

SURVIVAL TOOLS IN THIS ISSUE

Geriatric Care Management

SWOT and Your Independence

Senior Survivor Interviews

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Senior Housing Options

THE SENIOR SURVIVAL KIT



KIT CONTENTS:

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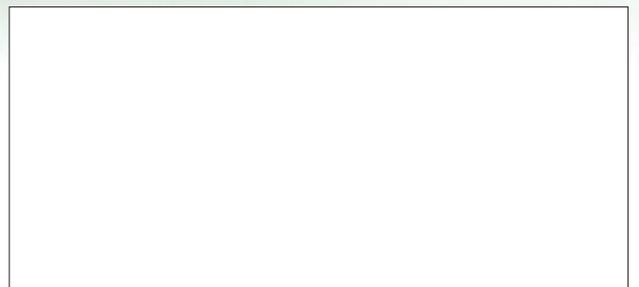
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HELP IS HEREInside Back Cover

FOR MIND AND AMUSEMENT

NEW FEET WITHIN MY GARDEN GO, BY EMILY DICKINSON – Page 11



Resilience is Knowing...

When and where to get help **By Grace Egan, Executive Director, NJFA**

Surviving is often said to be the best revenge. This seems to be predicated on a negative sentiment—revenge. Resilience and coping, making the best of a situation seem to be taking the higher road.

We all can remember paths and diversions from where we thought we were headed: small bumps in the road or complete detours. In a business world one is often asked to do a SWOT analysis. SWOT is a planning tool used for all sorts of decision-making, and the SWOT template enables proactive thinking, rather than relying on habitual or instinctive reactions. The format gathers facts and arranges them by four categories: Strengths, Weaknesses, Opportunities and Threats.

The SWOT analysis is normally presented as a grid, comprising four sections, one for each of the SWOT headings: Strengths, Weaknesses, Opportunities, and Threats. It is important to clearly identify the subject of a SWOT analysis, because a SWOT analysis is a perspective of one thing, be it a company, a product, a proposition, an idea, a method, or option, etc.

As we transition through life's phases, this type of

environmental inventory would provide some basic answers. Below is an example of questions a SWOT analysis might bring up when you are looking to maximize your independence as you consider retiring.

Whatever your method of analysis, it is best to consider your options realistically along with your challenges. This will help you plot the best plan based on the facts at hand.

Try this method, creating your own grid to develop your own SWOT analysis for your next decision.

As you look at the SWOT grid, ask yourself where would you go for assistance, what would trigger your call? Looking at your resources, can you be confident of affording to implement your plan? If you give up driving in the future it is estimated that a person has 17% of the income that is now not covering car maintenance, gas and insurance. Is there a car service in your area, or community transportation or mass transit that you could use? If you have surgery for a new hip or knee do you know what services in the community could assist you for personal care or household tasks while you reha-

SUBJECT OF SWOT ANALYSIS: MAXIMIZING INDEPENDENCE TO LIVE IN THE COMMUNITY	
<p style="text-align: center;">STRENGTHS</p> <p>Personal Capabilities? Support network in place, People? Knowledge of community services? Financial reserves? Transportation options? Location and walkability? Cost, value, quality? Cultural, attitudinal, behavioral?</p>	<p style="text-align: center;">WEAKNESSES</p> <p>Location, and access to services? Gaps in personal capabilities? Limited supports & reach? Financial assets? Own known vulnerabilities? Cashflow, monthly cash-drain? Effects on core activities? Availability of Mass Transit?</p>
<p style="text-align: center;">OPPORTUNITIES</p> <p>Consider new setting? Expand community contacts? Leisure lifestyle trends? Volunteer opportunities? Family influences? Linkages to agencies,? Volumes, production, economies? Seasonal, weather, fashion influences? Travel</p>	<p style="text-align: center;">THREATS</p> <p>Transportation limitations Family demands? Vital contracts and partners? Sustaining personal capabilities? Insurmountable weaknesses? Loss of supportive network? Sustainable financial backing? Economy - home, abroad? Seasonality, weather effects?</p>

analysis might be one of many tools we want to consider for making decisions. It is like developing the pro and cons list while adding in some conditional factors. The process can be as simple as asking where we would go for assistance for ourselves or friends. Performing an

biliterate? These elements are important as you plan.

Resilience is knowing how to address a situation and make the best of it. Know your strengths and weakness, know the services in your community. These will make your plan realistic.



The News from NJFA

Highlights of the 12th Annual Conference

This year's conference featured two nationally recognized keynote speakers. Starting off the day was Donna Butts of Generations United who impressed the audience with her intergenerational model of shared sites. This is seen as an effective cost-saving measure when municipal and local governments are facing funding cuts. Informing the audience over lunch was Bob Blancato, former Director of the White House Conference on Aging who presented information regarding the reauthorization of the Older Americans Act. The audience, consisting of many advocates, learned the needed skills to be engaged in the legislative process. Grace Egan, Executive Director of NJFA commented, "we are pleased that Ms. Butts and Mr. Blancato were able to share valuable information with more than 200 attendees at the conference".



Photo: Top Left – Patricia Polansky, Assistant Commissioner of NJDHSS;
Above – Bob Blancato, former Director of the White House Conference on Aging

Patricia Polansky, Assistant Commissioner of the NJ Department of Health and Senior Services provided an update to participants on the current State programs. The conference also featured morning and afternoon concurrent sessions. Topics included: Music and Your Brain, featuring Dr. Concetta Tomaino founder of the Institute for Music and Neurologic Function. A new reporting law was discussed in the session "Ethical and Legal Responsibility of Reporting Elder Abuse." A best practice model program for the Self Management of Chronic Disease included examples on implementation in diverse ethnic communities throughout NJ. NJFA also featured two of its grantees in this year's program, namely, the Camden City Garden Club and Greater Mercer TMA.

NJFA would like to thank the sponsors of the 12th



Donna Butts of Generations United.

Annual Conference: Novo Nordisk, Thomas and Theresa Berry Foundation, The Wallerstein Foundation for the Improvement of Geriatric Life, Novartis Pharmaceuticals, Friends Foundation for Aging, Society on Aging of NJ, NJ Association of Area Agencies on Aging, NJ Association of Senior Center Directors, Harmony Information Systems, Roche Genentech, Francis E. Parker Memorial Home, Springpoint Senior Living Foundation and Horizon Blue Cross and Blue Shield of NJ. Exhibitors at this year's conference included, AMRamp, Seniors4Kids, Heath Village, OceanFirst Bank, GA Foods, Visiting Physicians, Wedgewood Gardens, Senior Care Management and Wells Fargo.

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Identity Theft Prevention

Reducing the risks

Identity theft can happen to anyone. There are many methods out there that thieves are using to gather your personal information. Here are some steps you can take to help prevent ID Theft, as well as what to do if it does happen to you. Please see the resources lists in the back of the magazine for important consumer contacts.

- Secure important documents containing your personal information where they are protected from unwanted view or access.
- Carry only necessary cards and identifying information in your purse or wallet. Don't carry PIN numbers with your cards.
- Sign your credit and debit cards when you receive them.
- Pick up receipts from ATMs, restaurants, store, gas stations. Don't leave them lying around.
- Watch out for people trying to look over your shoulder when you use your PIN at an ATM or store.

Safeguard your Social Security Number.

- Don't carry your Social Security Card in your wallet.
- Don't pre-print your Social Security number on your checks or driver license.
- Don't use your Social Security Number on an unsecured web site.
- Ask why someone wants your Social Security number and how

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it will be protected before deciding to give it out.

Protect your mail and Email:

- Deposit outgoing mail that contains personal information in a US Postal Service blue collection box, hand it to a postal carrier, or take it to the Post Office.
- Remove incoming mail promptly from your mail box and consider some kind of lock to keep thieves out. Have the Post Office hold your mail if you are going away.
- Use strong passwords to protect access to your sensitive information and financial accounts.
- Don't create passwords using easy to guess or easy to obtain personal information, like birthdates or a pet's name. Make the passwords unique, mix letters with numbers and symbols. Change passwords from time to time.
- Outsmart the "dumpster diver" by shredding documents containing sensitive information before throwing them out.
- Destroy expired or unneeded credit, debit or ATM cards so that the numbers and magnetic strip cannot be read.
- Check bank, credit card statements and bills regularly. Report unauthorized transactions immediately and then in writing.
- Contact your financial institution if your regular statements or bills don't arrive on time to see whether they were mailed, or possibly intercepted or diverted to another address.
- Be cautious about sharing your information. Refrain from giving personal information and account information to others.

What to do if you have become a victim of identity theft:

- Report lost or stolen credit, debit or ATM cards to financial institutions immediately and then in writing.
- Report unauthorized card transactions that show up on your monthly statements immediately.
- Contact your financial institution if you find that someone has taken over an existing account, like a checking account, or established new accounts in your name without your knowledge. Also make your complaint in writing.
- Contact the three nationwide consumer reporting agencies (see resource list in back of magazine) to place a fraud alert in your file. A call to one of them should be sufficient as they are required to contact each other.
- Keep good records of all your communications and any evidence of identity theft that you obtain.
- Contact law enforcement and file a police report. You'll be able to use the report to help clear up the record from identity theft.

Reading these tips may have scared you; turn that fear into action and take the steps to protect your identity and your finances!

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The “Where” of Living

The many housing options for older adults

NEW ADULT RETIREMENT COMMUNITIES

Independent living that is designed for active older people. The units are generally for sale, but there may be rental opportunities. These units may be single houses, duplexes, condominiums or apartments. Social and recreational activities are often provided in a common site such as a clubhouse, community pool and/or tennis court.

CONTINUING CARE RETIREMENT COMMUNITIES (CCRC)

This setting provides housing, support services and health care. A variety of health and nursing care services can be offered, depending on individual needs. Services are arranged through a contract, a continuum of care from independent living to skilled nursing (nursing home) is provided. Meals, housekeeping, linens, 24-hour security and recreation services are also available. There is generally a substantial entrance fee (\$40,000-\$200,000) that guarantees shelter and access to various healthcare services. CCRCs are regulated by the New Jersey Department of Community Affairs.

ASSISTED LIVING

Assisted Living facilities are licensed by the NJ Department of Health and Senior Services. There are community based facilities offering housing, support services and health care. Staff is available 24 hours a day. These facilities are apartment style housing with congregate dining. Apartment units offer one unfurnished room, a private bathroom and a kitchenette. Assisted Living facilities also provide personal assistance, 24-hour security and recreation. They may also provide medication supervision and limited health services. All services are available for a fee; payment can be private or through Medicaid.

SUBSIDIZED APARTMENTS FOR THE ELDERLY (SENIOR APARTMENTS)

These are rental units in the form of garden apartments or apartments in high-rise or mid-rise buildings. The units are specifically designed for, and are limited to, people who are 62 years of age or over or have a disability. There are income limitations for eligibility and the rents are usually subsidized, with the amount of rent based upon the income of the household. There are sometimes lengthy waiting lists for these apartments.

AFFORDABLE/SUBSIDIZED HOUSING

These can be rentals or for purchase. All affordable housing units are priced to be affordable to households making

80 percent or less of the county median income. Many have been built in response to successful lawsuits by developers that found that a municipality was not providing legally required affordable housing opportunities. Contact your municipality to find local options.

ADULT FAMILY CARE (AFC)

AFC homes offer individuals who are no longer able to live alone the opportunity to move in and share the home of a caretaker who is capable of providing the needed assistance in a home-like environment. Homes are supervised by an agency that has been licensed by the Department of Health and Senior Services. The individual has the right to participate in the planning of their treatment and access to shared areas of the house such as the kitchen. This is a unique, individualized approach to care and can promote a person's sense of autonomy, privacy and self-esteem.

BOARDING HOMES

There are different types of Boarding Homes for older adults in NJ. Class A boarding homes provide only rooms, baths, but no other services. Class B and Class C boarding homes provide rooms, baths, linens, and meals. Rooms and baths may be shared or private. In addition, Class C homes provide 24-hour supervision and personal and financial services, including monitoring of medications. Other services, such as transportation, may be provided. All homes are licensed by the New Jersey Department of Community Affairs.

HOME SHARING

Home Sharing is a living arrangement in which two or more unrelated people share the common areas of a house, like the living room, kitchen and bathrooms, but each person has private sleeping space. Home sharing can take place when a homeowner rents bedrooms to other people or it can involve two or more unrelated people who rent or own a home together. Another type of home sharing is when a non-profit organization sponsors a home that houses people in a shared setting.

NURSING HOMES

Also known as skilled nursing facilities, nursing homes are residential facilities that provide 24-hour supervision by nursing staff. Emphasis is on medical care, but physical, occupational and speech therapy are also available if needed. Personal care services, such as help with meals,

continued on page 11

Geriatric Care Management

Hiring a qualified professional **By Helen Hunter, ACSW, LSW**



The field of geriatric care management has evolved over the last twenty years as a response to assisting older people and their families with long-term care arrangements. Geriatric care managers are professional social workers, nurses, gerontologists or counselors who have extensive knowledge about the cost, quality and availability of services in the community. Geriatric care managers are called to perform the following services for elders and their family members:

- *Conduct comprehensive assessments of the elder's current medical, financial or legal situation.*
- *Provide recommendations for appropriate services based on the elder's needs and financial resources.*
- *Provide crisis intervention for the elder and the family, such as when the elder is hospitalized and the elder needs to move to the home of one of the children, or to an assisted living or skilled nursing facility following the hospitalization if the elder isn't able to continue to live safely and independently at home.*
- *Provide ongoing monitoring of the elder's situation and serve as a liaison for family members who live far from their relative, keeping the family informed on a regular basis and providing quick response should any problems arise.*
- *Assist with moving the elder to a retirement complex, assisted living facility or nursing home.*
- *Serve as an advocate for the elder and the family.*
- *Provide consumer education to the elder and the family.*
- *Offer counseling and support to all involved.*

When hiring a geriatric care manager, there are certain standards that you should look for. Care managers come from a diverse background, but most are members of the National Association of Geriatric Care Managers (NAPGCM). You can contact this organization at (520) 881-8008 to get an updated listing of members. You can also find geriatric care managers listed on line at: www.caremanager.org, or FGCMA.org. Geriatric care managers aren't required to be licensed, but there are certification programs, such as the Certified Manager of Care (C.M.C.) which show that the geriatric care manager has met professional standards of education, experience and training. It is always important to ask for references before hiring a geriatric care manager, and make sure that you obtain a written service agreement which outlines the fee structure and how often you will be billed.

Hiring a geriatric care manager is a good idea for elders who need assistance with medical, legal or financial

matters, or who need someone to review and make arrangements for an available community resource for care in the home. Hiring a geriatric care manager is also a good idea for family members who live far from their older relative and are concerned regarding the long-term care needs of the elder. A geriatric care manager can serve as the eyes and ears for the family in determining the true nature of the elder's overall condition and the need for services. All will have peace of mind in knowing that the needs of the older person are being monitored regularly.

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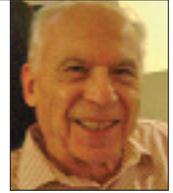
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The Future of the Form

Computerizing Medical Records By **Vince Sacco** • vsacco1745@aol.com

As we get older we find ourselves becoming more acquainted with doctors – for obvious reasons – and probably too many of them. In turn, each doctor refers us to other doctors or specialists. Then upon arriving at the new office for the first time, you are confronted with the all-too-familiar requirement that you fill out what appears to be a repeat of an endless number of forms relating to insurance coverage, past and present ailment/surgeries and any and all prescribed medications. After numerous recurrences, it becomes almost like a surreal experience and you are gripped with a sense of déjà vu and a vague belief that you may have filled out many similar documents - perhaps in your other life.

Not to worry dear reader, you are not losing your mind. Instead you are a victim of our antiquated national record-keeping system that forces you to repeat entry-form documentation at each new health care office.

The lack of computer automation in the U.S. health care system is both surprising and appalling. Considerable money and funding has gone into medical research and treatment, reducing time spent in the hospital and many other efficiency-related improvements. Yet little was done to address the costliest inefficiencies in the medical system – record keeping. This inefficiency was finally addressed about 20 years ago when the electronic recording of the medical record-keeping system was introduced.

Electronic records have multiple benefits besides negating the need to provide the same information for each visit. First, it ensures that the patients have coverage, the associate deductible and extent of coverage. Second, and most important, a complete history is immediately computer accessible - including medication and past treatments and surgeries. The availability of this information is particularly important if the patient is brought in on a gurney or is otherwise unconscious or semi-conscious. Accessing the records can also reveal if the patient has allergies which will influence any proposed treatments. The electronic data base can eventually result in lowering doctors' insurance, eliminate redundant tests, speed up treatment and cut costs across the board.

The Department of Veterans Affairs (VA) is credited with the first major implementation of an automated data processing system within its medical facilities in 1985. Their system was acknowledged as

the best use of information technology in the Computerworld Smithsonian Award in 1995. By 2003, the VA was the largest single medical system in the United States providing care to over 4 million veterans, employing 180,000 medical personnel and operating 163 hospitals, over 800 clinics, and 135 nursing homes. About a quarter of the nation's population is potentially eligible for VA benefits and services because they are veterans, family members, or survivors of veterans.

A growing number of hospitals nationwide are now adopting similar electronic medical record systems. An industry survey of 5,000 hospitals released in February found more than 45 percent of hospitals have adopted medium to high levels of information technology in record keeping – up from 37 percent a year ago.

The government has set a goal to have medical records for all Americans by 2014 in a nationally shared network. Further, the system will make switching doctors or insurers easier for consumers which will lead to increased competition in the health care industry. It has been estimated that the completion and effectiveness of a national electronic record would result in a savings between \$70 Billion to \$80 Billion.

However on a micro level, implementing and maintaining costs for physicians in private practice have also impeded wide adoption. According to the American Medical Association, the cost of implementing a system is \$30,000 per doctor, and it costs another \$3,000 to \$15,000 to maintain the system every year. Hospitals also contend that they are having difficulty funding the implementation and/or upgrading their existing data base to meet the new federal standards.

Doctors and hospitals all agree with the present federal administration that electronic records with all its potential benefits must be implemented. But cost trade off considerations indicate that it will take time to bring about an effective national health record keeping system.

If Shakespeare was alive today, he would undoubtedly apply some of his past quotes to this cost vs. benefit scenario: For implementation, "... 'tis a consummation devoutly to be wish'd." For costs, "...Ay, there's the rub". And when finally resolved, "All's well that ends well."



LIVING

By Kip Rosser

SOME people are fortunate enough to discover their life's calling at a very early age. It all comes about quite innocently. One moment a spark ignites and you just know, "This is what I want to do."

It happened to Sydney Anne Neuwirth, a New Jersey Native. Sure, she earned a B.A. in English; sure, she worked as a freelance writer and Editor in Chief of a trade journal called Laundry Cleaning World, and yes, she may have worked in a clinic at Princeton University for a time, and she did have a job with the Town Topics in Princeton, doing advertising design. But she has always been and always will be – first and foremost – a fine artist. It all

began when she was a child and continued through her academic life, her married life with husband, Lee (a mathematician who worked at Princeton University), through parenthood (her son is an actuary and her daughter is well-known film, TV, and stage actress, Bebe Neuwirth). Through two bouts with cancer, her creative drive has kept her painting every day.

During the interview her openness and gentle manner were refreshing. Even more so was her voice – soft, with a distinct musicality. Was it the fact that we were in a public library where we had to speak quietly that lent her voice such a striking quality? As it turns out, no. That same vocal tone was there as we entered the Cranbury Station Gallery and viewed selections from her tremendous output with



TO PAINT

gallery proprietor Kathleen Maguire Morolda.

Sydney speaks of having worked in series throughout her life and as we looked at the pieces displayed on the walls, then made our way through portfolios filled with unframed art, this self-assessment was born out repeatedly. There were delicate ink and watercolor ballet dancers, collages, florals, abstract landscapes, and more. She's very excited that in about a month, she'll have a web site where people can view her work: www.sydneyneuwirth.com.

As we continue to tour this vast output, a living portrait of Sydney Neuwirth herself emerges. She's an incredibly prolific artist with not only the desire to experiment and push her own boundaries, but an artist with both the technical chops and the passion to do it.

What influences can you point to in your youth that fostered your love of art?

— I can tell you, I think, what the defining thing was that made me an artist. I grew up in the paint business. My family had paint stores. And my grandfather had started them, so we lived right there above the paint store and I was given access, from the time I was an infant, to whatever art supplies I ever wanted. And I didn't have to pay for anything. They had a glass shop, too – auto repairs – so I would play with the broken glass and make collages. I would play with the wallpaper samples and my grandfather was extremely indulgent of me, as you can imagine, when I was a little kid.

What early experiences with creating art made a difference in your life?

— I got used to experimenting with all sorts of art and loving it. And not feeling I had to make something perfect, because I could just rip it up and get another one.

At what point in life did the decision get made to do only that?

— I really have been painting and doing art all my life. But when I went to college, I also loved to read and write. So, I decided to do the English major with the Art minor. And I continued doing a lot of writing early on. But I was painting all the time. And finally, after having several of these jobs, my husband said, “if you want to do the art full time, go for it.” So I did. I was fortunate that he supported the family. I was, though, taking jobs during the time, thinking I really should help send the kids to college. I worked for Town Topics, a local paper and Laundry Cleaning World – I was Editor in Chief of that. I did some advertising copy at one point. I also worked at the university for a year in the SECH Clinic: Sexuality Education Counseling and Health. I made appointments, I took blood pressures, did urinalysis. I assisted the doctors and learned a lot about the medical profession. So once college was done, the kids were off on their own and my husband said, “Why don’t you just concentrate on the art,” so I did.

Your artwork has been described as looking as if it was inspired by dance and theatre – how do you feel about that?

— Oh, I feel great. I realized in writing a description that a lot of my work has a rhythm to it that came from the ballet. I studied ballet for forty years – as a dancer. Not a professional, just pure love. I was taking ballet class from the time I was seven until I was forty-seven. And the thing is that people have come up to me at shows and they say, “I recognize your abstract because it’s dancing.” That was when I began to realize that a lot of my work has some sort of flow. I don’t really consciously do it, but I’m thinking maybe something inside of me is coming into the artwork through the dance.

Was there a pivotal time in your life as an artist?

— Okay, I had... I developed cancer. I had breast cancer two years ago. And then, a year later, Merkel cell carcinoma, which is similar to melanoma. It’s very aggressive and kind of lethal but it’s treatable. When I was going to having treatment, traveling became difficult. I had many many different galleries that I was traveling to and taking things to. I decided, “I’m not going to do this anymore.” But Kathy (Kathleen Maguire Morolda of Cranbury Station Galleries) now handles all my work. And I’ve been very lucky with my treatment. My hair is now coming back. I was lucky - I had wonderful medical care and a minimum of side effects with radiation and with the chemo. There were days when I’d feel fatigued so I wouldn’t paint. But for the most part I’ve been able to paint throughout everything.

Which artists do you admire?

— I love Cézanne – the later ones. I like Redon. I love the impressionists, Monet... I love Degas. And there’s one in town: Marsha Levin Rojer. A fantastic artist; she’s a cook, she’s a mathematician, a renaissance person.



What might you say to older adults who’ve never created art because they feel they can’t do it or wouldn’t know how?

— Two women who fit that category are dear friends of mine. They were two people who thought they couldn’t and I told them just have fun. I wanted to take the “can’ts” away from them. I’d encourage anyone to try. There’s never any real reason not to, in any venue, whatever – carpentry, music, anything at all.

What advice would you give to an emerging artist, regardless of age, anyone who wants to pursue art as you did?

— I recognize that people have to make a living. So, if you have to scoop ice cream and still paint, it’s hard. If you have the passion just do it constantly. Don’t get discouraged; don’t look over your shoulder at the next person. Do your own thing without being judgmental. Keep doing it until finally you come up with something you like and you’ll get confidence. It really is about finding yourself. Repetition will bring that confidence.

How are you able to paint every day?

— I think if you have a passion for something, you do it. And the rest kind of falls into place on the outskirts of your consciousness, maybe. I just don’t like to dwell on the downside of the illness. My doctor told me there are two kinds of people: some who want all the details – they go on the internet, find every little treatment; and there are others who trust their doctors and their friends and their family, and I fall into that category. My husband’s the one who gets all the information and he can tell me if there’s something that’s important. But I felt it was very very important to get the best medical help I could get and I’ve trusted them and they’ve done well by me. So, I can leave it to them and I can go paint. I love to get up in the morning and paint. It’s just pure love.



CONSIDER THIS



The Games We Played

Some things are never really lost **By Christine Fillimon**

Recently, I opened one of the many boxes stored in my father's attic. It was full of keepsakes from my childhood, the baby boomer years. A time when neighborhoods were filled with children and parents' answer to the occasional complaint of "I'm bored" was responded to by "Go outside and play." Eagerly, I rummaged through the box, opening each memory wrapped in yellowed newspaper. I came across my sixth grade autograph book filled with good wishes and sentimental ditties. I even came across a card that I received from a boy named Richard who sat next to me in the third grade. The sentiment read "To My Queen of Hearts—Happy Valentine's Day!" I found the corsage made-up of pink rose buds and sugar cubes that my parents gave me for my Sweet Sixteen birthday; of course, the flowers were now dried and fragile and the sugar cubes hard as pebbles. To my surprise, on the bottom of this cardboard time capsule was a leather pouch. I pulled on the strings to open it and inside I FOUND MY MARBLES! Remembering their characteristic names, I searched for the green 'Pee-wee', the 'Cat's Eyes', and, most importantly, the mother of all marbles, my large orange 'Shooter' that caused me to win the most prized marbles of my challengers. I held each one up to the sunlight shining through the attic window; the light brought on an iridescent look to the tiny air bubbles held captive inside and warm memories of the games we played in my neighborhood.

With our roller skates tucked under our arms, my

friend Kathy and I would run over to the nearby parking lot with our dogs, Lady and Duke. After slipping their leashes on, we sat down on the black asphalt to put on our skates. I remember tightening mine to fit snugly around my sneaks using a large silver key that hung around my neck from a foot of yarn. We skated with our dogs in front, holding onto their leashes; eventually Duke would start to chase Lady, resulting in each dog pulling their mistress, at a pretty good clip, around the lot. The air hit our faces and Kathy gave my arm a tap yelling over her shoulder "You're it!" as she and Duke whizzed by; at that moment, our roller skating turned into a game of tag.

Sandlot baseball was played in my neighborhood too. Everyone had a chance to bat and run the makeshift bases thrown here and there. Baseballs flew over fences and into backyards; searching for them in vegetable gardens and not getting caught was a challenging game in itself. White chalk marked the sidewalks for Hopscotch and teams were picked for Kick Ball. Every night Hide & Go Seek was played with fireflies leading the way; what fun we had! As the precious glass gems fell between my fingers, back into the soft worn bag, I thought about my playmates and wondered what they were doing now. My archeological expedition in the attic, and the treasure found reminded me that I didn't "lose my marbles" I had them all along, I only had to dig down deep through the '60's to find them.

THE "WHERE" OF LIVING

(continued from page 5)

bathing, dressing and grooming are also provided along with social services and recreational activities. A nursing facility offers care for individuals suffering from chronic disease or conditions that require constant attention. Services are provided which address the individuals personal needs. Services are provided at private pay rates or through Medicaid.

For more information on any of the above services, please call the New Jersey Department of Health and Senior Services, Division of Aging and Community Services at 1-800-792-8820 or 609-943-3437. You can also visit the Division's website for more information at www.state.nj.us/health/senior

NEW FEET WITHIN MY GARDEN GO

New feet within my garden go,
New fingers stir the sod;
A troubadour upon the elm
Betrays the solitude.

New children play upon the green,
New weary sleep below;
And still the pensive spring returns,
And still the punctual snow!

— Emily Dickinson (1830-1886)

Estate Planning Tools

What's available? By **Donald D. Vanarelli, Esq.** dvanarelli@dvanarelli.com



Deciding how you wish your affairs to be handled as you age, and upon your death, is never an easy task. For this and other reasons, people are often hesitant to address their estate plan. However, to ensure that your affairs are managed and that your estate ultimately passes in accordance with your wishes, it is important to take steps now to prepare your estate plan. Understanding some basic estate planning tools may assist you toward reaching this goal.

LAST WILL AND TESTAMENT

The Last Will and Testament (“will”) is often considered the cornerstone of an estate plan. Without a will, property that is not otherwise disposed of upon death passes by the statutory laws of intestacy,¹ sometimes with unexpected (and undesired) results.

A will enables you to direct who will ultimately receive your estate, and in what manner. It also allows you to appoint fiduciaries, such as executors, trustees and guardians, and to accomplish tax planning.

POWER OF ATTORNEY

A power of attorney is a simple tool that allows you to provide for the management of your financial affairs, even in the event that you later become incapacitated. A financial power of attorney is a legal instrument by which an individual (the “principal”) authorizes another person or persons (the “attorney(s)-in-fact” or “agent(s)”) to act on behalf of the principal with respect to specific financial matters.² Through the use of a “durable” power of attorney, an agent may act on the principal’s behalf from the time the power of attorney is executed, even after the principal’s disability or incapacity. Through the use of a “springing” power of attorney, an agent may begin acting on the principal’s behalf at the time the principal becomes disabled or incapacitated.

ADVANCE DIRECTIVE

An “advance directive” is a document that provides direction concerning an individual’s future health care issues. It consists of two parts: a “living will” and a “health care proxy.” A living will is a document providing direction regarding medical treatments that you wish to accept or refuse under various circumstances.

The preferences specified in a living will may be made within the context of various hypothetical medical scenarios, such as if the individual is severely impaired cognitively, has a terminal condition, or is permanently comatose. In such scenarios, an individual may indicate preferences regarding such various issues as nutrition and hydration, life-sustaining treatment, do-not-resuscitate or do-not-hospitalize orders, pain management, or compliance with a particular religion. The living will may express the preference to be cared for at home instead of in a hospital or institution. It may also cover issues such as organ donation, autopsy, burial or cremation, and memorial services.

HEALTH CARE PROXY

A health care proxy is a document designating an agent to act on your behalf with respect to medical decisions. A health care proxy may be written to give the agent limited or broad authority over your medical affairs, and it need not be restricted to decisions concerning end-of-life. Though issues surrounding aging and end-of-life decisions are seldom easy, establishing an estate plan will allow you to control the management of your affairs and the ultimate disposition of your estate.

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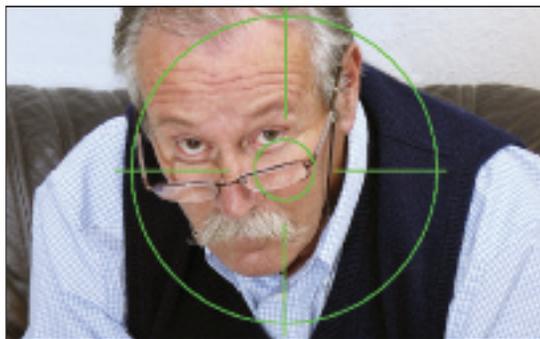
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Jamaica: Haven for Scams

Scammers Target Ocean County's Seniors **By Sgt. Cindy Boyd**

Approximately 31% of Ocean County's population is aged 55 and older. Many of these individuals have been targeted by unscrupulous persons who try to take advantage of them based upon their age and situation. The Ocean County Prosecutor's Office Senior Scam Task Force was formed in 2003 with the purpose of educating and protecting the senior population in Ocean County from those who prey upon them by various scams and other illegal acts.

The economic downturn has hit everyone, especially those who are on a fixed income and the elderly. From my personal experience in dealing with the senior population of Ocean County, a disturbing trend has emerged. Although competent seniors who are "watch dogs" for their communities routinely alert contributing members of the Ocean County Prosecutor's Office Senior Scam Task Force to new scams, too many seniors fail to question the legitimacy of many of these scams; they "want to believe" these scams are somehow for real. When I queried several of these seniors, their reasons lead back to their loss of income as well as the failing of so many banks. Some reminisced about the "Great Depression" and how they'd keep their money safe – not in a bank or by investing, but in their special hiding places at home by sewing bonds and cash into their clothing or hiding cash in a shoebox.

The Scam Task Force shares information with its members, as these types of crimes have no jurisdictional boundaries. The Scam Task Force is comprised of contacts from each of the police departments in those municipalities within Ocean County that house any senior communities or any large senior population, as well as representatives from county, state and federal agencies that come in contact with, or provide services to the senior community.

A cooperative effort between the Scam Task Force and financial institutions has proven to be a win-win situation for all. Since the inception of the Scam Task Force in 2003, all members have been instrumental in stopping thousands of scams and saving millions of dollars for Ocean County residents, seniors in particular. While Nigeria and Canada have long been havens for various scams, scam artists are making Jamaica a new center for schemes made famous by criminals in Nigeria and Canada.

Since May of 2009, these Jamaican "scammers" have had the senior population in Ocean County in the cross-hairs. The most common scam scenario reported to the Prosecutor's Office and to the police is that a caller

informs you that you have won millions in an international lottery or sweepstake, as well as a BMW or Mercedes Benz, and that you need to pay an advance fee to collect your winnings by sending a wire transfer. The amount could be anywhere from a few hundred to several thousand dollars to cover the fees on your prize. The fee is usually described as a tax, insurance payment or processing fee and must be paid to ensure the release of your winnings. Payments made by targeted victims have led to verbally abusive phone calls to coerce their victims into sending more money. Some victims give in to the relentless phone calls in hopes of stopping the harassment; unfortunately it only leads to more harassing calls, threats of violence and even threats to kill.

According to Jamaican law enforcement and ICE, (United States Immigration and Customs Enforcement) local gangs in Jamaica employ telemarketing fraud tactics to raise money, which is then used to facilitate the smuggling of weapons into Jamaica and narcotics to the United States. Victims and targets of these relentless criminals are in the dark as to how they are singled out to be victimized. Lists of perspective victims with their phone numbers and addresses, also known as "sucker lists," "mooch lists" or "lead lists" are purchased by brokers for as little as \$5.00 a page. These lists have generated millions of dollars in ill-gotten profits for the criminals and have become a precious commodity in Jamaica to the point that violence has erupted over these lists and criminals are exchanging gunfire with each other just to gain access to them.

Financial loss is the most noted aspect of this type of crime, but there are residual effects such as fear, anger, withdrawal, divorce, hopelessness and even suicide. To avoid becoming a victim, when the phone rings and you are informed that you are a winner in the Jamaican Lottery, or any international lottery, be mindful of the fact that it is against federal law to play a foreign lottery and that the call should be treated as a scam right from the beginning so that you are not convinced or coerced into sending what could be your life savings.

Report such scams to the police, especially if you are a victim or if you have been harassed or threatened. Being a victim of a crime is nothing to be ashamed of.

Lottery scams and other telemarketing complaints can also be reported to the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov and 1-866-DHS-2-ICE or www.ice.gov.

Sgt. Cindy Boyd works for the Ocean County Prosecutor's Office.

Dip Into Masters Swimming

Work and baby your body **By Linda Brown-Kuhn**

Watching 65-year-old Ron Medhurst glide through the water you'd never know that just a few years ago he underwent triple bypass surgery in the OR. Forgo the operation and his doctors told him he faced "certain death." As part of his recovery he decided to swim to improve his health and loved it. He joined NJ Masters Swimming and saw steady progress. He swam in his first meet three years ago earning himself a personal record or PR. His friends came up with the slogan for him, "OR to PR in two years!" Ron's positive experience with swimming is one of a slew out there in the Garden State and countrywide. People embrace swimming for a number of reasons that include improved cardiovascular fitness, increased endurance and muscle tone, weight control, lower stress levels or just because it's fun.

Masters swimming is geared for those who want to take their swimming up a notch, whatever their level. New Jersey Masters Swimming is part of a national organization called United States Masters Swimming (USMS) that offers organized workouts, competitions, clinics and workshops for adult swimmers 18 years and older. In New Jersey there are more than 40 groups and clubs you can join, many offer coached practices and the rest provide non-coached workouts.

Triathlete John Lemmo joined the Princeton Area Masters seven years ago to enhance his swimming abilities. The 59 year-old learned how to swim as a boy but had never swum in a group. Since joining he's seen his speed and technique improve markedly. He also likes what swimming doesn't do to his body. "A big benefit of swimming is that it's not abusive to your body. I encourage a lot of my older running friends who usually have

knee problems to try swimming," said Lemmo. "I'm a true believer that swimming is going to be the sport for all these ex-running baby boomers."

Though the age range for Masters swimmers starts at 18 and extends to over 100, those 50 and older are well represented. In the past five years in NJ the percentage of swimmers 50 and older held at about 35 percent. This year that number has jumped to more than 43 percent.

The social aspect of Masters swimming is often an added bonus of participation. "While making strides in your physical fitness and health the Masters environment also provides an opportunity to work out with friends and make new friends. Many of these bonds may become life long," said Susan Kirk, Chair of New Jersey Masters Swimming. This sense of community and camaraderie can be seen first hand at swim meets. Lemmo has swum in about 10 meets and finds the atmosphere friendly and supportive. Veteran swimmer Kirk concurs.

But for most Masters swimmers, competition is not what they're after. Only about 30 percent of Masters swimmers compete on a regular basis. "You can participate in Masters swimming very actively without ever becoming involved in a swim meet," said Kirk.

For those who think that only accomplished swimmers can join Masters swimming, that's a myth. "There's room for a range of abilities and ages to participate and really get a lot out of it," said Lemmo. "I turn 60 this year and I definitely plan on Masters swimming taking me into my old age."

For more information check out the NJ Masters Swimming website at www.njmasters.org and the national USMS site at www.usms.org.





Proper Med Disposal

What to do with expired prescription medications?

You may have expired pills or leftover prescriptions in your cabinets. Yet, many of us don't know what to do with them as they clutter up the shelves. Mistaking old prescriptions for new ones is common. But there are more issues and risks involved. Here are some tips to help you get rid of them responsibly and safely.

Read the Instructions. Some Medicines come with specific directions about disposal, either on the labels or in patient information sheets. Many can go into the household trash. Most should NOT be flushed down the toilet or poured into the sink.

Call an expert. If you don't know what to do, contact your local solid waste collection facility, pharmacy, hospital or health department. One or more of those places should have information or a disposal or take-back program.

Prepare them for the trash. Pour water or soda into pill containers before throwing them away or mix pills and liquids with something undesirable such as cat litter,

used coffee grounds or sawdust. This will help keep other people or pets who might find them from ingesting them.

Seal them off. Place medications in sealed bags or sturdy containers so they won't leak or break out of a garbage bag.

Flush if necessary. The Food and Drug Administration has a specific list of medications that shouldn't go into the trash because they would pose too great a danger to anyone who found them. To learn more, go to www.fda.gov or call 1-888-463-6332.

Get rid of identification. It's very important to protect your privacy! Destroy prescription labels with information such as your name, address and doctor before throwing a bottle away.

Don't give them to friends. Medicine that works well for one person might be useless or even harmful for another, even if the second person seems to have the same health problem.



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The Need to Be Right

Causes and Cures **By Scott Guerin**

Even though there is no single psychological description for this personality trait, I'm sure many of us have known someone with an unyielding drive to be right at all times. You can almost predict what they are going to say or how they're going to conduct themselves in a discussion. No matter what is being discussed, they have the right answer or the right perspective, and they make it very clear to all involved that any other viewpoint is incorrect, inferior, or incomplete. Sometimes they can seem smug and smile as they proclaim their thoughts. Other times, you just wonder how anyone can be so sure of themselves to not leave open even a crack of doubt.

Origins of the drive for a person to always be considered as "in the know" are complex. Certainly, a deep-seated insecurity, or need for attention are the first to come to mind. Much like bullying, being seen as the person with the right answer brings the attention and recognition that some people crave. While many people have a strong need for esteem, others can have a need to be attached to an idea or belief system. This shows itself in people who are

passionately involved in groups or organizations that, for some reason in their minds, are crucial to everything that exists. In these cases, you get the feeling that these people are clinging to their beliefs like a flotation device in deep waters; if they let go...all is lost.

Another possible explanation why people have strong attachments to being right could be a legacy from our past. Centuries ago when resources and shelter were scarce, people's lives relied on how they built their houses, obtained food, and planned for the winter months. They had to be right in order to survive. However in present day, even though food and shelter are easier to obtain, the legacy to be right in order to survive might still remain in the psyche of some.

Interestingly, in his hallmark book, *The Selfish Gene*, Richard Dawkins suggests that elements of culture and attitudes can be preserved and replicated in humans through alternate genetic structures called "memes." Similar to the genetic blueprinting function of DNA, memes carry remnants of human behavior to new generations. Reacting from ingrained cultural patterns could be the reason why some people have such a hard time accepting other points of view and put so much energy into defending their own.

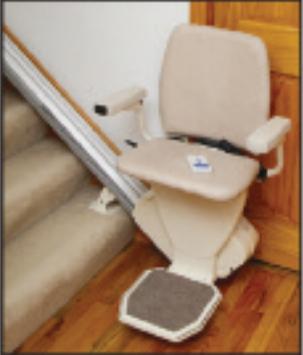
So whatever the reason, satisfying the need for attention, quenching the fear of the unknown, or responding to ancient echoes of preservation, how can we best deal with those with a strong need to be right? I suggest, if you think it's you, try to notice when you start coming across this way. Ask yourself if this really is the only way to look at the issue, try to look at the situation from different perspectives, and examine why you may be reacting this way. Obviously, there are times when decisions need to be made quickly and there isn't time to examine anything.

If you are dealing with others that need to be right, remember that you don't have to be intimidated by their appearance of confidence. I've found many times people that come across very strongly haven't thought through all the options and just think they know everything. Most likely, they are trying to maintain their influence over others, keep their ratings up, or feeding their own emotional needs. You can be the one to present some alternative ideas by humbly speaking up and questioning the ideas being dictated. After a while, people will most likely start coming to you for advice. Because offering help and support out of concern and love will always be more respected than people operating only from...the need to be right!

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Wherefore Art These Guys



ROMEOS!

By Kip Rosser

IN Shakespeare's day the word wherefore, as in "wherefore art thou Romeo" didn't mean, "where are you, Romeo?" it meant "*why* are you Romeo?" Cut to the present day: why are ten elderly men getting together every single morning, rain or shine, to have breakfast? The first part of the answer is in their group's name: Romeos. It's the acronym for Retired Old Men Eating Out. The second part of the answer then reveals itself over the course of our hour-long interview, which took place on their turf in a small café. They were assembled around several tables they'd pushed together with their coffees, teas, muffins and other breakfast fare. There were a few newspapers in evidence. As I

was handed a list of those in attendance, I read businessman, marine fighter pilot, psychology professor, scientist, teacher, psychiatrist, mathematician, chemical engineer, economist... I was bowled over by the diversity in collective lives and work experiences of these gentlemen. The second part of the answer as to why these guys are Romeos? A deep commitment to friendship, a free exchange of ideas and mutual appreciation of the art of good conversation. The talk was lively and spirited with comments and opinions ricocheting around the table. Topics ranged from very heartfelt and serious to a level of banter worthy of seasoned comics. So, as you read each response, just picture a different person speaking.

How long has the group been meeting for?

— About eleven or twelve years now. When it started out there were only two. We tend to lose people from time to time.

How'd you come up with the name, Retired Old Men Eating Out?

— It's not unique, the name. They have Romeos in other parts of the country -- at least three or four others. Tom Brokhaw, in his book, *Greatest Generation*, spoke about this group up in Boston called the Romeos. And then Wes decided, "Hey, that's a good name for us."

What's your overarching purpose?

— Living.
(Laughter)
— Tomorrow – our grand vision is tomorrow.

With all the academic and multidisciplinary credentials in the group, how come you guys haven't solved all the world's problems yet?

(Everyone at once):
— We have!
— It's just that nobody's asked us.
— We're working on the big spill now.

Did you all know one another beforehand?

— No. Each of us maybe has one connection. Someone that I knew or he knew, and that was it.

What's the average age of the Romeos?

— Eighties, most of us are in our 80's... and up.
— We've got people in the 90's. You're, what, 92?
— I'll be eighty-eight two weeks from now.
— And all the other fellas are the youngsters.
(Laughter.)

So, how do you acquire new members?

— You get recruited.
— I'll tell you how I joined – I used to go over to the bank where there was free coffee. And I'd take the coffee and sit by the fountain, reading my newspaper. When it started getting cold, I took my coffee and started out here. When it got even colder, I took my coffee and started sitting inside. Then one day Wes said, "Why don't you join us?" So, I moved over and sat with the guys.
— Generally speaking, though, we get our people by recommendation from someone in the group.
— We haven't told you about the initiation rites.
(Laughter.)

What are the benefits you've derived as Romeos?

— One of the benefits is waking up in the morning and looking forward to coming here. We do this every day, though it's not always consistently every one of us.
— But there are some of us here seven days a week. I think the main thing is to have a routine – we don't have to go to work, so this takes its place. And now obviously

there's camaraderie, that's a great thing.

— There haven't been too many fist fights.
(Laughter.)
— One plus is engaging with people who are knowledgeable, intelligent and we can have serious discussions and that's very important. We don't meet for idle chit-chat. That would be pointless... well, sometimes we do.
(Laughter.)

How do your spouses feel about your going out every morning?

— A lot of us are encouraged by our wives to come down here on a regular basis.
— They're happy!
(Laughter.)



What are some of the things you've discussed in the past week or so?

— The death penalty. The BP oil spill.
— Religion.
— Tiger Woods is often a topic.
— The tax rate in town.
— We're pretty heavy on politics when things are hot in the political world. Travel.
— We're very tolerant of the political views of others, even though we differ sharply. We're also tolerant of hearing difficulties, which are more or less universal. We're tolerant of occasional lapses in trying to find a word. So it's a very sympathetic group I would say. We have many flaws in common.
(Laughter.)
— You have to realize that we don't have a "groupthink" here. We're very much individuals. We have optimists, we have pessimists... I'd be loath to characterize us in any way at all other than interested in getting together an shootin' the breeze.
— You know one thing that strikes me here is that we talk about many things but we rarely talk about something which we all share and that's various ailments.
— Men don't share that kind of thing very often.
— What we'll share is that the toilet overflowed and the plumber came and charged six hundred dollars and then the toilet overflowed the next day!
(Laughter.)

You've all heard the term social networking. In this world of Facebook, MySpace, Emailing, texting and tweeting –

(General murmurs of disapproval:)

- you guys have chosen the most antiquated form of social networking on the planet: meeting face-to-face.

- Right! Right!
- This is just better – being together.
- Besides, you can't get arrested for meeting as opposed to texting when you're driving.
(Laughter.)

What do you all think, individually, of where technology's taken us, in terms of all the gadgets everyone has nowadays?

- Oh! Here's our source for all that – show us what you keep on your hip!
(Laughter.)
- Yes, my iPod Touch.
- He gets all kinds of information for us so we're connected.
- We really use it a lot here as a source for settling arguments.
(Laughter.)
- Some of us are more computer-savvy than others.
- I have a laptop but none of the gadgets...not yet. Although, I caved in about two years ago and bought a pay-as-you-go cell phone. I think the cost of telecommunications in this country is out-of-sight.

Do you think the cost will come down?

- Only if the FCC is able to introduce competition.
- As you get older, you have fewer and fewer people to call!
(Laughter.)
- Unfortunately true, yes.

- And fewer and fewer people who want to hear from you.
(Laughter.)
- And fewer and fewer people who it's worth hearing from!
(Laughter.)

We're looking at what could be the first generation of men and women – the Baby Boomers who, due to the decline job security and the weak economy, may not be able to retire at all.

- I don't think it's so terrible – keeping working. Some of us may have regrets about having retired and would rather have continued our careers.
- I know guys who are very very happy, in their late 70's and 80's and they're glad to continue working.
- There's another angle to that. There are people who are entirely immersed in their jobs and develop no other interests and so when they stop working, their lives stop, too.
- Plenty of people who are losing their jobs at fifty-five may not ever be employed again at anything near their past level.
- I think it's safe to say we may be the last generation who were able to retire.

Is there anything that you feel is really unique that's really kept you physically active or your brain just totally engaged?

- This group here.
- This group is very important to me.
- Right.
- In the morning I want to come here and see my friends.
- We all do.

To find or start a Romeo club of your own, visit: www.romeoclub.org



Did You Get Your Fruits and Veggies Today?

We're all supposed to have five servings. Here are some tasty ways to do it.

The recipes below all make 4 or more servings; cut the ingredient amounts in half to make 2 or 3 serving instead of 4 or 6 servings.



SUMMER FRUIT SALAD

½ cup orange juice
¼ cup honey, optional
1 pint strawberries, stemmed and halved
1 half-pint raspberries
1 half pint blueberries
2 oranges, peeled and cut into sections
1 cup cantaloupe or honeydew melon balls
2 tbsps. Fresh mint leaves

In a medium bowl, whisk juice and honey; add remaining ingredients. Toss gently to combine; chill 1 hour. To serve, spoon salad into individual bowls. Makes 4 servings. This counts as 3 servings of your recommended 5 a day servings.



PORTABELLA MUSHROOM SANDWICHES

4 portabella mushrooms
¾ cup low-fat, low-sodium Italian salad dressing
4 toasted, whole wheat buns
Stone ground brown mustard (or your favorite mustard)

Clean mushrooms and remove stems. Coat each side of mushroom with salad dressing. Place on baking sheet or roasting pan and broil 5 to 7 minutes on each side, until mushrooms' natural juices are released. Remove from pan and serve on toasted whole wheat buns with mustard. Makes 4 servings. This counts as 1 serving of your recommended 5 a day servings.



LEMONY GOOD FRUIT AND CHICKEN SALAD

Grated peel of ½ lemon
Juice of 1 lemon (3 tablespoons)
1 ½ Tbsp vegetable oil
1 Tbsp honey
1 cup cooked light meat chicken, shredded
1 cup cooked orzo pasta (1/3 cup uncooked)
2 oranges, peeled and cut into bite size-pieces
1 cup seedless grapes, cut in half
½ cup celery

In large bowl, combine lemon peel and juice, oil, honey, and spices. Stir in remaining ingredients; chill. Serve on salad greens and garnish with lemon wedges and fresh mint if desired. Makes 6 (1 cup) servings. This counts as 1 serving of your recommended 5 a day serving.

Creativity, Life Satisfaction and Brain Fitness

An unlikely trio? Not at all! **By Eileen Doremus, Director, Mercer County Office on Aging**

To quote Hilary Rodham Clinton, from her monograph for the National Assembly of Local Arts Agencies: “Some of the most powerful works of art have been produced by older Americans, by hands that have engaged in years of hard work, eyes that have witnessed decades of change, and hearts that have felt a lifetime of emotions. Our whole society benefits when older Americans use their talents and experiences to become involved in the arts as creators, teachers, mentors, volunteers and audiences.”

In a recent article in the *Journal of Aging Studies**, author Frances Reynolds shares the results of her study which examines art, older adults and quality of life. She interviewed women from age 60 to 86, most of them having worked full or part time prior to retirement. Reynolds shared that these women found creativity as an avenue to attaining a richer mental life. Creativity can be expressed in many ways – through dance, production of and participation in the delivery of music, journaling, poetry writing and recitation, theatre production and acting, painting, sculpting, arts and crafts – the list goes on.

But what is it that brings the older adult, one who may never have dabbled in the arts, into this urge for creativity? Reynolds found that many artistic projects become an outlet for those who have lifelong experiences, and even current experiences, such as caregiving. Creativity allows the older adult to focus on detail, connect with an inner peace, become closer to the environment and increase one’s exposure to additional supportive relationships.



Additionally, creativity embellishes brain fitness. Connecting to creativity allows one to maintain cognitive stimulation. Technology has opened up a world of possibilities for all users to increase brain fitness. The Executive Summary from the 2010 published report, *Sharp Brains*** shares that modern technology allows us increased capacity to stay mentally sharp. The study forecasts huge increases in exposure to the ability to maintain brain health between now and 2015. (Stay tuned! This author will write more about this topic in future articles.)

Finally, whether in a group or individually, whether in a studio, one’s living room or online, being creative allows one to experience a sense of renewed control and increased self worth and purpose. Take time and do yourself a favor –weave creativity into your daily schedule and relish the benefits of creativity, life satisfaction and brain fitness! You will be glad you did.

Sources:

* Reynolds, F. Colour and Communion: Exploring the influence of visual art-making as a leisure activity on older women’s subjective well being. *Journal of Aging Studies* 24: 135-143.

** <http://www.sharpbrains.com/z/executive-summary>

Perseverance Pays Off

99 Year-Old Resident Honored **By Margaret R. Chester**, *Executive Director, Middlesex County Dept. of Senior Services*

Ida Ruth Hayes Green, a resident of Perth Amboy, was 98 years old in March 2010 when she achieved her high school diploma and is believed to be the oldest person in the state to earn this distinction. She turned 99 years old the following month on April 9, 2010.

Mrs. Green was honored on May 5, 2010 with a Proclamation by the Middlesex County Board of Chosen Freeholders. The presentation took place at a Middlesex County Department of Senior Services annual 90's Birthday Bash, held to recognize county residents over 90 years of age.

Ida grew up in Colquitt, Georgia, the oldest of 11 children. She was given responsibilities on her family farm at an early age and became the surrogate mother to her 10 siblings when their mother passed away.

Her educational opportunities were often pushed aside by caring for the family, particularly when she was needed to care for a sick sibling or when she had to work in the fields. When her father passed away she took over full responsibility for raising her sisters and brothers. One of her sister's still resides in Georgia.

During wartime she worked for the federal government as a seamstress making sailors' uniforms and she received awards for the fine quality and quantity of her work.

She was happily married for 64 years before losing her husband in 1997. They also worked side by side in their own business for most of those years. The couple had no children but she is lovingly held in high esteem by many nieces, nephews, great-nieces and great-nephews. Since 2008, she has been thriving at AristaCare Alameda Center where she has made numerous friends. Staff at the Center heard about Ida's educational dreams and were instrumental in helping her to pursue them.

Ida's formal education may have stopped long ago when she was in the 10th grade at the age of 17, but her desire to keep learning and finish her education remained with her. Her accomplishment at this stage in life has been an inspiration to everyone and proves that when you have the will, you can find a way to attain your dreams.

All the residents of Middlesex County are proud of Ida's achievement and extend their hearty congratulations!



From left to right: Freeholder Blanquita Valenti, Freeholder Millie Scott, Ida Green, Peg Chester and a representative from AristaCare Alameda Center.

MORRIS

Preventing Falls and Injuries

Take action for safety **By Theresa Davis, Director, Morris County Division on Aging, Disabilities and Veterans**



Exercise, nutrition and home safety are your best tools against broken bones that can take your independence away in the blink of an eye. More than 280,000 people suffer hip fractures every year and the vast majority occur in people over the age of 65.

EXERCISE

Exercise builds strong bones and slows the progress of bone-weakening conditions like osteoporosis. It also tones your muscles and helps you move by keeping joints, tendons and ligaments flexible.

It is important to tailor an exercise program to fit your level of ability and special needs. No matter what your physical ability, there is an exercise program that can help you use and build up strength. Be sure to ask your doctor before beginning any exercise program, especially if you have been a couch potato for a few years.

To strengthen muscles, you can start with a simple walking program. As you build up body tone and resilience, you may want to progress to jogging, hiking, and weight training. The important part is to find a regimen that fits your lifestyle so you are more likely to stay with it. For example, if you are an ardent shopper, try parking at a distance from the store and walking a few more yards every day, or start using the stairs instead of the elevator or escalator. Many malls have morning walking programs so you can exercise and limber up before hitting the sales racks!

NUTRITION

In addition to exercise, your body needs calcium to build and maintain strong bones. You can get this important mineral from a variety of foods. Milk and dairy products are the best sources, but green leafy vegetables also contain calcium. To get the most out of calcium, you need to maintain a balanced diet because the body needs vitamins A and C in order to absorb the calcium.

HOME SAFETY

No matter what shape your body is in, you can prevent a lot of bruising, sprained joints and broken bones by eliminating hazards in your house. Protect yourself by making simple changes in how the furniture is arranged, keeping paths clear and having good lighting. Make sure that:

- *Stairs and landings are clear and well-lit*
- *Loose floorboards or tiles are repaired immediately*
- *Area rugs are securely fastened to the floor*
- *Electrical cords are not in walking areas*
- *Dishes and cooking equipment are in easy reach*
- *Floors are kept clear of clutter*
- *Non-skid strips are in the tub or shower area*

Your local Office on Aging or Fix-It program may have a 'Safety Inventory' checklist that you can use as you check your home. See the resource list on page 28 to find the phone number for your County Office on Aging.

BERGEN

Caring for the Caregiver

Giving yourself the time and tools **By Lorraine Joewono**, Executive Director, Bergen County Division of Senior Services

Caregiving is a stressful and demanding job for which there has been little or no preparation. The well-being of the caregiver requires priority attention. Thought must be given to the fate of the patient if the caregiver becomes too emotionally or physically exhausted or ill. Support groups have proven to be a valuable resource for caregivers. Through participation in a support group, a family member can receive emotional support as well as share information, feelings and experiences.

SOME TIPS FOR CAREGIVERS

- *Be gentle with yourself.*
- *Remind yourself that you are an enabler, not a magician.*
- *You cannot change anybody else, only how you relate to them.*
- *Find a “hideaway” spot – Use it daily.*
- *Give support, encouragement and praise to involved family and friends.*
- *Learn to accept the same in return.*



- *Remember that in view of all the pain you see, you are bound to feel helpless at times.*
- *Admit you need help and ask for it, without shame.*
- *Caring and being there are sometimes more important than doing.*
- *Change your routine and your tasks as often as you can.*
- *Every day, focus on a good thing that occurred.*
- *Don't be afraid to say “NO”. If you never say “no”, what is your “YES” worth?*

The Bergen County Division of Senior Services plans and coordinates services for county residents and their caregivers. A few of the programs available are:

- *Bergen Nj EASE Information and Assistance: Information and Assistance specialists provide up-to-date and accurate information about subjects such as adult day care, financial assistance, home care programs, and respite care. The phone number is 201-336-7400*
- *Bergen Nj EASE Care Management: The Division can refer homebound individuals and their caregivers to care management. EASE care managers can help caregivers understand the complex long-term care community-based system. They can assist eligible individuals to obtain these services. The phone number is 201-336-7400*
- *Caregiver Support and Education Program: This program, run by the Bergen County Division on Disability Services, provides individual education and support services to caregivers at home to help them improve their caregiving skills. The phone number is 201-336-6500.*
- *Hand to Hand Caregiver Support: Vantage Health Systems in Dumont, Nj conducts support groups for couples, where one is a caregiver of a disabled spouse. The agency also provides educational forums for caregivers to increase their knowledge and skills. The phone number is 201-384-7734.*





Your Social Security Source

For real convenience, look online **By David Vinokurov**

Today, you probably don't need anyone to tell you that times are tough for many people right now. The past year has seen a recession-driven increase in applications for Social Security retirement and disability benefit applications. These increases translate into busier offices and telephone lines.

So if you need information, or want to apply for benefits, visit the most conveniently located office Social Security has: our online office at www.socialsecurity.gov. There, you can apply online for retirement, spouses, and disability benefits. There's no need to fight the traffic to visit an office or wait for an appointment. Our website makes it simple, allowing you to apply for retirement benefits in as little as 15 minutes.

If you're not certain you're ready to apply, we have online resources that can help you decide. Our Retirement Estimator will allow you to enter different scenarios to come up with the retirement plan best for you. You can

find it at www.socialsecurity.gov/estimator.

A Disability Starter Kit makes it easy to prepare for your disability application. The kit explains the documentation and information you'll be required to share on the application, and includes checklists and worksheets to help take the mystery out of applying. You can find the Disability Starter Kit at www.socialsecurity.gov/disability on the left-hand side of the page.

There are other things you can do online, such as applying for a replacement Medicare card, and requesting an SSA-1099 for tax purposes. You can learn about these and other online services at www.socialsecurity.gov/onlineservices.

When you are ready to apply for Social Security benefits, everything you need is at your fingertips. Just visit www.socialsecurity.gov/applyonline.

David Vinokurov is the Social Security District Manager in Trenton.

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Riverdale, NJ
www.jcpromotions.info
201- 998- 1144

MONMOUTH COUNTY FINE ARTS FESTIVAL

Sept. 11, 10 am to 6 pm
Sept. 12, 10 am to 5 pm
Main Street, Belmar, NJ
www.paragonartevents.com/monmouth/index.html
631--421-1590

OKTOBERFEST

Clark, New Jersey, USA
9/11/2010 - 9/12/2010
Sat 5:00 pm - 11:00 pm
Sun 12:00 pm - 6:00 pm
Deutscher Club Clark
787 Featherbed Lane
www.gauverband.com/vereine/bvn/flyerv2.pdf
908--851-9465

MERCER COUNTY ITALIAN AMERICAN FESTIVAL

9/24/10-9/26/10
Fri, 12:00 pm – 10:00 pm
Sat, 12:00 pm – 11:00 pm
Sun, 12:00 pm – 9:00 pm
Mercer County Park, West Windsor, NJ

FESTIVAL OF FINE CRAFT

Wheaton Arts and Cultural Village
Millville, NJ
10/2 & 10/3
www.wheatonarts.org
856-825-6800

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RESOURCES

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.finra.org/investors • www.sec.gov/investor
www.choosetosave.org • <http://wiseupwomen.tamu.edu>

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.

STOP JUNK MAIL

Write a letter requesting that your name, address and phone
 number be removed from list. Write to: Mail Preference Service
 c/o Direct Marketing Association, PO Box 9008, Farmingdale,
 NY 11735-9008, 212-768-7277, www.dmchoice.org

REPORT INTERNET CRIME

Internet Crime Complaint Center Federal Bureau of
 Investigation www.ic3.gov

LEARN ABOUT SCAMS

www.lookstogoodtobetrue.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. [www.state.nj.us/treasury/taxation/
 propfrez.shtml](http://www.state.nj.us/treasury/taxation/propfrez.shtml)

CREDIT REPORTS

www.annualcreditreport.com or 877-322-8228
 Annual Credit Report Request:
 PO Box 105281 Atlanta, GA 30348

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

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

NJ Adult Protective Services Agencies

To Report Abuse or Neglect Call the Office in Your County

Atlantic: 1-888-426-9243
Bergen: 201-368-4300
After Hours: 1-800-624-0275
Burlington: 609-261-1000
After Hours: 866-234-5006
856-234-8888
Camden: 856-225-8178
Cape May: 609-886-6200
Cumberland: 856-825-6810 x299
Essex: 973-624-2528 x135
1-866-90FOCUS
Gloucester: 856-582-9200 or
856-256-2150
Hudson: 201-295-5160
Hunterdon: 908-788-1300
After Hours: 908-782-HELP
908-735-HELP
Mercer: 609-989-4346
609-989-4347
Middlesex: 732-745-3635
Monmouth: 732-531-9191
Toll Free: 1-800-495-0055
After Hours: 732-222-9111
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
856-935-7510 x8622
Somerset: 908-526-8800
After Hours: 1-800-287-3607
Sussex: 973-383-3600
After Hours: 1-800-446-6963
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/health/senior/aps.shtml

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