

IN THIS ISSUE

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Health and Long Term Care

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How Healthy is Your Outlook?

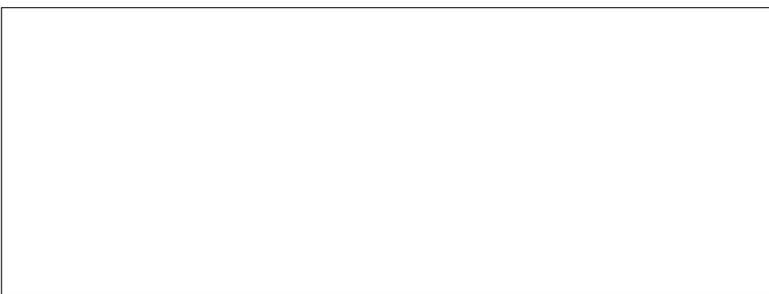
Tapping Into Healthy Energy

HEALTH

FROM



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Your Comments Might Be Worth \$100!

The NJ Foundation for Aging develops each issue of **Renaissance** with information to let our readers know about news items, services and community programs that they, their family members or friends would find helpful. In this issue we discuss the benefits of exercise and ways to keep your brain healthy: lists of contacts for county services for aging, for adult protective services and places to apply for Food Stamps now known as SNAP.

Your comments below will help us to fine tune the production of future issues. Please send us your survey responses and we will enter you in a raffle to win \$100 and five lucky runners up will receive a foldable shopping bag with the Foundation's logo as a thank you.

Return your survey by November 13th. The raffle drawing will be held on November 18th. One submission per reader. In the meantime, tell us what you think.

Feel free to refer your friends to our website to read this issue of **Renaissance** and to print out the survey to complete and send in to the raffle.

If you'd like to print out a copy of the survey, please visit us online at:

www.njfoundationforaging.org

**Cut Out the Completed Survey and Mail To:
New Jersey Foundation for Aging
176 West State Street
Trenton, NJ 08608**

I am (check all that apply):

- A caregiver A senior A working adult
 A community elder service provider Under age 50
 Age 50-59 Age 60-69 Over age 70

Gender:

- Male Female

I read *Renaissance* primarily for (check all that apply):

- Articles Resource Lists Caregiver Info
 Ads

I found the articles in this issue helpful.

- Yes No

There are articles in this issue that are worth saving.

- Yes No

If yes, which in particular do you plan to save?

In future issues, I'd like the following topics covered:

The topics covered in this issue were of interest.

- Yes No

If yes, which topics, in particular, did you like?

I'd share some of the articles with friends or family.

- Yes No

Did you learn new facts in the *Brain Health* article listed on page 6?

- Yes No

Will you try any of the methods suggested in the article?

- Yes No

SNAP (formerly, Food Stamps), has been discussed in previous issues of *Renaissance*. Will you encourage friends to call their local SNAP number on page 26 to see if they are eligible?

- Yes No

On page 16, the article discusses moving into an Assisted Living facility. Did you find this helpful?

- Yes No

A checklist was included on page 16; will you use the check list or share it with family or friends?

- Yes No

On page 5, there is information about Medicare coverage, specifically, Medigap coverage. Was any of this new to you?

- Yes No

Will you share the information with others?

- Yes No

Will you contact your SHIP program for assistance?

- Yes No

Your *Legal Corner* by Victoria Dalton can be found on page 10. What is the topic of the article in this issue?

Did you find her advice helpful?

- Yes No

Will you share the article with family or friends?

- Yes No

Name

Address

City

State

Zip

Phone

Email

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OUT AND ABOUT IN NEW JERSEYInside Back Cover

EDITOR'S CORRECTION

In the article, *Speaking for Us All*, appearing in the last issue of *Renaissance*, it was stated in error that Dr. Gordon Jacoby was the Chairman of the Speech Department at City College of New York. He was, in fact, Chairman of the Speech and Theater Department at Mansfield State College in Pennsylvania.



An NJFA Update

TV, conferences and fundraising keep NJFA moving

You will see a spread on page 4 in this issue about NJFA's TV program, *Aging Insights*. We hope you are tuning in. If you are just learning about the show, you can catch up on previous episodes by visiting our YouTube channel at www.youtube.com/njfoundationforaging. Our two most recent programs were, *Balance for the Body and Mind* (Episode 24), and *Utilities in NJ-Rates and Assistance* (Episode 25). In Episode 24, Program Manager, Melissa Chalker interviews Siobhan Hutchinson and Romy Toussaint about Tai Chi Chih and Yoga. They talk about the benefits of both forms of exercise and how they can help with physical and mental balance. In Episode 25, Melissa interviews Stefanie Brand from the Rate Counsel and Jim Jacobs of NJ Shares. They talk about the role of the Rate Counsel and assistance programs that are available in NJ.

NJFA's Annual Conference was held in June at the Crowne Plaza Monroe. This year's program, titled "*Building on Wisdom*" featured two keynote speakers, Dr. Mike Magee and Patricia Cohen. Dr. Magee addressed the crowd in the morning and talked about Home Centered Health Care. After the morning keynote the attendees went to their breakout sessions which ranged in topics from Financial Literacy to Sexuality in Aging.

Over lunch, Ms. Cohen spoke to the group about mid-life and the challenges we all face. This was NJFA's 15th Annual conference and we would like to again thank our Board members, advisors, presenters, vendors and funders for another successful conference.

This fall, NJFA will host a fundraising event celebrating our 15th Anniversary. The event, A Crystal Anniversary, will take place on Sunday, November 24th in New Brunswick.

It will start with a matinee performance at the George Street Playhouse titled, "*Clever Little Lies*" which will be followed by an honoree dinner at the Heldrich Hotel. This year NJFA is honoring two great partners that have assisted in the work of the Foundation. Jacob Toporek of the State Association of Jewish Federations will be honored, along with the Poverty Research Institute of Legal Services of NJ. NJFA is pleased to be honoring these two remarkable partners and hope that you can join together with us to celebrate them and to celebrate NJFA's 15 years of work to empower older adults to live in the community with independence and dignity.

For more information please contact us in the office at 609-421-0206 or visit www.njfoundationforaging.org.



NJ Dept of Human Services Deputy Commissioner Lowell Arye with keynote speaker, Dr. Mike Magee



Pat Bohse of SCAN and Cindy Hounsell of WISER presented about Financial Literacy for Women.



A Time For Aging Well

But when is it? By Grace Egan, Executive Director, NJFA

Aging well and enabling NJ's older adults to live with independence and dignity in their community is the focus of NJFA. But when does 'aging well' start? This question was addressed by this year's NJFA conference keynote speaker, Dr. Mike Magee. He posed the near-future scenario of the five generation family. Perhaps many of our readers are already experiencing this as they see the birth of their great-great grandchildren. Currently we may be seeing more four family generations. His message is that 'healthy aging' begins at prenatal care, birth, and should continue on. Often, 'conscious aging' aimed at longevity factors in at mid-life or later. Wherever you are on the spectrum of life aiming for optimal or healthy aging is a reasonable pursuit.

So that is the tie to our magazine cover: the idea that healthy aging includes a variety of approaches from soup to nuts. Or, we could say ideas from A to Z. And the articles that we have included in this issue reflect that. Whether it is improving your balance, enhancing brain health, finding a suitable living and in home care arrangements, making peace with the frustrations of daily life, we all have to start somewhere. And we can only start from where we are - no sense going back.

The NJ Foundation for Aging is now fifteen years old. We began with the inspired notion from four NJ leaders in the field of aging who worked at planning and orchestrating local services for caregivers and seniors. They realized the needs of their communities were changing but there was not an independent voice to advocate and to highlight these shifting needs. So with stars in our eyes we started the Foundation, a public charity with no funding. We have been fortunate to have recruited other thoughtful board members and advisors over the past fifteen years. We have brought together many partners and stakeholders to explore and consider present and future service needs that will promote aging well in NJ. Have we made an impact?

What does our success look like? We have provided support for more than forty community programs that provide a myriad of services: recruiting and matching volunteers to seniors, providing travel trainers so that isolated seniors felt more comfortable using mass transit, connecting home bound seniors to parish nurses, offering English as a second language classes to new immigrant elders, enabling the planting of gardens for

community senior programs to grow fresh foods, and offering financial literacy classes to older women. It is a long and wonderful list reflecting the diverse needs of seniors in NJ. NJFA has developed and disseminated five policy reports, including one on community transportation options and older drivers' issues, and another on the cost of living for single and elder couple households indicating the real numbers of seniors who cannot cover their basic expenses of living in the Garden State. These and other reports are not just documents on the shelf but platforms for looking ahead and speaking out for needed services: affordable housing, access to long term care services, caregiver supports and around the clock transportation options.

We have come to realize in order for NJFA to have a stronger voice we need a deeper and wider financial base of support. NJ has 8.8 million people living and aging in NJ, with 1.5 million persons already over age sixty. Why do aging issues and causes take a back seat when it comes to philanthropic support? We live in a busy world and our attention is often peaked by each crisis that arises. Often people do not know about the range of senior services available to them and their older loved ones from the County Offices on Aging until the 'fall' occurs and the hip needs to heal with the help of a home delivered meal and friendly check-in calls. Or, wondering when you want to give up driving - how will you get to both your essential and favorite places: the grocery store, the pharmacy, the hair salon, or the weekly card game?

So as we look at the Foundation's sustainability issues, it really reflects a similar question raised above - are we at a crisis point? How can we offer resources in *Renaissance Magazine* to our 100,000 readers without funding? How can we produce the monthly Aging Insights TV program for our 400,000 viewers without funding? How can the Foundation coordinate an annual professional skills conference to providers in the field of aging? How can we pursue issues that promote 'aging well' without funding?

Like many household budgets, the Foundation's finances are running thin, and sustainability is now in doubt. We have 15 years of work to build on but we are now at a crisis, we have reached our fiscal cliff.

We are in need of your help, and welcome your suggestions and donations.

Grace

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

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

GET IN THE KNOW WITH *AGING INSIGHTS*

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

The goal of this magazine and the



Aging Insights TV programs is to connect caregivers, seniors and boomers to community based services. With that in mind we cover a lot of topics since everyone's needs vary.

So if you have not seen *Aging Insights* be on the lookout on your cable stations and your municipal public access station.

Each show is hosted either by Melissa Chalker or Grace Egan. In August we aired a program on Disaster-



Preparedness to address what to do when the next storm hits. The September program was on Fall Prevention and featured easy Yoga and Tai Chi that you could do alone or in a group. We know, having looked at the cost of living for elders in NJ, that housing costs include utilities like water, gas oil and electricity so the October show features the NJ Rate Counsel that assists consumers, and NJ shares, that offers assistance programs to low and moderate households. In case you missed these shows and the other twenty shows that

have been produced you can see all of these on You Tube. That's right NJFA has gone viral... All the Shows can be seen by going to www.Youtube.com/njfoundationforaging.

We've included a sampling of the sixty



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



MEDIGAP POLICY											
	A	B	C	D	F	G	M	L	N		
all costs after	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
copayment for other	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
deductible	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
coinsurance	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓

Supplementing Medicare

Medigap Plans Explained

Defining Medigap plans first requires a little review of Medicare. Medicare comes in several parts, the most commonly discussed are Parts A & B. Medicare Part A is often referred to as “Hospital Insurance” because one of the things it covers is inpatient hospital stays. Part A does not have a cost associated with it if you or your spouse paid Medicare taxes while working. Medicare Part B, referred to as “Medical Insurance” covers certain doctor’s visits, medical supplies and preventive services. Part B is the part that comes with a monthly premium. Most people pay a Part B premium of \$104.90 each month for 2013.

Back to Medigap plans-these are supplemental plans that cover the costs that “Original Medicare” (that’s Parts A & B) don’t cover. Yes, you read that correctly, there are things that Medicare does not cover. For example, copayments. If you go to the doctor or to get treatment at a facility, you will have a 20% copay. As Medicare pays 80%, if you have a Medigap policy it may pick up some or all of that 20% copayment.

Some things to know about Medigap policies:

- In the past, Medigap policies could cover prescription drugs, but Medigap policies sold after January 1, 2006 aren’t allowed to include prescription drug coverage. For prescription drug coverage, you can join a Medicare Prescription Drug Plan (Part D).

- Medigap plans are provided by private insurance companies, so you must buy your plan through them, not Medicare.
- You pay your monthly premium to the private insurance company for your Medigap plan each month in addition to your monthly premium for Medicare Part B.
- Like Medicare, a Medigap plan only covers one person. If you and your spouse both want a Medigap plan you have to buy them separately.
- Lastly, Medigap policies do not cover everything. Like Medicare, they do not cover Long Term Care. They also do not cover vision, dental, hearing aids or eyeglasses. You may be wondering, what do they cover? All Medigap policies must cover a basic set of benefits. These basic benefits include most Medicare Part A and B coinsurance amounts, blood, and additional hospital benefits not covered by Original Medicare. A detailed breakdown of the basic benefits plans can be seen at <http://ow.ly/oz72F>.

For more information visit www.medicare.gov. If you need further assistance, please contact your State Health Insurance Program (SHIP). find them by visiting <http://www.state.nj.us/humanservices/doas/services/ship/index.html>, or call them at 1-800-792-8820.

Remember you can also contact your County Office on Aging. Their numbers are listed on page 27.

HELP KEEP US UP TO DATE

Please fill out and return this coupon to: **Renaissance Magazine - NJFA**, NJ Foundation for Aging 176 West State Street, Trenton, NJ 08608 Tel: 609-421-0206, Fax: 609-421-2006

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FALL 2013

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BY KIP ROSSER

At this precise moment, as you read these words, your brain is doing more work than you can possibly imagine. It is estimated that the brain's processing power approaches one hundred teraflops (and now your brain is diving into it's "files" to figure out what a teraflop is). That's approximately one hundred trillion calculations per second – taking into account one hundred billion neurons in the brain, each making over a thousand connections to other neurons, and each connection executing roughly two hundred calculations per second. Just think of the amount of brainpower involved in the act of scratching your head trying to absorb what you've read so far!

The field of neuroscience is continually buzzing with new discoveries about our brains; these amazing, highly portable "computers" outstrip any technology humans have ever manufactured. And everybody has one! It controls hundreds of bodily functions in the background while we go about our day. It enables us to make decisions. It gives us feedback. It allows us to go back in time, retrieving memories from the past. It's a vast warehouse for everything we've ever learned. It has centers that give us the power of speech, the power to retain information, the ability to experience pleasure and pain. It keeps us alive. Knowing this, wouldn't you be willing to do anything to keep it running well?

If you're in good health right now, there's a lot you can do to take control. Yes, heredity, and genetic predisposition to various conditions and illnesses are at work all the time,

particularly as we age. However, the body's own goal is always to move toward balance and health. Every minute of every day, your body is fighting off infections, airborne viruses, combatting anything that might threaten your good health. The question is: what are you doing to help?

As is the case with just about everything concerning health, there's an entire multi-million dollar industry out there built around brain health, and it's eagerly waiting for you to throw money at it. The internet is overloaded with as many miracle brain pills and supplements as the diet industry. All sorts of panicked testimonials claiming that "the brain loses function with age" are everywhere, and the hope is that you'll buy monthly supplies of "BrainPower-This," "MentalClear-Whatsis" and "Smart-shield-That." As Americans, we seem to love the thought of taking a pill that will do the work for us. As we sit back and watch TV, the pill will lose the weight for us, the pill will improve our memories, the pill will take responsibility.

According to the Alzheimer's Organization, 5.2 million Americans of all ages are living with the disease. One out of every three seniors dies due to Alzheimer's or other forms of dementia. That ought to make everyone willing to do whatever it takes to stave off the onset of such debilitating and fatal illnesses. While genetics plays a part in what happens to us, the fact is that we can reverse, slow down, and sometimes even prevent or cure numerous conditions that meet up with us as we age. And the best time to begin is *before* the conditions show up.

DISPELLING BRAIN MYTHS

Brain health begins with understanding what your brain is really capable of and busting just a few of the more well known myths.

Myth #1: It's harder to learn things as we age.

If you've ever heard yourself say things like, "you can't teach an old dog new tricks" or "I'm too old to change," then you've already bought into this myth big-time. The fact is that, yes, while it may be more difficult for some than others, there is no evidence to support the idea that aging in and of itself impairs our ability to learn or change.

Myth #2: In general, humans use only about ten percent of their full brain potential. This little fiction has been attributed to the American psychologist, Williams James in the early 1900s. What he, in fact, said was, "the average person rarely achieves but a small portion of his or her potential." Over time, his assertion mutated into the spurious "ten percent of our brain" myth. Our brains are working constantly, each part in concert with the others – all helping us to process information, to breathe, to keep our hearts pumping, to regulate our body temperature, to see, to hear, move, speak, think. Yes, there's always untapped potential, new abilities we can harness. However, a human being would cease to function if truly only ten percent of the brain were being used at any given time.

Myth #3: Your personality and abilities reveal a right-brain or left-brain dominance. This myth has been perpetuated by the scientific community itself for many years. We know that while many functions of the brain, can, in broad terms, be ascribed to the left or right hemispheres (the right side of the brain controls the left side of the body and vice versa), the two sides are far more co-dependent than was once thought. For instance, the processing of language was thought to be the province of the left hemisphere. We now understand that it is a function of both, with pronunciation and grammar being handled in the left and intonation being handled in the right.

Myth #4: All brain damage is always permanent. As little as twenty years ago, most everyone in the field of neuroscience was convinced that the brain was incapable of generating new cells. It was also held that our brains were unalterable; once a brain was "broken," it was impossible to repair. Now, the neuroscience community knows differently. Evidence has clearly demonstrated that through our entire lives our brains remain "plastic." Astonishing as it seems, our brains can even "rewire" or change themselves in response to new learning or disabilities. Under certain conditions, the brain will initiate a process called neurogenesis – creating new cells.

DON'T STRAIN YOUR BRAIN – MAINTAIN YOUR BRAIN

More and more, scientists are making leaps in our understanding of the brain to the extent that we can now help optimize brain health. Clinically proven tools and means for improving brain function exist. All you need to do is use them. It should be stated that all such methods are

effective over time. Frequency and consistency are key. For many, this can mean increased effort and a series of lifestyle changes; but, it's your brain – isn't it worth it? This article can only scratch the surface; following through requires research, commitment and time.

PHYSICAL EXERCISE:

THE NUMBER ONE BRAIN MAINTAINER

In their eye-opening report, *Exercise: A Behavioral Intervention to Enhance Brain Health and Plasticity*^{*}, Carl W. Cotman and Nicole C. Berchtold of the Institute for Brain Aging and Dementia conclude categorically "It is now clear that voluntary exercise can increase levels of brain-derived neurotrophic factor (BDNF) and other growth factors, stimulate neurogenesis, increase resistance to brain insult and improve learning and mental performance." Furthermore, "the benefits of exercise on brain health and function, particularly in aging populations... has consistently emerged as a key indicator of improved cognitive function." Over the past decade there have been dozens of reports and studies bearing such conclusions out.

Physical exercise, moreso than mental exercises like brain teasers, chess, crossword puzzles, etc., is the best tool out there. It need not be overly strenuous or time consuming. A regular twenty to thirty minute daily regimen will help reduce the risk of heart attack, stroke and diabetes, brain cell degradation or loss, osteoporosis, high blood pressure, poor balance or decreased flexibility, depression, arthritis, back pain, and obesity. And while it may not entirely prevent the disease, exercise helps protect against risk factors for Alzheimer's and other forms of dementia.

Walking, bicycling, tai chi, yoga, strength training and more – they're all available to you. You need only determine, (if necessary, with the help of your physician) what you're capable of. In your present state, you may be coping with issues that limit your mobility or agility, but the field of exercise is so rich that there is definitely something for everyone. Doing nothing is a sure guarantee that you will deteriorate. All it takes is to get going. Then, once you're really up and running...

Learn something new: Our bodies are marvels of adaptation. As they get used to exercise, it usually becomes necessary to modify, increase, or change exercise level to maintain its effectiveness. This is the perfect opportunity to learn another type of routine, switch to a totally different type of activity, or add a new one in addition to what you're currently doing.

MENTATION – KEEPING A HEALTHY MIND IN MIND

Put images of hippies (even though you might have been one once), clichéd maharishis and new age trends out of your mind once and for all. The hard research is in and the benefits of meditation for your brain are well documented. To cite just a few:

A study reported in the journal, *Psychosomatic Medicine*, used employees of a biotech firm in an eight-week

meditation regimen. The benefits to their emotional and immune systems persisted with simple fifteen-minute meditation just two or three times a week. Researchers at UCLA's Laboratory of Neuro Imaging have determined that over the long term, meditation promotes increased cortex "folding," called brain gyrification. The more folding, the greater the improvements in decision making, memory formation and information processing. In his essay, *Searching for the Mind*, Dr. John Liefk cites research demonstrating that meditation yields improvements in multi-tasking, the ability to focus, stress reduction and memory retention. The results of an eight-week study that is currently featured on the U.S. Department of Health and Human Services website concluded that meditation can have a positive impact on the regions of the brain associated with empathy, stress, memory, muscle control and one's sense of self. The list of meditation's role in brain health goes on and on.

At its most basic, meditation is simply focusing one's attention. There are a variety of forms, all of them share a number of components:

- a quiet environment, free of distractions
- a choice of specific, comfortable postures such as sitting, lying down, standing, or even walking
- a specific focus of attention; usually on either the breath or a sound (chant or mantra)

- open-minded, non-judgemental attitude; the ability to let all thoughts "pass through" without dwelling on them, unattached from them emotionally

Meditation is currently used by millions of people around the world to promote overall wellness, alleviating harmful states of mind like anxiety, depression, pain (both emotional and physical) and stress.

Just as with physical exercise, meditation techniques can be studied and learned online and in classes. So once you've begun, once your mind has begun to adapt...

Learn something new: meditation can be a lifelong pursuit. For example, there are ten principle ways to breathe. Each takes concentration and discipline to master and each augments the meditation experience.

TRUST YOUR BRAIN TO THE "BRAIN TRUST TRIO"

The dictionary defines the term "brain trust" as "a group of official or unofficial advisers concerned especially with planning and strategy." In addition to exercise and meditation, with a little exploration, research and strategy you can mobilize a powerful trio of "advisors" to help you promote long term brain health. These are subjects too extensive to cover in this article, however, there's plenty of literature and help available.

Clean up your diet. Paraphrasing the saying, "you get out of it what you put into it," this definitely holds

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true with your eating habits. The catch phrase, “garbage in, garbage out” holds true, too. A brain-healthy diet is one designed to reduce the risk of heart disease, diabetes, high blood pressure and more. With the right balance of nutrients and portion control, you’re on your way.

We are all inundated with various industry claims from magazines, the web and TV. It seems that every day there’s another brain pill, another diet fad, another miracle super food. There are claims being made about hundreds of “super foods,” for instance, foods with the highest naturally occurring anti-oxidant levels; these include kale, spinach, brussel sprouts, alfalfa sprouts, broccoli, beets, red bell pepper, onion, corn, eggplant, prunes, raisins, blueberries, blackberries, strawberries, raspberries, plums, oranges, red grapes and cherries. Some studies indicate that, eaten over the long term, these types of foods may help. Even so, there is as yet no supporting evidence to indicate what intake levels of such foods are most beneficial for optimal brain health.

The single biggest diet-related factor in the brain health equation is to bring yourself to a healthy body weight. In a study of 1,500 obese middle-aged subjects, it was determined they were twice as likely to develop dementia in later life. Overweight subjects with pre-existing high cholesterol and high blood pressure had six times the risk. Read up. Talk to your physician. Reduce the high fat and high cholesterol foods in your diet. Bake instead of fry. Increase your intake of the healthier, so-called “protective foods” like those mentioned above.

Exercise your brain. There are thousands of tools and activities you can pursue, on your own or with others. Classes, social groups, online tutorials, books – you can put your brain through its paces every day and have fun while you’re doing it. Websites like luminosity.com and [BrainHQ](http://BrainHQ.com) at positscience.com feature dozens of brainworthy games

and tests designed to get that gray matter moving. There is always something new you can learn. And when you choose something because you want to try it, you’re far more likely to stick with it. See the Brain Activity Grab Bag at the end of this article – it barely scratches the surface of all the things available to you.

Stay socially active. If you’re a “people person,” you may already have a circle of friends or family, or you may be involved in any number of things that gets you out of the house. But for all you loners out there, it’s time for a serious change. Early research is demonstrating that people who regularly participate in social interactions maintain their brain vitality.

It should be said that the combination of physical and mental activity with social interactions and a brain-healthy diet is more effective than any one of these factors alone. Indications are that social activities combining physical and mental challenges along with emotional support and close personal relationships are more likely to result in a protective effect against dementia.

WHEN ALL IS SAID AND DONE

In the face of the fact that much of the current research regarding brain health contains language such as “may prove to be beneficial,” “potentially helpful,” you have nothing at all to lose and potentially everything to gain. It’s reminiscent of this new variation on old joke: a woman’s passing by the scene of an accident in which a man has just fallen out of a sixth story window. As she passes the paramedic she says, “Give him some chicken soup.” The paramedic looks up from the body and says, “Lady, this man is dead. It wouldn’t help.” Without missing a beat the woman replies, “It wouldn’t hurt.”

**TRENDS in Neurosciences Vol.25 No.6 June 2002*

BRAIN ACTIVITY GRAB BAG

Here, in no particular order are one hundred things you can learn, and, there are literally thousands more. You can study them online, enroll in a class, meet with friends – there are countless ways to learn. Think of this list as treasure hunt. You can learn...

a new language	yoga	volunteer mentoring	card games	gardening	OKAY, HERE ARE SOME BONUS CHOICES:
juggling	computer skills	bicycling	tai chi	essential oil making	
watercolor painting	Indian cooking	sewing	Spanish cooking	self-hypnosis	
ball room dancing	archery	history of film	kayaking	knitting	
walking	indoor rock climbing	art history	braille	oil painting	
pingpong	aroma therapy	history of anything	martial arts	decorative beading	
fly tying	tennis	French cooking	ventriloquism	shiatsu	
origami	Vegetarian cooking	poetry writing	strength training	knot tying	
Moroccan cooking	pottery making	pastel drawing	herpetology	basketry	
herbalism	playwriting	model building	debating	square dancing	
algebra	flower arranging	sailing	tarot	unicycling	
photography	woodworking	beer making	Pilates	dog training	
short story writing	singing	jumping rope	astrology	soap making	
ballet	target shooting	Morse code	sushi making	electronics kit building	
sculpture	swimming	public speaking	kite building	reiki	
bonsai gardening	Southern cooking	horseback riding	outdoor survival skills	canoeing	
religious studies	rafting	videography	resistance training	pool playing	
slight of hand magic	meditation	a musical instrument	weaving	bird watching	
cross-country skiing	museum guide	feng shui	baking	astronomy	
music writing	antique restoration	fencing	jogging	wine making	
					golf
					reading music
					acrylic painting
					sign language
					quilting
					blogging
					paper making
					bowling
					jewelry making
					massage
					Thai cooking
					...want more?
					You’re on
					your own



How to Start a Will

Back to Basics **By Victoria Dalton, Esq.**

Today, *Your Legal Corner* will provide information regarding “Wills.” Now that summer has come to a close and the new school year is here, it is time to get back to basics. Yes, before the teachers approach new material, a fair amount of time will be spent on just reviewing the fundamentals.

The essentials of any subject are required in order to build a solid foundation. So, we will discuss the basics of estate planning. Specifically, we will address why it is imperative for you to have a legally enforceable Will. Creating a Will with an attorney assures peace of mind that your assets will be transferred according to your intentions, with minimal tax, in a legally enforceable manner.

TRANSFER

In a Will, you decide who you wish to receive your assets as well as the manner in which they are to receive them. Because your wishes are specifically spelled out, you avoid speculation and confusion as to who is to receive assets and under what terms.

The terms of a transfer are important because all beneficiaries are not created equal. Ponder the following situations: disability, second marriages, problem children, grandchildren and divorce, to name a few. These are a few of the challenges that should be specifically addressed when creating a Will.



When deciding who you would like to receive your assets, recognize any special situations your named beneficiaries may pose.

CONTROL

Select a fiduciary also known as an executor to carry out the terms of your Will. Yes, it may be comforting that even after you have passed, the ability to have the last word or extend control over how your assets will be enjoyed can be accomplished in a Will. Perhaps, it is your desire that grandson Johnny receive his share of inheritance only upon graduation from college? Or, maybe you would like to put a monthly dollar limitation on Shopping Sally, so her inheritance is not squandered within the first year. These types of dilemmas and more should be discussed with your attorney.

TAXES

Taxes are another reason to create a Will. Estate planning may minimize federal, state, estate and inheritance taxes. While federal estate taxes may not be a consideration for most, state, inheritance, gift and income usually are.

To fully address any tax issues, before making a Will, determine the value of your estate by completing an inventory. Prepare a list of all real and personal property. The list should include real estate, bank accounts, safe deposit boxes, stocks, bonds, automobiles, furniture, jewelry, artwork, and any other assets. List insurance policies as well, even though they are usually paid directly to a beneficiary and pass outside a Will.

LEGAL

Contact an attorney when you are ready to make your Will. Have a clear idea of how you wish to dispose of your property before the meeting. Do your homework first. Start with the basics; complete an inventory and an outline of your wishes. In this way, the attorney has a written record of your preferences. This will allow for the attorney to make an accurate analysis of your situation and create a Will which will not only reflect your preferences but is legally enforceable as well!

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The content of Your Legal Corner is not and will not replace legal advice. Your Legal Corner was created to provide educational information regarding the law. If you or someone you know is being abused, exploited or neglected contact your County Adult Protective Services to get help. See page 27 of this issue for a list of phone numbers.

New Choice to Debut In NJ

Medicaid Managed Long Term Care **From NJ Dept. of Human Svcs.**

New Jersey is taking an historic step to reform its Medicaid program to create a managed long term services and supports (MLTSS) system that emphasizes home and community based services and relies less on nursing home care. Through MLTSS, participants will have their primary, acute, behavioral and long term care services coordinated and integrated.

Next year, New Jersey will move its Medicaid LTSS system from fee-for-service – payment for each service as it's provided to a managed care approach. Managed care means that a member's health care needs are arranged through a single source, most often the family doctor, who treats patients or refers them as necessary to specialists or services he or she cannot provide. A managed care organization (MCO), which contracts with doctors or other types of health care agencies to provide services, is paid a set rate per member, per month.

Approximately 13,000 Medicaid beneficiaries who currently receive long term services and supports in a Medicaid Home and Community Based Services program will transition into the new MLTSS program. This includes individuals in the: AIDS Community Care Alternatives Program (ACCAP); Community Resources for People with Disabilities (CRPD); Global Options for Long-Term Care (GO); or Traumatic Brain Injury (TBI), with services such as respite, care management, home and vehicle modifications, home-delivered meals, personal emergency response systems, mental health and addiction services. It also includes individuals who live in Assisted Living or receive Community Residential Services.

In addition, approximately 27,000 Medicaid beneficiaries who live in nursing homes will begin to receive their Medicaid long term services and supports, including nursing home care, through a managed care plan.

Of course, the option will remain for seniors to enroll in the Program of All Inclusive Care for the Elderly (PACE), which serves individuals fifty-five and older who require nursing home care but who can still live safely in their communities. PACE enrollees can be either or both Medicare and Medicaid eligible beneficiaries or private pay. There currently are about 722 PACE beneficiaries.

New Jersey's move to Medicaid MLTSS is possible through the federal government's approval of New Jersey's Comprehensive Medicaid Waiver in October 2012. Since then, stakeholders and consumers have been involved actively in fine-tuning these innovative

initiatives to redesign New Jersey's Medicaid program.

In New Jersey, Medicaid managed care was introduced in 1995. It was launched to improve quality and health outcomes for participants, but it also proved to contain costs for beneficiaries on Medicaid and NJ FamilyCare, the state's means to provide affordable health coverage for children and certain low-income parents.

While program enrollment grew, the full advantages of a managed care system couldn't be achieved with major services left out of the benefit package. In 2011, a few long term care offerings were moved into managed care (personal care attendant, medical day care, and physical, speech and occupational therapies), but Medicaid LTSS still operated in a fee-for-service health care system. This was particularly inefficient because the majority of this spending was focused on nursing home care instead of home and community-based care, which is less expensive and preferred by most seniors and people with disabilities.



MLTSS will improve health care outcomes, promote greater flexibility and consumer choice, reduce reliance on institutional care and expand home and community-based services. This strategy allows New Jersey to rebalance its long term system of care, reinvest savings and remain fiscally accountable.

Most importantly, seniors and people with disabilities no longer will have to go into a nursing home to become financially eligible for Medicaid. The state will be able to offer them home-care options that allow them to age in place, with necessary support services.

For more information, visit the Department of Human Services' website at www.state.nj.us/human-services/

Remember to check page 27 for a listing of County Offices on Aging.

“The most important pieces of equipment you need for doing yoga are your body and your mind.”

Rodney Yee

Finding Ways to Stay Active

The benefits of yoga **By Melissa Chalker, MSW, Program Manager, NJFA**

You’ve probably heard of yoga through a friend or family member, saw it advertised at your gym or senior center, maybe even read about it in the pages of *Renaissance Magazine*. But, do you really know what it is?

There are two definitions from Merriam-Webster: one states that Yoga is a Hindu theistic philosophy teaching the suppression of all activity of body, mind, and will in order that the self may realize its distinction from them and attain liberation. The second definition is – a system of exercises for attaining bodily or mental control and well-being. Finally, the literal meaning of the Sanskrit word yoga is “to add,” “to join,” “to unite,” or “to attach.”

What does this mean for you? Well, yoga is a great form of exercise that has many physical benefits. People have also found it emotionally healing and that it can help to ease the mind. To learn more about it, this writer made a trip to visit Romy Toussaint of Romy Yoga and some of her students.



We met in Romy’s studio and the students gathered around, eager to answer my questions. What I found was that they had all began taking yoga at different times in their lives and for a variety of reasons. One woman shared that she began taking yoga after she suffered a loss of someone very close to her. Sensing her sorrow, a friend suggested she visit a health center and look into exercise, so she took up yoga and has found it has helped her a great deal. Another student, the only man in the group, just started taking yoga recently. He found that although he has been an athlete his whole life, a back problem was now preventing him

from having full mobility. He was attempting to cope with the problem, but it began to affect his golf game. A sports medicine doctor recommended yoga and so this gentleman, Rich, found Romy and started practicing yoga. He has seen improvement in his ability to complete tasks he had trouble with before, but an added extra benefit is that he also finds he no longer gets aggravated when he can’t do something, he just tries another way. Rich shared that Romy has taught him some modified poses and ways he can use them in his day-to-day tasks and activities.



Most of the students that gathered that day stated that even if they don’t take a class, they are practicing yoga every day on their own as well. It might not be a full workout, but perhaps just one pose or technique. One example was a pose called “legs on the wall,” where the person would lay on the floor and put their legs in the air and place them against a wall. Some in the group said this helps them to sleep and indeed Romy did confirm that she instructs people to use this pose as a relaxation technique.

When I asked about their advice for people who are thinking about beginning yoga, they wanted to be sure that people find the right instructor or class for them. Most importantly, “just show up” and realize that it is not about the advanced poses or your ability. The poses are easily modified for different abilities, Romy said instructors should be aware of students need for modification, which is one reason why it is important to find the right class for you. They cautioned that you should do the best you can do right now and not worry about



what you can't do.

The benefits this group of students felt from practicing yoga varied from increased strength and flexibility, to improved balance, a sense of calm, a spiritual connection, confidence, improved posture and overall feeling of peacefulness. One woman, Jerry, stated "The

longer I do it the better I feel."

I was inspired by this lovely group of people who all were gaining such wonderful things from the practice of yoga. But I realized they all had something else in common; they'd found a caring and genuine person as their instructor.



Visiting Nurse Association

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Know What's Good For You?

Healthy dishes with maximum flavor

Harvesting all the season has to offer (it's hard to beat than comfort food in the fall) while making sure you're eating well is easy. Here are two favorites with a healthy eye

on anti-oxidant rich "super" soup and dessert. Both come with options on creating amazing flavor profiles by using unusual spice combinations.

Carrot Spice Soup



INGREDIENTS

- 1 pound of carrots, chopped
- 1 medium size chopped onion
- 1 clove of garlic, chopped
- 2 Tablespoons olive oil or vegetable oil
- 1 14oz can (2 1/4 cups) of chicken broth or vegetable stock – low salt

Your choice of spice, add only one of the following:

- 1/2 Teaspoon of cumin powder
- Or 1/2 Teaspoon of curry powder
- Or 1/2 Teaspoon ground ginger

DIRECTIONS

Warm the oil in pot that you will also eventually add the other ingredients into. Sauté the garlic, onions until they are slightly golden, add the carrots and spices and the broth. Bring to a boil then cover, lower the heat and simmer until carrots are soft. Blend small batches in a blender until smooth to make a creamy puree.

FOR ADDED PROTEIN CONSIDER ADDING:

- 1/2 cup of uncooked red or brown lentils when you are simmering the carrots.
- Or add a can of butter, navy or other beans after the carrots are softened.
- Or after blending add 1/2 - 3/4 cups couscous to puree over low heat until the couscous becomes tender.

Serve with a dollop of yogurt or Crème fraîche and perhaps a garnish of cilantro or parsley.

Fruit Compote & Spiced Apples

INGREDIENTS

- 1 1/4 cup water
- 1/4 cup sugar
- 1 med size apple
- Mix of dried fruit:
- 4 dried red plums/peaches chopped
- 4 dried pears halves chopped

Spices:

- 1 4" cinnamon stick **or** 1 teaspoon ground cinnamon
- 2 Cardamom pods **or** 1/2 teaspoon ground cardamom
- 1 star anise pods **or** 1/4 teaspoon ground anise
- 4 whole cloves **or** 1/4 teaspoon ground cloves



DIRECTIONS

Mix the water and sugar in a medium pan over medium heat til the sugar dissolves. Add the spices. Bring to a simmer and add your fruit mixture; apples and dried fruit. Cover and reduce the heat to low. Simmer for 30 minutes or until the fruit is softened. Remove from the heat and let stand at room temperature. If you used whole spices now is the time to remove them and discard. Cool and let stand for 1 hour, then serve or refrigerate for up to 3 days.

Serving suggestions:

- Serve with a scoop of frozen vanilla yogurt or ice cream
- Or with a spoonful of Crème fraîche
- Or over a spoonful of plain yogurt.



Word Redefined: “Interns”

Skills for Older Adults **By Ellen Gilbert**

While most people associate the word “intern” with hopeful college students or junior hospital staff, at the Princeton Senior Resource Center (PSRC) the staff thought differently. So, they created a training program that includes mature interns over the age of fifty-five who are interested in reimagining their lives.

“Older adults who have retired or lost their jobs to downsizing tended to think they could simply ease into new roles that would value their years of experience, but they found it was not so easy,” explained PSRC Executive Director, Susan W. Hoskins, LCSW, in a recent interview. Ageism plays a big role, with employers looking for young, tech-savvy, less expensive hires. “Some people want to move into the non-profit sector where they can find more meaning and purpose than in their first careers, where they can make a difference in their communities. But they don’t have any experience in community organizations that operate differently than corporations and they need some specialized skills,” Hoskins explained.

“College students get internships to learn about new environments, so why not older adults?” wondered Next Step Program Director, Carol King. The result is Encore Internships, a new initiative of the Next Step Program at PSRC. Mid-life interns are placed at PSRC for three to six months under the supervision of experienced staff.

Encore Internships provide modest stipends to support each intern as they learn new concepts and skills that will enable them to assume new roles as fundraisers, volunteer managers, event planners and other roles in non-profit organizations. They are also building their resumés and making new contacts.

Interns work eight to fifteen hours per week. Each participant is screened by the Next Step Director to establish goals for the internship, and is matched with a supervisor who will oversee their training. A learning contract is created to clearly define an intern’s learning objectives, and the tasks and measurable outputs needed to achieve his or her goals. The intern and supervisor meet for at least one hour every two weeks. “It’s really a learning experience,” observed Ms. King. Interns are also introduced to critical processes in non-profit organizations such as volunteer management, strategic planning and implementation, management and leadership, budgeting and fund accounting, fundraising and grant writing.

The Encore Internship program is currently being piloted at PSRC. Five interns have finished the program and a second “class” is starting this fall. By working close to home, the staff can fine-tune the model so that it works

optimally for both the host organization and the interns. They plan to expand in the near future to include other area non-profits so that interns can select from a wider range of organizations and positions. For example, some might prefer to work with at-risk teens, at a food bank or with animals. Once the model is established, PSRC will create a manual so it can be replicated in other communities.



Ms. King directs the Next Step program at PSRC. It offers lectures, workshops, support groups and coaching which focus on lifestyle changes in the second half of life. “It’s not about retirement planning,” said Ms. King, “but rather about creating a rewarding, satisfying next stage of life. With 10,000 people reaching age sixty-five every day and “boomers” wanting a different kind of retirement than previous generations, there is both tremendous need and opportunity for new models of aging and for confronting the ageism that is pervasive in our culture.” Considerable research on opportunities available to people making career changes went into creating Encore Interns, reported Ms. King. “We did not find other programs like it. The closest program, California-based encore.org, connects people who want to apply already-acquired expertise (e.g., web design) to non-profits.”

“Encore Interns has so much potential and we don’t see other opportunities like this,” said Ms. Hoskins. “Many organizations are seeking skilled volunteers, but we have been meeting many mid-life adults who need to continue to earn an income but need a new skill set. We totally believe that there’s a lot of potential in people over fifty, that they can bring a lot of wisdom and experience to a new position.”

As home to the project, PSRC has been providing programs and services to promote healthy aging for Princeton area older adults (age 55+) since its founding in 1974.

For more information, visit www.princetonsenior.org or www.engagedretirement.org/



Assisted Living

How to choose the best facility **By Helen Hunter, ACSW, LSW**

Is it time for you to move into an assisted living facility? When you consider making such a choice, it is important to not only research all of the services that are offered in the facility being considered, but also to take a personal tour of the facility. Taking a tour and speaking to staff and residents will give you a first-hand look at what the facility has to offer and provide you with the information needed to decide whether you or your loved one wishes to become a resident.

There are approximately 1.5 million older Americans (about 4-5% of the over sixty-five population) currently living in Assisted Living Facilities. Assisted living facilities are residential communities designed to allow older people a chance to live as independently as possible, with supportive personal and health care services. These services can include: assistance with activities of daily living (eating, dressing, bathing), housekeeping, laundry services, dining services, medication management, arrangements for medical care, arrangements for dental care, and arrangements for mental health care. Please see the check list at right and be sure to check with each facility as to fees associated with any services. Assisted living facilities also have an activity and recreation program and many have wellness centers as part of their facility.

Transportation is often provided by the facility for trips to the supermarket or to medical appointments, and many offer day trips to local attractions. Most assisted living facilities provide private apartment living. Residents of assisted living facilities treasure their independent apartment living arrangements, but also have peace of mind in knowing that supportive services are available to them if needed. Some assisted living facilities have a memory care unit, for those with dementia or Alzheimer's Disease, and some facilities are equipped with staff trained in Parkinson Disease care.

HOW DO YOU CHOOSE WHICH FACILITY IS BEST FOR YOU OR YOUR LOVED ONE?

The process involved in making a move to an assisted living facility is often a difficult one, not only for the elder, but for the family as well. Families are encouraged to be actively involved in researching and touring a potential residence along with the elder. It is important to ask questions, gather as much information as possible, and make scheduled and unscheduled visits to the facility. Plan ahead, so you can have ample time to visit several facilities before making the final decision. You will know in your heart and gut

when you begin to tour a facility whether it will be the best place for you or your loved one. It is also important to inquire if the facility is part of a CCRC (Continuing Care Retirement Community), where residents can receive additional levels of care, if needed, at the same location.

You might want assistance from a social worker or geriatric care manager, who can give you additional knowledge of the services provided at each facility. It is important to serve as your own best advocate, making sure that you will be going to the facility that best suits your needs and that offers the level of care that is required. After all, the place you choose will become your new home!

ASSISTED LIVING CHECK LIST

- ✓ Do you like its location and outward appearance?
- ✓ Is the décor attractive and homelike?
- ✓ Are the staff welcoming when you visit the residence?
- ✓ Do residents appear sociable, happy and comfortable?
- ✓ Are you able to talk with residents about how they like the residence and staff?
- ✓ Are residents neatly dressed, personable and outgoing?
- ✓ What are the visiting hours and visiting policies?
- ✓ Is the community well-designed for your needs? Is the floor plan easy to follow?
- ✓ Are there handrails available to aid in walking? Are cupboards and shelves easy to reach?
- ✓ Are floors made of non-skid material and are carpets firm and secure to ease walking?
- ✓ Will doorways, hallways and rooms accommodate wheelchairs and walkers?
- ✓ Are elevators available?
- ✓ Does a physician or nurse visit residents regularly to provide medical checkups?
- ✓ To what extent are medical services available and how are these services provided?
- ✓ Is the residence clean, free of odors and appropriately heated/cooled?
- ✓ Are there fire sprinklers and clearly marked exits?
- ✓ What is the availability of staff? What levels of assistance are provided (including cost of additional services)?
- ✓ Does the residence provide housekeeping services in resident's unit?
- ✓ Can residents arrange for transportation on fairly short notice?
- ✓ Are pharmacy, barber/beautician and/or physical therapy services offered on-site?



Durable Medical Equipment

New rules in New Jersey

If you are a beneficiary with Original Medicare (a person who has Parts A and B of Medicare and not a Medicare Advantage plan) who uses or plans to use certain durable medical equipment and supplies, such as oxygen, walkers, or wheelchairs, you should know about the new rules that started on July 1, 2013 in New Jersey. The Durable Medical Equipment, Prosthetics, Orthotics, and Supplies (DMEPOS) Competitive Bidding Program is an attempt to save money for taxpayers and people with Medicare, and may change the suppliers with Medicare will need to use.

Most counties and zip codes in New Jersey will now be a part of this competitive bidding program. You can check if your zip code is in a competitive bidding area by going to a fact sheet at <http://www.cms.gov/Outreach-and-Education/Outreach/Partnerships/Downloads/DMEPOSBeneFactSheetMarch2013.pdf>.

As of July 1, people with Original Medicare who live in or travel to one of these areas and need the items listed in the column to the right will need to get these items from an approved contract supplier if they want Medicare to cover these supplies, unless their current suppliers decide to become grandfathered suppliers (non-contract suppliers that choose to continue to provide certain rented medical equipment or oxygen under the terms of the program).

Beneficiaries will need to find out which suppliers are Medicare contract suppliers to make sure Medicare will pay for their medical equipment or supplies. You can find out if a supplier is a contract supplier for the

program by visiting <http://www.medicare.gov/supplierdirectory/search.html> or by calling 1-800-MEDICARE (1-800-633-4227).

The competitive bidding program will only cover certain categories of products. The eight product categories that are included in the program are:

- 1 Oxygen, oxygen equipment, and supplies;
- 2 Standard (power and manual) wheelchairs, scooters, and related accessories;
- 3 Enteral nutrients, equipment, and supplies;
- 4 Continuous Positive Airway Pressure (CPAP) devices, Respiratory Assist Devices (RADs) and related supplies and accessories;
- 5 Hospital beds and related accessories;
- 6 Walkers and related accessories;
- 7 Support surfaces (Group 2 mattresses and overlays); and
- 8 Negative Pressure Wound Therapy pumps and related supplies and accessories.

In addition to the categories of items listed, Medicare will be starting a national mail-order program for diabetic testing supplies at the same time. The national mail-order program will include all parts of the United States, including the fifty States, the District of Columbia, Puerto Rico, the US Virgin Islands, Guam, and American Samoa. With this national mail-order program, people with Original Medicare will need to use a contract supplier for diabetic testing supplies delivered to their homes. If these supplies are not delivered to a beneficiary's home, a beneficiary can go to any retailer that provides these supplies, but they may pay more.

To assist beneficiaries, Medicare mailed information to people in the competitive bidding areas who use the items included in the program, in addition to those who use diabetic testing supplies across the country. Approximately 5.7 million people with Medicare have been sent a letter and information. You can review the letters, introductory brochure, national mail-order program fact sheet and other program education materials by visiting http://www.cms.gov/Outreach-and-Education/Outreach/Partnerships/DMEPOS_Toolkit.html.

Should you have any questions, please contact the Senior Medicare Patrol of New Jersey at 732-777-1940. You can also contact the State Health Insurance Assistance Program (SHIP) at 1-800-792-8820.





Birds of the Air

Understanding the good and the bad **By Scott Guerin, PhD**

Like a lot of us, I'm sure you get upset when a scandal or story of corruption hits the news. It's easy to get angry when an institution that is supposed to grow business or support its members has damaging secrets suddenly exposed, or when a trusted financial investor like Bernie Madoff is discovered to have swindled hundreds of people out of their money. And history has shown us that no group is immune to corruption. We have all heard the stories about the senior management of corporations involved with skimming off profits or establishing self-serving practices. Political groups most certainly are in the news constantly with almost unbelievable allegations of back room deals, love children, and other political shenanigans. What is most egregious is when institutions or individuals that are supposed to promote mankind's highest spiritual and moral virtues are entangled in dishonorable activities. It's been happening for ages but when are we going to get it? When will all this bad behavior stop? Or...perhaps these events may be an inseparable part of humanity, or possibly have some sort of purpose.

One possible explanation comes from the sacred text of the Judeo-Christian Bible (the Old and New Testaments) when discussing animals. Specifically, there are many references to birds with one phrase in particular repeated a few times that refers to "birds of the air." While most references to birds in the Bible are pretty straight forward, many scholars point out that this term in particular may be referencing "evil." For example, in one story the messages of the Bible are likened to seeds. When scattered about, some fall on fertile soil and begin to grow, some on rocky areas sprout and wither, while others fall on hard ground where "birds of the air" eat them. Another example is when the Kingdom of God is compared to a large mustard

tree and interestingly the phrase appears again as the passages states that in this tree "birds of the air" make their nests. The shocking allusion is that the Kingdom of God is also host to these unsavory inhabitants.

What this suggests is that corruption and evil may very well be a natural part of our world. I know, it's hard to grasp but philosophers explain that many times opposites serve to define their counterparts. Meaning that the definition of "good" cannot be fully understood without knowing what "bad" is. White cannot be defined without comparing it to black, and so on.

Another way to look at this is something that happened years ago when I was working at a very wealthy person's house photographing renovations to his home. The kitchen was exceptionally huge and the center piece of this exquisite room was a large marble-top island. It was a beautiful piece of stone that the homeowner said he purchased in Europe and had it shipped as a part of the renovation. We were all commenting on how beautiful the veining of the marble was and that it really was more like a piece of artwork than a countertop. At one point the homeowner stated "It's interesting that what makes marble so beautiful is the pattern of its imperfections, otherwise it would just be a solid white piece of stone."

The main points I want to make here is that while corruption and evil is hurtful and harmful, two things to consider are that they may very well be a natural occurrence that will always be with us, and they may even have a purpose. Not that we should stop trying to rid the world of harmful behavior or avoid punishing wrongdoers, but possibly by understanding that corruption will always exist in some shape or form may give us some peace. So the next time you read about some late-breaking scandal, consider that it could possibly be as natural as..."birds of the air."

Good Thing, Bad Thing, Everything

When the divine vision is attained, all appear equal; and there remains no distinction of good and bad, or of high and low.

Ramakrishna

You've got to take the good with the bad, smile with the sad, love what you've got, and remember what you had. Always forgive, but never forget. Learn from mistakes, but never regret.

Unknown

When I'm good, I'm very good, but when I'm bad, I'm better.

Mae West

Good decisions come from experience, and experience comes from bad decisions.

Unknown

There is nothing either good or bad but thinking makes it so.

Shakespeare



Tapping For Health

Your own healing energy **By Siobhan Hutchinson, MA- Holistic Health**

Did you know that you can learn a simple technique to tap into your own body's natural healing ability? At first glance you might think this all new-age fluff, but you will soon discover that people have been doing this throughout the ages and you have, too! Have you ever held your head in your hands when you were trying to solve a problem or rubbed your tummy when it ached? We naturally or instinctively know how to help heal ourselves, but with our increasing disconnect with our natural rhythms, many of us have lost our way.

With a combination of Traditional Chinese Medicine and indigenous practices, Donna Eden along with her husband and noted psychologist David Feinstein, Ph.D. have written and present workshops on a Five-Minute Daily Routine along with other self-empowerment techniques. As a certified practitioner, I present their methods to my clients and caregivers, as well as at conferences, and universities.

At the first signs of a cold, try tapping with your fingertips on your sternum, between your breasts, for about fifteen to twenty seconds several times throughout the day. I have

renamed this the "Tarzan thump." For some of my clients, this either helped rid them of the cold or lessened their symptoms remarkably. If you suffer from indigestion, try tapping with a full hand underneath both your breasts, with your palms tapping the sides of your ribs as you do so. Usually, tapping here for about a minute or two will help metabolize food.

Mehmet Oz, M.D. is a big proponent of integrative and natural approaches to healing and has stated on many occasions that "the next big frontier...in medicine is energy medicine." In fact, Dr. Oz has included energy practitioners in his surgical practice. Energy medicine is natural, easy, fun to do, and many find relief from uncomfortable symptoms.

To learn more about Energy Medicine and Siobhan, visit <http://www.nextstepstrategiesllc.com/links/interviews-with-siobhan>.

Siobhan is featured in Episode 24 of Aging Insights, see page 4 for more information on Aging Insights.

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8 Long Term Care Myths

Tips for planning **By Judith S. Parnes**

What is Care Planning all about - and more specifically long term care planning? Who wants to think about the time in one's life when we may find ourselves physically or cognitively incapacitated?

This is the time when we will need assistance on a daily basis not for a short term problem, but for chronic long term medical conditions. Needing care daily is not about being old, but about being dependent on others to provide the support needed, to live as independently as possible. It can occur at any age, needing assistance with Activities of Daily Living (ADLs). Here in the USA, it is true that we are living longer, more active and healthier lives. However, the facts remain that one in two people over the age of eighty-five do need help in some way, on a daily basis.

MYTH 1: *We may like to believe we are invincible.* Odds are high if we live long enough, each of us will one day need help with some aspect of our living.

MYTH 2: *Long term care means living someplace other than home.* Long term care is not a place; it is a type of care. This care can be provided at home, in assisted living, or in a nursing home. Most often, individuals think of long term care as a Nursing Home only. Many people do prefer to stay in their own homes, and with assistance and some modifications, staying at home may be possible even as abilities decline. Environmental obstacles, such as stairs or narrow doorways, etc., would need to be evaluated. If a move is being considered, assisted living facilities may be a wonderful option, as increased socialization opportunities are many. And as needs progress, a skilled nursing facility may be the best environment for long term care.

MYTH 3: *Medicare and my Supplemental Insurance pays for long term care.* Medicare and supplemental health insurance pay for treatment of "acute" illnesses only. Hospitalization, and post-hospitalization in a skilled nursing home, typically called "SubAcute" Rehab, will be covered by Medicare and sometimes supplemented by the secondary insurance. However, the chronic, long term care costs are not covered by Medicare. Medicare does not pay for continued help with activities of daily living (ADLs) such as getting in and out of bed, walking, bathing, dressing, or assistance with feeding.

MYTH 4: *A reverse mortgage will be the answer.* A reverse mortgage can be advantageous for some people; for many it may be insufficient when extensive daily care is necessary for several years. When all the money from the reverse mortgage is tapped, it is at this

time that a transition into a facility could be considered.

MYTH 5: *My wife and I have saved enough money should we need long term care.* The cost of providing full-time long term care assistance to one person (in a nursing facility) can exceed \$110,000 year. For more information about long term care costs including home and facility based care, look at this information from Genworth's 2013 Cost of Care Survey - <http://ow.ly/owCv>. Individuals who need limited assistance will be able to stretch their retirement savings, but long term care costs over a long period can deplete bank accounts quickly. Savings can be greatly reduced by the needs of one spouse, leaving the other spouse with fewer financial resources available when they also need care at a later point in time.

MYTH 6: *Medicaid is only for "poor people."* long term care Medicaid is only available to individuals who have already "spent down" their assets. It does not replace Medicare or individual Supplemental Insurance, but acts as the "third insurance" that can pay for what the traditional insurances do not cover. Therefore, many individuals with considerable assets, if they live long enough and need significant supportive care for long periods of time, may need the government to pay for this long term care.

MYTH 7: *My family will help me with whatever I may need.* Unpaid family members, typically daughters, are the most common source of long-term care assistance. However, even the most hands-on families typically need outside assistance, utilizing home health aides, adult day care, assistance with transportation to appointments, and professional care management services to help supplement the care they can provide.

MYTH 8: *My parents live in a different state, so there is little I can do to help them.* In fact, there is a lot you can do for family members living at a distance. Arranging for a professional geriatric care manager in your parents' area will allow you to have an experienced elder care consultant working just for your family. This care manager will become your eyes, ears and most importantly, be the advocate for your loved one, just as you would if you lived nearby. Care managers do the work, allowing the family to be lovingly involved without the stress of all the day to day elder care management obligations.

It is the Professional Geriatric Care Manager who will dispel the common myths of long term care. To locate a care manager to be your family's elder care expert, go to www.caremanager.org.

Shingles

What you need to know **By Laila Caune, Director, Middlesex County Office of Aging and Disabled Services**

Many of us have heard of shingles, however, did you know that the same virus which causes chickenpox, Varicella Zoster virus, also causes shingles? Shingles is a viral infection which causes a painful rash, often with blisters. For people who have had the chickenpox virus, the virus lies inactive in your system and years later, it may reactivate as shingles.

Although the shingles rash can occur anywhere on your body, it most often appears on either side of the face or torso and usually lasts two to four weeks. Pain, which can be severe, is the main symptom. Other symptoms include fever, headache, chills and upset stomach. Very rarely it can lead to pneumonia, hearing problems, blindness, brain inflammation or death.



Over one million people a year in the United States get shingles. The virus is more common in people fifty years of age or older. It is also more common in people whose immune systems have been weakened. Someone cannot catch shingles from another person who has shingles. However, if a person has never had chicken pox, or the chicken pox vaccine, there is a possibility that they could get chickenpox from someone with shingles.

In 2006 a shingles vaccine was licensed. In the clinical trails, the risk of shingles was reduced by fifty percent. It is also reported that the vaccine helps reduce the pain in people who still got shingles after being vaccinated. The Centers for Disease Control and Prevention (CDC) recommends a single dose for adults sixty years of age or older.

However, some people should *not* get the shingles vaccine. They are people who:

- have had a life threatening allergic reaction to gelatin or the antibiotic neomycin. Tell your doctor if you have any severe allergies.
- have a weakened immune system due to a disease which may affect the immune system, for example AIDS or taking drugs

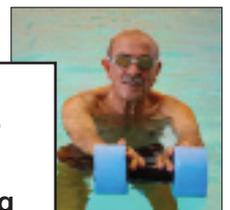
which may affect the immune system; cancer treatment such as radiation or chemotherapy cancer treatment or cancer which affects bone marrow or the lymphatic system.

- are pregnant or may become pregnant. It is recommended to wait at least four weeks after getting the vaccine to become pregnant.
- Anyone with a moderate or severe acute illness, such as a temperature of 101.3 or higher, should wait until they have recovered before getting the vaccine.

As with all vaccines, you should monitor closely for any unusual or severe problems. The CDC reports no serious problems have been identified with the shingles vaccine. Some mild reactions which have been reported are: redness, soreness, swelling and/or itching at the site of the injection, or headache. Reactions may start anywhere from a few minutes to a few hours after the vaccination. If you do have concerns or have a severe allergic reaction, high fever or behavior changes, contact your doctor. Go to the nearest hospital or call 911 immediately.

To learn more about shingles or the shingles vaccine, ask your doctor or call your local health department.

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National Recovery Month

Focusing on Older Adults and Addictions **By Eileen Doremus, Director, Mercer County Office on Aging**

Although September was National Recovery Month, the Substance Abuse and the Mental Health Services Administration (SAMHSA) focuses their awareness activities about addictions of all kinds and treatments of those addictions on a year-round basis. On their website, <http://recoverymonth.gov>, SAMHSA states that “Recovery Month spreads the positive message that behavioral health is essential to overall health, that prevention works, treatment is effective and people can and do recover.”

There is much taboo associated with the topic of addictions and substance abuse among older adults. But the Betty Ford Center that has helped thousands of people worldwide claims that an estimated three million American older adults suffer from alcoholism or drug dependency and the number is expected to triple by 2020. Given the financial strains of today’s economy, changes in health status as one ages and increased job insecurity, all have added fire to certain behavioral addictions, including compulsive gambling. The Baby Boom generation used alcohol and drugs as an acceptable, casual social activity. Chronic health concerns also increases the likelihood that prescription medications may lead one to addiction problems as pain relief is a major complaint of people as they age. Most disturbing is the amount of prescription medication that can be found in mom and dad’s – or even grandma’s – medicine cabinet. The younger generations have immediate access to these medications and in some circumstances this is the entrée into long-term addiction.

This year, Mercer County is pleased to participate in

two special programs to bring awareness of the concerns of addictions to its older adult population. The Council on Alcoholism and Drug Dependence of New Jersey and the Mercer County Office on Aging are joining forces with the Interfaith Caregivers of Greater Mercer County (ICGMC) to address some of the issues that seniors may have with addictions. A special education opportunity offered informational sessions that focused on the causes and signs of addiction; strategies and resources to help those affected; and personal recovery stories of older adults who have successfully overcome their own challenges. The group leaders and volunteers of ICGMC learned to recognize signs and symptoms of addictive behaviors and what resources are available to them for help and assistance. Volunteers with ICGMC routinely visit the homes of older adults in Mercer County. They feel this will offer new insight into identifying what some of the concerns may be. Recovery stories personalized the evening and offered a “real life” perspective to older adult addictions that are often ignored or unacknowledged.

Similarly, the Mercer County Offices on Aging and Addictions hope to take the message to a wider audience by offering short informational sessions to participants of the nutrition sites where older adults gather daily for congregate meals. Working with Barbara Sprechman of the Mercer County Council on Alcoholism and Drug Addiction, the senior population will be engaged in a conversation about behavioral addictions and offer resources to assist them or someone they know who may be struggling with some form of addiction.

AN UNLIKELY EXPLORER DIES AT AGE 82

Tucked in the US News section of the August 26th *New York Times* was an article that caught my eye. “Peter Huttenlocher, Explorer of the Brain’s Development, Dies at 82.” Since all things brain-related fascinate me, I thought that I’d gain some understanding of this man’s contribution to better understanding the body’s most precious organ. His was enormous!

Dr. Huttenlocher was a pediatric neurologist and neuroscientist who discovered the explosion of synaptic activity in the brains of children especially within the first year of life. His findings catapulted practices we still see today – children taking piano lessons at a young age, learning a second language in kindergarten and on up to adults trying to save the brain neurons by practicing a variety of activities to keep their minds sharp. By looking through

his electron microscope, Dr. Huttenlocher photographed billions of synapses and began counting them. What he eventually learned was that the brain, as it aged, also had the ability to prune itself of unused synapses. He saw that some brains did not do this process normally and resulted in some intellectual disability, of which research continues to study to this day. Much of what we read today of the brain’s neural plasticity is directly the result of his study and research.

As some mourn his loss, so many others celebrate the wonderful work he began and has left to us to continue to explore. This writer shares a special thank you to Dr. Peter Huttenlocher for paving the way to better understanding how the brain works. Rest assured, when I teach or speak about the brain’s activity, Dr. Huttenlocher will be a piece of that discussion.

MERCER

TAKING THE MAYHEM OUT OF MEDICARE AND THE NEW MARKETPLACE

Everyday in the media there is reference to the Health Insurance Marketplace. This is because of a major shift in health care with the enactment of the Patient Protection Affordable Care Act (ACA) which is also referred to as Obamacare. This act, which is already two years old, will touch many lives more intimately as we approach January 2014. The messaging about the ins and outs of the ACA has been coming steadily but there is great concern that there will be more questions than answers. But let's take a look at a particular message that older adults who are receiving Medicare need to understand.

The ACA was designed to help those without insurance to now be covered and protected by health insurance. It allows those without insurance to enter a virtual marketplace to shop for insurance plans. Just as one enters a real market to select items of need, the new "marketplace" allows a consumer to choose the best plan to suit their individual needs. It is important that we do not confuse the Marketplace with Medicare.

If you have Medicare, you have insurance. Medicare is an insurance program in and of itself. If you have

Medicare, you do not need to sign up for the insurance that will be offered through the Marketplace. In fact, it is against the law to try to urge anyone on Medicare to purchase insurance through the Marketplace. Be aware that there may be potential scammers who try to urge you to purchase insurance through the Marketplace – it is not necessary and you should not entertain any such appeals or requests.

Mercer County encourages you to be vigilant in understanding the changes coming forward with health care reform. At the same time, older adults are urged to further understand their own Medicare coverage. One of the best resources to assist you in a deeper understanding of what your Medicare plan consists of is to contact the local State Health Insurance Plan representative in your County. In Mercer County call 609-924-2098 or visit <http://www.fgccorp.org/page/ProgSHIP.aspx> on the internet.

For all other counties, call your local Office on Aging at 1-877-222-3737.

(Note: For those without Medicare, there is a special website that will explain your options and describe for you the intricacies of the ACA. It is www.HealthCare.gov.)

HOME FROM THE HOSPITAL – HELPING TO MAKE THE TRANSITION MANAGEABLE

Start with: Planned or unexpected, a hospital stay for an older adult can be a trying time. By being out of one's comfort areas, dealing with multiple medical issues, possibly experiencing some cognitive changes, increased dependency on others – all of these scenarios compound a hospital stay and force one to realize that upon discharge things will not be as they were prior to admission. Where can one turn?

Now add to the picture: The buzz word in health care right now is "Transition Care." The ability to assist patients from hospitals to their home now comes with an incentive – avoid another visit to the hospital within thirty days of discharge and hospitals avoid being penalized for poor quality care.

Enter business savvy companies such as: ComForcare Senior Services with their Transition of Care Package designed to help older adults get more quickly back to pre-admission status and on the way to well-being. This one-time package helps take the burden of sudden discharges, getting time off from work when one gets released from the hospital, and helps get the person from the hospital to their residence. They even pay attention to the immediate concerns when arriving home after hospitalization such as making sure

medications are picked up from the pharmacy, or do some quick meal preparation or laundry and even keep in touch with family members until they can arrive and take over care responsibilities.

And: Caring Senior Services offers a similar service called Transition Services that offers up to six hours of regular in-home services to allow a worry-free transition from hospital to home. This results in some added time for family members who have their own constraints due to distance or work responsibilities and eases the burden of having to be there right away or all the time.

The Cost of the Service is: Reasonable! Both companies offer the cost of care at about \$100 for the day's service. Of course, services can be extended to serve the needs of the patient returning home and the family's need for additional assistance. That can be discussed with the agency's representatives.

To contact ComForcare call (609) 771-0083 or visit them online at www.MercerNJ@ComForcare.com. To contact Caring Senior Services call (609) 456-0473 or visit them online at Princetonseniorcare.com.

This article spotlights two Transitions services. Please note that other home care services may offer similar services, so ask the company with whom you are most familiar.



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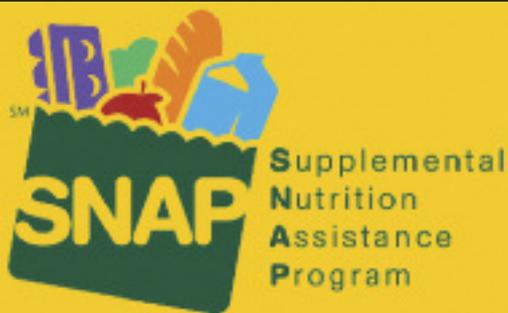
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Getting Help May Be a SNAP

Supplemental Nutrition Assistance Program

In addition to helping seniors to make ends meet, receiving the SNAP benefit is also helping seniors eat healthier and improve their health!

We've talked about SNAP before; it is a government program for low income people to receive assistance buying food. You may have known it by its former name, Food Stamps. In their place is an EBT card (Electronic Benefit Transfer) which looks just like any debit card.

If your gross income is below \$1,723 a month for a one person household or below \$2,333 per month for a two person household, you may qualify for this program. Seniors also can deduct medical and housing expenses, so you might actually qualify after your deductions.

Research has found that participating in SNAP plays a critical role not only in alleviating food insecurity but also in improving dietary intake and health. This is because SNAP can help seniors to afford healthy food so they can eat well. Good nutrition can help you prevent and manage illnesses such as diabetes and can help you live longer and stronger.

In a brochure issued by the Community Food Bank of NJ, a sixty-six year-old SNAP recipient states, "I am a diabetic and food costs are high. I can only eat the way my doctor recommends because of SNAP".

If you are interested in learning more or want to apply for the SNAP program, see page 26 for a listing of County offices. Staff from the Community Food Bank of NJ can help to answer questions, pre-screen for SNAP eligibility and assist with online applications,

please contact them as well at 1-800-609-3663.

For information, or if you would like to help spread the word about SNAP by ordering brochures from the Community Food Bank of NJ, please visit them at <http://www.cfbnj.org/hope/assistance/snap/>

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SNAP

The Supplemental Nutrition Assistance Program

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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 Division
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
Assistance
(973) 326-7800

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

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

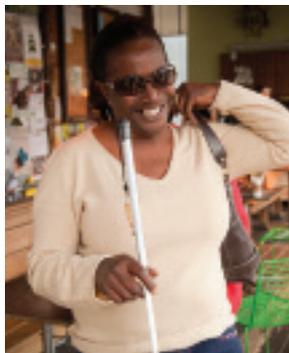
SALEM COUNTY
Salem County Board
of Social Services
(856) 299-7200

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

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

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

WARREN COUNTY
Warren County
Division of
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New Jersey County Offices on Aging

For Senior Services and Information About Programs in Your County

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

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

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

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: 609-518-4793
Camden: 856-225-8178
Cape May: 609-886-6200
Cumberland: 856-453-2223
Essex: 973-624-2528 x135
1-866-903-6287 (90FOCUS)
Gloucester: 856-582-9200 or
856-256-2101
Hudson: 201-537-5631
Hunterdon: 908-788-1253
After Hours: 908-782-HELP
908-735-HELP
Mercer: 609-989-4346
609-989-4347
Middlesex: 732-745-3635
Monmouth: 732-531-9191
Morris: 973-326-7282
After Hours: 973-285-2900
Ocean: 732-349-1500
After Hours: 732-240-6100

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

**You can also call
211**

24 hours a day, 7 days a week

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

Website:

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

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.

HOUSING COUNSELING

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

LEARN ABOUT SCAMS

www.lookstoogoodtobetrue.com 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

CREDIT REPORTS

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

RUTGERS COOPERATIVE EXTENSION

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

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/default.aspx

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

Find your local office for assistance with applying for and
understanding your different health insurance options.
www.state.nj.us/health/senior/sashipsite.shtml

NJ HELPS

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

NJ ONE APP

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

NJ SHARES

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

NJ DEPARTMENT OF COMMUNITY AFFAIRS ENERGY ASSISTANCE

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

PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

To see if you are eligible for PAAD or Senior Gold and learn how
to apply. http://nj.gov/health/seniorbenefits/paad.shtml

FREE COPIES OF RENAISSANCE MAGAZINE ONLINE

Not on the mailing list? Want a friend to be able to read *Renaissance*? This issue as well as back issues
(in case you missed one) are waiting for you online at:

www.njfoundationforaging.org/ren.html

OUT AND ABOUT IN NEW JERSEY



Paper Quilling Workshop

Grounds for Sculpture

126 Sculptors Way, Hamilton, NJ

Saturday, October 19th

Bring the whole family to learn the basic skills involved in paper quilling at this fun drop-in workshop. Participants will learn to roll, fold, tuck, and shape small paper elements to create larger sculptural works of art. Instructor: Andrea Fiori. Park admission required. \$5 materials fee per child; please pay at the workshop.

<http://www.groundsforsculpture.org/calendar.php?year=2013&mon=10>

Holiday Light Show

Schaefer Farms

1051 County Route 523

Flemington, NJ 08822

Twinkling and glowing for your enjoyment from Thanksgiving through and including January 1st, 2012. Closed Mondays and Tuesdays. Hours Sunday, Wednesday and Thursday 10:00AM to 9:00PM, Fridays and Saturdays 10:00AM to 9:00PM. The cost is \$12.00 per carload, \$17.00 per passenger van, and \$27.00 per busload.

<http://www.schaeferfarms.com/index.html>

New Jersey State Film Festival in Cape May

Chalfonte Hotel

301 Howard Street

Cape May, NJ 08204

October 25-27

Phone: 609-884-8409

TriState African Violet Show

Frelinghuysen Arboretum

353 E Hanover Avenue, Morris Township, NJ 07981

Saturday, Nov 2, 1:30PM - 4:30PM

Sunday, Nov 3, 10:30AM - 3:00PM

The Tristate African Violet Council will present its fifty-first Annual African Violet Show and Plant Sale. The theme this year will be "African Violet Galaxies". Cost: Free

www.arboretumfriends.org/

Estate Planning:

Wills, Power of Attorney, Advance Directives and Trusts: What do I need?

Princeton Public Library

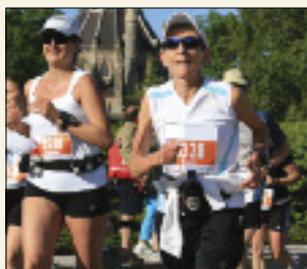
65 Witherspoon St, Princeton, NJ 08542

Tuesday November 12, 7:00PM

With Rebecca Esmi, Esmi Law Firm LLC. Rebecca's practice areas include guardianships, elder and disability law, estate administration and planning with a focus on trusts for beneficiaries with special needs, family mediation, business and investors.

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

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 Foundation, founded in 1998, works on policy issues related to older workers, older drivers, economic security, senior hunger, caregiver supports and other key areas that reflect the changing needs of boomers, seniors and caregivers.

The Foundation has several educational and outreach tools including *Renaissance Magazine*. With each issue we reach more than 100,000 readers. While *Renaissance* has a high readership we have a very little support from the readers. We attempt to supplement the \$26,000 costs for the production and mailing of each issue to our readers with advertisers. In order to accomplish this we would need half of the 32 pages to be filled by advertisements. However, we prefer to have more of the pages filled with resource content and topical articles related to caregiver and senior concerns.

Consequently, we must continually monitor and justify the production costs for this resource filled magazine which is directly mailed to our readers. The magazine is costly, but we want to continue delivering it to you. However, we need your financial support to accomplish this.

Grace Egan
Executive Director

Melissa Chalker
Program Manager
Renaissance Managing Editor

YOUR DONATIONS MAKE A DIFFERENCE

Please complete this form and mail to: NJ Foundation for Aging, 176 West State Street Trenton, NJ 08608

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