



NJFA'S RENAISSANCE

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MAGAZINE

SUMMER 2019



Our Last Issue

Get In The Know With



NEW JERSEY
FOUNDATION FOR AGING



AGING INSIGHTS

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

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 former director, 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 YouTube or our website at:

www.njfoundationforaging.org/aging-insights/

That's right, NJFA has a YouTube channel and all *Aging Insights* shows can be seen by going to:

www.Youtube.com/njfoundationforaging

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

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

www.njfoundationforaging.org/donate-here/

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

HERE'S A SAMPLING OF THE 70 STATIONS THAT BROADCAST AGING INSIGHTS

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

NJFA'S RENAISSANCE MAGAZINE

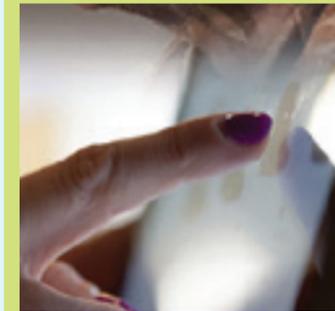
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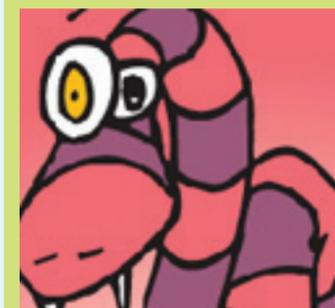


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It Starts With "Hello"



New Jersey Foundation for Aging's mission is to support innovative services that allow older adults to live in their communities with independence and dignity.

The New Jersey Foundation for Aging (NJFA) was established in 1998 as a public charity to raise public awareness on aging issues and the need to increase funding for community programs that serve NJ's growing senior and caregiving residents. NJFA does this by:

- Promoting public policy for aging well in NJ.
- Helping people age well and promoting more age-friendly communities.
- Advocating strategies for sustainable change and greater access to services.



- Fostering conversations with stakeholders and advocates.

Visit us at:
www.njfoundationforaging.org
for the following 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 by filling out and mailing the form below.



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

T

The New Jersey Foundation for Aging became involved in *Renaissance* magazine in 2001 and it became “the official publication of the New Jersey Foundation for Aging” in 2002.

There was a dedicated team of writers, editors, publishers and supporters that began bringing the magazine to “mature adults,” mostly in Northern NJ. As NJFA's involvement increased, the magazine expanded into more counties, evolved into regionally specific editions, and then finally, became a statewide publication. NJFA continued to provide local information with updates from County Office on Aging staff in each issue, while also covering issues that affected all of NJ's older adults. But the news and entertainment provided is often useful to any reader, not just those that reside in the Garden State.

Which is why in the mid-2000s, as we began to experience some challenges in printing *Renaissance* and an increase in the use of technology, it seemed logical to take the magazine online. The magazine had been available through NJFA's website since 2008, however the magazine went to an online only version in 2014. While some might have seen this as a decrease in circulation, we thought just the opposite—with the mailed magazine we could reach just 50,000 households, but we could now reach millions of readers in New Jersey and beyond with an online magazine.

Now here we are mid-way through 2019 and yet another change



FROM THE FOUNDATION

It's Not Goodbye, It's See You Later...

is coming. It is time to say farewell to *Renaissance*. However, we do not want our faithful readers to feel like this is goodbye, but rather as an invitation to consume NJFA's content in other formats. Please continue to visit our website for information and resources, read our blog for updates and guest posts from partners, and follow our social media channels for information and action alerts. NJFA is still dedicated to providing the public with the news and information you need to age well in New Jersey. Tell your friends and family to check out our website and blog, to follow us on our social media platforms and to interact with us by liking, sharing and commenting on posts! We'd love to hear from you!

You can also catch lots of great topics on our TV show, *Aging Insights*. You may recall seeing updates about the show in our NJFA News feature in past issues of *Renaissance*. NJFA has been producing the monthly TV program for eight years. You can view the show on your local public access TV channel (if your town doesn't air it, ask them to!) and we also have all 93 episodes on our YouTube channel for your viewing pleasure. In June we are covering balance and fall prevention with two specialists in episode 93, “Keep Your Body Balanced.” Dr. Claire Mulry and Dr. Tim Marshall share information, tips and much more on protecting yourself from

falls. In July, we will release episode 94, highlighting the extraordinary work of the New Jersey Intergenerational Orchestra where Artistic Director Warren Cohen and Board President Susan Peterson join us to talk about the joys of playing music across the lifespan.

Another thing to look out for on our website and social media channels are NJFA events. On June 4, we hosted our 21st Annual Conference—the full day conference, “The ‘How To’s for Aging Well,” was attended by



2019 Annual Conference: NJFA Board of Trustees and NJFA Executive Director, Melissa Chalker (center).

more than 250 people and provided a keynote presentation by Dr. Emily Greenfield of Rutgers University on Age-Friendly Communities.

The day continued with such topics as smart home technology,
(continued on page 31)



Taking Time to Care

IMPROVEMENTS TO NEW JERSEY'S EARNED SICK LEAVE AND FAMILY CAREGIVING LEAVE

By Yarrow Willman-Cole

New Jersey workers, now more than ever, are able to take time from work to care for their own health and well-being as well as their loved ones'. Without protections workers often face tough choices – go to work sick or stay home but risk losing a job; take time off to care for an ailing parent or leave them all alone to earn a day's pay. No one should have to be forced to risk their jobs and financial security when they have critical moments in life that require taking time off work. With recent advancements in the Garden State, workers' health and caregiving needs will not be at odds with being a responsible worker and earning a living.

New Jersey has made significant strides by establishing paid sick leave protections, or Earned Sick Leave, and by expanding its paid family leave program, called Family Leave Insurance (FLI), as well as its paid medical leave program called Temporary Disability Insurance (TDI). This article discusses how these new laws provide important protections and help promote workers' health and their loved ones' caregiving needs.

Earned Sick Leave

In May 2018, Governor Murphy signed Earned Sick Leave legislation into law to provide most workers in New Jersey with the right to earn a minimum number of paid sick days to care for their own health and tend to their family's health. Workers earn one hour of paid sick time for every thirty hours worked. Employers must allow workers to take at least forty hours, or five days a year. Workers can choose to make use of their earned sick time for the following reasons:

- For physical/mental illness
- For wellness/preventative care
- To deal with issues related to domestic or sexual violence
- To attend a meeting or event at a child's school

- In case of a public health emergency closing workers' place of business or a child's school

The law is very generous in terms of those who it recognizes as workers' family, and includes any blood relative and, most significantly, anyone who is the "equivalent" of family. Other important components of the law are its strong anti-retaliatory provisions which mean employers cannot punish workers for requesting or using sick leave they have earned. Workers also cannot be forced to find a replacement for their shift or be required to provide a doctor's note unless they are out for at least three consecutive days. With this new statewide Earned Sick Leave law, workers like Reynalda and Safiyah (see video links at the end of this article) will no longer be forced to have to make a decision to take their sick children into work like they were. To ensure that such heart wrenching situations no longer occur, the NJ Time to Care Coalition (www.njtimetocare.org) and community-based organizations are doing outreach and education about these new protections – you can also help spread the word! For more information, please visit mysickdays.nj.gov

FAMILY LEAVE AND TEMPORARY DISABILITY INSURANCE PROGRAMS

In New Jersey, most workers are eligible to receive partial wages when they take leave from work for three reasons, 1) to deal with their own illness, injury or other disability (including pregnancy), 2) to bond with a new child (both parents), 3) or to care for a seriously ill family member. The benefit provides 2/3 of workers' average weekly wage capped at \$650/week, and is available for up to 6 weeks in a 12 month period. Workers are eligible if they have been employed in New Jersey for a minimum of 20 weeks earning at least \$172 in

those weeks, or earned at least \$8,600 in the 12 months before taking leave. In the 10 years since New Jersey has had a paid family leave program it became evident that improvements were necessary. While nearly 300,000 claims have been filed, it is still vastly underutilized and mainly by mothers for bonding claims. Nearly 60% of New Jerseyans are unaware of the FLI program (see link at end of article) and even more do not know that it can be used to care for seriously ill family members. Other research (see link at end of article) showed that the wage replacement was too low.

Efforts to overhaul the program began in 2016, and finally the expansion bill was signed into law by Governor Murphy on February 19, 2019, making several changes immediately with the most significant changes due to arrive in July, 2020. In effect now:

- Definition of family covered for caregiving includes any blood relative or any individual who is the equivalent of family.
- Workers now have the choice to use their own paid time off before accessing FLI and the FLI benefit weeks cannot be reduced if taking paid time off.

- Expands coverage to victims of domestic or sexual violence or those providing them with care.

In July 2020:

- Benefits will be available for 12 consecutive weeks of FLI leave or 56 intermittent days.
- Wage replacement for both FLI and TDI increases to 85% of a worker's average weekly wage, capped at approximately \$860/week.
- Worker with more than one job can take leave from one while continuing to work for another.

All New Jersey employees are making small payroll deductions to make the FLI and TDI programs work and they should know these programs exist to help them put their health and family's health first when most needed. For more details, visit:

<https://myleavebenefits.nj.gov>

New Jersey is a leader in defending working families' caregiving needs and with these new laws our state is further demonstrating that workers' – and their loved ones' – health and wellbeing is critically important for a thriving, modern workplace and society.

RESOURCES AND IMAGES FOR FURTHER INFORMATION AND EDUCATION

Governor Murphy signs Earned Sick Leave legislation:
https://www.facebook.com/pg/NJTimeToCare/photos/?tab=album&album_id=1664306013659537

Reynalda's story:
<https://www.instagram.com/p/BiXkKCUBBIR/>

Safiyah's story:
<https://www.facebook.com/njworkingfamilies/videos/10155109088726784/>

Nearly 60% of New Jerseyans are unaware of FLI:
http://njtimetocare.com/sites/default/files/03_New%20jersey%20Family%20Leave%20Insurance-%20A%20CWW%20Issue%20Brief.pdf

Wage replacement is too low:
<https://www.njpp.org/reports/boosting-families-boosting-the-economy-how-to-improve-new-jerseys-paid-family-leave-program>



Energy Assistance is More Accessible Than You Realize

By the New Jersey Utility Energy Outreach Group

Even though the season is long over, many people are still trying to catch up on the higher energy bills winter leaves behind. Since energy bills are at their peak during the colder months, when heating systems are turned up to keep us warm, it can be difficult for households to cover energy costs while they also struggle to meet other basic needs.

Ensuring the comfort of New Jersey residents is a priority for utilities throughout the state. That's why they've partnered to form the New Jersey Utility Energy Outreach Group (NJUEOG), in order to provide customers with greater support and outreach with energy assistance programs.

NJUEOG's goal is to connect customers with programs to help them get caught up and stay current on their energy bills. In some cases, these programs can help customers get their service reconnected. Too often, customers mistakenly assume they do not meet the income requirements and, therefore, don't seek assistance. Grants are available for households of varying income levels — from utilities, government agencies and community organizations. For example, a family of four with a household in-

come of up to \$113,350 may qualify for a one-time energy assistance grant through Payment Assistance for Gas and Electric (PAGE).

NJUEOG is committed to ensuring customers have access to the tools and resources they need to manage their energy bills. If you're having trouble paying your energy costs, the following is payment assistance program information you should know.

Low Income Home Energy Assistance (LIHEAP). This program is federally funded and delivers short-term assistance to help eligible limited-income households pay their energy bills and restore service in the event of a shutoff. Customers may still qualify if their heating costs are included in their rent payments. See below for income guidelines.

Emergency Assistance is also available — through August 31, 2019 — in the form of an annual, one-time grant, available only to customers who directly pay their heating costs, and covers:

- the payment of a past due natural gas or other fuel delivery bill (up to \$600)
- the restoration of service (up to \$100)

- a supplemental payment of an electric bill to avoid a service interruption (up to \$200)
- heating repairs (up to \$1,500)

Universal Service Fund (USF). This state-funded program is designed to help make energy bills more affordable for eligible limited-income households by providing monthly credits to energy bills. Combined monthly electric and natural gas bills must equal six percent or more of total household income, and recipients may also qualify to receive LIHEAP benefits to fully subscribe to available assistance.

MAXIMUM MONTHLY GROSS INCOME ELIGIBILITY GUIDELINES

| Household Size | USF Program | LIHEAP Program |
|----------------|-------------|----------------|
| 1 | \$1,771 | \$2,024 |
| 2 | \$2,401 | \$2,744 |
| 3 | \$3,031 | \$3,464 |
| 4 | \$3,661 | \$4,184 |

New Jersey Comfort Partners Program. This free, home energy improvement and education program from New Jersey's Clean Energy Program™ helps income-eligible

households manage their energy bills. In partnership with customers' energy utilities, certified contractors will install free, cost-effective energy-saving measures in your home to help lower energy bills on a home-specific basis. Recipients of LIHEAP grants qualify.

New Jersey Lifeline Credit Program. Administered by the N.J. Department of Health and Senior Services, Lifeline provides income-eligible seniors, and adults over 18 years of age who receive Social Security Disability, an annual combined credit applied directly to their utility accounts. For more information, visit state.nj.us/human-services or call 800-792-9745.

PROGRAMS FOR LIMITED AND MODERATE INCOME HOUSEHOLDS
New Jersey SHARES. The nonprofit organization provides a safety net for households at a time when their services have been disconnected, or they have received disconnection notices from their energy utilities. The one-time grant is available to help income-eligible New Jersey residents meet the financial burden of their energy expenses. For more information, visit njshares.org or call 866-657-4273.

Gift of Warmth. Established by New Jersey Natural Gas (NJNG), this fund provides a one-time grant to help eligible NJNG customers, as well as those experiencing temporary or unanticipated financial hardship, with reconnecting or continuing their natural gas service.

For more information, visit njng.com or call 800-221-0051.

Payment Assistance for Gas and Electric (PAGE). The state-funded PAGE grant helps moderate-income households that do not qualify for other assistance programs pay their energy bills. Customers may be eligible for a one-time grant toward both gas and electricity bills within a 12-month period. For more information, visit njpoweron.org or call 732-982-8710.

All Qualified Customers

Customers who need a little help paying past-due bills may qualify to make a deferred payment arrangement and pay off their outstanding balance in monthly increments. For more information, contact your energy utility's Customer Service Center.

NJUEOG encourages customers not to wait until it's too late and to notify their utilities as soon they're having difficulty paying their bills. Even the lowest energy bills can be a burden to some families, and all natural gas and electric utilities remind customers they want to work with them. Talk to your energy utility to see how they can help.

- Atlantic City Electric** – atlanticcityelectric.com; 800-642-3780
- Elizabeth Town Gas** – elizabethtowngas.com; 800-492-4009
- Jersey Central Power and Light** – firstenergycorp.com; 800-662-3115
- New Jersey Natural Gas** – njng.com; 800-221-0051
- Public Service Electric and Gas** – pseg.com; 800-357-2262
- South Jersey Gas** – southjerseygas.com; 888-766-9900

Technology for Aging

is Coming of Age

By Kip Rosser

In the last issue of Renaissance, we looked at some of the most popular and innovative gadgets and apps made for caregivers and older adults. As they continue to be more widely used, they are changing the aging landscape; never before have so many helpful resources been readily available. Yet, there's much more out there, particularly in the

realms of wearable technology and robotics. These high-tech tools are tackling some of the most serious issues surrounding physical and emotional, and even neurological challenges many older adults face each day. It's now called "aging tech," and projections show it burgeoning into a \$30 billion market over the next ten years.

Wearable Technology

At this point, in 2019, most assistive tech for older adults take the friendly and familiar form of a wristwatch. But these devices do far more than tell the time.



fitbit

Without question, this gadget is currently the most popular wearable tech out there. Since the fitbit's inception in May of 2013 its capabilities have expanded from measuring heart rate, sleep monitoring, and how many steps you take. Now, in 2019, there are seven models: Charge 3, Alta, Alta HR, Flex 2, the Ace (designed for kids), plus two smartwatches: the Versa, and the Ionic. Depending upon the model you get, among the new features are:

- Calories Burned
- Floors Climbed
- Clock/Time
- Sleep Tracking & Silent Alarm

- Sleep Stages (Light, Deep, REM)
- Female Health Tracking
- Guided Breathing Sessions
- SmartTrack™ Auto Exercise Recognition
- Reminders to Move
- Hourly Activity
- Swim Tracking
- 15+ Exercise Modes
- 24/7 Heart Rate Tracking
- Cardio Fitness Level
- Pace & Distance with Built-In-GPS

- Pace & Distance with Phone GPS
- Call Notifications
- Text Notifications
- Smartphone App Notifications
- Calendar Alerts
- Apps

You can now sync stats wirelessly and automatically from your Fitbit device to your phone or computer. Prices range: \$60.00 up to about \$270.00.

FALL PREVENTION

According to the CDC, every eleven seconds, an older adult is admitted to an emergency room due to a serious fall. As if that weren't bad enough, every nineteen minutes, one of those falls will prove fatal. Every year, a full twenty-five percent of all Americans over the age of sixty-five experience a serious fall. Whether a fall results in a minor or serious injury, such an experience has a more far-reaching impact beyond healing. Recovery can be difficult, the residual ef-

fects permanent, resulting in gradual physical decline. A person might even develop an intense fear of falling, becoming more socially isolated. Experts agree on two overriding principles: preventing the fall in the first place and, if a fall occurs, do everything to ensure a rapid response.

We've all heard that familiar phrase on TV, "Help! I've fallen and I can't get up!" Surprisingly, one of the obstacles for this pendant-like device is getting people to wear them

in the first place. This is where vanity can get the better of someone; wearing the device is perceived (wrongfully) as being a personal billboard that says to everyone, “Look, I’m old and I fall a lot!”

So, older adults need to ask themselves, “What’s more important? My vanity or my health? Am I willing to risk or serious or potentially fatal injury rather than wear a doo-hickey that can save my life?”



SKYANGEL 911 WITH FALL DETECTION

Yes, it’s typically worn around the neck, but can be carried in a pocket or purse. But things have come a long way since the ones advertised on TV. SkyAngel boasts dozens of useful features. Paramount among them is fall detection – in other words, if you were to take a spill and were unconscious, or unable to get to a phone, or unable to press the button on the device, the SkyAngel will detect that you’ve fallen and automatically dial 911 to open up two-way communication. Many devices have a limited range or must be within a certain distance of a base station.

SkyAngel is a GPS medical alert, meaning that it will function anywhere – indoors or outdoors – there is cell phone service. There are no contracts, no monthly or annual fees. Other features include:

- Button call for assistance
- 2-way speakerphone communication
- 100% waterproof - can even be worn in the shower or tub
- Preinstalled battery
- Low battery alerts
- Docking/charging station



Smart Detection Devices

These devices go beyond what we’ve come to expect from our smoke alarms, taking safety to another level entirely. Smoke is not always the culprit. There are also water leaks and air quality hazards. Many of us have come into our kitchens hours after a preparing a meal, only to find that one of the stove burners was left on. Have you ever turned on the shower or bath water and been interrupted by a phone call, or, left the room to take care of something else – next thing you know, the tub’s overflowed?



iGUARDSTOVE

The iGuardStove is an automatic monitoring device for your kitchen stove. Equipped with a five-minute auto shut off timer, a manual timer, and even an emergency quick shut off, you’ll never have to worry about the stove being left on. There are three different models, made to work with either electric, gas, or cooktop stoves. Each requires professional installation, and they range in price from about \$600 to \$800. The iGuardStove features include:

- Advanced Motion Sensor
- 5 Minute Auto Shut Off Timer
- Manual Timer
- Emergency Quick Shut Off
- Audible and Visual Reminders
- Wi-Fi Enabled
- Remote Monitoring via Internet
- Caregiver Lock
- Late Night Lock
- Child Lock
- User History Reporting
- Daytime Activity Alerts
- Nighttime Activity Tracking
- Smart Phone Notifications
- Access to Multiple iGuardStoves
- Emergency Personal Response
- Room Temperature Monitor
- Adjustable Reminders
- Firmware Updates
- Free Tech Support



FLO BY MOEN

Monitor your entire water system. Flo senses tiny drops of water leaking anywhere in the system. You can also check the flow rate, pressure and temperature of the water coming into your home. A one-tap water shut-off switch immediately turns off the water. The app sends alerts to your phone in real-time if a leak is detected anywhere in your home and turns water on and off remotely. Priced at about \$499.00.

STREAMLABS SMART HOME WATER MONITOR

An easy-to-install monitor that gives you real-time leak detection. It tracks your water consumption and sounds an alert when it detects a possible leak – even something as seemingly harmless as a toilet that keeps running. It’s priced at about \$199.00



IDEAL SECURITY INC. FLOOD WATER AND OVERFLOW ALARM

Get an alert when your sink or tub is ready. A suction cup attaches the sensor to the inside edge of tub or sink. When water makes contact, a musical alarm, loud enough to be heard from a few rooms away, is triggered. A six-foot long wire allows for the alarm unit to be located far enough from the sensor. The unit can also be used anywhere else leaks (even very slow ones) or overflows might occur: water heater, dishwasher, sinks, sump pumps, drains, washing machine, even behind appliances. It works on a standard 9v battery, just like a smoke alarm. Depending up on the model, prices range from \$16.99 to \$36.00

MOTION ACTIVATED LIGHTS

Most people tend to think of motion activated lighting for the outside of their homes. But indoor systems can aid anyone, ease feelings of disorientation, help prevent falls and more by illuminating floors, hallways, stair treads. Once set, they'll activate automatically. Here are just a few.

TOILET LIGHTS

Vintar, Ailum, Lumilux, Witshine and Oaker all make motion activated lights for the toilet. Prices range from about \$8.00 to \$25.00.

NIGHT LIGHTS

Maztek, Vansky, GE, Mr. Beams, Amir, Sensky and more, all make motion activated night lights to be used from the moment a foot hits the floor to guiding you anywhere in the house. Some plug in, others use batteries and stick to walls. Some are sold as sets, others individually. Prices range from about \$8.00 to \$20.00.

MOTION ACTIVATED LIGHT SWITCHES

We've all done it – left the lights on. In the basement, the kitchen, a closet. Wall switches that sense motion solve the problem for even the most forgetful by turning lights on when you enter and off when you leave. Some are programmable for time periods, others can even keep the lights off when there is sufficient natural light in the room. Most install in about 15 minutes and are best for small to medium sized rooms. Leviton, Lutron, Top Greener, Ecoeler, Cloudy Bay and Sensky all make them. Prices range from \$11.00 to \$40.00. Sold singly and in packs of three or more.



There are many more devices – a quick search online can help you find a wide variety:

- **Smart door bells** show a video shot of visitors. Older adults can now check the identity of the person before opening the door to a stranger.
- **Smart home security systems** range from moderately priced to very expensive. Many are self-enclosed and do not require monthly fees for monitoring stations.
- **Smart thermostat controls.** For anyone with mobility issues, room temperature can be controlled without having to get up out of a chair.
- **Keyless entry locks.** For anyone with limited motor skills due to arthritis or other issues, there's no need to fumble with a key and lockset.
- **Remote control curtains or blinds.** Ranging in price from \$20.00 to \$50.00 each and, in addition to the hardware, they usually require a cellphone app to function as the remote.

Comprehensive Supplemental Care Systems

As health care costs continue to rise, the costs of care rise right along with them. Assisted living facilities, once thought to be a viable choice for care of a loved one, are now charging anywhere from \$7,000.00 to \$12,000.00 a month. This is clearly out of the realm of possibility for many families. Luckily, there are companies that can provide a wide range of services for anyone with a cell phone and a computer. They, too, may still be a bit pricey for some, but at least they're priced within reach of a lot more people.



GRANDCARE

grandCARE works as a monthly subscription plan that can be tailored somewhat to fit economic needs. It offers medication prompts and wireless activity sensors that monitor daily activities, sensor monitoring and telehealth device recording (glucose, pulse, weight). Caregivers can connect to a website portal from any internet-connected device. grandCARE is also a conduit for socializing. Whether at home or in a care facility, older adults use a large touchscreen to video chat with family and friends, get the news, play games, check calendar events, share photos, visit websites and more. Pricing begins with \$199 up front and \$99 a month— and lower monthly options are available.

GERIJOY

Shown to be effective with older adults, even those with mild Alzheimer's, this service is advertised as a "care.coach service," that features "companionship for your aging parents." Companionship takes the form of a talking avatar (an animated character) in the form of a snoozing virtual dog or cat; the animals even respond to being petted. When you tap the touchscreen, the animal wakes up. The user can then carry on an actual conversation with a fully trained staff of caregiving experts who have the older adult's background history and who speak to the older adult through the virtual pet companion. They can provide emotional support, reminders, and more. Family members can provide staffers with information of any kind, such as reminiscences about the person's past, favorite films, music, recipes, sports teams – anything at all. Monthly fee is about \$249.00.

The Highest of Hi-Tech

Now we come to the more futuristic of the available technology: robotics and virtual reality. The robots are becoming more and more visible, particularly in TV commercials for everything from snack chips to toilets. Despite alarmists warning us against AI, we're a long way off from the machines taking over. As for virtual reality, we're an equally long way off from being able to fight off 3-D river trolls who are actually standing right in front of us of threatening to run us through with arrows in our living rooms.

Both technologies are growing in leaps and bounds, being used for medical procedures, construction, scientific research, meteorology, space exploration, electronics, aviation, cars, and countless other industries. We've already seen in both the last issue and in this article how much is out there for caregivers and older adults. The advances in virtual reality and robotics, while out of the price range of the average consumer, are being used to great effect by physicians, therapists and places like assisted living facilities. But remember, while the prices of almost everything – fuel, postage, food, rent, housing, electricity, medicines, and health care costs continue to skyrocket, the one thing that always drops in price in technology. From computers to flat screen TVs, these devices tend to start as big ticket items, and gradually, as they become more and more a part of everyday life, their prices drop. So, who knows – you may be fighting 3-D holographic trolls in your living room sooner than you think.

VIRTUAL REALITY IN ALZHEIMER'S CARE

We tend to think of virtual reality as being the province of die-hard video gamers. And it is. Surprisingly, traveling through 3-D fantasy landscapes is precisely where VR is making its mark for Alzheimer's and dementia patients. A small number of doctors and scientists are now using VR to help diagnose and treat the diseases. While memory is certainly affected in such patients, it turns out that one of the earliest signs of the illnesses is difficulty with navigation – getting around. By testing for this, a study carried out by German Alzheimer's care scientists have discovered that they can detect signs of the disease in subjects as young as eighteen years old. By having subjects from eighteen to thirty years old navigate a virtual maze, the scientists identified genetic markers for Alzheimer's, enabling them to spot people as young as eighteen who are at high risk for the

disease. The work is still very much in its infancy, but showing great promise. Another area involves creating virtual environments for Alzheimer's sufferers, peaceful environments that, however harmless, could be dangerous to patients in reality. In 2014, Microsoft Kinect technology was used to create peaceful scenes like a sunlit forest. Called "sensory therapy," patients can move through relaxing environments that are totally safe. But where is it leading? Ideally, VR would lead to customized virtual environments that recreate places and scenes from patients' childhoods.

Another area where VR is making inroads, is as a training tool for caregivers, to give them a virtual experience of what it's like to be an Alzheimer's sufferer. It's been named, *The Beatriz Lab: A Journey Through Alzheimer's Disease*. Caregivers can now receive training to better comprehend their role in the lives of those people they are looking after. The VR experience follows Beatriz, a fictitious math teacher in her 60s, who is experiencing the effects of Alzheimer's. The application effectively recreates the experiences of everyday activities like shopping, going to the park, bathing, cooking, even talking with loved ones — all things that the progression of the disease can seriously interfere with.

Currently, the Embodied Labs technology is being used all over the world, helping more than two thousand caregivers across fifty organizations. Subscribers include academic institutions training doctors, nurses, physician assistants, social workers, certified nursing assistants, physical therapists, long-term care facilities, home health organizations, hospices, and nonprofits. The headset costs \$2,000.000 and can be acquired by monthly subscription for \$250.00 to \$600.00 depending upon the organization's size.

SEND IN THE ROBOTS

Looks like robot butlers and robot gardeners are still a way off, but where caregivers and caregiving facilities are concerned, robotics have become companions. It's well known that bringing domestic pets like dogs and cats into older adult facilities has proven to be very therapeutic. Now, caregiving ePets are proving to be effective, low maintenance alternatives with the added advantage of being true monitors and feedback resources.



PARO THE SEAL

From ParoRobots Japan comes PARO, the therapeutic robot seal. Covered in soft white fur, it successfully resembles a snow-white baby harp seal. PARO is touch sensitive, light sensitive and responds when petted on its head, back, front and hind flippers, chin and whiskers. These physical features also enable it to express its "feelings" with pretty realistic movements such as moving its head or opening and closing its eyes. Many of these movements are accompanied by vocal sounds. PARO recognizes words and is capable of learning its own name.

In 2005, the National Institute of Advanced Industrial Science and Technology published the findings of a study done with PARO that revealed 1) Interacting with PARO was found to improve brain function through measuring and analyzing the brain waves of elderly patients with cognition disorders, and 2) Robot therapy through use of PARO can be used to prevent cognition disorders and to contribute to improvements in long term care.* One such research study concluded, "Our findings partly support the efficacy of PARO, but also suggest that, when there are limited resources, a

soft toy animal may be used effectively with a person with dementia."**

PARO probably isn't going to be found in a lot of households very soon. Priced anywhere from \$4,600.00 to \$5,800.00, it's far from cheap, and far more likely to be used in a more clinical setting or in older adult facilities.

MABU

According to Dr. Cory Kidd, CEO of Catalia Health, Inc., and creator of this robotic healthcare assistant, "Once you have Mabu at home, you'll first notice her blinking eyes while she talks to you as she warms her way into your heart to become your friend." Mabu is short for *mabutaki*, from a Japanese word meaning to blink and *mabudachi*, or best friend. It's not really clear what type of being Mabu is, but the most prominent features of this somewhat strange looking robot are her large eyes which blink at the user as she talks.

Mabu tracks facial movements to analyze and follow what you say. As Mabu prompts the user with questions like, "How is it going with your medications?" responses are encrypted and reported to healthcare providers to aid them in assessing care issues. It

should be noted that Mabu is HIPAA compliant and therefore adheres to all medical security protocols. Powered by CataliaHealth's Wellness Engagement Platform, Mabu can also be used with a phone.

As is the case with PARO, Mabu's price tag is a hefty one. However, Catalia Health states "Mabu is currently only available through your healthcare provider for ongoing programs. The cost of ownership will depend on your healthcare provider. If you are interested in joining a pilot program with us, please check out our ongoing pilots." So, the cost to the end user is potentially \$0.

One thing seems sure. The development of technology for the field of healthcare is on the rise and shows no signs of slowing. As more and more applications, devices and robotics become available, who knows what incredible advances will be made – even by next year?

*National Institute of Advanced Industrial Science and Technology. *Paro Found to Improve Brain Function in Patients with Cognition Disorders*, September 16, 2005.

**Use of a Robotic Seal as a Therapeutic Tool to Improve Dementia Symptoms: A Cluster-Randomized Controlled Trial, *Journal of the American Medical Directors Association*, Volume 18, Issue 9, 1 September 2017.

HOME IMPROVEMENT SCAMS

THEY CAN BE COSTLY — WHAT YOU CAN DO TO PROTECT YOURSELF
By Jeanne R. Rentzelas



MAINTAINING

a home in good condition is an expensive proposition even if your mortgage has been paid in full. Real estate taxes, routine maintenance expenses, and utilities represent just a fraction of a homeowner's ongoing costs. Then there are planned projects to modernize your home and the potential for emergency repairs, like when your roof is damaged in a hail or windstorm, you discover a termite infestation, or your air-conditioning system breaks during the dog days of summer. The many joys of owning a home.

Unfortunately, being a homeowner also makes you a popular target for home improvement contractor scams, and older adults are particularly favored by fraudsters. Older homeowners are more likely to have greater home equity for contractors to tap into and may live in older homes that may be due for significant repairs. Moreover, older homeowners may be less able to undertake repairs themselves or may not be as physically capable of inspecting an area that a contractor tells them is in need of major work.

Unscrupulous contractors have been known to go door-to-door after major storms to drum up business, sometimes claiming there is roof or gutter damage from hail or wind that is not visible from the ground. I would not expect many homeowners, especially older adults, to climb a ladder to verify what they are being told.

So what steps can you take to make yourself less susceptible to home improvement scams, or to mitigate your losses if you find yourself embroiled in a fraud scheme?

BE WARY OF HIGH-PRESSURE TACTICS

Homeowners should be particularly wary when it comes to door-to-door salespeople of any kind. Likewise for unsolicited phone calls from repair people. As the saying goes, if something sounds too good to be true, it probably is. In the home improvement world, if high-pressure tactics are applied as part of the sales pitch, that should set off major alarms for the homeowner. "I can only guarantee this offer if you accept it while I am here today!" "I can give you rock-bottom pricing if you pay me in cash." "I'm re-

HOMEOWNERS SHOULD BE SKEPTICAL OF HOME IMPROVEMENT CONTRACTORS WHO OFFER TO HELP ARRANGE A MORTGAGE LOAN TO PAY FOR HOME REPAIRS.

opinion and estimate from a reputable contractor with good references. Don't tell the contractor what you have already been told about the problem and see if the second contractor's opinion is significantly different. If your due diligence leaves you with any doubts, take advantage of the three-day cancellation period. Don't risk waiting until the last minute to send your notice, which could risk making the notice ineffective.

I have personally taken advantage of a three-day cancellation period. When I did, I sent the notice several different ways to be sure that it would be received. I sent one copy by regular mail, with another copy through a trackable delivery service, such as registered mail, return receipt requested. If the instructions tell you how to send the notice, be sure to send one copy using the specified method to avoid an argument that the method you selected was not valid, but make sure one method leaves you with evidence of the date and time the item was mailed.

Homeowners should be skeptical of home improvement contractors who offer to help arrange a mortgage loan to pay for home repairs. There have been many shams involving a contractor persuading an owner of an older home requiring major work to take out a huge loan that may not be affordable in the long run. The contractor doesn't care if the loan is affordable or not; he will be paid for his work out of the loan proceeds, typically before repayment of the loan even begins (or within a few months after payments commence).

In one particularly egregious instance in New Jersey, a contractor who arranged for a mortgage loan convinced

ally worried that the condition of your roof is so poor you won't get through the upcoming storm without a major leak." "Your chimney has not been cleaned in years and could cause a house fire." These are just a sample of the types of pressure tactics that may be used by shady contractors to get your business.

Legitimate contractors typically do not engage in these types of tactics because they have an interest in developing and maintaining a good reputation in a community over the long run. So if you feel this type of pressure, your antenna should immediately go up as to whether this is a company or person you want to do business with.

KNOW YOUR RIGHTS

What if a salesperson's high-pressure tactics were effective in getting you to sign a home improvement contract, but you are having buyer's remorse now that they have left your home? Fortunately, in many cases, federal or state law affords you a right to cancel a door-to-door sales contract if you provide notice of cancellation during a three-day

the homeowner to sign checks that the lender had made jointly payable to the contractor and the homeowner for over \$80,000 before significant work on the home had even been started. The contractor threatened to stop the work that had been started, which would likely have left the home in a mess. Regrettably, with all of the money in hand, the contractor never showed up again. The loan went into default, and the lender foreclosed on the home. Fortunately, New Jersey has strong consumer protection laws in place that gave the homeowner the ability to appeal the foreclosure. But no one wants to be in the position of fighting to keep his or her own home because of a fraudulent situation like this.



DO YOUR DUE DILIGENCE

No matter what type of contractor situation you are dealing with, learn as much about the contractor as you can before signing a contract or making any payment. Selecting a contractor based on recommendations from people you know who have been happy with the contractor's prior work is always your best bet. You should typically try to get at least three written estimates for any job, since this can help you better understand the realistic scope of work. Insist on a written contract (which is often legally required) and make sure you fully understand the terms of the agreement. Do not agree to pay too much up front. While you often will need to make a down payment, the bulk of the money should be due in stages as the work is completed to your satisfaction. The last payment should never be due before the job is 100% complete. Avoid making cash payments, but if you do pay cash, make sure you get a signed receipt from the contractor for the payment. You should not permit a contractor to start a job before a contract is signed or before you have any needed financing in place. Letting a contractor start the work gives him leverage over you — at best, a contractor could threaten to leave you with a mess when he walks off the unfinished job.

Make sure you budget contingency funds in case the contractor finds unexpected conditions that legitimately increase the cost of repairs midway through the project. On the other hand, watch out for any sort of bait-and-switch by the contractor. Sometimes a shady contractor will try to upsell you during a project, perhaps saying that the materials or equipment that had been agreed to are no longer available or won't work in your home, so that more expensive substitutions must be made. This should be a red flag for you to do more research to see if the contractor is telling you something you should realistically pay more for or if the contractor is just trying to make some additional profit.

WHEN TO SEEK LEGAL ADVICE

If you believe you have been defrauded by a contractor, seek advice from a consumer protection attorney — the sooner, the better. If you are worried about how to pay for an attorney, understand that some attorneys may be willing to take your case on a contingency basis, meaning that they will take a portion of any recovery that they may be successful in obtaining for you, rather than requiring you to pay money out of pocket for their services. Many types of consumer protection cases lend themselves to this type of arrangement as the law may specifically provide for attorneys' fees to be awarded as part of a successful legal action. Free legal assistance to recover money from a scammer may be available to New Jersey residents meeting low-income eligibility requirements through an organization called Legal Services of New Jersey.

Reporting scams to the state attorney general's office of consumer affairs may help prevent harm to other consumers and may help you to recover some of your losses. In some cases, contacting your local police department may also be prudent. For example, say you paid a deposit for materials to a contractor, and the contractor simply never shows up to do the work but doesn't return your money. When there is evidence to show that the contractor never intended to do the work, he or she may be prosecuted for theft. In addition to other penalties, a court may order the fraudster to pay restitution to any victims to make them whole for their losses. Unfortunately, many fraudsters never make their restitution payments, or if they do, they take a long time to complete the payments. But a criminal restitution order at least affords you a possibility of recovering losses that may have resulted from a scam if you have no other viable options for recovery.

Jeanne R. Rentezalas is a senior vice president and general counsel at the Federal Reserve Bank of Philadelphia, and partners with the Bank's Consumer Finance Institute on matters involving consumer protection.



Pictured from left to right: Joe Savino, 86; Richard Snedeker, 92; Vincent Pierdinock, 84; Donald Stern, 96; and Kirt Wedemeyer, 92.

NEW TOPIC: SURFING! DISCUSS

Brandywine Living at Princeton residents love to engage in discussion groups, where they dig into events that helped shape America—both historical and personal reminiscences. During a monthly discussion group State Timelines, California was the topic of discussion.

The group touched on many events and eras, including the 1849 Gold Rush and when California was named the 31st state in 1850. The Brandywine residents loved discussing the 1900s, as California became The Film Capital, and enjoyed remembering The Women's Rights, legislatively referred to as the California constitutional amendment of 1911. Another big topic of interest recalled by many residents was The Free Speech Movement that took place during 1964–65 at UC Berkeley.

The group also touched on some lighter topics in music, giving a nod to Hollywood's Sunset Strip that produced bands like the Byrds, the Doors, and Buffalo Springfield. They discussed how, in the early 1960s, youth in southern California became enamored with surf rock groups, many instrumental, like the Beach Boys.

One resident, Richard Snedeker, recalled, "I remember the song 'Surfer Girl,' very well. I met my wife in Sea Girt, and we spent many summers on the beach. She grew up on New York Boulevard in Sea Girt and loved surfing. I used to call her, 'my little surfer girl.'"

The discussion group quickly turned into a planned excursion group! Escapades producer Stephanie Gaber asked Richard Snedeker if he would like to take a trip to Sea Girt

with some of his Brandywine Living neighbors, for a little fun on the beach. Richard and the other four gentlemen that were asked said "yes, it sounds terrific!" So off they went to the beaches of Sea Girt, NJ, to recreate the album cover for Surfer Girl. Richard had not been to Sea Girt in many years and was beaming with excitement. It was a day of reminiscing, and also a day to make new memories.

ABOUT BRANDYWINE LIVING

Brandywine Living is a market leader in luxury senior living, including assisted living, memory care and independent living. Founded in 1996, and headquartered in Mount Laurel, NJ, Brandywine operates 29 communities in six states (PA, NJ, NY, CT, VA & DE) with the capacity to serve over 3,000 residents.

Tidying Up Your Financial Life



By Barbara O'Neill

Several recent articles have noted an upsurge in thrift shop donations in the wake of the popular Netflix “Tidying Up” show hosted by Japanese organization consultant and author Marie Kondo (a.k.a., KonMari). KonMari techniques promote organized spaces as a way to increase personal joy. In other words, you keep things that are useful and/or make you happy and discard unnecessary clutter.

As people get older, they often think about simplifying their personal finances. Reasons include ease of making required minimum distributions (RMDs) from retirement savings plans, having less mail to process (e.g., tax documents), and the ease of settling their estate. KonMari-like principles of sorting, organizing, and simplifying can also be applied to personal finances. Below are 20 ways to “tidy up” your financial life:

CREATE A FINANCIAL INVENTORY

List key financial data in one document, including bank and brokerage accounts, insurance policies, credit card numbers, names of financial advisors, and the location of important documents.

CONSOLIDATE FINANCIAL ACCOUNTS

Review your savings and investments to identify assets that are ripe for consolidation. The objective is to merge similar asset types (e.g., IRAs) for a minimum number of custodians.

CLOSE FINANCIAL ACCOUNTS

Eliminate and replace accounts that charge high fees (e.g., mutual funds with 12(b)(1) fees) and/or don’t offer high interest rates. Compare at least three competing account providers.

REVIEW AND UPDATE BENEFICIARY DESIGNATIONS

Identify financial assets that have a beneficiary designation. List them all in one place on the worksheet listed at the end of this article. Review your beneficiary designations and revise them as needed.

REVIEW AUTOMATED PAYMENTS

Review recurring payments that are automatically deducted from financial accounts and cancel those for products and services that are no longer used (e.g., gym memberships).

PURGE AND SHRED DOCUMENTS

Save year-end statements for financial accounts (e.g., mutual funds) and shred those that came before. Do the same for credit cards that provide an annual summary report.

OPEN MAIL IMMEDIATELY AND ACT ON IT AT ONCE

Sort personal finance mail into three categories: 1. Discard, 2. Pay soon or immediately, and 3. File for long-term reference. Avoid making piles that require “revisiting” later.

ACTIVELY SOLICIT PRICE QUOTES

Contact your insurance agent(s) and inquire about money-saving discounts on new or existing policies. Do the same with current or potential utility providers (e.g., cell phone plan).

AUTOMATE RECURRING FINANCIAL TRANSACTIONS

Put savings deposits, bill payments, checking-to-savings account transfers, and regular mutual fund deposits on “automatic pilot” if you have a steady income.

DOCUMENT YOUR DIGITAL ASSETS

Make a list (see the worksheet at the end of this article) of all the usernames, passwords, PINs, and other details related to your digital life. Make sure that trusted individuals can access your digital inventory information if needed.

CULL, CLIP, AND SCAN

Save only the latest version of documents (e.g., mutual fund prospectuses). Ditto for key sections of bank and investment statements. Better still, receive information electronically or scan it to save.

CHECK YOUR CREDIT REPORTS

Request a free credit report every four months from one of the “Big Three” (Equifax, Experian, and TransUnion) credit reporting agencies. Review written or online reports carefully for errors and evidence of identity theft.

PREPARE OR REVIEW ESTATE PLANNING DOCUMENTS

Review your estate planning documents (e.g., will, living will) to make sure they still reflect your wishes and that people named in them are willing and able to serve.

PLAN UNTITLED PROPERTY TRANSFER
Develop a plan to distribute untitled personal property before and/or after you pass away. Options include gifts to family and friends and donations to charitable organizations.

CHECK FOR AVAILABLE OR EXPIRING REWARDS

Review recent credit card rewards statements for dollars available to spend. Ditto for accumulated gift cards that charge inactivity fees and airline miles that are about to expire.

PURCHASE PROACTIVELY

Consider space and/or storage requirements and anticipated future use of potential purchases. Even if you can afford to buy something, it does not mean that you need it or it will make you happy.

The above list may look overwhelming. Start with one “tidiness” task, complete it, and then move on. Many people report a great sense of peace and satisfaction when they reduce the financial clutter in their lives. Every small step makes a difference!

PREPARE A HOME INVENTORY

Use a camera or video to document what you own and store the files off site or in the cloud. Also, prepare a home inventory and store it digitally with scanned receipts for major purchases.

ORGANIZE A HOME FINANCIAL CENTER
Designate one place in your home to store all your financial records and to do routine financial tasks such as bill-paying and reconciling your checking account balance.

CALCULATE YOUR NET WORTH

List everything that you own (assets) and owe (debts). Assets minus debts are your net worth (see the worksheet at the end of this article). Update your net worth annually as a benchmark of your financial progress.

PREPARE A SPENDING PLAN (BUDGET)

Track income and expenses for 1-2 month. Then make a plan where monthly income equals the total of fixed, flexible, and occasional (1/12 of the annual cost) expenses. Revisit the spending plan often, as “life happens” and income and expenses change.

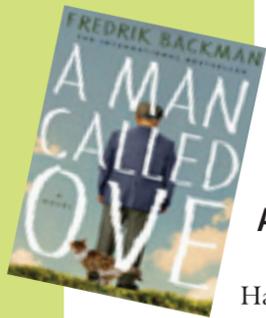
PLEASE USE THE RESOURCES BELOW TO HELP DECLUTTER YOUR FINANCIAL LIFE

Review and Update Beneficiary Designations Worksheet
<https://njaes.rutgers.edu/money/pdfs/beneficiary-designations.pdf>

Document Your Digital Assets List
<https://njaes.rutgers.edu/money/pdfs/Digital-Assets-Worksheet.pdf>

Calculate Your Net Worth
<https://njaes.rutgers.edu/money/pdfs/net-worth-calc-worksheet.pdf>

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A MAN CALLED OVE

BY FREDRIK BACKMAN

Have you ever felt like hanging it all up? Have you dragged yourself through listless days wondering why no one understands you, feeling out-of-sync with the rest of the world? If this is you, or sounds like someone you know, *A Man Called Ove* is the perfect book for you.

A Man Called Ove, written by Fredrik Backman* (*the Simon and Schuster version reviewed was translated by Henning Koch), follows fifty nine year-old Ove – a practically-minded man who knows that things should be done a certain way, in a certain order, and with a certain sort of attitude. He is fastidious, curt, and demanding – on principle. He is often rude. He yells at neighbors, cashiers, and people who try to help him; he doesn't believe a word anyone tells him, convinced they are out to deceive him. He is the kind



THE READING ROOM

Review by Mason Crane-Bolton

of person who often drives us to the point of exasperation. But he is also a person in pain.

Ove is the kind of person who often gets little of our attention – someone considered middle-aged or an older adult, 'orphaned' in a sense, relatively uncommunicative, and socially isolated. Recently left bereft and feeling lost, Ove struggles to cope with both the changes in his personal life and the larger, changing times around him. And through his difficult personality we may come not only to sympathize, but empathize with him as we

recognize our own experiences and foibles in him and his virtues as well.

A Man Called Ove was a difficult book to start for this reader—Ove's character can be off-putting and frustrating without knowing more of his personality and history—but for leery readers, the rewards are worth the initial difficulties. Without giving too much away, there is a note of warning for sensitive readers: *A Man Called Ove* is full of rather dark humor, which may be refreshing for many but unappealing to others. Some readers may also find Ove's characterization as an elderly man at fifty nine years-old to be inaccurate or offensive. What's important in Ove's character is less his specific age and more how he interacts with the world around him, how he views himself and his life, and how the world treats him.

A Man Called Ove is a welcome look at aging, love, loss, life, and community that opens itself not only to the reader, but prompts discussion—in whichever direction you choose to take it.



How

NOT

to Impress a Visitor

By Madeline Cretella

It was with a sigh of relief that my son was being picked up by a friend and his mother to be taken to a practice for the upcoming Confirmation. We were in the middle of making some changes to our living room and dining room, adding an antique arch to accentuate the separation and enhance the surroundings. We could use the uninterrupted time. A pot of gravy simmered on the stove and a cake baked in the oven. Grandpa ChiChi watched us measure, mark, drill and fasten the massive carved arch to its new home after being rescued from a demolished theater. Grandpa's humorous banter in charming, broken English entertained us. This was not an ideal time for an unexpected guest.

The door separating the kitchen from the dining room was closed to prevent sawdust from our sanding escaping to other rooms of the house, and it was a surprise to me that my son's friend and his mother had entered the house to meet my son's pet before heading out to practice. I was understandably flustered to make a new acquaintance in the chaos and disarray of my house. But that was not the worst of this encounter.

My son emerged from the basement with his five-foot boa constrictor coiled around his shoulders. The poor women screamed at the sight of this huge snake and nearly fell back into Grandpa's lap! My husband, with sandpaper machine in one hand, opened the door to see what was going on. He was covered in sawdust while a gust of sawdust followed him into the room and into the pot of gravy! It took a glass of water and some explaining while Grandpa made the sign of the cross. She called to her son who was already downstairs with my son. I apologized profusely and realized that she had thought it was a very small snake she would be meeting! It was then we heard a tap-tap sound and saw my son's box turtle that had been missing for a week, finally make an appearance! My newly acquainted guest grabbed her son's hand and headed for the door. I sheepishly reminded her that she was supposed to take my son as well.

When I turned back to face everyone in the kitchen, we all burst into laughter.

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It Starts With “Hello”

Dating During Older Adulthood

By Alison Thomas-Cottingham, Ph.D

What are your
recollections
of dating as
a young adult?

Was dating
enjoyable
or awkward?

Did you avoid
dating like
the plague?



Many of us have vivid memories of our experiences of dating as young people. In most cases, the agreement to go out is followed by the excitement and anticipation of the date.

The next step may involve the pleasure of doing something you like with someone whose company you enjoy, and then maybe plans to do it again. Dating can also be stressful. Some of us have concerns about how someone who does not know us well will perceive us, or have worries about a negative evaluation. It can also be awkward to explain yourself to someone who does not know you. Dating raises many emotions. Although many of us who have been or are currently in long-standing relationships believe dating is something that we will not have to address ever again, for many of us that is not the case.

A growing number of Americans are unmarried. According to a recent AARP report, 45% of adults ages 65 and over are single (AARP, 2014). These single adults may be looking for opportunities to make a social connection; dating can provide this opportunity, and can also have positive physical and psychological well-being.

BENEFITS OF DATING

The benefits of dating are similar to those associated with positive social connections. Being social active is important as older adults are at increased risk for social isolation, which is as detrimental to an older person's health as smoking, being obese or being physically inactive. Older adults who report being lonely are more likely to die sooner than those who do not report being lonely and are more likely to experience declines in mobility. Having social supports later in life has been linked to good physical health outcomes, such as lower incidence of chronic health problems and higher mortality (Valliant, Meyer, Mukamal, & Soldz, 1998). In general, the benefits associated with having these social connections during older adulthood include being happier, more optimistic and having a better sense of well-being (Mason, 2011).

OLDER ADULTS AND DATING

Initiating a date can simply start with, “Hello.” If you are interested in dating, the first step is identifying potential dating partners. Luckily, there are many ways to meet potential dating partners. Let's explore two options: interjecting yourself into social situations where there are opportunities to meet someone new—the old-fashioned way—and online dating, which has become increasingly popular.

Dating “the old fashioned way” involves being socially engaged in a way that can lead to meeting prospective partners. This means doing the things you normally

do and being open to new interactions. Participate in your favorite social activities, whether that means an evening at the bowling alley with friends or a concert at the local community center. Frequent the places you usually visit, such as your place of worship or public library. Regular engagement with people who have a shared passion or interest creates an opportunity to get to know people better. If you are open to the idea of dating, keep in mind there are gender differences in how men and women approach dating (McWilliams & Barrett, 2014). Older men tend to seek out younger partners and place an emphasis on the attractiveness of potential partners. Older women tend to prioritize intelligence and socioeconomic status as criteria for a potential partner. There are other notable gender differences in dating: women are more likely to seek companionship, while men are more likely to be looking for intimacy or sexual relations.

These differences in objectives for dating can cause tension and, for this reason, communication is important. Although these are not topics to be discussed during the first date, it is important to have these conversations early on if you feel the relationship is becoming serious.

Even though many of today's older adults are from the baby boomer generation, which tried to eradicate differences in gendered definitions of what constitutes a suitable partner, these differences and preferences still persist. By managing your expectations, pursuing a new partner through dating can still be a worthwhile and positive experience.

In addition to getting involved in activities, you can find potential dating partners through old and new friends. Meetup groups provide a great way to meet adults who share your interests—there are meeting groups based on age, shared experiences (e.g., recently widowed), hobbies (e.g., those who like to read or run), and more. To learn more about Meetup groups, visit www.meetup.com.

If you are computer savvy, or are willing to try something new, online dating is another way to meet a potential partner. When AARP asked people over 50 years old in 2010 why they tried online dating, they received a range of responses. Some wanted to meet a broader range of people and others liked the experience because there was no pressure to talk or reply to a friend's recommendation, or someone else with whom they shared nothing in common.

There are a number of dating sites tailored to older adults, such as Our Time, Silver Singles and AARPs dating site. There are also dating sites for all ages that allow users to select the age of their preferred date. If you decide to explore the world of online dating, take some time to shop around to find the site that best suits you.

DATING ETIQUETTE

If it has been a while since you last dated, you may be wondering who asks whom? There is no rule, except that one should feel comfortable introducing the idea of doing something together. For many of us, our fear of rejection causes us to hesitate initiating an invitation. It is perfectly acceptable for either partner to ask the other to accompany them on an outing. Sometimes there is no formal ask, but rather a discussion that leads to a decision to do something together. In terms of who pays, always assume you will pick up the check, or at least be prepared to pay for yourself.

WHAT TO DO?

Now that you have decided to date, what's next? According to an AARP survey of 250,000 older adults, these are the top three suggestions of things to do on a date:

- 1) Something outdoors (take a walk, go bike riding, go kayaking);
- 2) Meet for coffee, usually paired with another activity;
- 3) Engage in some cultural activity (see a show, take in a movie, visit a museum).

In general, consider the type of atmosphere that's best for a first or second date. For example, since you are still becoming acquainted with each other you want a setting that will allow you to talk to each other.

SAFETY

One important reason older adults provide for choosing to not date, particularly online dating, is their concerns about safety. Here are a few tips to keep in mind when dating:

- 1) Meet in a public place.
- 2) Let a friend or family member know about your plans and what time you plan to return home, you may even want to set up an escape call with this person. This means that you have the person call you at a predesignated time, if you feel uncomfortable or simply ready to call it a night the call is your way to leave.
- 3) Avoid sharing too much information too soon. This includes medical and financial issues.
- 4) Never let a stranger pick you up at home. Consider arranging your own transportation for the first date.
- 5) Consider going on a group date.
- 6) Listen to your instincts.

ADULT CHILDREN

Concerns about negative feedback from adult children can also be a reason some older adults refrain from dating. Some of us may recall the influence our parents had on our romantic relationships when we were young. There was the suitor that mom just did not like, or the date that we



were afraid to introduce to our parents in anticipation of their negative response. When we are older, romantic relationships may be influenced by our adult children. Maybe they feel that it has been too soon since mom or dad's passing for you to even consider dating, or they worry that you are trying to replace their deceased parent. Maybe they are concerned you will partner with someone who will take advantage of you financially. Adult children may seem unsupportive of a new relationship because they view a prospective partner as a "replacement" parent. Keep this in mind and communicate with your older children about your intentions, not to seek permission, but simply to keep the lines of communication open.

Although there is a lot to consider when decide to enter the dating arena, please remember: a date is not a marriage or even a serious relationship. It is simply an opportunity to meet a new person and have an enjoyable time. Keep the experience light and fun, and take the new relationship one step at a time.

Special thanks to Paige Cottingham-Streater and Karysa Swackenberg for their editorial assistance with this article.

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ONLINE RESOURCES

Where to Go – What to Look For

FINANCIAL LITERACY RESOURCES

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

INFORMATION ON INVESTING WISELY

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

CONSUMER PROTECTION

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

FIGHT SENIOR FRAUD

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

STOP TELEMARKETING CALLS

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

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/>

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/>

Do you need help paying Medicare premiums, prescription costs, and other living expenses?



Apply online for assistance at
www.aging.nj.gov
or call
1-800-792-9745



NJ Division of
Aging Services

NJSave



NJ SNAP

Supplemental Nutrition Assistance Program

ATLANTIC COUNTY
Department of Family & 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

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Cape May County Board of Social Services
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Cumberland County Board of Social Services
(856) 691-4600

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Essex County Dept of Citizen Services • Division of Welfare
(973) 733-3000

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Gloucester County Board of Social Services
(856) 582-9200

HUDSON COUNTY
Hudson County Dept of Family Services
Division of Welfare
(201) 420-3000

HUNTERDON COUNTY
Hunterdon County Division of Social Services
Divison of Welfare
(908) 788-1300

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(609) 989-4320

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

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

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

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

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

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

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

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

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

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



NJ SHIP

State Health Insurance Assistance Program

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 & 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 & 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



OFFICES ON AGING

Information on Senior
Services and Programs in NJ

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

Get all county office web addresses at:
www.njfoundationforaging.org/services

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



PROTECTIVE SERVICES

Report Elder Abuse
or Neglect in NJ

Atlantic
1-609-645-5965

Bergen
201-368-4300
After Hours: 1-800-624-0275

Burlington
609-518-4793

Camden
856-225-8178

Call 211 24 hours a day, 7 days a week • Statewide APS Program Administration
NJ Division of Aging & Community Services • 1-800-792-8820
Website: www.state.nj.us/humanservices/doas/services/aps

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 or 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

From the Foundation

(continued from page 3)

meeting the needs of LGBTQ older adults, ageism, mental health, and financial security. We would like to thank all of our participants, sponsors, presenters, volunteers and Board members for a successful event. Please be sure to look out for future NJFA workshops and other NJFA-hosted forums focusing on smart policies to make aging well in our great state a possibility.

Writing a farewell to *Renaissance* is bittersweet for me, as I began my time at NJFA eleven years ago, pro-

ducing *Renaissance* quickly became one of my favorite tasks. It allowed me to work closely with the super talented Kip Rosser, who has been the designer, editor, and a writer for *Renaissance* since its early days. Publishing *Renaissance* also gave me the opportunity to give a platform to important issues and vital updates for older adults—like Medicare changes and fraud alerts (many thanks to Charles Clarkson of the Senior Medicare Patrol for continually keeping us in the loop!) and to highlight really amazing events in our state, like the NJ Senior Olympics (I even got to go

visit them to watch the games and interview athletes!). It has been a really fun and educational journey, however I look forward to working with NJFA's Communications Manager, Mason Crane-Bolton, who had recently taken over the responsibility of organizing each issue, to bring you the same level of quality information and resources via NJFA's other outlets, including Aging Insights, the NJFA blog, and our social media channels.

Thank you to all of our contributors both past and present, to our advertisers and most importantly, you our readers! See ya soon!. – **Melissa**

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