676
	After Hours: 1-800-624-0275	Salem:	856-339-8622
Burlington:	609-518-4793	Somerset:	908-526-8800
Camden:	856-225-8178		After Hours: 1-800-287-3607
Cape May:	609-886-6200	Sussex:	973-383-3600
Cumberland:	856-825-0255	Union:	908-497-3902
Essex:	973-624-2528 x135	Warren:	908-475-6591
	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		

**You can also call
211**

24 hours a day, 7 days a week

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

Website:

www.state.nj.us/humanservices/doas/services/aps

Web Sites and Other Resources

Who to Call, Where to Go and What to Look For

FINANCIAL LITERACY RESOURCES

Financial Literacy: Important for Everyone!
www.360financialliteracy.org

INFORMATION ON INVESTING WISELY

www.sec.gov/investor • www.choosetosave.org
www.finra.org/investors • www.wiserwomen.org

CONSUMER PROTECTION

Office of Consumer Protection, Division of Consumer Affairs,
 P.O. Box 45025, Newark, New Jersey 07101
 800-242-5846, or 973-504-6200 • www.njconsumeraffairs.gov

FIGHT SENIOR FRAUD

Senior Fraud Education and Protection Program, Division of
 Consumer Affairs, State of NJ Toll-free hotline 1-877-746-7850

THE FEDERAL TRADE COMMISSION

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

STOP TELEMARKETING CALLS

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

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 phishing messages, directly to the FTC at: spam@uce.gov
 These messages aid law enforcement agencies.

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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 is a web site sponsored by
 United States Postal Inspection Service and the FBI can be
 used to read about scams and information on how to protect
 yourself.

PROPERTY TAX REIMBURSEMENT

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

CREDIT REPORTS

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

Rutgers Cooperative Extension

Find your County Office and learn about the Master Gardener
 Program and other agriculture news and information.
www.njaes.rutgers.edu/extension/

NJ ANTI-HUNGER COALITION

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

SOCIAL SECURITY ADMINISTRATION

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

MEDICARE

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

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

Find your local office for assistance with applying for and 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

Out and About in New Jersey



Trenton Thunder's 2nd Annual Case's Pork Roll Eating Championship

September 22, 12PM to 4PM

ARM & HAMMER Park, 1 Thunder Road, Trenton, NJ
Admission: \$5. Pork Roll inspired menu, craft beers, kid-friendly games, live music.

<http://www.eatporkroll.com>

Parker Hidden History Talks Presented by Dr. Michael Wallach

Second Wednesdays of the Month

1PM to 2PM

Parker at the Pavilion

443 River Road • Highland Park, Classroom A/B

September 14 – The Day the World Ended

October 12 – Where Men Become Gods

November 16 – Decoding the Heavens

December 14 – Searching for Santa Claus

Attendance is FREE but space is limited. Registration required. Contact Kailin Bouse at kbouse@feparker.net or call 732-565-2496.

12th Annual Latino Festival of Monmouth County

September 17

Freehold Hall of Records Parking Lot

1 East Main Street, Freehold, NJ

Tel: 732-213-6370

<http://www.lfomc.com> • info@lfomc.com

Lenape Day

October 1 – 12PM to 4PM

Great Swamp Outdoor Education Center

247 Southern Blvd., Chatham, NJ

Celebrate the Lenni Lenape with dancing, drums, vendors, and historical talks by the Ramapough Lenape People. Tour a replica wigwam, enjoy games, crafts, and more. Cost: \$5 per person. 973-635-6629

2nd Annual LBI FLY International Kite Festival

October 7 and October 10

Long Beach Island, NJ

The young and old are invited to see the "Circus in the Sky". Bring your chairs, dogs, cameras and enjoy the Columbus Day Weekend on Long Beach Island. 609-494-7211

<https://lbify.com>

Fall Festival and Craft Show

October 15

Kings Highway, Haddonfield, NJ

The daylong Fall Festival will feature crafters along Kings Hwy. & Tanner St. including florists, seasonal items, glass, wool, pottery, clothing and other handcrafted items. For more information, call 856-216-7253.

<http://www.downtownhaddonfield.com/events/>

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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.

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

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 \$100
 \$250
 Other \$ _____

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