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FOUNDATION FOR AGING

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**ALSO IN THIS ISSUE**

Real Estate Disclosure

Jersey-Fresh Recipes

Real-World Inspiration:

Living with Parkinsons



# HOT SUMMER TOPICS

**Summer Safety**

**The Language of Aging**

**Medicare Savings Programs**

**Trenton Day at the State House**

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*Jim Firman, NCOA, Nora Dowd Eisenhower CPFB, and NJFA Trustee, Bob Jaworski at NJFA's Annual Conference*

# We Did It!

NJFA's happenings – with more to come

## ANNUAL CONFERENCE IS A SUCCESS

NJFA hosted our 17th Annual Conference, “Care, Protections, and Responsibilities” on Wednesday, June 3rd at the Crowne Plaza Monroe. Attendees enjoyed two keynote speakers this year, James Firman, the President of the National Council on Aging (NCOA) and Nora Dowd Eisenhower, Assistant Director of the Office of Financial Protection for Older Americans at the US Consumer Finance Protection Bureau. We learned so much from these two about what is happening in Washington DC and how it will affect us here in NJ. Many of our attendees left feeling inspired.

NJFA would like to thank our workshop presenters who brought us great topics like elder-to-elder bullying, dental and oral health, abuse and exploitation and new models of care.

NJFA would also like to thank all participants, vendors, sponsors, volunteers and presenters for helping to make the conference possible.

## HAVING OUR SAY!

NJFA partnered with other organizations to host three Regional Forums in NJ. The first forum was held on Friday, May 15th in Central NJ. Two follow up sessions were held as well, one in Southern NJ on June 10th and in Northern NJ on June 26th.

At all three forums, an overview of the White Hous

Conference on Aging (WHCoA) was provided, including the four themes. There were then breakout sessions on the four themes as well, which included: Retirement and Economic Security, Healthy Aging, Long-Term Services and Supports and Elder Justice. Input was obtained from providers, consumers and caregivers in order to submit NJ specific feedback to the WHCoA.

The official WHCoA was held in Washington D.C. on July 13th.

## AGING INSIGHTS

Summer has not slowed NJFA down; we're still bringing you valuable information and resources via the *Aging Insights* TV program. In August you'll see three guests talking about the Senior Olympics. Mike Garamella, Executive Director of the NJ Senior Olympics and Co-Chairs, Frank St. Marie and Pat Trombetta join NJFA Deputy Director, Melissa Chalker to share information about the NJ Senior Olympics, including how you can sign up! Don't miss the games on Sept, 11, 12 and 13 in Woodbridge, see Out and About on Page 23 for more information.

Stay tuned in the Fall of 2015 for more *Aging Insights*, including such topics as Social Security, Memory and Brain Health, Medicare Saving Programs and much more! *Aging Insights* is broadcast on 60 municipal TV stations, on NEJA's website and on our YouTube channel-<https://www.youtube.com/user/njfoundationforaging>.

# HELP KEEP US UP TO DATE

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SUMMER 2015

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# Meaningful Connections

Consumer feedback, research, and policy **By Grace Egan**

The NJ Foundation for Aging seldom walks alone. We often see the remarkable benefit of working with partner organizations and their consumer base. These relationships with the reality of real life experience of caregivers and seniors offer validation to our research and often inspire us to be more assertive in advancing policy to improve the lives of adults in New Jersey. A recent example of this joint learning and teamwork are the three regional forums coordinated in NJ to address the themes of the White House Conference on Aging.

The first White House Conference on Aging (WHCoA) was held in 1961, with subsequent conferences in 1971, 1981, 1995, and 2005. These conferences have been viewed as catalysts for development of national aging policy over the past fifty years. The conferences generated ideas and momentum prompting the establishment of and/or key improvements in many of the programs that represent America's commitment to older adults and caregivers.

The four themes of the 2015 WHCoA are:

- ⊖ Retirement and Economic Security: Protecting Social Security, Work & Employment, Public Benefits
- ⊖ Healthy Aging: Age-Friendly Communities, Preventive Care & Chronic Disease Management, Housing
- ⊖ Long-Term Services & Supports: Caregiver Supports, Workforce Capacity, Managed Long-Term Services & Supports
- ⊖ Elder Justice: Fraud Protections, Scams, Family Exploitation and Neglect

More than 218 people registered to join the conversation throughout May and June. Providers, caregivers and seniors alike affiliated with our partners on the steering committee were well positioned to generate recommendations to these important topics.

Our own research, reported in the Elder Index Data, illustrates what a senior needs to cover basic living costs in NJ. This made the retirement conversation very real to us. Recommendations include preserving Social Security but also setting up new incentives to generate personal savings when possible. However, we also discussed the need to create greater capacity of federal safety net programs like SNAP, affordable housing and Medicare.

Over the last three years many changes by the NJ Division of Aging and Community Services have been initiated in the realm of long-term services and supports. Consumers and providers alike attending the forums suggested federal recommendations that would even further enhance home and community-based services, including workforce

capacity, caregiver education and service coordination.

Advocates' and stakeholders' experiences inspired the healthy aging recommendations. These included the need for affordable housing, the importance of community transportation to reduce isolation and the work to make more towns age-friendly communities for all influenced the recommendations for healthy aging.

Participants discussed the impact of elder abuse and exploitation which can occur in community settings as well as in facilities. Recommendations stressed the need to better educate the public as well as first responders to recognize signs of abuse and let them know where to report these crimes.

The WHCoA has a website where policy briefings, comments and archive sessions may be viewed. To learn more go to [www.whitehouseconferenceonaging.gov](http://www.whitehouseconferenceonaging.gov)

The recommendations below are the top priorities that arose at the NJ regional forums which have been submitted to the national WHCoA Committee.

## NJ Stakeholder Recommendations for the 2015 WHCoA

### RETIREMENT AND ECONOMIC SECURITY

**Preserve Social Security Benefits** by maintaining the financial integrity of the Social Security Program by lifting the wage base on the Old Age, Survivors and Disability Program on the amount of earnings subject to the payroll tax each year. **Provide More Education** on Social Security and other retirement investment savings tools. **Expand Financial Supports** through affordable housing, nutrition programs like SNAP, and by increasing Medicare coverage to include hearing aids, dental care, prosthetics, eye glasses and medical transportation.

### LONG-TERM SERVICES AND SUPPORTS

**Address Workforce Issues:** improve reimbursements; incentivize education for caregiver careers. **Provide Support for Caregivers** including education & emotional supports. **Improve Service Coordination** by utilizing medical records to enhance communication among specialists and providers.

### HEALTHY AGING

**Empower Communities** to identify and address priorities for healthy aging through age-friendly initiatives. **Strengthen Program Integration** to promote physical, psychological, social and emotional well-being. **Pair Education with Community Resources** (early and often) to empower people through business engagement; federal incentives and age-friendly practices. **Promote Second Career Options.**

### ELDER JUSTICE

**Recognize the Roles of Prevention** to reduce vulnerabilities: transportation, senior centers, service information and coordination. **More Education Programs on Exploitation/Scams** and senior issues for first responders, prosecutors' staff, EMTs and the general public. **Address the Under-Reporting of Abuse** by family members and consider establishing a national directory of Powers of Attorneys.

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

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

# GET IN THE KNOW WITH *AGING INSIGHTS*

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



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

Each show is hosted either by



Melissa Chalker or by Grace Egan. 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/aginginsights/](http://www.njfoundationforaging.org/aginginsights/) or on You Tube.

That's right, NJFA has a YouTube channel and all *Aging Insights* shows can be seen by going to [www.Youtube.com/njfoundationforaging](http://www.Youtube.com/njfoundationforaging)

On the left side of this page is a



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

Get your public access station to broadcast *Aging Insights* too by contacting us at the NJ Foundation for Aging, 609-421-0206 or [office@njfoundationforaging.org](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/donatehere.html](http://www.njfoundationforaging.org/donatehere.html). Sponsorship levels are posted on NJFA's website as well.





## Summer Safety

Tips for weathering the scorchers and the storms

### IT'S SUMMERTIME – MAKE SURE YOU BEAT THE HEAT!

*Submitted by the Morris County Office on Aging*

Hot, humid days can be uncomfortable and unhealthy. Here's a list of reminders on how to keep your cool:

**Drink plenty of fluids** – The body loses fluid when you perspire and dehydration can occur if you don't replace it. Some seniors aren't even aware of being thirsty, so make sure you drink plenty of water or juice throughout the day, every day.

**Don't overdo** – Remember the phrase “the lazy days of summer?” There's a reason why you feel lethargic in the heat. Your body is telling you to slow down and not to over-heat. Take the hint and lie low during the worst heat of the day, usually from 10:00 a.m. to 4:00 p.m.

**Keep cool** – If you don't have air-conditioning, find someone or some place that does have it. This might be a good time to visit relatives, especially those who have central air. If you're not up to visiting, what about shopping? The local malls are air-conditioned and many have special bargain days during the summer. Remember that most of the local senior centers and libraries are also air-conditioned so call and find out about activities that can help pass the hazy days.

**Know when to get help** – High body temperatures caused by the heat can lead to heat exhaustion or heat stroke. If you experience faintness, nausea, dizziness or a rapid pulse, drink some cool fluids and contact your physician. If you are with someone who has these symptoms or who collapses, call 911. The emergency dispatcher will stay on the line with you until help arrives and will probably ask you to sponge the person with cool (not cold) water. Follow the dispatcher's instructions.

**To sum it all up** – Keep cool, lie low, and drink plenty of water!

### BE PREPARED FOR SUMMER STORMS

#### STORM EMERGENCY KIT

*Submitted By: Helen Hunter, ACSW, LSW*

It's never too early to prepare for a storm! The following is a list of items that you should have on hand in the event of an emergency, such as power outage from a storm:

- ⊖ Water – one gallon per person per day (3 day supply if you have to evacuate your home and a 2 week supply if you remain at home)
- ⊖ Food – non-perishable, easy to prepare items (3 day supply if you have to evacuate your home and a 2 week supply if you remain at home)
- ⊖ Flashlight – You never miss it until you don't have it!
- ⊖ Battery powered or hand cranked radio (NOAA Weather Radio if possible)
- ⊖ Extra batteries
- ⊖ First aid kit
- ⊖ Medications (between a 7-14 day supply) and medical items
- ⊖ Multi-purpose tool
- ⊖ Sanitation and personal hygiene items
- ⊖ Copies of personal documents (medication list and pertinent medical information, proof of address, deed/lease to home, passports, birth certificates, insurance policies)
- ⊖ Cell phone with charger
- ⊖ Family and emergency contact information
- ⊖ Extra cash
- ⊖ Emergency blanket
- ⊖ Map of the area

Having these items available and easily accessible, as well as letting family members know where these items are located, will prove to be a big help to you in the event of an extreme weather event that could affect power to your home.

## How to Stay Young By Helen Hunter

Throw out non-essential numbers. This includes age, weight and height.

Keep only cheerful friends. The grouches pull you down.

Keep learning. Learn more about anything that you always wanted to learn, but never had the time for. Never let the brain idle.

Laugh often, long and loud, until you gasp for breath.

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Cherish your health. If it is good, preserve it. If it is unstable, improve it. If it's beyond your capability to improve it, get help.

Don't take guilt trips. Take a trip to the mall, to the next county or to a foreign country, but NOT to where the guilt is.

Tell the people that matter most to you that you love them. Tell them at every opportunity.



# Real Estate Disclosure

Pursuing housing happiness **By Victoria Dalton, Esq.**

Each year, we celebrate our independence on the 4th of July. Our forefathers drafted our Declaration of Independence which states, in part: *we hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness.*

The pursuit of happiness can take many forms but buying or renting a home of your own is certainly one of them. Whether you are just starting out and saving for your first home or looking to down-size in your twilight years, you want to be certain there are no surprises.

In your pursuit of happiness, please remember to review the landlord or seller's disclosure forms and more when selecting a property.

## WHAT IS A DISCLOSURE?

Disclosure statements provide information to a prospective renter or buyer about the property they may be considering to rent or purchase. There are various kinds of disclosures. Some are required by law to be provided while others are not.

Disclosures detail information on the property and surrounding area. For example, a leaky window would



be considered a known defect that is contained on the property, whereas noisy neighbors is an off property nuisance. Known defects on the property are required to be disclosed under New Jersey common law, whereas some off property defects may require due diligence on the part of the buyer.

## ON AND OFF PROPERTY DISCLOSURE

Not only should known defects be disclosed, home improvements should also be contained in a contract. Check to make sure that all proper permits have been secured for any improvements. For a renter, the main issue is safety.

For example, if electrical work has been completed and has not been properly inspected, there is no guarantee that the work has been completed safely. This could be a fire hazard for you and your family.

Searching the surrounding area where you may wish to reside is another important issue often overlooked by renters and buyers.

Importantly – sometimes forgotten – the new residential construction offsite conditions disclosure act requires certain offsite lists be contained in each municipality. Contaminated sites are listed at the municipal building.

The reasoning behind this law is for most people, the purchase of a home is their largest investment and offsite contamination can greatly affect the value of a particular dwelling, not to mention a family's health and safety. For this reason, the clerk of each municipality must make available lists identifying offsite conditions existing within a municipality.

The bottom line is whether you are a renter or a buyer, exercise due diligence when relocating. Take the time to assess an overall area, speak with neighbors who already reside there, check the municipality and the local police department.

By doing so, you can be assured that your pursuit of happiness will include a safe home for you and your entire family!

Till next time, God bless, keep smiling, when *Your Legal Corner* will discuss the "Financial Exploitation of the Elderly."

*Victoria M. Dalton is an attorney with the law offices of Hoffman DiMuzio. If you have questions, please contact Victoria at [vdalton@hoffmandimuzio.com](mailto:vdalton@hoffmandimuzio.com). Please note that Your Legal Corner was created to provide educational articles about the law and is not legal advice.*



# Medicare Savings Programs

Get help paying your medicare costs

If you are living on a low income and have limited resources, you can start saving money right now on your health costs through a Medicare Savings Program (MSP). Most seniors and individuals with disabilities on Medicare pay \$104.90 each month directly out of their Social Security check for their Medicare Part B health insurance premium.

New Jersey offers three types of Medicare Savings Programs to help with these Medicare costs.

- Qualified Medicare Beneficiary (QMB)
- Specified Low-income Medicare Beneficiary (SLMB)
- Qualified Individual-1 (QI-1)

All individuals enrolled in a Medicare Savings Program get help to pay their Medicare Part B premium. This is a savings of over \$100 per month. Individuals on QMB also save money on Medicare Part A and Part B medical and hospital deductibles and coinsurance.

Medicare Savings Programs (MSP) also automatically enrolls you in the federal Low Income Subsidy (LIS)

(sometimes called “Extra Help”) to pay your Medicare Part D Drug Plan premium, lower your drug co-payment amounts and avoid the Part D plan donut hole. People on MSP and LIS also pay no Medicare Part B or Part D late enrollment penalty. Through a Low Income Subsidy you can save an average of \$300 a month in Medicare Part D costs.

Eligibility for prescription drug cost assistance through a Low Income Subsidy is also based on your income and assets. The current eligibility maximums are \$1,471 for individuals or \$1,991 for couples in income, and \$17,655 for individuals or \$23,895 for couples in assets.

To apply for the QMB program, you need to contact your county Board of Social Services and apply for NJ FamilyCare, also known as Medicaid. For help finding your local office or more information call: 1-800-356-1561 or on the web visit: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>

To apply for SLMB, QI or LIS, contact the NJ Division of Aging Services at 1-800-792-9745. For more information visit the division’s website at [www.aging.nj.gov](http://www.aging.nj.gov)

## ELIGIBILITY FOR MEDICARE SAVINGS PROGRAMS IS BASED ON YOUR INCOME AND ASSETS

MEDICARE SAVINGS PROGRAM:	MONTHLY INCOME	ASSET ELIGIBILITY*
Qualified Medicare Beneficiary (QMB)	<p><i>Not more than \$982 for individuals</i></p> <p><i>Not more than \$1,328 for a couple</i></p>	<p><i>Not more than \$4,000 for individuals</i></p> <p><i>Not more than \$6,000 for a couple</i></p>
Specified Low-Income Medicare Beneficiary (SLMB)	<p><i>Not more than \$1,177 for individuals</i></p> <p><i>Not more than \$1,593 for a couple</i></p>	<p><i>Not more than \$7,280 for individuals</i></p> <p><i>Not more than \$10,930 for a couple</i></p>
Qualified Individual (QI)	<p><i>Not more than \$1,324 for individuals</i></p> <p><i>Not more than \$1,792 for a couple</i></p>	<p><i>Not more than \$7,280 for individuals</i></p> <p><i>Not more than \$10,930 for a couple</i></p>

\*Your home and one vehicle are not counted as an asset.



# Watch Your Language

and watch out for three little words **By Kip Rosser**

The English language is endlessly fascinating, endlessly changing. New words and terms are always being born. No less an authority than The Oxford Dictionary now lists words that have come into existence just within the last decade or so – words like: bling, crunk, illiterati, chillax, sexting, bromance, infomania, and hundreds more. For anyone wondering what some of them mean, I'll just say what my dad, with a wry smile, used to say whenever I asked him what a word meant. "Pick up the dictionary and find out." It was an adventure every time; he knew I'd get hooked on other words during my search.

Lately, I've been hooked on a certain kind of word – the **contronym**. A Contronym is a word that is, amazingly, its own opposite. Take the word "dust." When used as a verb, it means to *remove from* – as in, "I'm going to dust the table." But it also means to *add to* something – as in, "I'm going to dust the cake with powdered sugar." Here's another: the word "snap." It means to break apart: "Too much tension will snap that wire." But it also means to fasten together: – "I have to snap my pants." After a little thinking, I realized that there are actually contronyms when it comes to aging. Three little words that could do with some scrutiny. But first:

## THE LANGUAGE OF AGING

Language, for all of its ability to entertain and fascinate, can also put people on different sides of a topic, particularly when it comes to political correctness. Some people argue our society has become too sensitive. Others say we need to be even more careful of the words we choose and how we use them.

There are dozens of organizations that are attempting to re-image how we view aging and how we treat people who are advancing in years. As a result of the Baby Boom, we get pundits with their statistics like "by the year 2030 there will be 72.1 million adults over the age of sixty-five; that's double the number from the year 2000." It's hard to imagine, considering all of the harsh realities facing older adults in the present, how we'll be faring in another fifteen years. Could we benefit, maybe even turn things around just a little, if we watch our language?

When looking at the subject of aging and all the serious issues surrounding it, how are we faring, linguistically speaking? Phrases like "I'm seventy years young," "you're only as old as you feel," and so many others have been around forever and they're generally looked at as being old clichés, carrying little, if any, weight. In a recent New York Times article, adults were asked what term would be the

most acceptable one to use when describing people sixty and over. Nobody could agree on one; what's acceptable to some is unacceptable to others. The language and vocabulary of aging is in trouble.

While researching this article, I landed on a Yahoo posting that polled adults between the ages of twenty-five and thirty-five, asking them for five nouns, five verbs, five adjectives and five adverbs that they associate with aging or older adults. Here are just a few:

wrinkled gray ancient glasses cancer veins arthritic death surgery Alzheimers mature obsolete antiquated senile grumpy stubborn ornery cantankerous hag codger wheelchair diabetes cough dependent sleep forgetful debilitated infirm slowly pitifully irritably incoherently desperately withered talkative hard of hearing loss of memory

Among those (and the many more) there were three deviations to that dismaying list, each of which appeared only once: "caring," "grandparents," and "loving."

As humans, the language we use is not only a direct reflection and expression of our perspectives as individuals, it is often indicative of attitudes that permeate our entire society. And there are three little words, all contronyms, that demonstrate the attitudes of far too many people.

## CONTRONYM #1 – SENIOR

If you are the "senior partner" in a law firm, or a "senior member" of an organization, you are a person who has earned a position of authority. The title implies that this is someone who deserves to be respected, someone knowledgeable, someone who has demonstrated a high level of skill or acumen.

The word "senior" carries these meanings, at least until it's used to describe someone who has been alive on this planet for over six decades. Then, suddenly, in the minds of many, the word becomes its own opposite. "Senior" means someone put out to pasture, who has little to contribute, whose ideas are old fashioned, someone who is or will soon be in failing health, someone who can look forward to steady decline. A senior can expect to end up compromised mentally or physically. There are centers for seniors. And while such places are usually thriving with activity, life and people who are engaged and vital – mention a senior center to most people and they'll paint a woefully uninformed and sad picture. And, saddest of all, I've seen first hand that the attitude of many older adults

toward such places is just as negative – I remember my ninety year-old mother-in-law vehemently saying, “Who the hell wants to be around all those old people?!”

### CONTRONYM #2 – AGE

Whether it’s the word “age” or “aging,” you’re better off being a cheese than being a person. The lofty status conferred upon *things* that age is an object lesson in reverence and perceived value. Wine, Scotch whiskey, cheese, books, paintings, furniture, objects, jewelry, vintage clothing, stamps, coins – when paired with the word “age” they inherently carry other words like “classic,” “priceless,” “one-of-a-kind,” “masterpiece,” “rare,” “beautiful,” “distinctive,” “transcendent.”

Yet, we will not typically extend this status to a person.

That we all age is a fact. One would think that since it is an experience/process universal to humans and all living things, that we’d have learned to fully accept it by now – that we can look at it from myriad perspectives and embrace its gifts as well as create viable ways to help those that must face the challenges with deep understanding and compassion. Every single one of us is going to face the fact of aging regardless of our economic status, our jobs, our beliefs, our differences.

Despite all this, to so many of us (no matter how many or few years we’ve racked up), the word “aging” still means you’re on the way out. You’re going to slow down, become a liability as a driver, go senile and end up in a nursing home, and the list goes on. These deeply held negative attitudes are exploited by every industry on the planet, so, we live in a society that is obsessed with “anti-aging,” eradicating the wrinkles, pills for failing eyesight, pills for joint pain, botox, anything to reverse, hide or deny the fact that we age. Aging must be avoided, fought against and beaten back with every product and procedure we can afford.

Incredibly ironic – we all want to live a long life but nobody wants to get old.

### CONTRONYM #3 – ELDER

The word “elder” is similar to the word “senior.” If one is an elder, she has lived long enough in her culture or tribe to have achieved high enough status to be a healer, a seer, or an advisor and be revered as such. The same is true of an elder in a religious or other type of group – the title suggests he has, throughout his life, acquired a great deal of wisdom, experience and is worthy of the respect that comes with age. In many cultures, to attain the status of elder can mean years of preparation, training and even – particularly in primitive cultures past and present – intense suffering as part of one’s initiation and learning. An elder is looked up to, someone to be consulted and appreciated.

Yet, “elder,” for us, is almost always the opposite – a mere synonym for someone who is old. With that word, and it’s cousin, “elderly,” come all the unfortunate associations – just as with the other two little words – that

are demeaning, exaggerated, designed to deny the dignity of the individual and, most importantly, so often untrue.

### THEY SAY “YOU ARE WHAT YOU EAT” – AND NOW – YOU ARE WHAT YOU THINK

In the *New Old Age* blog of the *New York Times*, writer Judith Graham’s posting *Older People Become What They Think, Study Shows*, paints an alarming picture of the harm that our collective societal prejudices concerning aging can do. From childhood on, we grow up with our belief systems being shaped by our parents and by prevailing societal “norms.” It is now becoming clear that “age stereotypes” are proving detrimental to older adults:

*...older people who have positive outlooks on aging eat healthier, exercise more and recover more quickly from illnesses... When stereotypes are negative – when seniors are convinced becoming old means becoming useless, helpless or devalued – they are less likely to seek preventive medical care and die earlier, and more likely to suffer memory loss and poor physical functioning... When stereotypes are positive – when older adults view age as a time of wisdom, self-realization and satisfaction – results point in the other direction, toward a higher level of functioning.*

Results of a study appearing in a 2012 issue of *The Journal of the American Medical Association* reports that forty-four percent of older adults are more likely to recover from illness or a struggle with disability when influenced by the “positive bias” mentioned above.

This means that everyone, whether parent, child, healthcare worker – everyone, regardless of age can positively impact and even begin to change how we, as a people think about, behave, and accept our own roles as we age. To quote the blog post again:

*...the message is clear: your attitude counts because it can activate or potentially modify these deeply held age stereotypes.*

Every one of us can speak out. Refuse to accept the negative aspects of those three little words. Object (even if only gently) when others thoughtlessly voice the harmful or stereotypical associations. Redefine “senior,” “age,” and “elder” with the positive associations any time the opportunity presents itself.

If people think you’re being too sensitive, try a gentle reminder – I myself have actually begun to do this to astonishing effect; people (both my own age and much younger) stop and think when you tell them, “We’re all headed in the same direction. One day you might have to face an age-specific obstacle. How do you want people to think of you and how do you want to be treated?”

### THE LAST WORD (ONE MORE LITTLE WORD)

A final thought. About that whole issue of what to call us seniors – I mean elders – I mean, older adults – I mean...

forget it – consider getting rid of all those words when talking about yourself.

Here’s a great word that is not a contronym and has, as far as I’ve been able to determine, only positive associations: “Advanced.” Advanced means you have achieved a level of optimum expertise. It means you have passed through the beginning and intermediate stages of any endeavor – to the advanced stage. Advanced thinking is thought of the highest order. Advanced methodology implies the cutting edge of a given practice or discipline. To advance is to move on to another, usually better (even

if sometimes more challenging) level, be it in an academic course or stage of meditation or phase of life. To be advanced is to have reached a summit. Definitely the best word, for me: “advanced.”

So, let pundits and writers and everyone else argue about the appropriateness of those other three little words – and all the other euphemisms and words, for that matter. Regardless of how old I get, from now on I will always tell others “I am a person of advanced years and I intend to live a long life.” And I fully expect to get the Advanced Person discount at Denny’s.



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# An Education in Advocacy

## Trenton Day at the State House

The New Jersey Association of Area Agencies on Aging (NJ4A) hosted a gathering for advisory council members, County Area Agency on Aging Directors, and interested legislators on the morning of May 5, 2015, which was arranged by the NJ Assembly. The event was attended by approximately seventy representatives of the Advisory Councils representing fifteen counties. Thus began a full and unique day that included hearings, guest speakers, a “speak out” about timely issues, and a tour of the State House.

Attendees received bright gold T-shirts, which all quickly donned, making them immediately visible in the State House as Advocates for Aging. Scheduled on the same morning in the Senate Chambers was a public hearing in which the Commissioner of the Department of Human Services was testifying before the Senate Budget and Appropriations Committee. The State Division on Aging, which administers many programs for those who are elderly or with disabilities, is organized within the Department of Human Services.

A request by conference organizers followed: “Let’s move on up to the public hearing being held at the Senate Meeting room and hear the proceedings. Aging programs could be a major issue.” A short elevator trip to the fourth floor and aging activists filled the chambers to standing room only. The yellow shirts entering and exiting the Senate Chambers was very much a statement in itself.



The program for the day focused on the 50th Anniversary of the Older Americans Act, Medicare, and Medicaid – all programs which have led millions of Americans to better and healthier lives. NJ4A President Lorraine Joewono, from Bergen County, gave a comprehensive presentation of the significance of the Act and of the programs within the Act which to this day are essential in ensuring that elders have the support needed to maintain their independence at home. However, at this landmark of fifty years of proven reliability and efficiency in providing services, the Older Americans Act is overdue for reauthorization. Efforts to have the reauthorization of the act approved by federal legislators have not come to fruition – a major advocacy concern of which the audience was well aware and remains involved.

The keynote speaker, Michael Vieira, President of the Council on Special Transportation (NJ COST) provided an excellent summary of the crisis in transportation funds that support the County Transportation services. With the consistent loss of revenues of the Atlantic City casinos for the past eight years, the State funding source for transportation has decreased from \$36 million in 2008 to \$18 million in 2015 and the County transportation systems have experienced subsequent huge losses of resources for their operations. The State has been asked to provide additional funding in its 2016 budget in the amount of \$6 million to ensure that transportation services are not further reduced. COST is heading a campaign to ask legislators and the Governor to consider the plight of the elderly and disabled riders who need the transportation services and to approve this additional funding.

There were several comments from the audience on the importance of transportation, the re-establishment of the Commission on Aging, and the underfunded Meals on Wheels programs in New Jersey. Special mention included importance of advocacy and the need to persevere in participating in advocacy activities that call attention to the pressing needs of elders, caregivers and those with disabilities.

The scheduled tour of the State House beginning in the Golden Rotunda in which the Governor’s office is located, was a final reminder of the immense responsibility of the Governor and the Legislature and of the public in participating in the efforts taken in this huge and great State House, to ensure that New Jerseyans have a receptive and responsive government.

*This article was submitted by the New Jersey Association of Area Agencies on Aging*



# Food for an NJ Summer

Get the best of Jersey produce for your summer meals!

## Corn and Tomato Soup

Nothing quite says summer in New Jersey like fresh tomatoes and corn. Pick some up at a local farm stand and try out this end of summer dish.

### INGREDIENTS

- 1 tablespoon olive oil
- 1 large onions, chopped
- 5 ears corn, husked and cut from the cob, or 5 cups frozen corn kernels (4 10-ounce packages)
- 5 cups chicken or vegetable stock
- 2-3 large tomatoes, chopped
- Salt and Pepper to taste
- Sour cream for garnish, optional
- Fresh Dill (or herb of your choice) for garnish, optional



### DIRECTIONS

Heat oil in a large pot over medium-low heat and cook onions without browning until tender, about 10 to 12 minutes. Stir in the corn and cook for 2 minutes. Add the stock and bring to a boil. Reduce heat and simmer until corn is tender and liquid has reduced slightly, 15 to 20 minutes. Add tomatoes, salt, and pepper, stir, and remove from heat. Serve with dollops of sour cream and dill sprigs.

## Blueberry Cobbler

Most American's probably don't know that the blueberry capitol of the world is Hammonton, NJ. So why not bring this blueberry cobbler to the last cookout of the season!

### INGREDIENTS

- 3 tbsp unsalted butter, melted
- ½ cup flour
- 2 tsp baking powder
- ½ cup milk
- 2 cups Jersey Fresh blueberries
- ¼ cup sugar
- ½ tsp salt
- 2 tsp sugar (optional)



### DIRECTIONS

Spread melted butter over the bottom of a 9-inch pie plate. Add the blueberries in on top of the butter. In a medium-sized bowl, whisk together the flour, sugar, baking powder and salt and add milk. When blended, pour the batter over the blueberries. Optional: sprinkle sugar over the batter. Bake 45-50 minutes at 350 degrees or until top is nicely browned.



# True Grit

The story of Cherie Zaun **By Dan Stark**

If Cherie Zaun had been afraid of heights, she would have taught herself to fly and become a flight instructor. And I do believe she would have been the best damn pilot around, setting records for something or other meaningful to pilots.

When I met Cherie, I did not know what to expect. She lives near Hollywood, and is an attractive, blonde professional golfer still playing at tournament level four years after being diagnosed with Parkinson's disease. This disease attacks the link between brain and muscles, and normally affects those having it with crippling intensity. If sheer will can stave it off permanently, Cherie will be the one to prove it.

She is a mixture of Tennessee and California rearing, and rode horses (professionally and for fun) before swinging a golf club. Her brother, Rick Dempsey, played for and now is a coach with the Baltimore Orioles, and her son, Greg Zaun, plays for the Toronto Blue Jays. Her father was a song and dance man and a double for John Wayne. There is something in the blood that suggested that this was the wrong person for the disease to try to push around.

In fact, since being diagnosed she has fought back with grit and determination against a disease that caught her by surprise. To look at her, you would not think she has Parkinson's. She has no easily visible symptoms, and still plays golf on a professional level with a bunch of "kids" who call her "grandma." Yet from the day she learned she had Parkinson's, she has worked to turn her experience into something positive for others. For many, the long period of uncertainty and incorrect diagnoses before finally being told that they have Parkinson's is followed by an even more maddening period of uncertainty about what having the disease means. Many doctors and most lay people are not knowledgeable about the disease, and those that do

know are often reticent about laying it out for the patient, fearing that the information will just depress them.

Enter Cherie. Since being diagnosed she has worked to share her experience and to make more information available to recently diagnosed patients. Cherie was put on a mild drug generally used as the initial defense against the disease. (She is still on it, four years later, using a regimen of vigorous exercise and force of will to hold the disease seemingly in check.) Not at all content with the information available, she wrote the company that produced the drug, headquartered in Germany, to point out what their patients had to contend with to learn about the disease. The company has since embarked on an educational campaign and has produced materials to provide information to those recently diagnosed, with her as the spokesman. This is not a lady who crawls into a fetal position and complains to the universe about her bad luck. She made me laugh and realize that she was just a down-home girl, who wasn't about to let a stupid little disease get her down or make her lose her sense of humor.

But I will tell you a secret. She does understand that the best attitude in the world may not work forever, and every once in a while if you are sitting very close you can see her fight to control her emotions when talking about how her uncertain future may affect her family. To me that made her more admirable than every other wonderful thing she has done. If she has fears about her own future, or wonders why of all people this disease picked on her, she suppresses them, not because she is concerned that you and I may think less of her. Rather, she controls her wayward emotions to show those of us living with PD that it is possible, despite the disease, to expect more of ourselves, and to not give up on living life joyfully and for all that its worth.

Thanks for the inspiration, Cherie.

## Inspiration Over Illness and Adversity

To truly laugh, you must be able to take your pain, and play with it!

*Charlie Chaplin*

When the Japanese mend broken objects, they aggrandize the damage by filling the cracks with gold. They believe that when something's suffered damage and has a history it becomes more beautiful.

*Barbara Bloom*

One word frees us of all the weight and pain in life: love.

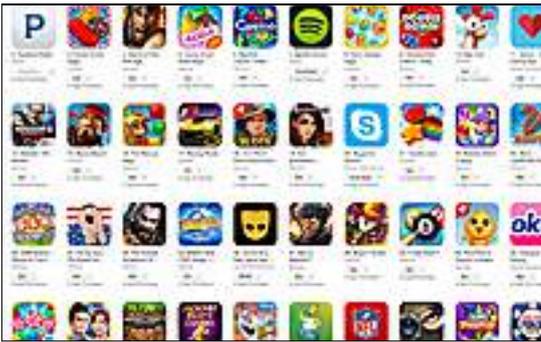
*Sophocles*

Serious illness doesn't bother me for long because I am too inhospitable a host.

*Albert Schweitzer*

If you're going through hell, keep going.

*Winston Churchill*



# Apps for Boomers

And anyone else who's into 'em

Certain phrases become part of our pop culture just about as soon as someone's said them. One of the most famous is "there's an app for that." And there is. There are apps for just about anything you can imagine. But it's good to read the reviews of any app you're considering before downloading it to see what other users' experiences have been.

## SPOTLIGHT TEXT- READING APP

This app, available through iTunes helps those with low vision to read ebooks by offering several reading modes. To learn more and find out how to get this app visit <http://spotlighttext.com>

Cost of app: \$29.99

## VOICE DREAM READER

Also available for Apple products, in the itunes app store. This app helps readers by providing multiple ways to enjoy ebooks, including text to speech. To learn more visit [www.voicedream.com](http://www.voicedream.com)

Cost of app: \$9.99

## CLASSIC TEXT TO SPEECH ENGINE FROM SVOX.

This app for androids with 40+ male/female voices portfolio of 25+ languages, allows you to read aloud texts from your e-book, navigation, translation and other apps. Check it out in the google play store for more information.

Cost of app: Free, there may be in-app costs to buy voices, etc.

## FIND MY CAR

(iphone and android, updated version just for iphone 4 and up)

This app is available for both iphone and android phones. It uses GPS to find the location where you parked your car. Check out iTunes or the google play store to learn more.

Cost of app: Free

## MOVES – TRACKS STEPS

This app can be found for iphone and android phones. Moves automatically records any walking, cycling, and running you do. You can view the distance, duration, steps, and calories. For more information visit [www.moves-app.com](http://www.moves-app.com)

Cost of app: Free

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# Senior Profile: Pat DeLozier

84 years young

In the spirit of highlighting positive aging images, we will begin featuring a Senior Profile in each issue. Our first profile is an individual we've had the pleasure of meeting when she was a guest on *Aging Insights*. We hope to feature many more inspiring individuals and advocates.

Pat DeLozier is a self-described "mover and shaker" who is very involved at the Robbinsville Senior Center. Pat is a big believer in community and loves interacting with people at the Senior Center and around town. Here are her answers to a few questions from *Renaissance* magazine.

- ⊖ **Town:** Robbinsville
- ⊖ **Hobbies:** Art; she's been oil painting since 1967. Crossword puzzles and reading, Pat reads every day.
- ⊖ **The key to successful aging:** A positive attitude. Pat says she has to "forget the aches and pains" and just keep going anyway.

- ⊖ **What gets you up in the morning?** "My faith." The first thing Pat does every morning is pray, she starts every day with the same prayer.
- ⊖ **Advice for young people?** Again, that positive attitude. Pat thinks many young people are faced with challenges today, but that they need to think about the future and know that everything will work out.
- ⊖ **Favorite food:** Ham. And crisp lettuce. Pat says she enjoys eating salad.

Want to be profiled? Or do you know someone else who should be featured? Nominate yourself or someone you know who has advanced positive images of aging or 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](mailto:office@njfoundationforaging.org)*

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TIDBITS



# Changes in Communication

Sound bites and bullet points! By **Scott Guerin, PhD**

I think most will agree we live in an age where communication styles have dwindled down to very short messages. Perhaps it started with roadside billboards back in 1835 to advertise the traveling circus, or maybe before that with “Just Married” signs on the back of horse-drawn carriages. In any case, it seems that much of our culture is used to quick, concise, and pointed messages. While it is efficient, there are some things we need to keep in mind.

On the positive side, it is a time saver. Rather than listening to a person go on and on, it is nice to get to the point of the conversation or written piece. Fledgling writers learn that, despite the compulsion to fully explain the nuances of their thoughts, readers prefer less words than more. In some cases, however, the need for brevity has to do with logistics. For example, the rule-of-thumb for billboards is a maximum of eight words because the average viewers have about six seconds to get the message as they whiz by. At work, I’m developing an electronic newsletter for our customers. In my research, eNewsletter experts claim that due to the high volume of daily emails received in corporate America, we have a maximum of forty seconds to get the person’s attention before they move to the next item in their inbox.

It seems, though, that our appetite for bite-sized messages have gone beyond necessity to everyday life. Twitter usage statistics indicate that about 500 million Tweets (each are just 140 characters) are being sent every day and virtually all corporate and educational presentations are based on bullet point-laden PowerPoint slides. So, do we need to be concerned about this trend? I’m sure every politician whose campaign tanked after an off-camera sound bite went “viral” would agree, we need to keep a careful eye on our abbreviated messaging.

One thing to be wary of with bite-sized statements is that they lack context. Certainly in the media we need to look deeper into what we are presented to fully understand what is being communicated. If someone is described as being for or against a particular issue, try and find out why before you make up your mind. For example, years ago during a political debate one candidate was berating another for voting against a bill that would force hospitals to alert parents of minors being treated for physical abuse. “Why would anyone vote against this bill when it’s made to protect little children?” and excitedly proclaimed over and over again “He voted against it!” When the moderator allowed the opposing candidate to reply, he said it was because he wanted a

clarifying statement added to cover cases where parental abuse was suspected, to protect the child from further harm; notification would not be made to the parents. Slightly stunned from the remark, and after several moments of silence the candidate proclaimed once again “But he voted against it!” hoping this sound bite would stick.

Another shortcoming of abbreviated communications is that they do not express complete thoughts or descriptions. I would venture to say that a bullet point description of anything is a poor description. In real estate, houses are described as a “four bedroom, colonial, nestled in a wooded setting, in need of some TLC.” This should be a red flag for anyone because we all know that TLC (tender loving care) means a lot of work for the next owner. Also, I believe I’m much more than a bullet point list of; psychologist, teacher, husband, writer, and father. Well, at least I think I am!

What’s even more amazing is that in this time of quick-hit messages, voice mails, Tweets, and emails, when we meet others in person over eighty percent of our communication is still non-verbal. Meaning that importance of the old-fashioned sit down, hand shake, eye contact, body language has not gone away and is, sadly, a lost art in today’s society.

So the next time you are pummeled with quick-hit messages or barraged with one-liners, think again and look deeper to find the real meaning of what is being communicated. In this way, you will avoid being sidetracked by... sound bites and bullet points!

## UNFORTUNATE PRESIDENTIAL SOUND BITES

I am not a crook.

*Richard Nixon*

Rarely is the question asked: “Is our children learning?”

*George W. Bush*

It depends upon what the meaning of the word “is” is.

*Bill Clinton*

Facts are stupid things.

*Ronald Reagan*

I took the initiative in creating the internet.

*Al Gore*



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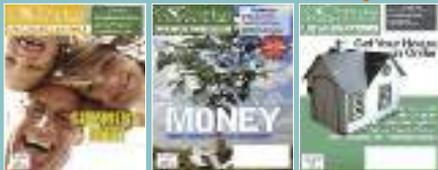
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for public policy issues affecting seniors at both local and state government levels.

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that **does not** receive government funding.

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of Social Services  
(973) 383-3600

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

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

# SHIP

State Health Insurance Assistance Program – 800-792-8820

## LOCAL OFFICES:

**ATLANTIC COUNTY**  
Division of Intergenerational Services  
888-426-9243

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# HELP IS HERE

## New Jersey County Offices on Aging

For Senior Services and Information About Programs in Your County

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

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

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

## NJ Adult Protective Services Agencies

To Report Abuse or Neglect Call the Office in Your County

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

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

**You can also call  
211**

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

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

**Website:**

[www.state.nj.us/humanservices/doas/services/aps](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.finra.org/investors](http://www.finra.org/investors) • [www.sec.gov/investor](http://www.sec.gov/investor)  
[www.choosestosave.org](http://www.choosestosave.org) • [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  
 owners, renters and first time home buyers. Deal with afford-  
 able housing, mortgage and foreclosure counseling, etc.  
<http://www.state.nj.us/dca/hmfa/index.shtml>

## LEARN ABOUT SCAMS

[www.lookstoogoodtobetrue.com](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/geninfo.shtml>

## CREDIT REPORTS

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

## RUTGERS COOPERATIVE EXTENSION

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

## NJ ANTI-HUNGER COALITION

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

## SOCIAL SECURITY ADMINISTRATION

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

## MEDICARE

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

## STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

Find your local office for assistance with applying for and  
 understanding your different health insurance options.  
<http://www.state.nj.us/humanservices/doas/services/ship/>

## NJ HELPS

Visit this site to determine if you are eligible for benefit pro-  
 grams such as SNAP (Food Stamps) or NJ Family Care  
 (Medicaid). <http://www.njhelps.org/>

## NJ ONE APP

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

## NJ SHARES

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

## NJ DEPARTMENT OF COMMUNITY AFFAIRS ENERGY ASSISTANCE

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

## NJ 211

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

## NAVICORE

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

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

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

# OUT AND ABOUT IN NEW JERSEY



## **NJ Senior Olympics**

Sept 11, 12, 13  
Woodbridge NJ  
(973) 618-1111

Advance registration is required to participate. You can be a participant in games such as billiards, swimming, tennis, golf, bocce, cycling, track & field and more, for your chance to receive a medal! Gold, Silver and Bronze medals are awarded to the top participants in every age category for each event. You can also come as a spectator. Opening ceremony will be held at 10 am on Saturday September 12th in Woodbridge. See website for details and schedule of events.

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

## **Jazz It Up Wine Fest**

September 5  
Allaire State Park, Wall Twp., NJ  
(609) 588-0085

12PM to 5PM. Admission: \$20.

[www.newjerseywines.com](http://www.newjerseywines.com)

## **Mike Griot's Essex County South Mountain International Blues Festival**

September 13  
South Mountain Reservation, West Orange, NJ  
(973) 268-3500

11AM to 8PM. For more information, please call, or visit:

[www.essexcountynj.org](http://www.essexcountynj.org)

## **Qigong and Tai Chi Class**

Sea Isle City Library  
4800 Central Avenue, Sea Isle City, NJ  
(609) 463-6386

Every Thursday. Free admission. Adult Programs Department. Call or visit our site at:

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

## **Snyder Farm Open House and Great Tomato Tasting**

August 26  
140 Locust Grove Road, Pittstown, NJ  
(908) 730-9419

3PM to 7PM. Admission is \$7. Register in advance. For more information, call or visit:

<http://discovery.rutgers.edu/events/2015/Great-Tomato-Tasting.htm>

## **Indo-American Fair**

September 5 & 6  
Mercer County Park  
West Windsor, NJ

11AM - 7PM. Admission: \$2.00. Numerous vendors are on hand with handicrafts, jewelry, paintings, artistic brass work, and traditional Indian dresses. The kids will enjoy the rides. Food vendors will be selling Indian fare.

*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**  
*Program Manager*  
*Renaissance Managing Editor*

## 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

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Address

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City

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Email

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