



NEW JERSEY  
FOUNDATION FOR AGING

RENAISSANCE MAGAZINE

VOLUME 24

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SPRING 2017

**ALSO IN THIS ISSUE**

NJ's Unique History

African Violet Club

Looking for Happiness



# LEARNING

*The Spark That Never Dims with Age*

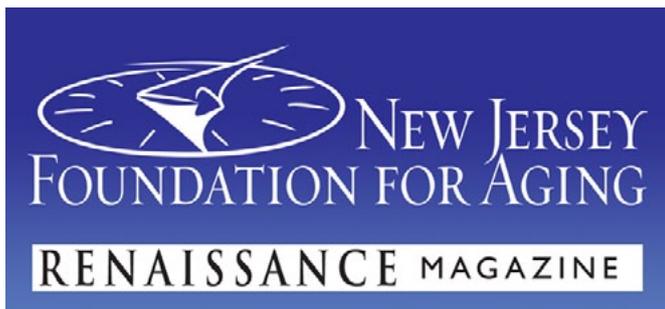
**The Need to Learn New Things**

**Learning for its Own Sake**

**Learning Continues at NJ State Library**

**Learning to Negotiate the Health Care Maze**

**SCAN: Learning, Technology and Older Adults**



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# NJFA's Learning Triple Play

TV Topics, Conferences and Conversations



## AGING INSIGHTS

NJFA is glad to continue bringing you valuable information through our TV program, Aging Insights. So far in 2017 we've produced three new episodes. January's program, titled, *Senior Arts*, was hosted by NJFA Executive Director Grace Egan and featured two guests highlighting senior participation in local art programs. In February, NJFA released an episode titled, *Stop Identity Theft*. "This really is an ageless dilemma which may strike a person out of the blue" states Grace Egan who hosted the program. Grace Egan spoke with Jim Wilcox, a Risk Management Expert from the Affinity Federal Credit Union, and Steve Lee, Director of the NJ Division of Consumer Affairs.

March's program focuses on sleep. The episode, titled *The Importance of Sleep*, is hosted by NJFA's Deputy Director, Melissa Chalker. Melissa spoke with Dr. Callum Dupre, a neurologist and sleep medicine specialist with Capital Health System-Comprehensive Sleep Associates of New Jersey and Mr. Joel Weintraub, a Physiologist, Health Educator and Neuroscience Researcher.

NJFA has much more great content lined up for 2017. Aging Insights is broadcast on sixty-eight public access TV stations. You can also watch it on NJFA's website, [www.njfoundationforaging.org/aging-insights](http://www.njfoundationforaging.org/aging-insights). Or, you can catch all the programs on our YouTube channel at [www.youtube.com/user/njfoundationforaging](http://www.youtube.com/user/njfoundationforaging).

## NJFA'S 19TH ANNUAL CONFERENCE

This year's program will be held at the National Conference Center in East Windsor on Tuesday, June 6th. The 2017 Morning Keynote Presentation with Len Fishman, JD, Director of the Gerontology Institute at the University of Massachusetts Boston and Jan Mutchler PhD, Director, Center for Social and Demographic Research on Aging, the Gerontology Institute at the University of Massachusetts Boston. The conference title is, *Translations trends for Better Care*.

The Luncheon Keynote is Steve Ewell, MBA, MS, Executive Director, Consumer Technology Association (CTA) Foundation, Exploring Technology to Assist and Improve Quality of Life.

The Conference Workshops will focus on advocacy and policy tools as well as Best Practice Models for direct practice and disease prevention within community service programs & other care settings. Workshop topics include but are not limited to enhancing the connections for LG-BTQ seniors, new initiatives in the field of aging, the whys and interventions for hoarding, etc.

## NEW CONVERSATIONS TO ADDRESS

### ECONOMIC SECURITY FOR SENIORS IN NJ

NJFA is convening and working with affordable housing stakeholders who represent two essential elements: developers and service providers. The NJ Elder Index highlighted the reality that a senior living alone whose sole income might be the average Social Security benefit (\$15,191 a year for a NJ resident) would face daily challenges to cover their housing, food, transportation and health expenses.

Over the last few years, NJFA staff has worked with Anti-Hunger advocates to get the word out that income eligible seniors could benefit by enrolling in SNAP and other nutrition programs. These would help with monthly expenses and promote a better quality of life. Over the last five years, we have seen senior enrollment in SNAP double due to the outreach to advocates and County Offices on Aging.

However, the Elder Index Data also indicated that the best provider of economic security is affordable housing. We are gratified that developers and service providers are joining NJFA to provide a better understanding of the challenges and barriers they face.

The goal is to create intersecting pathways to maximize resources and to create new housing options to serve low income seniors, persons with disabilities and those that are chronically homeless.

## Follow NJFA on Social Media





## You Can't Go Back

Learning new things is a must by **Grace Egan**

There are days when I say out loud that I long for the gone-by days of carbon paper, and maybe the IBM Selectric, but time marches on. Spell check and instant communications are now here. And there is no going back. This reality offers us every day challenges and opportunities for lifelong learning opportunities whether we want them or NOT.

I am amazed with the efficiency of the new online tools. Often these electronic tools are very intuitive but sometimes they fall short of being obvious to a new learner. I want the tool to say “SHARE” and not just give me an icon that I don't know what it's for. Now, I know this icon:



It's the “share” button in one grant program we must use. However, I've also learned that specific icon for “share” in that program is not universal so I have more learning to do.

This does not amount to much of a landmark moment in lifelong learning, but you see where I'm headed. We must keep on keeping up otherwise we will be in the dark and searching for the carbon paper – that probably no one really makes any more.

Many of the articles in this edition of *Renaissance* focus on learning and sharing that knowledge. Some address learning new skills such as using new technology like an IPAD in the articles from the State Library or from SCAN

in Monmouth and Ocean counties on page 10. Russell Roberts reminds us that where we live offers fascinating stories and history of the Garden State for us all to learn and share. Senior Centers and Adult Education & Recreation Programs through NJ towns offer a wide array of educational programs for adventurers and couch potatoes. The Evergreen Forum at the Senior Resources Center in Princeton has been offering academic classes since 2001. New classes may be added each semester and favorites are often repeated.

NJFA's January Aging Insights TV program *Senior Arts* focused on seniors discovering or re-igniting their interest in the arts through local artists' gatherings or classes hosted at Senior Centers. This Aging Insights show, like all programs, is available on YouTube or on our website [www.njfoundationforaging.org/aging-insights](http://www.njfoundationforaging.org/aging-insights)

The Garden State African Violet Club in Mercer County has seen a surge in its membership over the last few years. Perhaps this is due to the interactive hands-on monthly meetings they host to share new growing tips as well as networking opportunities. Now they are branching out and the club is seeing younger family members join the sessions. This sharing is creating new bonds between generations while nurturing the passion and love of plants.

With our new knowledge comes the opportunity to share it with others. This is always a bonus. Whether it is new facts about NJ's history or learning and growing delicate violets, there are many new learnings that you can share with others via your electronic tools or by having an in-person moment, a conversation, regarding your latest idea or passion.

**Grace**

## What Have You Learned – About Learning?

Live as if you were to die tomorrow. Learn as if you were to live forever.

— Mahatma Gandhi

Tell me and I forget, teach me and I may remember, involve me and I learn.

— Benjamin Franklin

Learning lessons is a little like reaching maturity. You're not suddenly more happy, wealthy, or powerful, but you understand the world around you better, and you're at peace with yourself.

— Elisabeth Kubler-Ross

The hardest job kids face today is learning good manners without seeing any.

— Fred Astaire

We learn by practice. Whether it means to learn to dance by practicing dancing or to learn to live by practicing living, the principles are the same. One becomes in some area an athlete of God.

— Martha Graham

A man only learns in two ways, one by reading, and the other by association with smarter people.

— Will Rogers

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](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.





# Learning for its Own Sake

Princeton's Evergreen Forum by Ellen Gilbert

**K**nown as an avid reader who kept a stack of books close at hand, an aging Harry Truman was once asked if he liked to read himself to sleep at night. “No, young man,” Truman answered. “I like to read myself awake.”

Whether or not he was familiar with the phrase, Truman was a proponent of lifelong learning, the “ongoing, voluntary, and self-motivated pursuit of knowledge for personal or professional reasons.” Wikipedia notes that lifelong learning not only “enhances social inclusion, active citizenship, and personal development, but also self-sustainability, as well as competitiveness and employability.”

These days “lifelong learning” is often brought to you by institutions like the Bernard Osher Foundation, established in 1977 as a way of “seeking to improve quality of life through support for higher education and the arts.” Headquartered in San Francisco, Osher Foundation satellites can be found at universities across the United States.

In New Jersey, The Osher Lifelong Learning Institute at Rutgers University (OLLI-RU) offers classes at or near Rutgers’s New Brunswick campus and at Western Monmouth Higher Education Center at Brookdale Community College.

A unique proponent of lifelong learning in the town of Princeton has – perhaps surprisingly, given its location – no university affiliation. The Evergreen Forum was founded in 2001 in response to a perceived need for daytime academic courses for retired individuals. The Evergreen Forum operates under the auspices of the Princeton Senior Resource Center (PSRC), a non-profit organization.

The Evergreen Forum’s initial offering in the spring of 2001 included four courses offered to forty participants. Today, an average of twenty-four courses are offered each Spring and Fall to over 500 registrants who sometimes need to participate in a lottery to get into courses like “Witty

English Novels,” “What is Time,” “Science News,” and “Modern Judiciary.” Remarkably high levels of enthusiastic participation prevail both in and out of the classroom.

Evergreen Forum classes, which are open to residents in the greater Princeton area, usually run for six to eight weeks and cost less than \$100. Course leaders, who are all volunteers, include retired educators from nearby schools and colleges, and retired experts from corporations and the community, and it has proven to be a win-win situation for everyone involved. “I have enjoyed participating in the Evergreen Forum as both teacher and student,” reported poet Lois Marie Harrod. “We learn as much as the class because of the professionalism of the students, who are often doctors, engineers, scientists, and college professors,” added another course leader. “Evergreen Forum has meant to me a chance to learn in all the scholarly areas that I couldn’t study up to now, notably Shakespeare’s use of language, the King James Version of the Bible, and Elizabethan life-ways,” said retired anthropologist Hildred Geertz.

Other Evergreen Forum classes offered in recent years have included offerings like “Gustav Stickley and the Arts and Crafts Movement,” “Geographical Links: Landscapes,” and “Presidential Elections.” New classes are added each semester and favorites are repeated.

In these contentious times, it is probably good to remember the words of Elizabeth Alexander, the poet, essayist, and teacher who composed and delivered “Praise Song for the Day” for President Barack Obama’s 2009 inauguration: “learning is the one perfect religion.”

For more information: [www.theevergreenforum.org/](http://www.theevergreenforum.org/), or you can call the Princeton Senior Resource Center at (609) 924-7108.

*Ellen Gilbert is a member of the Evergreen Forum Steering Committee.*



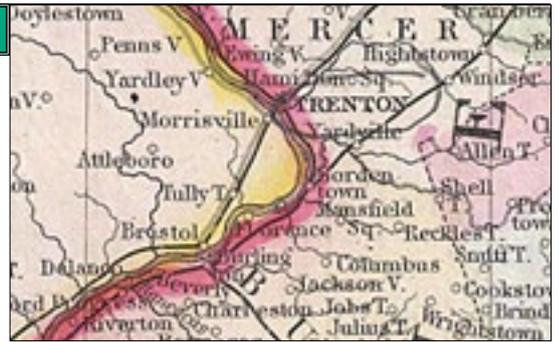
Leader Barbara Hertzberg (left) puts students in her “Off the Page: Richard III” through their paces.



Lead by Wendy Worth (back, middle), the “Artistic Life of Birds” class is all smiles.

# NJ's Intriguing History

Fascinating Stories from the Garden State by Russell Roberts



**H**istory. Has there ever been a more misunderstood subject? Take the history of New Jersey. The popular view is that nothing interesting ever happened here, that the state was a “barrel tapped at both ends” by New York and Pennsylvania and that everything important occurred in those two states. Nothing could be further from the truth. As I have discovered through decades of writing and speaking about the Garden State, New Jersey has a fascinating history. For instance...

Drive-in movie theaters are rapidly vanishing from the American landscape, but many credit them with saving the film industry in the 1950s as television exploded in popularity. Where were they invented? Right here in New Jersey.

In the late 1920s, Richard M. Hollingshead Jr. of Riverton realized that two things people weren't giving up in those perilous economic times were movies and their automobiles. So he combined the two. A theater to which you could drive and watch movies in the comfort of your car eliminated the problems of parking, finding a sitter for the kids, people with big hats (and heads) sitting in front of you, and many other things. So Hollingshead sat in his car in the driveway of his home, fastened a movie screen to a nearby tree and a projector to the car top, and tried his idea out. He used a sprinkler to simulate rain and put a radio behind the screen for sound. It was all too perfect.

So in May, 1933 Hollingshead built his first “Automobile Movie Theater” on Crescent Boulevard in Pennsauken Township. On June 6 it opened for business. The cost was ninety-five cents per person, or one dollar per carload. The first picture was *Wife Beware* starring Adolphe Menjou. The place was packed with cars, and success seemed assured. However, customers soon became scarce and Hollingshead sold the business.

Several factors combined to torpedo Hollingshead's idea. New Jersey's summertime heat and humidity forced people to roll down their car windows. By doing so they sounded the dinner bell for the infamous New Jersey mosquito. So it was roast or be the roast for swarms of hungry insects, and people chose neither. Sound problems and trouble getting first-run movies were other difficulties. Yet all those things doesn't change the fact that an iconic American institution was invented here in New Jersey.

Where was the modern game of baseball conceived? According to hoary legend, Abner Doubleday invented modern baseball in Cooperstown in 1839. Yet consider this: In 1839 Doubleday was not in Cooperstown, but was a cadet at West Point. When he graduated, Doubleday said that he was opposed to outdoor exercise. His favorite sport:

chess. During a long and distinguished career as a soldier, writer and public speaker, Doubleday never mentioned baseball.

No, to find the true origins of modern baseball, look not to New York, but Hoboken, New Jersey and its sprawling greenbelt called Elysian Fields.

Named for the Greek place of paradise, Elysian Fields was where New Yorkers came to picnic, stroll, and enjoy Nature's splendor as increasing development swallowed up green places in the city. It was here in the early 1840s that a group of New Yorkers came to play the increasingly popular game of baseball. Their team was called the Knickerbockers. They formulated such modern rules as no “soaking” (hitting a base-runner with a thrown ball to record an out), limiting an inning to three outs, establishing fair and foul territory, inventing the position of shortstop, and other innovations.

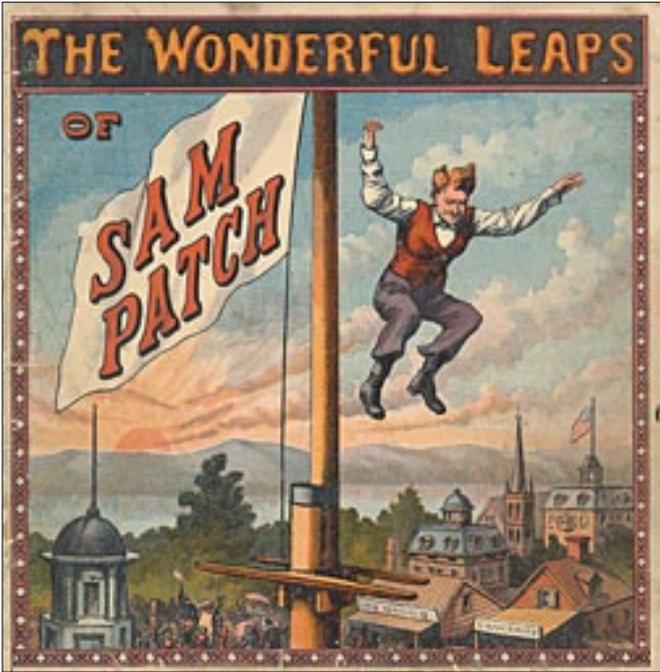
At Elysian Fields on October 21, 1845, the Knickerbockers played a team from Brooklyn using these new rules. Over the next few years baseball continued to be refined in Hoboken. From games played at Elysian Fields there exist such evidence as scorecards and newspaper accounts. Yet New Jersey and Hoboken receive no credit for their critical role in the development of America's pastime.

There are many examples of New Jersey's critical role in the development of something being ignored. How many people know that Fort Lee was once the film capital of the world? Long before Hollywood, Fort Lee was home to numerous silent movie companies, who cranked out pictures by the scores. Indeed, the constant appearance of “New Jersey scenery” in a film was a sore spot with film critics and movie-goers alike.

How many people know the vital role that a young New Jersey nurse named Clara Maass played in the development of a yellow fever vaccine? She gave her life to find the cause of the disease, and thus saved the lives of millions. Who knows that the modern depiction of Santa Claus was developed by Morristown native and famous cartoonist Thomas Nast? Does anybody realize the importance of Pinelands resident Elizabeth Coleman White to the development of the domestic blueberry industry?

Who knows that the modern traffic circle was developed here in New Jersey and was considered quite the innovation? Where was the first complete dinosaur skeleton found in the United States? Right here in Haddonfield. Where did Napoleon Bonaparte's brother Joseph live after he fled Europe? Bordentown, New Jersey, that's where.

I could go on and on, but you get the point. New



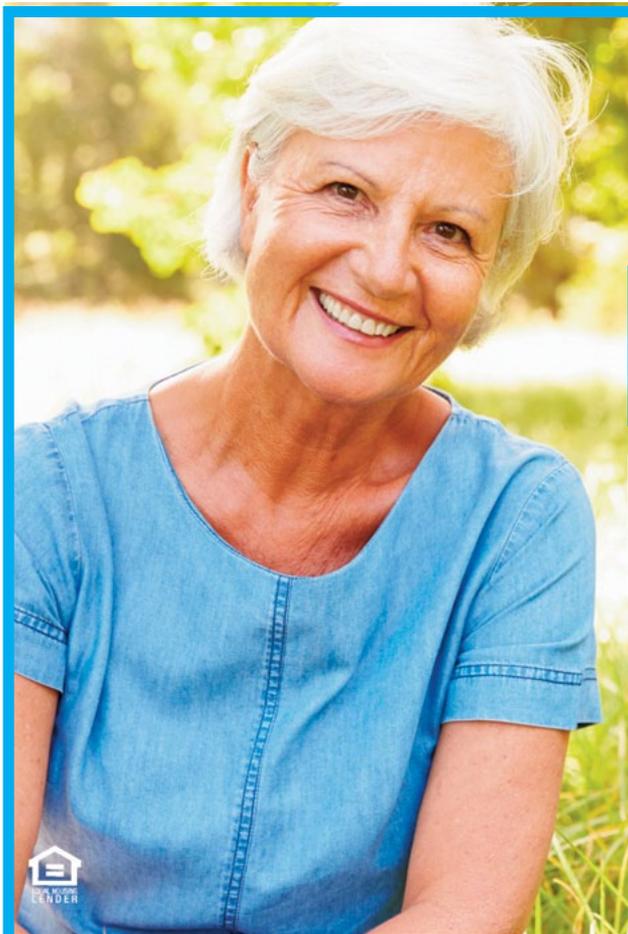
Jersey's history is far more colorful and important than is believed. We even had the first media celebrity: Sam Patch.

Sam was working in a Paterson factory when he made a big splash in the popular newspaper Saturday

Evening Post by jumping into the Passaic Falls from a cliff overhang in 1827. Sam took one look at the money he made by passing the hat before his plunge, compared it to the pittance he was earning for factory work, and before you could say "he's all wet" had embarked on a jumping jaunt up and down the East Coast. From a location high above he dove into waterfalls and other bodies of water. Thanks to extensive newspaper publicity, he became famous as the "Jersey Jumper". He would arrive at a place days ahead of time, drum up excitement, and on the appointed day perform his jump. "There's no mistake in Sam Patch" he would say, as well as "Some things can be done better than others."

In October 1829 Sam made more history by becoming the first person to jump Niagara Falls. One month later he showed up at Rochester, New York, and jumped the dangerous Genesee Falls. Determined to prove it wasn't a fluke, Sam did it again one week later, Friday, November 13. Unfortunately he ignored the bad karma of Friday 13th, and the second Genesee jump proved his last. But Sam continued to live on for years thanks to an actor named Danforth Marble who portrayed him in two popular stage plays.

There was, indeed, no mistake in Sam Patch...just as there's no mistake that New Jersey has a unique and fascinating history.



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# Aging and Technology

Connecting people and devices by Pat Bohse, *Exec. Director, SCAN*

The Social Community Activities Network (SCAN), in partnership with the Affordable Housing Alliance, has been hosting Successful Aging & Technology (SA&T) programs at varied locations throughout Monmouth County since 2015. SA&T uses interactive technology to help individuals age sixty and above connect online, and encourages ongoing and positive engagement in life.

Sessions of the eleven-week program have so far been offered in Freehold (twice), Long Branch and Neptune and are currently being held in Red Bank. In every case, the programs have been extremely well received. The next session is scheduled for Keansburg beginning March 22nd.

Individuals selected for the program are older adults who want to learn how to use tablet computers, get online and become engaged. Limited income participants (maximum annual income of \$14,713 if single, a higher limit based on family size) are given free Android-based tablets which they get to keep after successfully completing the

program. Individuals who exceed the income maximum and already own an Android-based tablet (but don't know how to use it) are also welcomed to the program.

At each weekly session, instructors and coaches cover how to take full advantage of the tablets' capabilities while safely and securely using the internet and social media. All participants are also provided training to learn to make and maintain meaningful changes in health behaviors, financial well-being and enrichment in later life. Refresher sessions are held following completion of the formal SA&T programs to ensure participants stay connected.

SCAN's Executive Director, Pat Bohse, advises that the SA&T programs have thus far been a resounding success and one of the hidden benefits has been the socialization that occurs between the attendees who inevitably stay permanently connected after the programs conclude.

You can find more details about upcoming SA&T programs on the SCAN website, [www.scannj.com](http://www.scannj.com), or by calling 732-542-1326.



*Red Bank Successful Aging & Technology participants and their coaches display their tablets.*



# Looking for Happiness

In all the wrong places by Scott Guerin, PhD



It's so common in our society to chase after happiness; like we're programmed this way. Certainly, our multi-billion dollar advertising industry is a huge culprit in perpetuating this idea. Other sources that tell us what we need to do, be, or have to be happy are family, friends, religion, and television (not necessarily in that order!). And, while it can be a powerful motivating factor, constantly looking for happiness outside of ourselves can be quite detrimental to the quality of our lives, many times creating feelings of worthlessness, emptiness, and depression. The problem, more specifically, is the idea that happiness will come "if only" something would happen or "if only" I finally get the things I want. I'm sure we have all experienced what it's like to make up mental lists of "if onlys." Common examples are; if only I had a better car, if only I had a better TV, or clothes, then everything would be great and I would be happy. There are other scenarios too; if only the kids would call more, if only I had a better place to live, if only I would meet the right person, then everything would be great and I would be happy. And a third category is about ourselves; if only I could make more money, if only I was more popular, if only I was more outgoing, then everything would be great and I would be happy. And, while it's perfectly fine for these things to make us happy, to hinge our happiness on them is a quite different matter. Deciding that you can live without any of the items on your "if only" list and still be okay is the first step in being happy. It's like drinking salt water if you are thirsty; the more you drink, the more you get dehydrated. Some philosophers go so far as to state that the second we acknowledge that anything makes us happy, we are on the road to discouragement and depression.

One way to alleviate the pitfalls of hanging your happiness on things outside of yourself is to be thankful and grateful for the things and situations you have. Simply change your mind and thoughts to the positive aspects of

your life. It is not always so easy with the barrage of messages and influences working against this, but if you take the time to try, you will see the results immediately. In fact, a recent study showed that patients who exhibited higher levels of gratitude while battling chronic illnesses experienced lower levels of depression.<sup>1</sup>

Another way you can take in your search for happiness is to find a quiet place to rest comfortably and close your eyes. And for as little as fifteen minutes think about all the things on your "if only" lists, take a few moments to shut down all your plans and stop wanting, wishing, and planning. Try to accept everything as it is and everything that you are right now, right at this moment, and stay there as long as you can. This can be an uncomfortable experience initially, but if you allow yourself, indulge yourself, just for a moment to accept everything in your life as it is right now, you may begin to experience a very deep sense of peace. Eckhart Tolle in his popular book *The Power of Now* makes an interesting and simple observation. He points out that anything we think about that will take place in the future is not real because it didn't happen yet, and anything that happened in the past is not real because it already happened. So, that means that the only thing that is really "real" is what is happening now, right at this moment. This is where the idea of "living in the moment" comes from and it can be a very freeing experience.

Taking a few moments to disengage from all of the distractions in life and put on hold all the things others tell us, and we tell ourselves that we need to be happy can make a huge impact on your life. And more importantly, you can begin to realize that you have been looking for happiness... in all the wrong places!

<sup>1</sup> Gratitude uniquely predicts lower depression in chronic illness populations: A longitudinal study of inflammatory bowel disease and arthritis. Sirois, Fuschia M.; Wood, Alex M. *Health Psychology*, Vol 36(2), Feb 2017, 122-132.



# The Learning Continues

NJ State Library's Training and Education by Gary Cooper



In New Jersey, public libraries are at the heart of their communities and play an important role in reaching out to those with print impairments. The New Jersey State Library's Talking Book & Braille Center (TBBC) has joined forces with state agencies and organizations focused on serving New Jersey's visually impaired, to enhance access to assistive technology across the state.

The New Jersey State Library has partnered with select public libraries to provide a number of accessibility programs, offered at no additional cost to residents. Its TBBC is providing national leadership by working with New Jersey public libraries on several innovative projects to enhance access to assistive technology.

In the Winter 2016 issue of *Renaissance* magazine we shared some of those programs with you. Now we are back with a few more.

## IPAD TRAINING FOR VETERANS

Thanks to a grant from Disability Rights New Jersey, The New Jersey State Library's Talking Book & Braille Center (TBBC) arranged classes to teach two groups of veterans how to use the assistive technology features on iPads, to help reduce the digital divide for veterans with visual impairments or blindness by introducing them to new technologies that can assist them in their daily living. One group had varying degrees of visual impairment; the other group of veterans were totally blind. The training included finger navigation, magnification and text-to-speech features, as well as an introduction to using assistive apps.

Most of the veterans' sight loss was due to macular degeneration, a disease affecting the macula or center of the retina of the eye which results in progressive loss of central vision. Occurring most often among older people, it is the most common cause of vision loss in people over age fifty-five.

Although all the participants had personal reasons for taking the course, the veterans who still had some sight, like Marvin Horowitz, an Army veteran from Cherry Hill, was preparing for the future. "I have to prepare myself for the inevitable," he said. "The macular degeneration is making it more and more difficult to see on my devices and PC. This is preparing me and that was my goal."

Virginia Lucas, an Air Force flight nurse during the Vietnam War from Trenton, was taking the course just because she "thought it was about time I got up to date electronically." Lucas was the second female to join the

Veterans of Foreign Wars in NJ and is a thirty seven-year member of American Legion Post 458, Trenton.

Like Lucas, Bruce Groendyke, an Army vet from Hightstown, called himself a "technical dinosaur." Severely nearsighted, he was learning how to use the iPad to see pictures, videos and to do research, when he does not have access to his home computer.

"These classes were highly beneficial," said Horowitz. "They exceeded my expectations and will enable me to keep up with what's happening in the world."

Nancy Loveland, of Forked River, who served in the Marines, agreed. "This course was fabulous. It was the right thing at the right time." As a teacher's aide at Lacey Middle School she works with 7th and 8th grade special needs children, many of whom have visual impairments. "For these children, the iPad is the tool of choice, so the school was excited that I was learning how to use it and can now teach those students with visual impairments. It made me a much more valuable person in my role." Loveland said she practiced on the iPad every day to master it.

## PROFESSIONAL TRAINING PROVIDES EQUAL ACCESS TO INFORMATION

Instruction for the computer and iPad training programs is provided by [Advancing Opportunities](#), a leader in assistive technology training, and includes one-on-one assistance from Lolly Cheatham, assistive technology specialist, who has been instructing for three years. With patience as one of her prime virtues, Ms. Cheatham said the biggest challenge for her students with visual impairments is their level of knowledge of the technology and the terminology. "They have to learn about apps; learn what a rotor\* is on the iPad; learn gestures to navigate, all of which are new to them."

"Public libraries are learning centers for new technology," said Adam Szczepaniak, deputy state librarian and director of TBBC. "These initiatives help boost that level of learning to include not only assistive software for those with vision impairments, but training as well, which is in high demand by those who need assistance learning how to use an iPad, or who need help browsing the internet because their vision is changing."

\*the rotor is part of the VoiceOver feature on the iPad, with the rotor you can change how VoiceOver works. You can change the VoiceOver volume or speaking rate, move from one item to the next on the screen, and more.

Gary Cooper is Public Relations & News Media Contact at the New Jersey State Library

# Sharing and Nurturing a Passion



## Lifelong Learning is Alive and Well

by Karen Kennedy, *GSAVC Secretary*

The delicate and colorful African Violet plant species was found in 1892 by Baron Walter von Saint Paul-Illaire, the German governor of a northeastern province in Tanganyika (now part of Tanzania). This low-growing plant that displays very hairy, fleshy leaves, and striking blue flowers was growing among shaded rocky ledges in the Usambara Mountains.

In 1926 Armacost and Royston of West Los Angeles, California imported African Violet seeds from Germany and England. Armacost and Royston used the resulting plants to develop ten new hybrids. The original ten selected for release included plants named Admiral, Amethyst, Blue Boy, Commodore, Mermaid Neptune, Norseman, Sailor Boy, Viking and #32. Today there are thousands of hybrids that attract growers young and old each year.

In NJ there are several African Violet Clubs. In Mercer County we have the Garden State African Violet Club (GSAVC). The goal of the Garden State African Violet Club is to promote the enjoyment and cultivation of African violet plants. Founded in 1948 in Trenton, the Club has remained true to its motto and today its membership is growing beyond its motto "Friendship through Violets." The Club is a 501.c3 non-profit. Now we are seeing multiple generations to join the ranks of the Club.

Members who attend monthly meetings at the Robbinville Library from September – June, hail from Mercer County as well as Middlesex County, Monmouth County,

Burlington County, Ocean County, and Bucks County, PA. Attendees range from all walks of life, and from all ages. GSAVC added many new members in the last few years, some who travel forty miles to attend meetings. The Club offers monthly programs and activities September through June. Members are encouraged to grow and groom their plants for exhibit at the Annual Show which is usually held in the first weekend of May.

Recently members are passing along their passion of growing to their children and grandchildren, as a healthy and inexpensive way to develop a love of these beautiful plants. Inspiring children and adults to enjoy plants can give them a wonderful hobby for their entire lives.

The GSAVC has been affiliated with the African Violet Society of America (AVSA) since January 9, 1952, and with the Tristate African Violet Council which is a regional council representing NJ, PA and NY clubs since 1962. These affiliations further the interest and sharing of members through education programs and networking opportunities. TriState's meetings are held in Morris County.

The rules for making meetings fun and exciting apply to all generations, but if children find the meetings fun, everyone benefits. Organizing meetings as interactive learning programs has allowed members to learn to grow their plants even better and keeps them interested. This results in healthier plants and happy members.

Not surprisingly, some of the interactive activities, like



a hands-on design challenge lead by Grace E. Rarich, a middle school science teacher, convinced several young members to participate in the 2016 Violets Rock Show and Plant Sale.

Katie Ferguson, the eight-year-old daughter of GSAVC President Tim Ferguson, decided to join the club after attending several meetings of 2015-2016 season. "Dad grows violets and they are pretty," said the home-schooled Katie, who earned first place in May for entering a dish garden design.

Paula Bal, a Mercer County resident, originally learned about violets and began growing them with her grandfather. Now Frankie Bal, step-son of 2016 Show Chair Paula Bal and former GSAVC president, has joined the club in 2015 and wound up taking home multiple ribbons for his



underwater feature "psychedelic" using colorful clay to create wavy patterns.

Bonnie Clark who joined the Club in 2013 is now sharing the Club activities with her grandson Alex. The younger members bring a level of enthusiasm and energy enjoyed by all.

Like Katie, Frankie finds the meetings fun and recognizes that club members are patient, and take time to explain the science behind what makes plants grow in simplistic terms that she and others can understand.

Increased membership adds to the Club's ability to stay viable and relevant. Expanding membership to the younger generation has brought fresh ideas and different perspectives.

The GSAVC Annual Show and Sale is May 6 and 7 at Mercer County Community College Student Center. This show will be the 66th hosted by the Club.



Other Clubs across the region also have meetings, shows & sales this spring.

- Bergen African Violet (AV) Club usually has a show on April 21 & 22
- Morris AV Club April 8 & 9 at the Morris Arboretum in Morristown
- Saintpaulia Society of Long Island on May 7 at Planting Fields Arboretum, NY
- Burlington AV Club show will be May 13 at Medford Leas, Medford, NJ





# The New Medicare Cards

And the MBI by Charles Clarkson, *Project Dir., Senior Medicare Patrol of NJ*

In 2015, Congress passed the Medicare Access and CHIP Reauthorization Act. This law requires the removal of the social security numbers from all Medicare cards by April 2019. This new initiative is referred to as the Social Security Number Removal Initiative (SSNRI.) A new randomly generated Medicare Beneficiary Identifier (MBI) will replace the social security number. When the initiative gets underway all Medicare beneficiaries will be assigned a new MBI and be sent a new Medicare card.

The primary goal of the initiative is to decrease Medicare beneficiaries' vulnerability to identity theft by replacing the social security number with the MBI which does not contain any other personal information.

The new MBI will have the following characteristics:

- i. The same number of characters as the current Medicare number, but will be visibly distinguishable from the Medicare number
- ii. Contain uppercase alphabetic and numeric characters throughout the new MBI
- iii. For providers, the new MBI will occupy the same field as the Medicare number on transactions
- iv. Be unique to each beneficiary (e.g. husband and wife will have their own MBI)
- v. Be easy to read and limit the possibility of letters being interpreted as numbers (e.g. alphabetic characters are upper case only and will exclude S, L, O, I, B, Z)
- vi. Not contain any embedded intelligence or special characters
- vii. Not contain inappropriate combinations of numbers or strings that may be offensive

The Centers for Medicare and Medicaid Services (CMS), the agency that oversees Medicare, has established a transition period during which the Medicare number or MBI will be accepted from providers, beneficiaries, plans, and others. CMS expects the transition period to run from April 2018 through December 31, 2019. After the transition period only the MBI will be used.

Starting around April 2018, CMS will start mailing new Medicare cards. There are approximately sixty million beneficiaries in Medicare. So, CMS will probably mail the cards in phases over a period of time. Remember, as a beneficiary you can still use your current Medicare number during the transition period if it takes a while to receive your new Medicare card.

If a beneficiary is new to Medicare after April 2018 and Medicare has started issuing the new cards, the ben-

eficiary will receive the new MBI. Therefore, health-care providers must be able to accept the new MBIs by April 2018.

## FRAUD AND THE NEW MEDICARE CARDS

The Senior Medicare Patrol of New Jersey (SMP) wants all Medicare beneficiaries to be aware of possible fraud and scams relating to the new Medicare cards. Remember, CMS and Medicare will never contact you by phone or email to ask for personal information relating to the issuance of the new Medicare cards. Any such contact is a scam. Don't be taken in.

Also, there will be no charge for the issuance of the new Medicare cards. Anyone seeking to have a beneficiary pay money for the new card is a scammer. Be especially careful of anyone seeking to have access to your checking account to pay any fee for the new card.

Beneficiaries are especially vulnerable if they are isolated, frail or may have cognitive loss. Caregivers should be on the alert for these kinds of scams. The SMP is currently educating beneficiaries at its outreach events of the issuance of the new Medicare cards. CMS will also be conducting intensive education and outreach to beneficiaries to help them prepare for this change.

The issuance of the new Medicare card is a significant change. If a beneficiary or caregiver has any questions about the SSNRI, please don't hesitate to call the SMP at 1-877-SMP-4359 (1-877-767-4359) or 732-777-1940.

A beneficiary or caregiver can also email me at [charlesc@jfsmiddlesex.org](mailto:charlesc@jfsmiddlesex.org).

## MORE QUESTIONS?

Need more information about your Medicare or Social Security benefits? Remember that when looking to the internet for answers to always visit the official, secure site for both programs. The links are below, they will always end in ".gov".

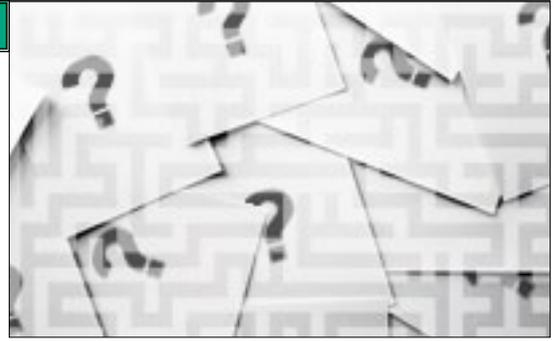
<https://www.medicare.gov/>  
<https://www.ssa.gov/>

By visiting these websites, you can learn about, apply for and review your benefits. Have a question you'd rather ask over the phone, reach them at these numbers:

Medicare: 1-800-MEDICARE or 1-800-633-4227  
 Social Security: (800) 772-1213

Under 65 and have questions about health care coverage? Visit [www.healthcare.gov](http://www.healthcare.gov)

Need help with Medicare premiums or paying for medications? Visit [www.njhelps.org](http://www.njhelps.org) to learn about programs that can help.



# Plan. Learn. Organize.

Coping with the health care maze **by Kip Rosser**

**T**he American Hospital Association's Report, *When I'm 64,* "How Boomers Will Change Health Care," contains some sobering predictions. By the year 2030, one in every four Boomers – 14 million – will be living with diabetes. One out of every two Boomers – more than 26 million – will be living with arthritis. It's predicted that eight times more knee replacements will be performed than today.

Let's look at a few more statistics. The projected number of non-fatal falls in 2010 was 5.4 million. By 2020 that number is expected to reach 374 million.\* This translates to a projected increase in hip fractures from 87,000 in 2010 to 379,000 by 2020.\*\* This in turn, means that the number of surgeries will increase.

A *Clinics in Surgery* research article published in July of 2016 reports that "peripheral vascular disease is estimated to have a prevalence of 5.8% in the US population forty years of age or older and to increase exponentially with age. With the aging baby boomers, the prevalence can only increase, likely requiring increased intervention from vascular surgeons."

That's just the tip of the iceberg. All of this points to one fact: many people in our aging population will face major surgery of one form or another in their lifetimes.

## THROWN INTO THE MAZE

When negotiating the maze that is our health care system, older adults face a bureaucratic blizzard of paperwork. There's Medicare, Medicaid, physician's bills, medical records, hospital statements and bills, specialists' statements and bills, insurance statements and explanations of benefits. One word comes to mind as this seemingly endless barrage of documents comes rolling in: "overwhelming."

Any medical issue in and of itself is hard enough to work through. But stress and anxiety can be made much worse when confronted with the ensuing onslaught of paperwork, particularly when a patient is typically facing a battery of tests, scans, surgical procedures, recovery period and, at times, an uncertain outcome. None of us truly knows how we will handle illness or infirmity. And none of us knows precisely when a serious medical event will strike.

The best course of action is to have at least a basic approach in place – to be ready when and if the time comes. The solution is: Planning, Learning and Organization.

You *plan* for what is going to happen, you *learn* everything you can about every aspect of your medical issue and you *keep everything organized*. At the first sign of what promises to be a major medical event, there are essential components you can put in place.

## CREATE FOLDERS FOR EVERYTHING

Keep things sorted and easily accessible. Create one folder for all your doctor visits. Create another folder for each specialist you may see. Create a folder for the hospital. Create one for correspondence from your insurance company. As bills, statements, test results and doctor reports come in, file them carefully so that you can easily locate anything you may need to refer to or produce in the future.

## COLLECT EVERYTHING

You are entitled to a hard copy of your medical records, all consults and test results. All you have to do is ask. Sometimes you'll get a copy right away, but more often, you'll receive things in the mail. Doctors now routinely write short reports on your visits – ask for a copy. Specialists and surgeons write letters to your primary care physician to report on your status – if they are diligent, you'll also receive a copy. If not, call the doctor or facility, tell them what you had done and the date and request that the report be sent to you.

## KNOWLEDGE IS POWER – UP TO A POINT

Whatever your ailment or condition, it is crucial that you educate yourself. Learn about your condition. Study the treatments, the surgical procedures, the side effects. As you do so, this will equip you with 1) information and understanding that can set your mind at ease, and 2) valid and intelligent questions for your doctors and other medical professionals. Before launching your exploration, however, arm yourself against disreputable sites and sales pitches. To learn about finding reputable sites visit the National Institute of Health's site:

<https://nccih.nih.gov/health/webresources>

You can learn from reliable websites like these:

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

<https://www.smartpatients.com/>

<https://medlineplus.gov/>

<https://www.drugs.com/>

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

<http://www.acor.org/pages/resources>

<https://health.gov/nhic/>

<http://e-patients.net/>

Be forewarned, there is so much information online that it, too, can be overwhelming. Sometimes you may find

conflicting information. Your exploration is a general fact finding mission to gain a measure of understanding, assurance and calm – not to frighten, upset or confuse you.

**LEARN THE DIFFERENCE BETWEEN A BILL AND AN EXPLANATION OF BENEFITS**

This may seem like the simplest thing in the world, yet people routinely panic, erroneously believing they have to pay tens of thousands of dollars. An Explanation of Benefits will always say “**This is Not a Bill**” in big letters. At the same time, a genuine bill does not always *look* like a bill. But there will always be a portion that says something like “Pay This Amount.” When anything related to your medical condition arrives in the mail, read it carefully. Check each bill against receipts to make sure that it is not a duplicate of a bill that you’ve already paid. If you are confused, there is always a customer service number you can call.

**ALWAYS ASK QUESTIONS**

Medical issues often require multiple visits to your doctor. You may have to see a specialist. For tests and surgery you will likely come into contact with hospital staff, technicians, a surgeon, an anesthetist, etc. Every one of them is there to help you, and every one of them is a valuable resource. Never be afraid to ask questions, no matter how basic or trivial they may seem to you. Your surgeon will walk you through every aspect of the procedure: risks, recovery, medications that may be used and possible side effects and more. If you’ve done your homework, you may have your own questions about alternate procedures or even alternatives to surgery. You are entitled to discuss every detail and receive honest answers.

**ALWAYS TAKE NOTES**

Since you’ll be asking a lot of questions, you’ll be getting a lot of answers. Some of them may be very technical. You can write your own notes or a support person who accompanies you can take notes. You can even use a smart phone to record your questions and the answers you get. Don’t rely on your memory. Take notes. You’ll have easy access to any information you may need going forward.

A second very important form of note-taking is to keep a journal of your personal thoughts and feelings. You may not think of yourself as someone who writes about that kind of thing. You may feel awkward. You may not want to. Do it anyway. Your situation can easily turn into a time of intense confusion, stress or even fear. You may have to confront the very real fact of your own mortality. These are things that medical professionals will rarely, if ever, address with you because they have neither the time nor qualifications. Confide in yourself about every aspect of your experiences. If you are having difficulty, you can share what’s happening with a loved one or can seek out a support group. Facing such things with no outlet or no emotional support can seriously impact your outlook toward healing and recovery.

**ALWAYS GET A SECOND OPINION**

At any stage, you are entitled to get a second opinion about your medical issue. If it’s recommended that you have major surgery, you have every right to seek the opinion of another doctor. In fact, many doctors will encourage you to do so. Then, armed with the folders containing all of your records and test results, you can have another doctor evaluate your case. This may corroborate the first opinion or make you aware of another course of action, reinforcing confidence in decisions you make about how to proceed.

**ALWAYS ASK FOR A DISCOUNT**

It doesn’t matter what you have in place – receiving a bill can be a shocker. Even if your insurance handles a good portion of the costs, the amount of the fee that you must pay can still be exorbitant. Examine each bill carefully. There is always a customer service number, and a sentence or two that states that you can call to discuss any payment issues you have. In many cases they’ll be willing to let you work out a payment plan.

But there is one more possibility. You may be entitled to a discount. Medical facilities routinely negotiate with insurance companies all the time. Why not negotiate with you? But you must be prepared to pay immediately, on the spot, by credit card. When you receive a bill, examine it carefully and make sure you understand the amount you are expected to pay. Have your credit card ready and call the customer service number. Once you’ve been connected with a service representative, say the following:

*“Hi. I’ve just received a bill in the mail. It’s more than I expected it to be. If I pay the amount in full, right now, with my credit card, what kind of a discount can you give me?”*

Once the representative has pulled up your account, he or she will want to confirm the amount and your basic information. Then, you will probably be put on hold. While it is possible that you won’t receive a discount, more often than not, your service rep *will* come back with a discounted amount! You’ll be asked to give your credit card information. Pay it immediately and you’re done.

It is very important that you not deviate from the “script” above. Don’t be intimidated. Just say it as written – no more, no less.

The discount can cut your entire bill anywhere from 10% to 40%! It all depends upon your insurance, your deductible, your co-pay. It’s incredibly technical and complicated; but you don’t have to understand it – the customer service reps know what to do. What matters is that you *can* get a discount!

\*Source: FCG projections based on CDC National Center for Injury Prevention and Control, Web-based Injury Statistics Query and Reporting System (WISQARS), 2005.

\*\*Source: FCG projections based on National Center for Health Statistics, National Hospital Discharge Survey (1993-2003)

## BERGEN

## Fifty Years of Service

Embracing New Ideas by Lorraine Joewono, *Executive Director, Bergen County Senior Services/ADRC*

As many of you already know, the Bergen County Division of Senior Services is celebrating fifty years as the first Area Agency on Aging in both the State and the Nation!!! A fact we are very, very proud of.

It is a time of mixed emotions...nostalgia, excitement and anticipation to describe a few. Our Division has experienced much change recently...we have seen long time staff move on. We also welcomed new employees to the team, with new and fresh approaches to age-old senior situations. We continue our sole mission to serve our older adults in the best way possible, with the dignity they deserve in the most efficient ways available with the resources we have.

Through different administrations, budget cuts at all levels, and an ever changing landscape, we stay focused on the more than 190,000 seniors that live in Bergen County, especially those most vulnerable, in social and economic need.

The next fifty years will continue to present more challenges for seniors, their families and caregivers, and also for us. For the older adult those challenges take the form of health care, housing, nutrition, transportation to name a few. For us, it is the struggle to continue to provide current

information and assistance to a population that is growing at an incredible rate. Aging in Place, the mantra of the 21st century is a concept we are ever embracing, though it is a greater task here in Bergen County than other areas.

As we try to stay ahead of the curve, integrating this concept into our mission, we continue to offer a forum for our seniors to communicate their concerns whatever they may be. That input is crucial to us. It is vital in our attempt to implement new programs and fine tune long existing ones which have served our seniors well. Making Aging in Place a viable and welcomed alternative to the choices of yesteryear takes the cooperation of the entire community, in both the private and public sector.

The work ahead presents very diverse opportunities, and the ability of a more tech-savvy senior generation to communicate thoughts, ideas and pertinent information in real time makes it just so much more exciting. Social Media, newsletters in hard copy and email form, texting and the like, once not a consideration for seniors, is fast becoming the new norm. In many ways we need to get past old thinking and think in new ways that relate to the changes caused by longevity.

## Need Volunteer Tax Help?

Yes, it's time to think about filing your tax returns. It's a job that is never a joy, but could be less of a hassle, if you try using a terrific free service - the Volunteer Income Tax Assistance program (VITA). For over 30 years, the VITA force of 2,000+ volunteers has helped more than 2 million households file basic tax forms. This program offers free tax help to people who cannot afford professional assistance (generally those with incomes under \$49,000). Volunteers help prepare basic tax returns in community and neighborhood centers, libraries, schools, and other community locations.

According to the IRS website the following are the items you should bring to have your tax return prepared:

- Proof of identification
- Social Security Cards for you, your spouse and dependents and/or a Social Security Number verification letter issued by the Social Security Administration
- Birth dates for you, your spouse and dependents on the tax return
- Current year's tax package if you received one

- Wage and earning statement(s) Form W-2, W-2G, 1099-R, from all employers
- Interest and dividend statements from banks (Forms 1099)
- A copy of last year's Federal and State returns (if available)
- Bank Routing Numbers and Account Numbers for Direct Deposit
- Total paid for day care provider and the day care provider's tax identifying number (the provider's Social Security Number or the provider's business Employer Identification Number)

To file taxes electronically on a married filing joint tax return, both spouses must be present to sign the required forms.

To find a program that can help you prepare your taxes, visit [http://www.state.nj.us/treasury/taxation/vita\\_tce/freeservices.shtml](http://www.state.nj.us/treasury/taxation/vita_tce/freeservices.shtml) or call the IRS at 1-800-906-9887 or the National AARP office at 1-888-AARP-NOW (1-888-227-7669). For additional information, you can also call your County Office on Aging, their numbers are on page 19.



Popcorn with Herb Salt

# Spring Flavors

Colorful and tasty

There are undoubtedly many things that remind us that a new season is coming. In Spring, you may look forward to a particular flower blooming, or fresh new produce in your garden, at the farmer's market or in your local grocery store.

Here are a few recipes that are easy to prepare, great to share and have some seasonal flare. The rice recipe is a great lite meal or a quick side dish with chicken or fish.

## LEMON RICE WITH PEAS

This recipe is a great lite meal or a quick side dish with chicken or fish. Serves 4.



### Ingredients

- 1 1/4 cups uncooked long grain rice
- 1/4 tsp dried thyme
- 2 tbsp butter or margarine
- 1 (14.5 ounce) can chicken broth
- 1 1/4 cups water
- 1/4 cup lemon juice
- 1/4 tsp pepper
- 3/4 cup fresh or frozen peas
- 2 tbsp sliced almonds, toasted (optional)

### Directions

Cook and stir rice and thyme in hot margarine in medium-sized saucepan 5 minutes or until rice is lightly golden. Carefully stir in both, water, lemon juice, and pepper. Bring to a boil. Reduce heat; cover and simmer 15 to 18 minutes or until rice is tender and liquid is absorbed. Remove from heat. Stir in peas. Cover and let stand 5 minutes. Sprinkle with almonds.

The yogurt sauce is a great dip for veggies, you can make it as a snack or for guests. You could also use the yogurt sauce on sandwiches as an alternative to mayonnaise. Finally, a classic snack a little jazzed up. Maybe your doctor told you to cut back on butter, well, who wants to eat plain popcorn? Spruce up your snack with some color and flavor from fresh herbs. You can also control the salt content, unlike the artificially flavored stuff at the store.

## POPCORN WITH HERB SALT

Makes 8 cups. You can cut recipe in half or make the whole batch and save some for later.

### Ingredients

- 2 tsp finely chopped fresh rosemary
- 2 tsp finely chopped fresh thyme
- 1 tbsp kosher salt (or less if you're watching your salt intake)
- 8 cups just-popped popcorn (from 1/2 cup kernels)
- 1/4 cup olive oil

### Directions

Grind rosemary, thyme, and salt in spice mill or with mortar and pestle. If you don't have either of those, put the spice in a zip top bag and crush them with the back of a spoon. Arrange popcorn on a rimmed baking sheet and drizzle with oil; toss to coat. Sprinkle with herb salt to taste.



## SCALLION-HERB YOGURT SAUCE

Makes 2 cups. Feel free to change up the herbs with your favorites or what you have available.

### Ingredients

- 2 cups whole-milk plain yogurt
- 3 scallions, thinly sliced
- 2 tbsp chopped cilantro
- 2 tbsp chopped mint
- 2 tbsp olive oil
- 2 tsp white wine vinegar
- Kosher salt

### Directions

Combine yogurt, scallions, cilantro, mint, oil, and vinegar in a medium bowl. Season with salt. Cover and chill.

# 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

<b>Atlantic:</b>	<b>609-645-7700 x 4700</b>	<b>Monmouth:</b>	<b>732-431-7450</b>
<b>Bergen:</b>	<b>201-336-7400</b>	<b>Morris:</b>	<b>973-285-6848</b>
<b>Burlington:</b>	<b>609-265-5069</b>	<b>Ocean:</b>	<b>732-929-2091</b>
<b>Camden:</b>	<b>856-858-3220</b>	<b>Passaic:</b>	<b>973-569-4060</b>
<b>Cape May:</b>	<b>609-886-2784/2785</b>	<b>Salem:</b>	<b>856-339-8622</b>
<b>Cumberland:</b>	<b>856-453-2220/2221</b>	<b>Somerset:</b>	<b>908-704-6346</b>
<b>Essex:</b>	<b>973-395-8375</b>	<b>Sussex:</b>	<b>973-579-0555</b>
<b>Gloucester:</b>	<b>856-384-6900</b>	<b>Union:</b>	<b>908-527-4870/4872</b>
<b>Hudson:</b>	<b>201-271-4322</b>	<b>Warren:</b>	<b>908-475-6591</b>
<b>Hunterdon:</b>	<b>908-788-1361/1363</b>	<b>State Hotline:</b>	<b>1-877-222-3737</b>
<b>Mercer:</b>	<b>609-989-6661/6662</b>		
<b>Middlesex:</b>	<b>732-745-3295</b>		

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

<b>Atlantic:</b>	<b>1-609-645-5965</b>	<b>Passaic:</b>	<b>973-881-2616</b>
<b>Bergen:</b>	<b>201-368-4300</b>		<b>After Hours: 973-345-2676</b>
	<b>After Hours: 1-800-624-0275</b>	<b>Salem:</b>	<b>856-339-8622</b>
<b>Burlington:</b>	<b>609-518-4793</b>	<b>Somerset:</b>	<b>908-526-8800</b>
<b>Camden:</b>	<b>856-225-8178</b>		<b>After Hours: 1-800-287-3607</b>
<b>Cape May:</b>	<b>609-886-6200</b>	<b>Sussex:</b>	<b>973-383-3600</b>
<b>Cumberland:</b>	<b>856-825-0255</b>	<b>Union:</b>	<b>908-497-3902</b>
<b>Essex:</b>	<b>973-624-2528 x135</b>	<b>Warren:</b>	<b>908-475-6591</b>
	<b>1-866-903-6287 (90FOCUS)</b>		
<b>Gloucester:</b>	<b>856-582-9200 or</b>		
	<b>856-256-2101</b>		
<b>Hudson:</b>	<b>201-537-5631</b>		
<b>Hunterdon:</b>	<b>908-788-1253</b>		
	<b>After Hours: 908-782-HELP</b>		
	<b>908-735-HELP</b>		
<b>Mercer:</b>	<b>609-989-4346</b>		
	<b>609-989-4347</b>		
<b>Middlesex:</b>	<b>732-745-3635</b>		
<b>Monmouth:</b>	<b>732-531-9191</b>		
<b>Morris:</b>	<b>973-326-7282</b>		
	<b>After Hours: 973-285-2900</b>		
<b>Ocean:</b>	<b>732-349-1500</b>		
	<b>After Hours: 32-240-6100</b>		

**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/>

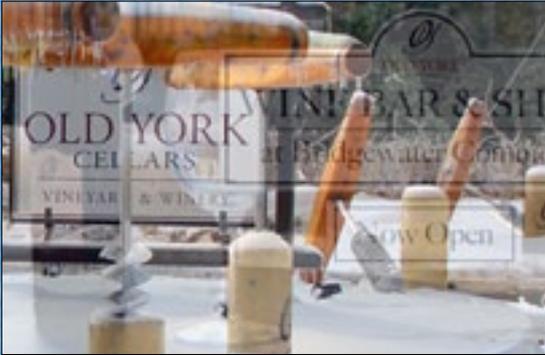
### NAVICORE

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



## Specialty Tasting: Wine & Chocolate

March 25 & 26

Old York Cellars Winery  
80 Old York Rd., Ringoes, NJ  
908-284-9463

Specialty Tastings offer a small group of guests a private tasting in the exclusive environment of our Vintner's Tank Room. This tasting features an extended flight of eight wines paired with hand-crafted chocolates by Laurie's Chocolates. Experience the intense flavors that are created when fine wine and award winning confections meet on your palate. Check in 1:45 pm, the event will begin at 2 pm. \$20 per person. Reservations are required for this event.

<http://www.oldyorkcellars.com/specialtytastings>

## Barnegat Women's History Tea

March 25

Barnegat Public Library  
112 Burr St., Barnegat, NJ  
609-698-3331

Barnegat Public Library will sponsor a featured speaker on Woman's Topics. Tea, cakes will be served beginning at Noon and speaker will begin at 1 pm. This event is free but pre-registration required.

<http://www.barnegat.net/departments/office-of-recreation/recreation-events/>

## Arts & Crafts Festival

April 23

Historic Somerville Downtown  
E. Main St., Somerville, NJ  
201-998-6311

This festival is open from 10 am - 5 pm. There will be many gourmet food vendors selling along the festival site, so come hungry! There will be demonstrations from some of the exhibitors and a live concert.

<http://www.jcpromotions.info/calendar/event/somerville-new-jersey-502>

## 43rd Annual New Jersey Folk Festival

April 29

Eagleton Institute Woodlawn  
George St. & Ryders Ln., New Brunswick, NJ  
848-445-4636

From 10 am to 6 pm, rain or shine, and is open to the public free of charge.

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

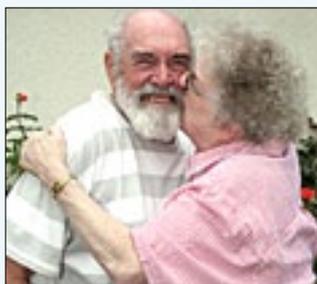
## Cherry Blossoms in Cherry Hill

April 14

Celebration of Cherry Hill  
Chapel Ave., Between Hadonfield Rd.  
and Kings Highway, Cherry Hill, NJ  
856-667-4199

<http://cherryblossomsincherryhillnj.yolasite.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**