

IN THIS ISSUE

LGBT Elders

Diabetes Workshops

NJFA, Going on 21

Book Review

And More

FRIENDSHIP

FRIENDSHIPS IN OLDER ADULTHOOD
WHEN I'M 64





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FOUNDATION FOR AGING

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CONTENTS

FEATURES

WHO WHY WHAT
 NJFA's Board Members Speak 9
 NJFA Priorities 2019 and Beyond 12

LASTING FRIENDSHIPS
 That's What Friends Are For. 13

DEPARTMENTS

NJFA NEWS
 It's All Happening 2

FROM THE FOUNDATION
 Winding Up 3

WELLBEING
 LGBT Elders – Meeting Their Needs 5

FOOD FOR THOUGHT
 When I'm 64, I May Need... 7
 Down Memory Lane 8

HEALTH WATCH
 Free Diabetes Workshops 15

THE READING ROOM
 Book Review: *Nana and the Banana* 16
 10 Reasons to Read 16

WHAT'S COOKIN'?
 Winter Warmth 17

PROGRAMS
 SNAP and SHIP 18

HELP IS HERE
 Offices On Aging & Adult Protective Services. 19

WEB SITES AND OTHER RESOURCES 20

OUT AND ABOUT IN NEW JERSEY 21

It's All Happening

NJFA's Year-End Activities

FALL WORKSHOP

This year's program, titled, *Living Forward: Housing for Empowered Aging*, was held on Thursday, October 18th. The program's presentations were conducted by Steve Leone of Spiezle Architectural Group, and Julia Dalton and Tina Serota, of Gramatan Village and Village by the Shore, respectively. Steve's presentation, *A Day in the Life, Lessons Learned from an Architect Turned Resident*, focused on Steve's experience spending twenty-four hours in the role of a skilled nursing home resident, his observations and the relayed experiences of other residents. Julia and Tina's presentation, *It Takes a Village—How to Run a Senior Village*, explored the ins and outs of senior villages and community care, including explaining the concept and history of the village model, identifying the benefits and obstacles, and describing the various types of programs with in the villages.

AGING INSIGHTS

In case you missed it, this fall we covered transportation (Episode 84, *Transportation: More Than a Ride*), ageism (Episode 85, *Defining Ageism*), and financial abuse and security (Episode 86, *The Fallout of Financial Abuse*). This month's episode is about support groups (Episode 87, *Where to Turn for Help*) and will air on over seventy public access channels throughout the state, in addition to our YouTube channel and website. Stay tuned and check your local stations for our 2019 episodes—we have several exciting and interesting topics lined up, such as the energy assistance, LGBT older adults in NJ, and more!



Aging Insights is currently broadcast on more than 70 public access TV stations. If you missed them when they were on TV or if it's not available in your area, the shows can also be watched online either via NJFA's website, www.njfoundationforaging.org/aging-insights or on our YouTube channel- <https://www.youtube.com/user/njfoundationforaging>.



20TH ANNIVERSARY CELEBRATION AND HONOREES

On November 9th NJFA held a celebration of our 20th Anniversary, honoring former Executive Director Grace Egan and the New Jersey Association of Area Offices on Aging (NJ4A). Grace was recognized for her twenty years of service and dedication not only to NJFA, but to NJ's older adults and older adult communities. NJ4A was the recipient of the first annual Carl F. West Award for excellence in the provision of services to older adults, celebrating their continued dedication to providing services and advocacy on behalf of NJ's older adults. The evening was filled with friends, fun, smiles, and laughter as we remembered the people who have helped NJFA succeed for the last two decades and celebrated all NJFA will accomplish going forward.



Carl F. West was a beloved advocate of the aging population, an activist and civic leader serving the community since the 1960s and serving Mercer County for over forty years. Carl was an important figure in the Board of Directors National Caucus & Center on Black Aging, as well as a founding trustee and first president of NJFA.



Winding Up

20, going on 21 by **Melissa Chalker**

All year long we've been celebrating NJFA's 20th Anniversary. And we've told you about the history and accomplishments over the last two decades. And yes, we have even told you a little about the future of NJFA and the work yet to be done. We will continue to do that in this issue of *Renaissance* magazine, as well as share with you who NJFA is by highlighting some of our current Board members, so you can read, in their own words, why they support NJFA.

We have a bit of an accidental theme of this issue. You might notice the titles of some articles reflect song titles from The Beatles. And much like the famous lyric, "I get by with a little help from my friends," NJFA could not "get by" without the help of you, our readers, partners, contributors, donors, sponsors and friends. Some of the articles I referenced are about leaning on others and looking for help. Read Allison Thomas-Cottingham's article on page 13 to understand the importance of social connections – keep those friends close by and don't be afraid to make new ones. On page 7, we have an article about financial abuse; it's important to know how to keep yourself safe and how the community around us should help stop and/or report the abuses that occur.

Some other articles in this issue also focus on how to keep yourself healthy, such as the diabetes self management program. We take a look at the needs of LGBT seniors with Jenny Dunkle's article on page 5, which asks the question, "what can providers do to make LGBT older adults feel more welcome?" On page 8, have fun with a submission from a group of seniors who decided to recreate the iconic Beatles photo from the Abbey Road album. What have you done for fun lately? Share with us- send submissions to NJFA at office@njfoundationforaging.org

This issue of *Renaissance* also has a new feature- a book review! NJFA Communications Manager, Mason Crane-Bolton, reviews the children's book, "*Nana and the Banana*." You also have a chance to win that book; see page 16 for details.

2018 has been an eventful year for NJFA. Our 20th Anniversary, a leadership and staff change, continued and new partnerships. We've worked hard to advocate for NJ's older adults and we look forward to continuing that work in 2019. Again, we couldn't do it without our friends, and so we thank you for reading. Let's all work together this year to ensure everyone in NJ can Age Well!

Melissa

Turning 21 and Coming of Age

When I was a boy of fourteen, my father was so ignorant I could hardly stand to have the old man around. But when I got to be twenty-one, I was astonished at how much he had learned in seven years.

— **Mark Twain**

Being 21 isn't all it's cracked up to be. You have to start buying your own toilet paper.

— **Melanie White**

When a man is tired of life on his 21st birthday it indicates that he is rather tired of something in himself.

— **F. Scott Fitzgerald**

We turn not older with years but newer every day.

— **Emily Dickinson**

It's your 21st birthday, now you can do all the things you were already doing, but weren't supposed to be.

— **Unknown**

The nicest thing about coming of age is that I can do whatever I like.

— **Cilla Black**

21 is the age of responsibility. Give it a few months and you will be wondering why you were in such a hurry to get here.

— **Anonymous**

The great thing about getting older is that you don't lose all the other ages you've been.

— **Madeleine L'Engle**

At twenty years of age, the will reigns; at thirty, the wit; and at forty, the judgment.

— **Benjamin Franklin**

There's a point, around the age of twenty, when you have to choose whether to be like everybody else the rest of your life, or to make a virtue of your peculiarities.

— **Ursula K. Le Guin**

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

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

GET IN THE KNOW WITH *AGING INSIGHTS*

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



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 our website at www.njfoundationforaging.org/aging-insights/ or on YouTube.

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

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

On the left side of this page is a sampling of the 70 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.

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.





LGBT Elders

Meeting their needs by Jenny Dunkle, PhD, MSW

While they are a growing segment of the US population, older adults are not a homogenous group. Fredriksen-Goldsen (2014) noted diversity within the older adult population and estimated that by 2030 there will be more than five million LGBT adults aged fifty and older. These elders came of age when same-sex relationships were stigmatized and criminalized and, “many older LGBT adults have spent the majority of their lives ‘in the closet,’ or masking their sexual orientation [and] their lives have remained largely silenced” (*Fredriksen-Goldsen & Muraco, 2010, p. 373*). The first nationally funded study of LGBT elders found health disparities including risk (victimization and discrimination, stigma, abuse), physical health (disability, cancer, obesity), mental health (general depression, anxiety, suicidality), health care access (fear of accessing services and/or healthcare providers), health behaviors (sexual activity, substance use/abuse), HIV (physical and mental health, healthcare access), caregiving and care receiving (*Fredriksen-Goldsen, et al., 2011*).

My doctoral dissertation research at Fordham University looked at barriers to care. I wanted to know how elders in Central New Jersey felt about services funded under the Older Americans Act (OAA). These include supportive services (transportation, home care, legal assistance, activities of senior centers), nutrition services (meals offered in congregate settings and in-home meals), and family caregiver support services. It was clear from my focus group interviews that many LGBT elders did not expect to find a welcoming environment. Some had negative experiences at, for example, senior centers, which meant they would not be returning. Others never tried to go because they expected a negative experience.

The most heartfelt discussions in my focus groups centered around how strongly people felt about being “out” in their lives and to service providers. Many said if they couldn’t be out to providers, they’d rather not use the service. Sadly, some said they believed they would have to hide or go back into the closet to remain safe if they became frail or vulnerable and needed care. Interestingly, when we discussed LGBT-specific services, only some said it would be nice to have something just for the older LGBT community where they would not have to worry about discrimination. Quite a few others said they didn’t want anything unique. They just wanted what everyone wants: to be treated with dignity and respect. While not funded under the OAA, the most common need discussed was housing for older adults. Many people I talked to were thinking ahead to what they might do when they could no longer maintain their

current homes. Some were worried about whether they’d be accepted in retirement communities or if they’d be abused in nursing homes because of their sexual orientation.

The last thing I asked in my focus groups was for recommendations on creating inclusive services. Responses included: 1) understanding that creating an inclusive environment is the provider’s responsibility, 2) training must occur at all levels of an organization, 3) LGBT elders need to be visibly represented, by inclusive forms/paperwork and including LGBT people in marketing and advertising, and 4) tapping into existing LGBT networks. The people I spoke with felt that these recommendations would help create a welcoming environment for both elders who are out and elders who are not. A lot of people talked of knowing that there are people in their eighties and beyond who have never been out to anyone in their lives. We may be providing services to an LGBT elder and not even know it. This current culture does not meet the standards of holistic care.



Providers should also offer support to “families of choice” that scaffold many elders as they age. Caring for each other has long been part of the gay community. Families of choice are wonderful, but if the friends are all aging together, it is reasonable to expect these elders are going to need services in the future. Moreover, these networks should not exist solely because formal services are not responsive. Rather, formal services should support and strengthen this safety net LGBT elders have created.

One thing is clear from the emerging research on LGBT elders. They are more likely to be single, more likely to live alone, and less likely to have children than non-LGBT elders. Moreover, they may be estranged from biological family members and children if they have them (*Fredriksen-Goldsen, et al., 2011*). The Family Caregiver Alliance



(2015) indicated that the vast majority of long-term care is provided by the family. Herein lies the challenge for those who make up the country's Aging Network. How will they support LGBT elders who may not have biological family to give care? How can they support families of choice who may be doing the care, keeping in mind that not all elders are fortunate to have such informal networks?

For some, these may be issues that have not been discussed within their agency settings. For those who do not know where to start, there are resources available. SAGE-USA offers training for staff related to asking about sexual orientation and gender identity on forms and at intake, caregiving in the LGBT community, and issues related to

in-home care, to name a few. Their website is <http://sageusa.care/our-services/coaching-training/>. There may be LGBT elders in your community who need help but are afraid to walk through your door. Conversely, you may be serving elders who are hiding in plain sight. We must not accept either of these situations!

No matter your sexual orientation or gender identity, aging affects us all and we must provide adequate care and service to every individual.

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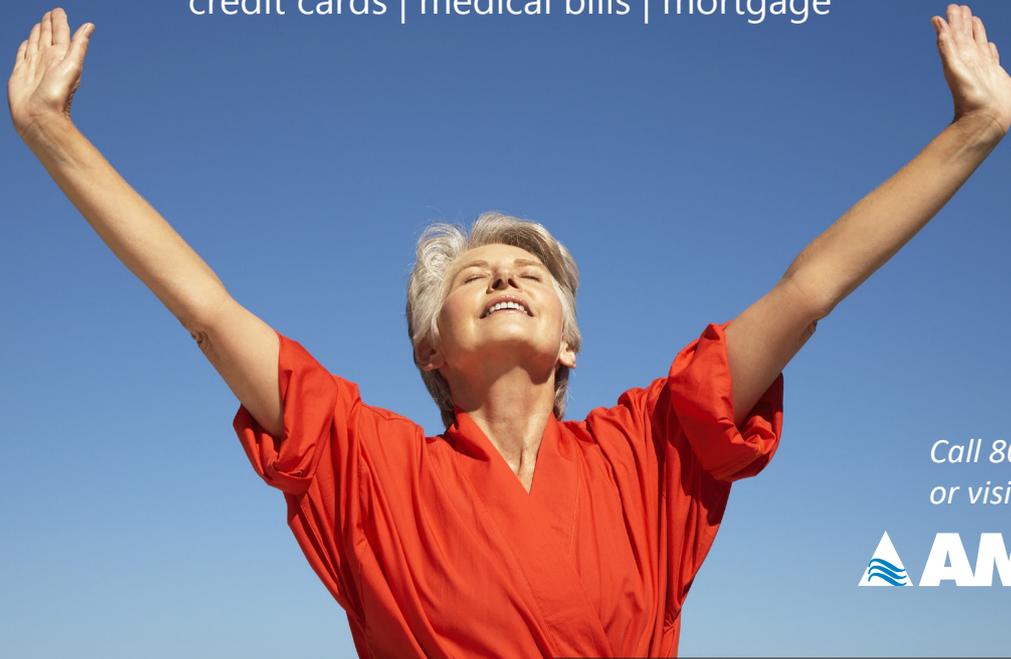
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When I'm 64, I May Need...

A little help from my friends by Jeanne Rentzelas and Larry Santucci

When people find out about the work on elder financial health being done at the Federal Reserve Bank of Philadelphia, these are the types of stories we hear: “My father can no longer balance his checkbook,” “I think a caregiver may be stealing from my mother,” “My aunt insists she has won the Nigerian lottery; she just needs to send money for legal fees.” Maybe you, too, have a comparable tale of cognitive impairment, money, and abuse.

“We shall scrimp and save,” so the Beatles’ lyrics go, in preparation for an idyllic retirement with someone special. But for all too many, the best plans go awry because of the growing problem of elder fraud and financial abuse. These attacks on the assets of seniors range from outright theft by strangers to legitimate businesses taking advantage of older customers to perhaps the most insidious abuse, “inheritance impatience,” in which trusted loved ones exploit trust to gain control of an elderly person’s savings. What these attacks all have in common is that they are largely the result of an older adult’s decline in cognitive function.

Parts of the brain that help regulate our behavior, devise plans, and make good decisions can become impaired over time. Cognitive decline affects millions of older adults and has been detected in people as young as their late forties. Symptoms become more prevalent as we age; sixty-four percent of adults aged eighty-five and older will experience dementia or other forms of cognitive impairment.

This deterioration weakens our ability to manage day-to-day finances and investment decisions, and it makes us prime targets for financial abuse and too-good-to-be-true scams. With ten thousand baby boomers retiring every day, there is an urgent need for all of us to reflect on the growing problem of elder financial fraud and abuse and what can be done about it.

Key to the previous sentence is the phrase “all of us.” Guarding against elder financial fraud is not just one person’s, one family’s, or one industry’s responsibility. We as a society must take a holistic approach to protecting our most vulnerable citizens. Workers in the medical, legal, and financial fields can be at the forefront of this effort. These professionals are often the first to spot signs of cognitive decline and have the ability to alert business contacts and family members, who can then put financial safeguards in place or take further action.

Jason Karlawish, MD, director of the University of Pennsylvania’s Penn Memory Center, deals firsthand with the financial effects of cognitive impairment. Once Dr. Karlawish has diagnosed a patient with probable Alzheimer’s disease, the standard diagnostic follow-up is with

the patient and another person who will be the patient’s caregiver. Dr. Karlawish leads them through a discussion of some key functional challenges that Alzheimer’s creates, one of which is managing their day-to-day finances. “A careful review of the patient’s money and how it’s managed is as important as a careful review of the medicine they take,” says Karlawish.

The Federal Reserve System has a goal of maintaining a safe and secure financial system. That protection includes ensuring individuals are shielded from fraud and scams. That’s why exploring the connection between mental health and financial wealth is a critical area of research at the Philadelphia Fed’s Consumer Finance Institute.

Research shows that banks with the proper policies, controls, and monitoring tools can help older clients before things get out of hand. The following are questions older adults can ask to determine how savvy their bank is in detecting and preventing elder fraud and financial abuse. If the answers to these questions are not satisfactory, consider switching to a new institution that can better meet your needs.

Has your bank trained staff on how to recognize the signs of elder financial exploitation? Effective

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training programs identify red flags, provide examples of known scams, and explain what actions employees should take once suspicious activity is detected. If a bank reports that it has not adopted training specific to elder financial abuse, let bank management know this is important to you.

What technology is your bank using to detect unusual transactions? While artificial intelligence (AI) and data analytics are useful tools to detect all types of fraud, AI has not been widely implemented. Your bank may already be using it, but if not, consider letting bank management know that this type of risk mitigation may be valuable for ensuring your continued banking relationship.

Does your bank offer tools to help clients detect suspicious account activity? Banks can equip account holders and their financial caregivers with mobile messaging alerts and read-only account access. Having a second set of eyes reviewing account activity can be especially helpful when an account holder has displayed some form of cognitive impairment.

Does your bank keep emergency contact information on file for older clients? Sometimes a bank is unable to dissuade an older client from being scammed. If the bank has a trusted contact on record for the individual's account, it may be able to notify the contact person about the situation. People with elevated risks for cognitive im-

pairment may wish to preauthorize this type of outreach.

Does your bank have policies to detect and prevent power of attorney (POA) abuse? All too often, trusted loved ones may be exploiting older adults. Bank staff should be trained to recognize potential POA abuse.

Finally, does the bank report suspected financial abuse to law enforcement and adult protective services? Early intervention by the appropriate authorities is critical for preventing elder fraud and exploitation. Some banks have a policy of voluntarily reporting all suspected cases of elder abuse to the appropriate authorities even when not required by law. Encourage your bank to report any suspicious activity so it may be investigated.

Seniors should take time to exercise due diligence with all their financial relationships. Asking questions is a good way to start the discussion and shows the bank you care about the security of your income and savings.

The stories we hear about seniors losing thousands of dollars or being betrayed by a loved one are heartbreaking. But with a collaborative approach, especially among medical, legal, and financial professionals, we can try to stop many of these sad tales from becoming financial tragedies.

Jeanne Rentezelas and Larry Santucci are, respectively, general counsel and senior research fellow at the Federal Reserve Bank of Philadelphia.

Down Memory Lane

...And Abbey Road by Stephanie Gaber

Each month, residents at Brandywine Living in Princeton come together in casual discussion groups to cover a variety of topics past and present. Last August they talked about all things 1960s – a decade that saw such high-profile events as the first man on the Moon, the height of the civil rights movement, and the Kennedy assassination. One particular event brought out the residents' imaginations and led to the recreation of an iconic 1969 photo.

The British had invaded (not over tea but music) with four longhaired men leading the way: John Lennon, Paul McCartney, George Harrison and Ringo Starr. Ever since The Beatles' music landed in the United States and shook up American airwaves, nothing was the same. Brandywine residents recalled their children fawning over the band. "My kids were going crazy," said 85-year-old Marion Carnevale. "Whenever The Beatles came on, they were glued to the TV!"

Reminiscing about "Beatlemania" quickly led to a discussion about fame. Resident Vinny Pierdinock noted, "Wow, it must have been exciting for those Beatles to have all those fans...I wonder what it would feel like."

And just like that the discussion group led to an amazing photo opportunity. Stephanie Gaber, Brandywine Escapes Producer, said, "I loved watching our residents reminisce about the 1960s, as it was such an impactful time in



From left to right (in denim) Marion Carnevale, 85; Donald Stern, 95; Vincent Pierdinock, 85; and Kurt Wedemeyer, 92 (in white).

our country's history. When Vinnie mentioned wondering how it felt to be a Beatle I wanted to give them that moment."

Four residents commemorated The Beatles' September 1969 release of the Abbey Road album by figuratively stepping into the shoes of John, Paul, George, and Ringo (well, actually Paul was barefoot) and restaging possibly the most famous picture ever of four lads crossing an intersection.

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.

Why

Who



NJFA's Board of Trustees. An incredibly diverse group of people from diverse professions. Medicine. Law. Architecture. Marketing. Aging services. Transportation. Healthcare. All professions that directly impact older adults in New Jersey. Dedicated. Passionate. Who are they? Why choose to get involved? What is it about NJFA that they feel is most valuable? Meet the people who are committed to helping NJFA as it begins its twenty-first year.

What



ANDREA LUBIN
Senior Researcher
 Voorhees Transportation
 Center, Rutgers University

Why I'm involved with NJFA:

Growing up, I was extremely fortunate to have very close, loving relationships with both of my grandmothers, Anna and Bertha, and many of their senior friends – all of which fostered in me a deep devotion to supporting older adults and recognizing their enormous contributions and value to our society. Professionally, my work permits me the opportunity to explore strategies to improve transportation for seniors. However, it has been through my volunteer work with NJFA that I have been able to more fully understand the diverse needs facing NJ's older adults and how, collectively, we can and must amplify their voices to improve conditions for seniors across the Garden State.

What I find most valuable about NJFA:

First, NJFA's commitment to identifying and promoting policies to support our state's older adults and the organization's focus on connecting caregivers and our seniors to vital community resources is unique in our state. I also appreciate the prominent role NJFA plays in fostering conversations with diverse stakeholders and advocates to make sure that needs and issues, such as food security, housing and transportation, facing New Jersey's most vulnerable seniors – are brought to the forefront.



JOSHUA J. RAYMOND
MD, MPH, FAAFP, CMD
 Geriatric Fellowship Dir.,
 Assoc. Prof., Medical Dir.,
 The Manor-Centra State
 Medical Center
 Rutgers Robert Wood
 Johnson Medical School/
 CentraState Medical
 Center

Why I'm involved with NJFA:

The New Jersey Foundation for Aging has been instrumental in my mission to educate and raise awareness. The New Jersey Foundation for Aging is my "go to" source when I educate Geriatric Fellows, Family Medicine Residents, Medical Students, Advanced Practice Nursing Students and Physician Assistant Students about social and economic issues that impact the millions of seniors in New Jersey.

What I find most valuable about NJFA:

What I find most valuable about The New Jersey Foundation for Aging is their enthusiasm and willingness to provide education to medical students and young physicians regarding issues affecting seniors in New Jersey.



VIKRANTA SHARMA
MD
 NA Health Group and
 Centrastate Healthcare

Why I'm involved with NJFA:

I am involved with NJFA as I am passionate about health care policy as it pertains to the elderly. Having paid their dues to society in the form of professional contributions in work place, taxes paid to the government, and personal contributions in raising tomorrow's citizens, it should be the mark of an advanced culture to support and respect senior citizens in the most vulnerable part of their human life span. I intend to contribute towards this and hopefully shape it as well. Further, it is a privilege to work alongside inspiring individuals with like-minded goals. The collective wisdom, skill set and growth mind-set of the executive team and board members is contagious! Building, connecting and maintaining resources for a better future keeps me hopeful and optimistic.

What I find most valuable about NJFA:

Its ability to connect with various industry sectors that serve the elder population. Keeping them engaged and educating the community about new ways technology can help serve us in staying independent while aging in place. Supporting community projects in vulnerable populations and communities, and influencing policy.



STEVE LEONE
Principal
 Spizle
 Architectural Group Pc

Why I'm involved with NJFA:

I have spent over thirty years of my career as an architect, working in the field of senior living. Across those years I've gained great insight into the life issues facing elders in an

ever-changing environment. Having been introduced to NJFA because of that background, I felt I was in position to help the mission of the Foundation through my understanding of those issues and with the contacts that I have in the industry. Simply put, I thought I had something to offer.

What I find most valuable about NJFA:

Aside from the natural sense of fulfillment I get from giving my time to help others, I find that the group is genuine and aligned with one singular mission. That is often rare among organizations in today's world. The Foundation is a forum for me personally, that allows me to extend my understanding of our world as perceived by elders. That is useful to me in my field of work, so in effect, I am better able to perform better in my business as a result.



NANCY LEWIN
Principal
Nancy Lewin Brand
& Marketing Strategic
Advisors, LLC

Why I'm involved with NJFA:

I am involved with NJFA because I am deeply impressed with how many people NJFA helps, in such profound ways. This is an organization that has only two employees and yet manages to reach hundreds of thousands of seniors across New Jersey. Aging is such a complicated issue, and frankly, it is one that is easy to ignore if you are not in the midst of caring for an aging loved one. Grace Egan and Melissa Chalker did such an amazing job for so many years, and now we are so lucky to have Executive Director, Melissa Chalker, and Communications Manager, Mason Crane-Bolton continuing the work.

NJFA advocates for important policy change, partners with strong and effective aging-focused agencies, and creates superb content that helps seniors on a daily basis. From affording heat and healthcare to understanding senior housing options; from staying active to staving off depression; from feeling safe and secure to avoiding scams, the New Jersey Foundation for Aging teaches seniors and their caregivers critical skills that help keep New Jersey seniors as healthy, happy and fulfilled as possible.

What I find most valuable about NJFA:

The incredible breadth and depth of resources that it provides not only to seniors and their caregivers but to policy makers, educators and all those who serve seniors. The organization is incredibly efficient and effective, running on a limited budget.



MARK TABAKMAN
Chair
Fox Rothschild, LLP

Why I'm involved with NJFA:

Ever since I watched my grandmother live her last years staring out of a window, I wanted to do something to make the lives of senior citizens more meaningful and enriched. NJFA, with its emphasis/focus on facilitating seniors to live independently, actively, and in their communities gives me the opportunity to realize this wish.

What I find most valuable about NJFA:

To me, it is the accomplishments and actualization of our vision that is most valuable as it shows me we are making a difference. Coupled with this is the engagement and dedication of our Board who are seeking to bring those things to life. This is all done in concert with the extremely hard work and dedication of our [Executive Director] who moves our agenda forward every day.



MICHELE KENT
Retired President & CEO
Leading Age NJ

Why I'm involved with NJFA:

I believe in giving back to the community and I have specific experience in senior issues, management and government. NJFA is committed to ensuring that seniors live in the setting of their choice in their communities. Programs are geared to the promotion of policies and practices that afford seniors the highest quality of life they can achieve. Ageism is rampant in our society; NJFA strives to address exploitation and unfair practices wherever they exist in our state. I am committed to growing this valuable non-profit so that more and more people can benefit from its services.

What I find most valuable about NJFA:

NJFA works collegially with providers and policy makers to enhance the environment in this state for our senior citizens, to improve their quality of life.

NJFA Priorities 2019 and Beyond

Where?

Year 21 – where do we go from here? by Melissa Chalker

We've told you *where* we've been, *who* we are and *why* we do what we do; that leaves one question: where are we going? The answer? Forward. NJFA has accomplished some great things in two decades, but there is so much more to do. Here are our priorities for 2019 and beyond. They don't veer too far from what we've been working on since 1998, but they have been adjusted to address the needs of a changing older adult population.

In terms of priorities, the issue of Economic Security is the overarching theme of all of NJFA's advocacy efforts. Starting with NJFA's work in 2009 with the Elder Index, we have been focusing on the cost of living for seniors in NJ, as well as how many older adults fall below the Elder Index benchmark and how well support programs are helping to fill that gap. The Elder Index statistics inform much of the policy work that NJFA does, including hunger and housing. In addition, we work on various other ways to impact NJ's older adult population's economic security. NJFA has signed on to support Secure Choice, a piece of legislation sponsored by AARP that makes it easier for NJ residents to save for retirement. NJFA is also always looking at and participating in discussions around tax benefits for seniors, including property tax programs, and looking at the structure of retirement income taxes in our state compared to that of neighboring states.

To address Senior Housing- NJFA will continue to convene a large stakeholder group to promote policy change through a list of recommendations developed by that group. A small committee of leaders from the stakeholder group is advancing those policy recommendations to policy makers across the state, as well as continuing to involve fellow advocates in the discussion. In addition, NJFA is also involved in various conversations with other partners on how to address the housing needs of all senior – those with chronic health conditions, those who are facing economic insecurity, as well as middle income seniors who struggle to find appropriate, accessible places to live in their communities of choice and worry about being able to afford all of their retirement expenses, including the potential need for long term care services. Many of NJFA's partners are engaged in talking about both age-friendly communities and how we can better incorporate both social services and wellness services in senior communities. Additionally, access to long term services and supports for NJ's older adults is also a priority, which is why NJFA continues to follow and participate in dialogue around the state's MLTSS program and the need for a policy/program to address those who fall in the gap between eligibility for Medicaid and ability to afford to pay for care privately.

NJFA works with many partners to promote policy that helps seniors with their nutritional needs. Priorities to work

on in 2019 and beyond will be re-instating the Heat and Eat provision of the SNAP program which both extends eligibility for some and also increases the benefit for those already eligible by allowing an energy assistance credit. NJFA is also advocating for implementing a Standardized Medical Deduction for seniors applying for SNAP, making it easier for seniors to take advantage this provision. If there was just one maximum deduction amount that all seniors could utilize it would make it easier for them to apply for and receive SNAP.

The issue of informal, unpaid, family caregivers has been well documented. They provide the majority of care for older adults and disabled individuals across our country and here in NJ. Our healthcare system will need to respond to the continued growth of the 65+ demographic over the next decade. Relying on family caregivers to fulfill all of the care needs is unrealistic. However, we know that it will become a necessity for many. Therefore, we need to not only look at policy changes to the healthcare system, but also at our support of caregivers. NJFA in the past produced a caregiver campaign to both help caregivers realize their role and to help connect them and their care recipients to services. It is more important than ever to bring this issue into the public's awareness and advocate for changes that will positively impact both older adults and their caregivers.

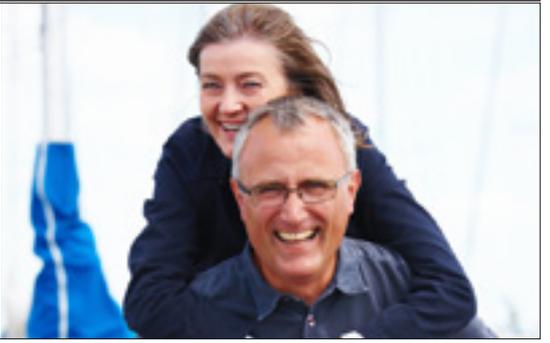
Much like economic security, ageism is another issue that cuts across all of our priorities. Ageism is a societal problem, most likely brought on by our own fears of the aging process and of our own mortality. NJFA is dedicated to breaking down those myths and stigmas associated with the aging process. We want to assist in promoting a positive and realistic image of aging. If we acknowledge the blatant ageism that exists in our society, it will help us raise awareness of the needs of our older adults in NJ. This extends to including them in the conversation and it means a realization that aging doesn't begin at forty or fifty or sixty and beyond. Aging begins at birth; everyone around you is aging, from your newborn grandchild, to your thirty-something neighbor and your ninety year-old mother.

While these are the areas NJFA will focus on in 2019 and beyond, there are bound to be other issues that arise. NJFA also remains committed to educating the public about programs and services such as SNAP, PAAD/Senior Gold, Medicare Saving Programs, and more.

Many of the tools we use to share this information will remain the same, *Renaissance* magazine, Aging Insights TV program, our website and blog, our social media channels and our annual conference. We will also explore other ways to share this information with the public, with policy makers and professionals.

That's What Friends Are For

Friendships in older adulthood **by Alison Thomas-Cottingham, Ph.D.**



Many of us have fond memories of friendships we enjoyed at different stages of our lives. Playing on the playground as young children. Sharing secrets as teenagers. Bonding over life milestones such as marriages, career successes and parenthood with adult friends. All of these experiences have contributed to our well-being. As life changes, so do our social relationships.

HEALTH BENEFITS OF FRIENDSHIP

Maintaining social ties throughout life is important to our physical and psychological health. Research has found the benefits of having close relationships are more evident during older adulthood than at any other period in life (*Chopik, 2017*). Many research studies suggest friends are more influential than family when it comes to health benefits. During older adulthood, simply put, friends serve as a source of enjoyment and generate positive feelings (*Larson, Mannell & Zuzanek, 1986*).

Friendships are credited with providing both psychological and physical benefits. Having social supports later in life has been linked to good physical health outcomes, such as a lower incidence of both chronic health problems and higher mortality (*Valliant, Meyer, Mukamal, & Soldz, 1998*). In addition, having friends can serve as a buffer for the depressive symptoms associated with the loss of a spouse (*Bookwala, Marshall, & Manning, 2014*). In general, the benefits associated with having friends during older adulthood include being happier, more optimistic and having a better sense of well-being (*Mason, 2011*).

ESTABLISHING FRIENDSHIPS ACROSS A LIFESPAN

What is a friend? Our definitions of friendship and what we expect from friends change as we age. We may think of a friend as a person who listens to your problems, laughs at your jokes, takes an interest in your life, or extends an invitation to lunch or a movie. We can all agree on the underlying aspects of friendship. Friends are people with whom we have shared interests. Friends are those whose companionship we enjoy. Friends provide understanding and listen when we need an open ear. They are patient and a good source of support.

But some aspects of friendship change as we age (*Blieszner & Ogletree, 2017*). When we're young, our friends are our playmates. During adolescence, friends are people with whom we share secrets and have similar interests. Friendships during young adulthood change as our friends become the people we go to school with or work with. Our expectations of friends change again during

middle adulthood when our lives are primarily structured around work, family and other priorities. At this point in life our friends may be the caregivers of our children or our co-workers. During later adulthood, we may discover we have lost some of our friends from adolescence, young adulthood or middle adulthood because we have moved, taken on different interests or feel we just don't have time.

Our social networks during older adulthood may become smaller. There are differing views regarding the reason for this occurrence. One view suggests that shrinking social networks are simply a result of the death of friends. The old gang has gotten smaller because members of the group have passed away.

Another view, the socio-emotional selectivity theories, suggests that, as we age, we become more selective about who we choose to include in our friend circle (*Burnett-Wölle & Godbey, 2007*). Specifically, the decrease in friends during older adulthood occurs because older adults become more selective and do not commit themselves to social relationships that will not be socially fulfilling.

Some scholars refer to this deliberate choice, which results in a smaller social circle, as "social pruning." Those of us who garden know we prune our plants to make them healthier so they can thrive. In the case of older adults, social pruning means a person is more likely to eliminate the social relationships that lack reciprocity, or are perceived in general as not beneficial. Eliminating non-beneficial friendships from our lives provides us with more room for healthy ones. This means that older adults are less likely to hold onto relationships they perceive as one-sided or unsatisfactory.

TIPS FOR MAKING NEW FRIENDS

Older adulthood provides us an opportunity to make new friends and to rekindle friendships that may have weakened over time. It may take effort, but it is never too late to make and strengthen friendships, and the results are worth the effort. It may seem overwhelming to initiate new relationships or to reach out to old friends with whom you have lost touch, but there are many ways to forge or rekindle bonds. Here are some suggestions for strengthening your circle of friends:

- Engage in activities you enjoy. Do you like to paint, play cards, volunteer, or read? Do what you enjoy and you will invariably surround yourself with people who share the same passions and interests.

- ▶ Go into your community. Visiting the gym, a place of worship, or volunteer organizations can get you out of the house. Strike up a conversation with the person you see every afternoon at the gym, remain for the coffee hour after a worship service and share your talents with others. These are places where you will meet others who are equally active and socially minded.
- ▶ Manage your expectations and don't expect to become friends with everyone you meet. Your first attempts to form new friendships may not result in new relationships. Over time and with practice, it gets easier to strike up conversation and share ideas with people you don't know. Best of all, some efforts will bring you to people who will become special friends.
- ▶ Consider social media and technology. If you are unable to get out, or uncomfortable in social situations, consider social media. Sites such as Facebook provide opportunities for you to meet new friends and catch up with old ones. In addition, the use of technology can provide meaningful social moments. Facetime a friend, text an acquaintance. Social media and technology can be a useful tool for making social connections.
- ▶ Accept social invitations from new acquaintances. They may be prospective friends. We all get tired, busy, or preoccupied with our own needs. But when someone extends a social invitation, your acceptance might lead to a wonderful long-term friendship, or simply a one-time opportunity to have fun, laugh, or learn something new about someone else and possibly yourself.

Meaningful friendships can produce positive physiological and social benefits. It's never too early or late to invest in your future and your health.

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**New Jersey Department of Human Services
Division of Aging Services**



Cost assistance for New Jersey Medicare beneficiaries is available.



Living on a fixed income? You may qualify for benefits that help you pay prescription costs, Medicare premiums, and more. Completing and mailing a single Universal Application (UA1) can sign you up for these and other programs.

To apply, call **1-800-792-9745** or visit our website at
<http://www.state.nj.us/humanservices/doas/home/benefitscheck.html>

Free Diabetes Workshops

Take control and learn how to self-manage **by Christina Destro**

Since July 2014, over 1,400 senior citizens with diabetes in New Jersey have participated in Everyone with Diabetes Counts (EDC), which is facilitated by Quality Insights. As part of EDC, Quality Insights offers free diabetes self-management education through two evidence-based curriculums: the Diabetes Self-Management Program (DSMP) and Diabetes Empowerment Education (DEEP). The program consists of an evidence-based workshop series that takes place once a week for six weeks, for approximately two hours each session.

EDC is typically offered in community-based settings such as libraries, senior centers, YMCAs, and community centers, but can also be offered in clinical settings such as physician practices or hospitals.

Topics include: eating healthy and meal planning, preventing complications, diabetes and its risks, self-monitoring, medications, exercise, stress management, problem solving, and more.

Graduates of the program have been able to lose weight, reduce blood sugar levels, increase physical activity, and interact with others going through similar experiences living with diabetes.

Quality Insights has seen extremely positive results thus far. For example, after the program, over 90% of the participants felt they could make a plan with goals that would help control their diabetes, compared to 66% before the program.

In Atlantic City, a man named Walter graduated from EDC at the AtlantiCare HealthPlex. Walter was diagnosed with Type 2 diabetes less than three years ago. Before the first session, Walter was not sure what to expect and did not think he would commit to all six weeks. Once he met the other participants and recognized that people in his community were encountering similar challenges living with diabetes, however, he was motivated to continue. Walter likes to exercise at a school track in Atlantic City. Before the workshop, he was not able to complete half a lap.

As a result of the workshop, however, Walter gradually increased his exercise to six laps around the track. He used music to encourage himself to keep moving.

“It is a beautiful thing for me to feel the way I’m feeling,” Walter said with glee. “I’m feeling better than I have in years!”

Additionally, after the workshop, Walter’s A1C decreased from 8.9 to 6.4. A1C consists of average blood sugar levels over a three month period. When correlating those numbers to blood sugar, his average decreased from about 210 mg/dl to 140 mg/dl. Walter was extremely proud of this accomplishment and was thrilled to share it with all of the workshop participants, who congratulated him on his outstanding success.



Walter displays his EDC certificate.

“It was a blessing for me,” he said. “I woke up.”

Before the workshop, Walter admitted that he was not engaged in the self-management of his diabetes. The workshop turned his life around.

EDC also discusses the importance of maintaining a relationship with health care providers. Walter now keeps his doctors informed and up-to-date on the steps he is taking to manage his diabetes and is more comfortable asking for advice.

“I can do more than I thought,” Walter affirmed. The workshop empowered Walter to take control of his health and life. He hopes that other people with diabetes will take advantage of this free workshop in their own communities.

Quality Insights offers EDC throughout almost every county in New Jersey. If you are interested in registering for or hosting a free workshop, please contact Jarmaine Williams at (732) 955-8168.

TO VIEW A LIST OF UPCOMING DIABETES WORKSHOPS, VISIT:

<https://www.qualityinsights-qin.org/Initiatives/Diabetes-Care/Diabetes-Classes.aspx>

Book Review by Mason Crane-Bolton

Nana and the Banana

By Brad Burgunder, Illustrated by Jackie Ross

33 pages, in color

When Naomi takes a walk through the zoo with her Nana, they find a banana and set off on an adventure through the zoo. Although Naomi is at first upset to find the banana, Nana encourages her to find out who the banana belongs to. Naomi and her Nana journey together through the zoo, going from animal to animal to figure out if the banana belongs to them. Naomi and Nana speak with Sarah the bear, Harry the horse, Ellie the elephant, Julia the giraffe, Ben the boa and a mouse, Rachel the rabbit, Sammy the seal,

Maisie the manta ray, Ava the lioness, and finally Marty the monkey, who thanks Naomi and her Nana and happily takes the banana.

Kids and adults alike will enjoy the bright watercolors and cheerful illustrations of Naomi, her Nana, and all the animals at the zoo. The large font will make it easier to read for both older and younger eyes. The rhyme

scheme is fluid and will make

it fun for kids to hear and adults to read aloud – and a few tongue twisters will keep you on your toes!

Most importantly for kids and adults alike, Nana is not a stereotyped older woman. Nana is portrayed as an active person with good fashion sense, and she encourages Naomi to go on her adventure through the zoo, walking with her all the way. Although Nana doesn't speak much in the book, kids can look at Nana and see an older person who is active, encouraging, and fun—an older adult and grandparent who doesn't fall into the feeble/grumpy stereotype or the other extreme of being a “superhero” grandparent able to accomplish superhuman feats of strength and daring.

Nana and the Banana is a short, fun, colorful adventure good for toddlers up to young readers. The book can be purchased on Amazon.com and you can find out more information about the book and its author, Brad Burgunder, by going to facebook.com/nana-and-the-banana.

Want to Win NANA AND THE BANANA?

Participate in our Nana and the Banana giveaway! To enter, share an NJFA post from our streams on Twitter, Facebook or Instagram and mention us in your post! If you don't have a profile on these social media channels, email office@njfoundationforaging.org with the subject line “Nana and the Banana Giveaway!” All entries must be posted or emailed by January 31st. The winner will be emailed and announced on social media on February 1st.

Recommended Reading

10 Reasons to Read

By Mason Crane-Bolton

There's nothing like getting back to books

1. Nothing is cozier than curling up with a book on a cold winter day.
2. Reading boosts your creativity and actively engages your imagination.
3. Reading is beneficial for maintaining cognitive function and keeps your brain active.
4. Book clubs are a great way to make new friends while talking about books.
5. Reading transports you to any place and any time you want to go.
6. You can read for free by visiting your local library (many allow you to access books from home online)!
7. The book is always better than the movie.
8. Reading reduces stress.
9. Reading helps improve critical thinking skills.
10. “Books are a uniquely portable magic.”—*Stephen King*

RENAISSANCE STAFF PICKS

The Wild Iris by Louise Glück

An amazing book of poems to carry you through the darkest winter days.

A Redbird Christmas by Fannie Flag

A heartwarming holiday story of friendship and love when a man moves from Chicago to Alabama.

Villette by Charlotte Brontë

The *Jane Eyre* author's final complete novel following Lucy Snowe, a woman who must move after a family tragedy.

Einstein's Dreams by Alan Lightman

A fictionalized exploration of the dreams of Albert Einstein as he works on his famous theory of relativity.

The Arrival by Shaun Tan

A wordless story for all ages told through pictures of life, hardship, and beginning again.

Before We Were Yours by Lisa Wingate

Based on true events, this novel flows back and forth between present day and the 1930s as a family's history and mysteries come to light.

On Living by Kerry Egan

In this nonfiction book, a hospital chaplain learns lessons about living through the regrets of the dying.

In the Unlikely Event by Judy Blume

Follow Miri Ammerman and her family, coping with three plane crashes in their backyard, in 1950s Elizabeth, NJ.

Winter Warmth

Hearty comfort food that “sticks to your ribs”

There's nothing like good old fashioned comfort food – the kind of meals that warm you from the inside out. A really good bowl of oatmeal is almost like a trip back to

POWER OATMEAL FOR ONE*



Ingredients

½ cup rolled or quick oats
1 cup milk or water
2 tbsp. walnuts, chopped
½ a banana, raisins and/or your favorite berries
Maple syrup and milk or yogurt, to taste

Directions

Stove: Put oats and milk into a saucepan. Bring the oats and milk to a boil, stirring occasionally. Reduce heat and simmer until oats are soft and creamy. Pour into a bowl, add maple syrup and milk, stir. Top with sliced banana and walnuts.

Microwave: Place oats and milk in a deep sided microwave-safe container. Cook uncovered on high power for 2 minutes. Stir well. If oats need to be cooked longer cook additional 2 minutes on medium power. Stir and if needed cook for a further 30 seconds on medium/low power. Pour into a bowl, add milk if desired and maple syrup. Top with slice banana and nuts.

**Recipe can be easily doubled for 2 servings*

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childhood, taking the edge off a chilly winter morning. And chili with just the right touch of heat gives you that mellow, wonderfully satisfied feeling that lasts all evening.

SWEET POTATO AND BLACK BEAN CHILI



Ingredients

1 tbsp. plus 2 tsp. extra-virgin olive oil
1 medium-large sweet potato, peeled and diced
1 large onion, diced
4 cloves garlic, minced
2 tbsp. chili powder
4 tsp. ground cumin
½ tsp. ground chipotle chile
¼ tsp. salt
2 ½ cups water
1 14-oz. can diced tomatoes
2 15-oz. cans black beans, rinsed
4 tsp. lime juice
½ cup chopped fresh cilantro

Directions

Heat oil in a Dutch oven or medium-large pot over medium-high heat. Add sweet potato and onion and cook until the onion is beginning to soften. Add garlic, chili powder, cumin, chipotle, salt and stir for 30 seconds. Add water and bring to a simmer. Cover, reduce heat and simmer until the sweet potato is tender, 10 to 12 minutes. Add beans, tomatoes and lime juice: increase heat to high and return to a simmer, stirring often. Reduce heat and simmer until slightly reduced, about 5 minutes. Remove from heat and stir in cilantro. Leftovers can be covered and refrigerated for up to 3 days or frozen for up to 3 months.

SNAP

The Supplemental Nutrition Assistance Program

See If You're Eligible for SNAP in Your County

ATLANTIC COUNTY
Department of Family and
Community Development
Atlantic City Office
(609) 348-3001

BERGEN COUNTY
Bergen County Board
of Social Services
(201) 368-4200

BURLINGTON COUNTY
Burlington County Board
of Social Services
(609) 261-1000

CAMDEN COUNTY
Camden County Board
of Social Service
(856) 225-8800

CAPE MAY COUNTY
Cape May County Board
of Social Services
(609) 886-6200

CUMBERLAND COUNTY
Cumberland County Board
of Social Services
(856) 691-4600

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SHIP

State Health Insurance Assistance Program – 800-792-8820

LOCAL OFFICES:

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

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

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

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

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

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

ESSEX COUNTY
Newark Day Center
973-643-5710

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

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

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

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

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

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

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

OCEAN COUNTY
Office of Senior
Services
800-668-4899

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

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

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

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

UNION COUNTY
SAGE Eldercare
908-273-6999

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

HELP IS HERE

New Jersey County Offices on Aging

For Senior Services and Information About Programs in Your County

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

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

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

NJ Adult Protective Services Agencies

To Report Abuse or Neglect Call the Office in Your County

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

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

**You can also call
211**

24 hours a day, 7 days a week

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

Website:

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

Web Sites and Other Resources

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

FINANCIAL LITERACY RESOURCES

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

INFORMATION ON INVESTING WISELY

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

CONSUMER PROTECTION

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

FIGHT SENIOR FRAUD

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

THE FEDERAL TRADE COMMISSION

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

STOP TELEMARKETING CALLS

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

STOP JUNK E-MAILS

Forward unsolicited commercial email (spam), including
 phishing messages, directly to the FTC at: spam@uce.gov
 These messages aid law enforcement agencies.

HOUSING COUNSELING

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

LEARN ABOUT SCAMS

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

PROPERTY TAX REIMBURSEMENT

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

CREDIT REPORTS

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

Rutgers Cooperative Extension

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

NJ ANTI-HUNGER COALITION

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

SOCIAL SECURITY ADMINISTRATION

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

MEDICARE

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

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

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

NJ HELPS

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

NJ ONE APP

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

NJ SHARES

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

NJ DEPARTMENT OF COMMUNITY AFFAIRS ENERGY ASSISTANCE

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

NJ 211

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

NAVICORE

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

PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

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

Out and About in New Jersey



Patriots Week

December 26 – 31

Old Barracks Museum

101 Barrack St, Trenton, NJ

Prices vary for different events; \$5 admission for tour on 12/29 (all day re-entry).

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

An Old-Fashioned Christmas

November 16 – January 1, 2019

Carroll Gallery at the Emlen Physick Estate

1048 Washington St., Cape May, NJ

A breathtaking exhibit of holiday traditions complete with a giant Christmas tree, a Dickens Village, model trains, nostalgic photos from Christmas past, and more!

<https://www.capemaymac.org/carroll-gallery-exhibits>

Holiday Wednesday Afternoon Tea

December 5 – 26

2PM – 4PM

Liberty Hall Museum

1003 Morris Ave, Union, NJ

Back for the holiday season! In the grand tradition of Mary Alice Kean, the last lady of the house. A sumptuous selection of scones, assorted pastries, traditional finger sandwiches, and the freshest of fruit, concludes with an intimate, guided tour of the museum decorated for Christmas. \$40 per person, reservations required. Call 908-527-0400.

<http://www.kean.edu/libertyhall/events/>

Maple Sugaring

Select Dates in February and March, 2019

Tenafly Nature Center

313 Hudson Ave., Tenafly, NJ

Learn how to identify a maple tree. We'll check Tenafly Nature Center's tapped tree and observe how sap is boiled down to make fresh maple syrup, a sweet treat for all to taste! Children must be accompanied by an adult. No strollers please. Dress warmly. Pre-registration is required. 201-568-6093.

<https://www.tenaflynaturecenter.org/Maple-Sugaring>

Embattled Emblems: Posters and Flags of the First World War

Through January 27, 2019

New Jersey State Museum, East Gallery

205 West State St., Trenton, NJ

Timed to commemorate the 100th anniversary of the American intervention in World War I, this exhibition showcases posters and flags used to stir patriotism and support the cause of war. It also explores unknown stories of New Jersey's role in the "War to End All Wars." These two important collections are rarely seen by the public.

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



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

- ▼ Promoting public policy for aging well in NJ.
- ▼ Helping people age well and promoting more age-friendly communities.
- ▼ Advocating strategies for sustainable change and access to services.
- ▼ Fostering conversations with stakeholders and advocates.

Visit www.njfoundationforaging.org for these resources and more:

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

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

Melissa Chalker
Executive Director

YOUR DONATIONS MAKE A DIFFERENCE

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

I would like to make a gift of:

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

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

I would like my gift to be anonymous.

Please contact me to discuss other giving opportunities.

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

Name

Address

City State Zip

Phone Email

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