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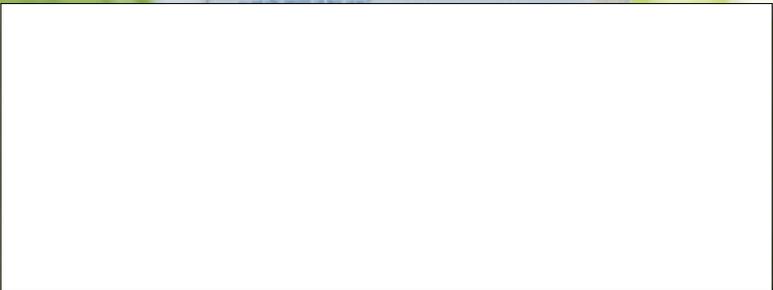
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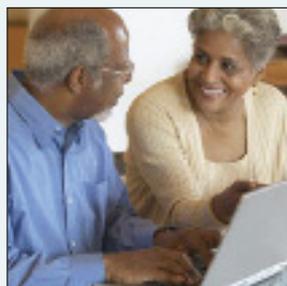
Ready, Set, READ!

Book Selections and Reviews for Your Summer Reading List



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NJFA Summer Survey

Getting Where You're Going, Getting What you Need

Please share your perspectives on the questions below. We'd like to know:

Do you always drive your own car?

- Yes No

Do you ask a friend or relative for a ride?

- Yes No

Do you take public transportation?

- Yes No

Can a train, subway or bus take you where you need to go?

- Yes No

Call your regional transit authority and ask for directions.

Do you ever take a taxi cab?

- Yes No

To cut down costs, try sharing a cab with friends or find out if your community offers discounted fares for seniors.

Do you access a County transportation program?

- Yes No

Do you contact a community senior transit shuttle?

- Yes No

Have you called your community center or local Area Agency on Aging to see if your neighborhood has a shuttle service?

- Yes No

Have you considered being a volunteer driver for a community ride program?

- Yes No

Call your community center, church or synagogue to see if they have a volunteer driver program.

Have you ever considered having your groceries delivered?

- Yes No

If you can't go out to get something, have it come to you. Many stores can deliver their products straight to your door for free or for a low fee. You can even call your family and friends, or volunteers from your local community center, church or synagogue to see if someone can pick up your groceries.

Do you order your medicines by mail?

- Yes No

Not only is this more convenient – it's often less expensive, too. Order only from pharmacies that you know and trust. Some pharmacists will also deliver medications to the home.

Do you have your meals delivered to you?

- Yes No

Many restaurants will deliver meals for free or for a low fee. Also, you may be eligible for Meals-on-Wheels, a program that delivers hot meals at low cost. Call your local Area Agency on Aging for more information about Meals-on-Wheels.

How do you typically shop?

- Driving to Stores Online
 Home Shopping Network
 Catalogs

You can buy almost anything you need from catalogs: clothing, pet food, toiletries, gifts, and more! Company catalogs are also now online, many times with an even greater selection. Sites like Amazon, Ebay and Overstock also carry extensive inventories of just about every product you might need, many times at a greater discount than stores.

For valuable driving resources, see page 18.

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HELP IS HEREInside Back Cover



The News from NJFA

Economic Summit and the upcoming Annual Conference

The New Jersey Foundation for Aging convened a statewide Elder Economic Security Summit on April 13th in partnership with the National Council on Aging and Bank of America. Invited to the Summit were state and local leaders from employment and training networks, legal and aging services, housing advocates, non-profit consumer credit counseling and debt counseling agencies. The Summit was held at the Bank of America Merrill Lynch campus in Hopewell Township.



Above, a crowd shot of participants.

Upper right corner photo on this page: a panel of topic experts.

The Summit brought together almost 100 direct service providers to discuss the situation facing New Jersey's seniors (and older workers) and strategies to increase coordination of services. Distinguished speakers and guests included Garret Komjathy, Director of the NJ Division of Banking; Tina Zsenak, of the NJ Dept of Health & Senior Services; Candace Pew, NJ Department of Labor and Workforce Development and Ramsey Alwin of the National Council on Aging.



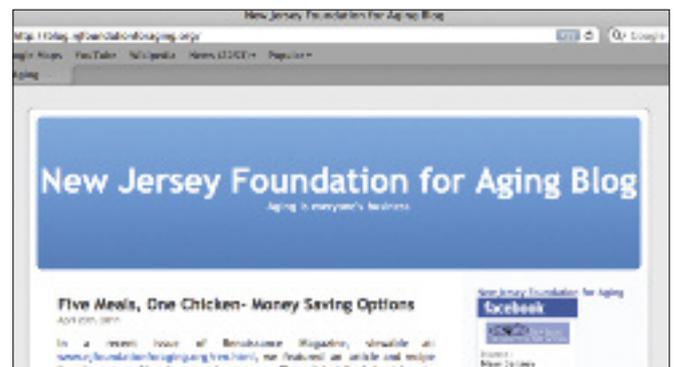
Industry representatives work on a problem-solving activity.

The New Jersey Foundation for Aging provided a brief presentation on the Elder Economic Security Initiative to

inform the crowd of the cost of living for older adults in NJ. Melissa Chalker, Program Manager at NJFA, pointed out that the average single elder in NJ who is renting needs \$26,656 to cover their basic expenses. While NJFA's Executive Director, Grace Egan, showed the impact of public benefit programs for those elders who are having trouble making ends meet.

The Summit was a successful event that offered information and an opportunity to connect service providers to better assist seniors who are facing financial hardships.

NJFA will host its **13th Annual Conference** for professionals on Friday, June 3, 2011 at the Crowne Plaza in Jamesburg. This year's conference, *Living and Aging Well in NJ* will feature keynote presentations on the Affordable Care Act and Healthy Eating, as well as breakout sessions on POLST—Physicians Orders for Life Sustaining Treatment, Volunteer Guardianship, Senior Nutrition Programs and more. Continuing education credits are being offered for Social Workers, Licensed Nursing Home Administrators and Recreation Professionals. The conference will run from 8AM to 3PM and registration is \$70. Professionals who wish to register or find out more details can visit: www.njfoundationforaging.org/events.html.



Don't forget to check out NJFA on the web! We are happy to report that activity on the web is growing, with over 25,000 hits a month on our website and over 100 followers on twitter! Our blog can be found at <http://blog.njfoundationforaging.org>.

And we are also on Facebook and Twitter: www.facebook.com/njfoundationforaging. Be one of the hundreds of people following our tweets by finding @njaging on www.twitter.com



Getting By Without Driving

Transportation Alternatives By Grace Egan, Executive Director, NJFA

At some point I will consider stopping driving. I am not there yet, but sometimes traveling away from home poses such opportunities. I recently went to Houston for a family wedding. I was told that “you could not get around Houston without a car.” I had no interest or any intentions of renting a car. So I took a shuttle from the Airport for \$23.00 to downtown Houston and later I realized I could take a public bus back to the airport for a much more economical \$4.50.

As we were driving into downtown Houston I saw the light rail and was told by the Shuttle driver that “no one uses the light rail.” However, within four hours of arriving, I walked two blocks to the light rail station and took the train seven stops to the Fine Arts Museum and returned to my hotel by 8:30PM. This was much to the surprise of my younger daughter – that I had accessed public transportation within hours of my arrival. Granted, I had planned my trip and the train stops were within 2-3 blocks from where I was headed. The next day I took another ride but found myself about 5-6 blocks from the train station. It still was a short walk and an easy ride for \$1.25 each way.

So I thought it would be interesting to look at

transportation options closer to home. The NJ Foundation for Aging worked with stakeholders to develop the report *Safe Mobility at Any Age* on community transportation options for several years. We have also examined the cost of living for seniors across NJ in our *NJ Elder Economic Index*. Both initiatives estimated the transportation costs for a senior to operate a private car. National figures project that if a senior gives up the car, automobile insurance, maintenance and gasoline costs they would have 11 to 17% of the financial resources which could be used to access community transportation options and other basic costs. Who knows – with gas and maintenance the costs may even be higher.

Now, we all know that there are distant pockets in NJ where public transportation is severely limited. In some places these are insurmountable challenges but they may also represent opportunities. It is not easy to move from one’s own car where you think you can control access to community services and friends. However, the costs and the comfort of safely arriving at your desired destination should also be a consideration. So, if I could get there by public transportation – why wouldn’t I use it?

AM I A SAFE DRIVER?

Check the box if the statement applies to you.

- | | |
|---|--|
| <input type="checkbox"/> I get lost while driving. | <input type="checkbox"/> I have trouble pushing down the foot pedal. |
| <input type="checkbox"/> My friends or family members say they are worried about my driving. | <input type="checkbox"/> I have trouble looking over my shoulder when I back up. |
| <input type="checkbox"/> Other cars seem to appear from nowhere. | <input type="checkbox"/> I have been stopped by the police for my driving. |
| <input type="checkbox"/> I have trouble finding and reading signs in time to respond to them. | <input type="checkbox"/> People no longer will accept rides from me. |
| <input type="checkbox"/> Other drivers drive too fast. | <input type="checkbox"/> I have difficulty backing up. |
| <input type="checkbox"/> Other drivers often honk at me. | <input type="checkbox"/> I have had accidents that were my fault in the past year. |
| <input type="checkbox"/> Driving stresses me out. | <input type="checkbox"/> I am too cautious when driving. |
| <input type="checkbox"/> I feel sleepy when I drive. | <input type="checkbox"/> I sometimes forget to use my mirrors or signals. |
| <input type="checkbox"/> I have had more “near-misses” lately. | <input type="checkbox"/> I sometimes forget to check for oncoming traffic. |
| <input type="checkbox"/> Busy intersections bother me. | <input type="checkbox"/> I have more trouble parking lately. |
| <input type="checkbox"/> Left-hand turns make me nervous. | |
| <input type="checkbox"/> The glare from oncoming headlights bothers me. | |
| <input type="checkbox"/> My medication makes me dizzy or drowsy. | |
| <input type="checkbox"/> I have trouble turning the steering wheel. | |

If you have checked any of the boxes, your safety may be at risk when you drive. Talk to your doctor about ways to improve your safety when driving.

For a list of valuable driving resources, see page 18.



The Affordable Care Act (ACA)

What the ACA will do **By Melissa Chalker, MSW**

There are actually some improvements to Medicare benefits as a result of the Affordable Care Act (ACA). One immediate improvement is more help with prescription drug coverage. In Medicare prescription drug coverage there is something commonly referred to as “the donut hole,” which refers to a coverage gap where seniors end up paying 100% of prescription drug costs. The new law helps you pay these costs right away. If you enter the donut hole this year, Medicare will send you a check for \$250. You don’t have to do anything to get the check. It will arrive around 45 days after you reach the gap. In 2011, if you enter the donut hole, you’ll pay only half of what your plan charges for brand-name drugs – a 50% discount. By 2020, the donut hole will be slowly phased out.

Another improvement related to the ACA: better care when you get sick! 80% of older Americans have at least one chronic medical condition such as heart disease, high blood pressure, or diabetes. If you are one of them, you probably see several doctors, who may not always work together. The law will invest in testing new models of care for people with chronic conditions in order to provide better care, better coordination, and more patient-centered services. If you must be hospitalized, the law also will help you return home successfully, and avoid re-hospitalization by providing incentives for hospitals to make sure that you get the services you need in your community and by teaching you ways to take good care of yourself.

There are more facts that seniors need to know about how the new healthcare legislation will impact you and your Medicare coverage.

The ACA will reduce Medicare spending growth, extend Medicare solvency and is projected to reduce the budget deficit.

While Medicare spending will continue to grow, over the next 10 years the healthcare law will slow the overall rate of growth. Average spending per person will grow at about 2% per year, according to the Congressional Budget Office (CBO); this is compared to the current rate of 4% per person per year. This slight decrease will be a result of reductions in waste, fraud and abuse. The CBO also projects that the ACA will save Medicare about \$400 billion over 10 years and will extend the solvency of the Medicare Trust Fund until 2026.

WHAT YOU NEED TO KNOW

In 2011, the ACA will slow payment increases that are

made to Medicare providers such as hospitals, nursing homes and home health agencies. Please note that doctors are not included in that group. The ACA does not reduce payments to your primary care doctor.

Also in 2011, payments to Medicare Advantage (MA) will be reduced. Approximately 25% of seniors are enrolled in MA plans, HMOs or PPOs offered by private insurance companies; the other 75% have traditional Medicare. The ACA will gradually lower payments made to MA plans, which on average cost 13% more than original Medicare. Another change that ACA makes to Medicare Advantage (MA) plans is that those plans will not be able to charge you more than what you would pay if you were on original Medicare for services such as kidney dialysis, chemotherapy, or skilled nursing home care.

Because of these changes, MA plans may cut some of the extra benefits they offer that are not covered by traditional Medicare and some may increase their premiums. Please note that MA plans cannot cut any basic benefits under Medicare, such as doctor visits and hospital care. You will also have the same right to switch out of your MA plan to original Medicare; the new law will not affect your right to Medicare benefits.

Another way that Medicare savings will occur is for higher income individuals to pay higher prescription drug premiums. This will affect about 5% of Medicare recipients in 2011, single people with incomes above \$85,000 and couples with adjusted gross incomes above \$170,000.

The ACA states that in 2014, a Payment Advisory Board will be created. This board of experts will recommend specific ways to reduce Medicare costs without cutting benefits or increasing out-of-pocket costs.

COMMUNITY LIVING ASSISTANCE SERVICES AND SUPPORTS (CLASS)

You may have heard about the new national long-term care insurance program called CLASS (Community Living Assistance Services and Supports). According to the ACA this will become available in 2013. Full and part-time workers with salaries of at least \$1,200 per year will be eligible to participate in CLASS and may choose to have the premiums deducted from their paychecks. Non-working retirees are not eligible for the program. After you have participated in CLASS for at least five years and you can no longer perform basic activities (such as eating, dressing, or bathing, or if you have

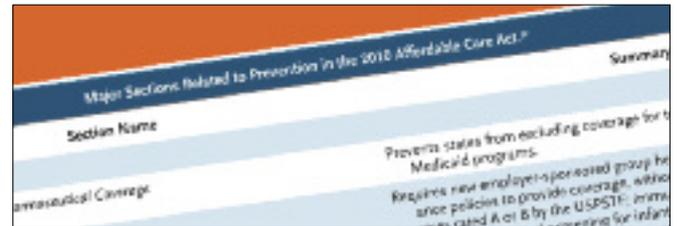
Alzheimer's disease or other forms of dementia), you are eligible to receive a daily cash benefit. This cash benefit is expected to average \$50 per day and can be used to pay for anything that will help you stay at home. Examples of things it will pay for include home care services and equipment.

Beginning in 2014, the ACA specifies that more regulations be put in place to protect spouses of those who are receiving home care services. Sometimes referred to as, "Spousal Impoverishment" rules, some states, including NJ, already have these in place for those who have a spouse living in a nursing home who needs to apply for Medicaid. What the regulations do is protect the money that the other spouse needs to remain living in the community; the ACA states that this should be extended to spouses that have an ill husband or wife at home who is in need of Medicaid services

IMPROVEMENTS BEYOND MEDICARE THAT WILL HELP YOU AND YOUR FAMILY

There are measures in the Affordable Care Act (ACA) that will help early retirees. To help offset the cost of employer-based retiree health plans, the new law creates a program to preserve those plans and help people who retire before age 65 get the affordable care they need. By providing financial relief to businesses that provide health coverage to early retirees, health reform will make it easier for early retirees to obtain health care coverage. Health insurance reform will guarantee that you will always have choices of quality, affordable health insurance even if you retire early and lose access to employer-sponsored insurance. It will create a health

insurance exchange so you can compare prices and health plans and decide which quality affordable option is right for you.



The ACA also sets up protections for people with pre-existing conditions. The new law provides affordable health insurance through a transitional high-risk pool program for people without insurance due to a pre-existing condition. The Dept. of Banking and Insurance in NJ has already begun working on the high-risk pool program. Insurance companies will be prohibited from denying coverage due to a pre-existing condition for children starting in September, and for adults in 2014. Insurance companies will be banned from establishing lifetime limits on your coverage, and use of annual limits will be limited starting in September.

And if you are concerned for the young people in your life who may be struggling to find a job in this economy, the ACA didn't forget them either. Young people up to age 26 can remain on their parents' health insurance policy starting in September of 2011.

Information for this article was gathered from the Affordable Care Act, the Center for Medicare and Medicaid, the Congressional Budget Office and the National Council on Aging.

FOR MORE MEDICARE INFORMATION

A Brochure From Medicare:

<http://www.medicare.gov/Publications/Pubs/pdf/11467.pdf>

Webpage From the National Association of States United for Aging and Disabilities (NASUAD):

http://www.nasuad.org/affordable_care_act/nasuad_materials.html

Answers from the National Association of Area Agencies on Aging (n4a):

<http://www.n4a.org/advocacy/health-care-reform/>

Straight Talk for Seniors From the National Council on Aging:

<http://www.ncoa.org/public-policy/health-care-reform/straight-talk/>

Details About the Law at Healthcare.gov

<http://www.healthcare.gov/law/about/index.html>

The White House:

http://www.whitehouse.gov/assets/documents/Pages_from_Health_Insurance_Reform_PDF-4.pdf



Personal Space: Full?

De-Clutter and Re-Organize By Kip Rosser

Squirrels gather and hoard nuts. Crows and ravens are known to collect bright objects. But when it comes to amassing stuff, humans take the cake (and freeze a slice to store for years). As we age, many of us feel the desire to scale down, to simplify. “One of these days,” we tell ourselves, “those shelves in the garage are getting organized.” We can imagine those shelves, or that kitchen pantry, or any of a dozen places in our homes being cleared, cleaned and organized. We can do with less – we know it. Just as we’re about to take that first step, life kind of gets in the way. “But one of these days...”

LETTING GO

All of us have things that we value. We all own objects, family possessions handed down that have special meaning because of a life-changing event or the memory of a loved one. How do you let go of such things? The answer is: you don’t.

What you’re looking for is things you *can* part with, things that aren’t going to pose a problem when you look at them squarely and honestly. So, as you begin to organize, you can classify your stuff according to three general letting-go groups.

GROUP 1: THE GOOD STUFF

This is the stuff you save until last. The good stuff is treasured possessions, whether they be jewelry, photos, fine china, antiques, etc. Even if some of them are sitting packed in a box, don’t worry about selling them, giving them away, leaving them to your children or grandchildren or anything else. That’s an entirely different sort of project. BUT – you can learn to tell the difference between the true good stuff and things that elicit momentary nostalgia or meaning. Let’s say you’re organizing and uncluttering, and you come across something that’s been sitting at the back of a closet, something you haven’t given a thought to in years. But seeing it brings back meaning – enjoy the feeling. Take time to reminisce if you like. Then stop, think and remember: this thing was stuffed way back in a closet and you’d forgotten all about it. That is not “the good stuff.” If it were, you’d have kept it where the other good stuff is. You can let it go.

GROUP 2: THINGS TO DONATE

There’s very little that need go to waste. Plenty of local organizations accept donations of all kinds. Clothes, linens like tablecloths and napkins, unused fabrics are

just a few. Books can be donated to local libraries, or some organizations have designated days for book drop-off. You can actually make a little money on furniture; many consignment shops will pick up furniture, and when it sells, you get a certain portion of the cash. There are also drop-boxes for toys, and even some day-care facilities willingly to accept toys as well.

GROUP 3: GARBAGE

A no-brainer. Old magazines, pens that don’t work, junk in a drawer or cupboard. Stacks of papers. Broken items in the closets and garages that we thought we’d get around to fixing. Basements typically house old crusted paint rollers, empty boxes, miscellaneous pieces of glass or wood, unused pots and pans... the list goes on. We’ve all got plenty. But since it’s usually mixed up with other things, we don’t always see them. And all of us have more garbage than we’d care to admit.

THE THREE-YEAR RULE

So, before you really begin, how do you separate yourself from the things you don’t need? How do you even figure out what those things are? Use the Three-Year Rule. It’s simple. As you come across things, ask yourself, “have I used this in the last three years?” If the answer is no, you probably won’t use it in the next three years either. Whatever the object is, a book, a sweater, a bag of rocks you collected from the beach, anything; if it’s been three years, it’s time to bid it a fond farewell.

TAKE YOUR TIME

Once you take a good look around at what needs to be accomplished, it’s easy to get overwhelmed. Take a deep breath and know this: you don’t have to do it all today. Or tomorrow. Scaling things down and creating your ideal space is an ongoing project. That said, it doesn’t mean that things should drag on month after month. That would just be frustrating and you’d give up in utter defeat. It’s a question of taking your time and breaking things up into manageable tasks.

MAKE THE TASK MANAGEABLE

It’s easier than you think. Does organizing your whole house or apartment seem absolutely insurmountable? Start with one room. Does doing a whole room make you feel overwhelmed? Start in a corner of the room. Does even the corner of a room seem like too much? Begin with a bureau or a closet. When you open the

closet does the sight look like one big obstacle? Start with a box, or one shelf, or just the clothes. Is a whole bureau too much to contemplate? Begin with one drawer.

STICK WITH THE TASK

Whatever you decide – a room, a corner, a closet, a box, a drawer – stick with that single task. Too much to do in a day? Do it for an hour, or a half hour. Just get started. The important thing is to make sure it's finished before moving on to anything else. Stick with that one task until it is complete. Only then do you move to the next task.

AVOID THE TRAPS

Watch out for the following traps; we tend to set them for ourselves without thinking. The result is that we never really get anything done.

- *Priorities in the right order – Priority number one, the highest, is to throw out everything you can. Priority two is to donate and give away as much as possible. Priority three is to keep only certain things (remember, we're not talking about the Good Stuff; you're already keeping that).*
- *No piles for later – Never set up piles of things thinking you'll deal with all the stuff at the end. Always work with at least three containers in order of your priorities: a trash bag, a box for donations and a box for things you're going to keep.*
- *No "Take Backs" from the Trash Bag – That says it all. Whatever you pitch into the trash bag, it stays there.*
- *No pushing stuff around – Humans are clever, even when we're just kids. Remember pushing the food around on your plate to make it look like you'd eaten more than you had? That's what you want to avoid. Use your containers from the get-go. Pick something up, put it in the right container, move on.*
- *No unfinished business – the task isn't complete until you've reassembled things in an organized fashion. You do not move on to another task until this has been done. For example, the table you've cleared; chances are the tabletop should stay empty, but all of your "keepers" need to be put away where they belong (and don't worry if where they belong needs organization - you'll get there some other time).*

THE ORGANIZER'S OATH

Once that drawer is organized or that shelf is cleared of the unnecessaries, remember the organizer's oath: "I've succeeded here and it will never go back to the way it was." Every time you're tempted to begin the clutter, or haphazardly throw something up on the shelf you worked so hard to organize, remember the oath.

BONUS IDEAS

We love our photos and our books. "Kodak moments" can be very powerful. Some of us have boxes upon boxes

of photos; we know someday we'll put them into albums. That kind of thing can be extremely time consuming and once that can of worms is opened it can be us that take the bait, finding it hard to give up any of those precious images.

Use photo boxes – these are about six by nine inches, made especially for storing your photos. They usually come with a label or tag for the front. You sort the shots, put them in, label the box and you're done. You can access them and enjoy the photos any time. And here's the best tip for thinning out your photos. As you go through them, any that are blurry, over or under-exposed are trash. Most of us have multiple pictures of the same thing, like that amazing sunset on Cape Cod! Or three shots of yourself when you were four years old on your new tricycle.

Multiple shots are a fantastic opportunity. Create sets for your children or grandchildren! You can trim your own collection by as much as half just by making a gift of multiple shots, all neatly prepared in their own photo boxes.

Cards – In the same category as photos: holiday cards, birthday cards, get well cards and more. It may take adopting a new perspective to part with them; a) if they're in a box or a drawer and it's been years since you've looked at them, 99% of them can be thrown away because it's just the person's signature with a sentiment (while meaningful at the time) that was written by the card company; b) the few that have genuine, lasting meaning should be framed and displayed. If your first instinct is to tuck them back into the box or the drawer (to sit for another ten years), then even that 1% can go.

Books – Old books, rare books are keepers. Reference books you know you'll use are keepers. Books you've yet to read are keepers. For all the others, ask yourself one question: "Am I ever, *actually* going to read this book again?" 99% of the time, you know deep down you're *not* going to read that book a second time. Organizing and trimming down a book collection means putting a stop to thinking of them as objects to show on a shelf. You can donate them, pass them on to friends – if someone expresses interest, instant gift! People love it.

YOUR SMALL REWARDS

You may not realize it yet, but every time you complete one manageable task, you're going to be rewarded: when you see what you've accomplished – that one shelf, that one table cleared, that one drawer emptied and put back together – it's going to look great. And you'll feel great.

YOUR BIG REWARD

On the day you finish creating your new space, you'll look around, and the feeling will be incredible. Everything looks open, welcoming. Just sitting in your favorite chair and looking at what you've accomplished will be a wonderful experience.



Antidotes for Hard Times

A look at suffering and our choices **By Scott Guerin, PhD**

Recently, on a rainy afternoon, I was reading through some of the Dali Lama's writings and was taken aback by his thoughts on suffering and hard times. This came at the right time, mainly because of the natural and manmade disasters we are now seeing, but also as a result of hardships brought on by our economic climate. Basically, he categorized hardship, or, in his words, "suffering," into 3 categories:

- *Suffering of suffering: This is where someone goes through a truly intense and difficult time. Death, disaster, disease, extreme hardship, etc. These types of suffering can be seen with the recent natural disasters of earthquakes, tsunamis, and fierce storms affecting tens of thousands of people around the world. Our hearts, minds, and prayers go out to them as well as the relief efforts to heal and ease their pain and suffering.*
- *Suffering of this "cyclical existence." This is the pain of just trying to get by in life, struggling to make ends meet, dealing with the onset of old age, the loss of a friend, etc. This level of hardship is far more common. For many of us, getting up and going to work every day, dealing with managing all the bills, medical expenses, health issues, trying to help our kids deal with situations we didn't have to, are all struggles and painful times we go through.*



- *Suffering of change: This is when a person experiences an influx of wealth or fame and then loses it. They experience the loss of a level of material wealth and comfort they were accustomed to. This was a particularly interesting category to me because I think it's going to affect more of our society in the coming years. Simply put, with rumors of budget cuts, layoffs, and loss of benefits, many Americans are experiencing a reduction of many things assumed to last a lifetime.*

The origin of suffering is a deep and complex subject that many theologians and philosophers have attempted to dissect and explain for centuries. For that reason I will not attempt to delve into why bad things happen or why suffering exists here, but instead, focus on the category of suffering of change and two ways that can help to alleviate this often very uncomfortable experience.

One way to think about suffering is presented in a model of Change Theory that states our responses to significant change follows the stages of grief; denial, anger, bargaining, depression, and acceptance. Awareness of these stages can be helpful as it can help us understand which stage we, or others, are in when working through hard times. Awareness will not necessarily make everything better, but knowing that the bad feelings are not permanent can help.

Another way to think about the suffering of change is to *decide how you are going to feel about it*. For example, if you learn that some of your retirement accounts have taken a big hit, you lose a source of income, or if you may have to scrap your vacation plans, *you have a choice* to feel miserable that these things have happened or, you can feel ok, appreciative, or hopeful about the future despite these events.

Remember that what happened has already happened. What benefit is there in wallowing in your bad feelings or anger? You can try to turn the situation around in your mind. For example, you could be thankful that you have something left in your retirement accounts to work with, or that staying at home and putting energies into a hobby or community group may be far more enjoyable than the trips you had planned. By focusing on thoughts like these, you can change how you feel about what's going on in your life.

Going through hard times is tough no matter what level or category. With the suffering of change possibly affecting more of us than ever before, understanding that we go through stages as we adjust and, more importantly, knowing that we have a level of control over how we feel about these situations can be effective... antidotes for hard times!

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COMMUNICATIONS Lifeline





Seniors and Technology

New ways to communicate **By Jeffrey A. Feldman, MSW**

I like facebook. I think it's a great way to stay in touch with people and share information. I've been using facebook for a few years and have many facebook "friends," more than 450, in fact. However, one person's profile stands out as unique among my on-line friends. According to his biographic information he is self-employed, received his education in the U.S. Navy and was born on May 12... in 1923. The profile belongs to my grandfather, Harry Feldman, an 88 year-young entrepreneur and internet dabbler.

Facebook isn't my grandfather's favorite online tool. He said he uses it only occasionally, mostly for viewing pictures of friends and family, but not much else. "I'm not quite sure I see the point of it," he told me. "What do you say? Today I ate cornflakes; tomorrow I'll put a raisin in it? That's not really important to me."

Despite his humorous dismissal of facebook, my grandfather is quite internet and technology savvy. He is a former appliance repairman and has spent his "retirement" running his own videography and video editing business.

Keeping up with all the changes in film, video and recording technology over the past 30 years has forced him to adapt to other technological advances as well, he said. The business has totally changed since he began in the early 1980's, but he's kept up with it. "You have to stay productive," he said. "It's what keeps you going. This business has kept me young."

The core of his work now involves converting peoples' old photographs, slides, 8mm film and video to DVD and other digital media to help preserve them. On occasion, though, he and my grandmother Leona, 87, still take their professional video cameras and mobile editing equipment to local shows and productions to create demo tapes and archive footage for area performers.

I asked my grandfather to share how he uses new computer technologies in his business and personal life.

E-mail is his primary communications tool, he said. He finds it the most useful "new" technology and checks email several times per day. He uses email for business communications and to keep in touch with family and friends.

Another means of communication he likes is Skype, a live video communications program. There are no long-distance charges for the use of Skype, which he finds appealing, and the program allows him to see and talk with his children and grandchildren in real time.



My grandfather said he has also grown very comfortable using Google to search the internet for free, public domain graphics and clipart that he uses when creating titles, labels and packaging for the DVDs he makes for customers. He has also created an account on the video sharing website, YouTube, to share and post videos for his customers. And of course, like most businesses these days, he maintains a website (www.dvdonics.synthasite.com) that he uses in conjunction with online ad placement to help generate leads for his business. He does this by placing listings on Craig's List, the online classifieds website, to advertise his services to potential clients.

"I like to call it 'opening the store,'" he chuckled. "Every morning, I 'open the store' by checking email and voicemail and going on Craig's List to update my ads when I need to."

My grandfather doesn't just use technology for work. He uses it for fun, too. He likes to play card games like Hearts online. He uses the interactive game mode which allows him to play against people from all over the world. He talks with other players in the games using the instant messaging window.

"It's better than playing solitaire or some other game against a computer," he said. "Playing against real people and having to adapt your strategy keeps your mind sharp. It also gives me something to focus on instead of worrying about all my aches and pains," he told me, only half-jokingly.

My grandparents still live in their own home, although they are thinking of moving into an independent living community for seniors. My grandfather told me most of their friends have passed away. Living in a single-family home has become isolating. The computer at least helps him stay connected with his family and his work.

"What else are you going to do?" he asked me, somewhat wistfully. "The secret is to keep busy and stay engaged. Otherwise, you'll just fade away."

Jeff Feldman is a Principal at Jaffe Communications, a full-service public relations, creative services and publishing firm. He is also a licensed social worker in the state of New Jersey. For more information, contact jeff@jaffecom.com or go to www.jaffecom.com

Harry Feldman lives in Margate, Fla. with his wife of 67 years, Leona. They have three children and six grandchildren. Harry started HaLo Productions in 1980.



Successful Aging

It all depends on your attitude **By Helen Hunter, ACSW, LSW**



Is the glass half empty or half full? It all depends on your outlook and your attitude. The same can be said for facing getting older. A positive self-esteem is key to successful aging. As people age, they face changes such as retirement, the death of friends or a loved one and declining health. When they have a positive outlook on life and have positive support from friends and relatives, they are better able to face life challenges.

What steps can older people take to develop and maintain a positive attitude?

PLAN AHEAD

The first year or two of retirement are the hardest. People who were intensely focused on their careers have the hardest time adjusting to retirement. They have to find ways to fill their days, and this requires developing new interests and talents outside the workplace. Some volunteer their time at their church or local community service organization. Some develop hobbies that they always wanted to do, but never had the time for when working. Some go back to school, often to finish or obtain a degree. Others even keep working, but in a part-time or flex-time capacity. A number of companies are keeping their “experienced” workers employed in this manner, so that they can serve as mentors and trainers to younger employees. The important thing to realize is that you need to plan ahead for retirement, so that the transition is a smooth one. Recent research shows that the mental health of most retirees is better than it was prior to retirement. Most people find retirement to be a liberating time in life. They have less anxiety and stress, and they enjoy life more than they did during their working years – if they remain actively engaged in life.

PLACE VALUE IN THINGS BESIDE WORK

Sometimes we put so much emphasis on occupational success that we forget about other things that make life worth living, such as family, travel, time with your spouse or significant other and hobbies. The key here is a healthy balance. The more balance in you have in your life, the more likely you are to have a positive attitude and enjoy successful aging.

MAINTAIN AN ACTIVE SOCIAL NETWORK

In addition to spending quality time with your family, it is also important to maintain strong social networks. Consider taking a class or joining a local club. Whatever the activity, just doing something with others will keep you

connected, which adds to positive and successful aging.

EMBRACE SPIRITUALITY

Research has shown that it’s not *what* people believe that influences their health, but the mere fact that they *do* believe. Embracing a higher power seems to be an answer to a longer and healthier life.

KEEP YOURSELF PHYSICALLY HEALTHY

The best approach to good physical health is to develop good habits and stick to them. This includes utilizing health screenings that are offered in your community, which can be an early detector to certain diseases. Regular physical activity is also very important to maintaining an active, independent lifestyle. Much of the physical frailty attributed to aging is the result of inactivity. A balanced diet is also a key component to good health. Eating a variety of foods helps ensure that you receive all the nutrients to maintain health and resist disease.



ADD HUMOR TO YOUR LIFE

Laughter has been shown to be healing and rejuvenating. Laughter stimulates circulation, increases heart rate, stabilizes blood pressure, decreases muscle tension and promotes an overall sense of well-being. Zen Buddhists believe that 15 minutes of laughter is equal to 6-8 hours of meditation.

So, watch a comedy routine or a TV sitcom and see how quickly your attitude will change for the better. Research shows that there is a strong connection between your attitude on life and physical health. Your body responds and reacts to thoughts, emotions and actions. Your state of mind is affected by your physical health. A positive attitude can maintain your sense of well-being and serve as the key to successful aging.

Make the best of being older. Develop a fresh outlook on life. Do something spontaneous and silly everyday. Find the bright side to any situation. You will be glad you did.



NJ Food Pantries

Ways to contribute **By Katy Galton**

The current economic situation has caused many people to reach out for help for the first time in their lives. Covering all expenses with a limited income is a challenge, especially for seniors on a fixed budget. Many people are forced to choose every day between paying for rent, utilities, health care and food.

Fortunately, there are many programs across the state working to help close the gap between available resources and the rising cost of living. One such program is the Interfaith Food Pantry (IFP). IFP is a non-profit organization that helps Morris County residents make ends meet by providing supplemental groceries.

Established in 1994, the IFP was formed when a group from local houses of worship decided to address the growing issue of hunger by consolidating their food assistance programs and work out of one central location in Morristown. There was awareness that there were many people, especially senior citizens, who needed assistance in securing food and for longer periods of time than was currently offered. They then reached out to seek the community's help in maintaining and staffing the project.

In 2010 the Pantry served 11,583 Morris County residents and distributed 363 tons of food. Current clients include senior citizens, disabled individuals, low-income wage earners, unemployed workers and families in crisis. The Pantry is a Client Choice Program in which each family is allowed to visit regularly and shop from the shelves, selecting what they need. Client choice helps accommodate each participant's preferences and dietary needs. For seniors and the disabled who are unable to come to the Pantry, a home delivery service is available, staffed by volunteers.

Other important parts of the mission of the Interfaith Food Pantry include providing information and education about the issue of hunger in our community as well as volunteer opportunities where neighbors can help neighbors. Volunteers are an integral part of IFP. They perform a variety of tasks including running food drives, working in the office, assisting in the warehouse and helping clients shop for their food. The major portion of food distributed, over 400,000 pounds, is donated by the general public and more help is always needed.

Healthy Choices is a nutrition program underway at the Pantry. The focus is on helping IFP clients understand the important relationship between a nutritious diet and their overall health. Through education,

recipes, and food sampling, participants are empowered to make informed choices for their families.

Through this program the amount of nutrient-dense foods offered to Pantry clients, including fresh fruits and vegetables, low-fat dairy products, and whole-grains has increased. Produce donations from local farms, community and home gardeners are welcome and enjoyed by program participants.

Donors are encouraged to make healthy food choices when shopping. As in the general population, IFP clients face health issues such as hypertension, diabetes, osteoporosis, heart disease and weight control. Selecting no salt canned vegetables, low sodium or no-salt added tomatoes, low sodium soups, 100% fruit juice, fruit that is packed in juice, whole grain pasta, brown rice, and whole grain cereals to donate provide healthy options for all.

Struggling to secure enough food to sustain your family is something no one should have to deal with. It is important that everyone is made aware of the wonderful resources available. If you know any Morris County resident who may need help from IFP or would like more information, the website is www.mcifp.org and the phone number is 973-538-8049.

To find a food pantry in your county or town for assistance, to volunteer or to donate visit, the website of the NJ Anti-Hunger Coalition a program, of the Center for Food Action: www.njahc.org.

See below for a list of suggested healthy donations:

Canned Items (Low Sodium Please): tuna (in water) chicken, soup, vegetables, fruit (in juice), beans, tomato sauce, tomato products.

Boxed Items: macaroni & cheese (whole grain), pasta (whole grain), brown rice, oatmeal, cereal (low sugar).

Other Pantry Items: 100% juice, baby formula, peanut butter, jelly, dried fruits, 1% shelf-stable milk, powdered milk, bag lunch supplies, sandwich bread (wheat sliced bread or rolls), water bottles, healthy snack like granola bars, fresh fruit, brown paper bags.

**Check with your local food pantry to see if they accept fresh fruit and vegetables or give Supermarket Gift Cards which allow pantries to purchase fresh fruit.*

Katy Galton is a registered dietician with the Interfaith Food Pantry.



Stay Cool with Fresh Salads

Recipes for Spring and Summer

When the weather heats up and you're looking for something cool and satisfying to eat, why not try

these salads? Using fresh and healthy ingredients these salads are certainly not lacking in flavor!

Cantaloupe and Avocado Salad with Honey-Lime Dressing



INGREDIENTS

3 tablespoons fresh lime juice
4 teaspoons honey
1 tablespoon plus 2 teaspoons olive oil
1/2 teaspoon coarse salt
1 cantaloupe (3 pounds), quartered and seeded
1 avocado, halved, pitted, and skinned
1 cup sweet tomatoes, cut

DIRECTIONS

In a large bowl, whisk together lime juice, honey, oil, and salt; set aside.

Cut each cantaloupe quarter in half lengthwise. Run a knife between the flesh and the skin of the melon; discard skin. Slice each wedge lengthwise into 1/2-inch pieces.

Cut each avocado half again length-wise and then into 1/2-inch-thick slices. Add cantaloupe, avocado, and grape tomatoes to bowl with dressing and toss to coat. Divide among 4 plates.

Chickpea and Cucumber Salad with Fresh Mint



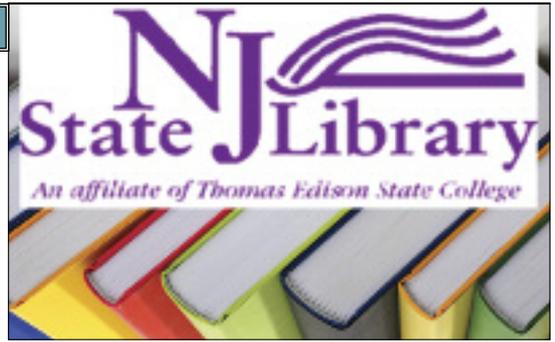
INGREDIENTS

2 cucumbers (about 1 1/2 pounds)
1 3/4 cups canned or cooked chickpeas, rinsed
1/2 cups roughly chopped mint leaves
2 medium carrots, peeled and grated
1/3 cups currants or raisins
1 1/2 teaspoons whole fennel seeds
3 tablespoons minced shallots
1/4 cup fresh lemon juice
1 1/2 tablespoons olive oil
Salt and freshly ground black pepper, to taste

DIRECTIONS

Peel the cucumbers if preferred, and cut in half lengthwise. Scoop out the seeds with a spoon, and discard them. Cut cucumbers into 1/4-inch pieces. Place in a medium bowl.

Add remaining ingredients, and toss well to combine. Adjust seasonings if necessary. Serve salad at room temperature.



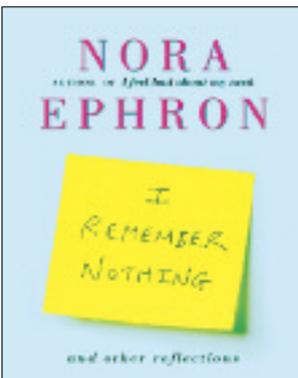
Books for Older Americans

Books for May and beyond **Compiled by David Lisa, NJ State Library**

Did you know that May is Older Americans Month? In the last issue of *Renaissance* we reviewed the book *Still Alice*. This led to a discussion with the NJ State Library about other relevant titles to suggest to you, your friends and family. They were very helpful in developing a list that also includes books for young readers.

We felt it would be timely this month to suggest a community-wide read focusing on these titles and so we have alerted the County Library Systems and the County Offices on Aging and shared these titles with them. Since summer's on its way, the age-old tradition of summer reading is about to kick in.

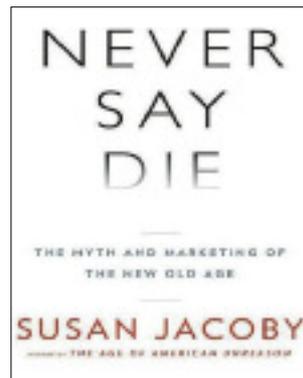
How about books that celebrate seniors, deal with issues facing all older Americans, or books with seniors as the main characters? How about books about older adults that you can read to your grandchildren? Let's read, let's laugh, let's talk amongst ourselves. These books will inspire! Enjoy.



I Remember Nothing and Other Reflections by Nora Ephron. Reading these succinct, razor-sharp essays by veteran humorist (*I Feel Bad About My Neck*), novelist, and screenwriter-director Ephron is to be reminded that she cut her teeth as a New York Post writer in the 1960s, as she recounts in the most substantial selection

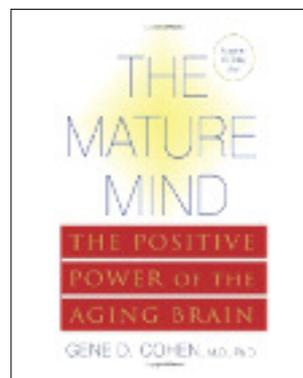
here, "*Journalism: A Love Story*." Forthright, frequently wickedly backhanded, these essays cover the gamut of later-life observations (she is 69), from the dourly hilarious title essay about losing her memory, which asserts that her ubiquitous senior moment has now become the requisite Google moment, to several flimsy lists, such as "*Twenty-five Things People Have a Shocking Capacity to Be Surprised by Over and Over Again*," e.g., "Movies have no political effect whatsoever." Shorts such as the several "*I Just Want to Say*" pieces feature Ephron's trademark prickly contrariness and are stylistically digestible for the tabloids. Other essays delve into memories of fascinating people she knew, such as the Lillian Hellman of *Pentimento*, whom she adored until the older woman's egomania rubbed her the wrong way. Most winning, however, are her priceless reflections on her early life, such as growing up in Beverly Hills with her movie-people parents, and how being divorced shaped

the bulk of her life, in "*The D Word*." There's an elegiac quality to many of these pieces, handled with wit and tenderness. (Nov.) (Publishers Weekly)



Never Say Die: The Myth and Marketing of the New Old Age by Susan Jacoby (February 2011) As the older boom generation approach 65, marketers are at the ready with an abundance of "age defying" products and services. But is aging as trouble free as marketers tout and aging consumers would

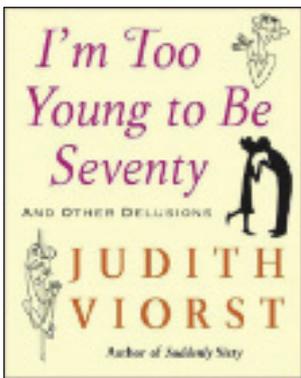
like to believe? For her part, journalist Jacoby, herself in her 60s, admits to rage at the efforts to redefine old age without facing up to the unavoidable realities. For example, after age 65, the prevalence of Alzheimer's doubles every five years. She focuses on distinctions between the young old (60s and 70s) and the old old (80s, 90s, and the few 100s) as well as the very different prospects for the elderly who are poor or minorities. Jacoby explores social, cultural, economic, and political changes in the concept of old age, from passage of the Social Security Act to extended life expectancy and retirement, from the activism of the Gray Panthers to the ravages of Alzheimer's. Drawing on research, personal experience, and anecdotes, she offers an important reality check for Americans enamored of the images of healthy, active seniors featured in advertisements. — Vanessa Bush (Booklist)



The Mature Mind: The Positive Power of the Aging Brain by Gene D. Cohen (2006) Never mind those "senior moments" in which a word slips away just as it's about to leave the lips. Cohen has good news for the over-40 set: older brains can learn new things, and they are actually better than younger brains at

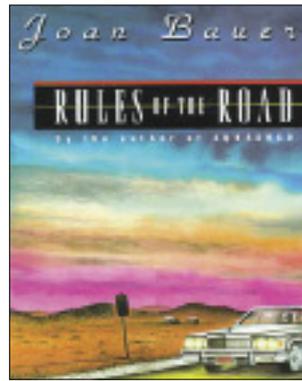
many types of intellectual tasks. Recent studies show that the brain and mental capacity continue to grow throughout life. This development takes advantage of a

lifetime of experiences as well as the emotional mellowing that occurs with advancing age and eventuates in the older brain processing information in a manner quite different from and in no way inferior to the way a young brain performs. Cohen's own research establishes that both hemispheres of the brain are used more efficiently and that the brain becomes vastly more creative as life goes on. Contrary to the previous belief that new brain cells stop forming after adolescence, the former chief of the Center on Aging at the National Institutes of Health says that growing new brain cells is a lifelong phenomenon. He identifies four developmental phases of the mature brain—midlife reevaluation, liberation, summing up, and encore; cannily supplements his data with anecdotes; and all-in-all offers a shot in the arm to the hopes of millions who wish to remain vital to the end. — Donna Chavez (Booklist)

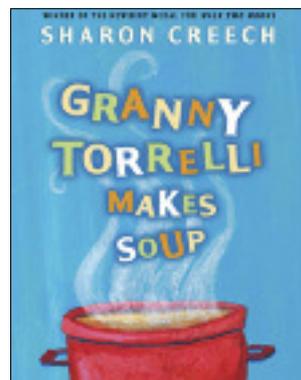


I'm Too Young to Be Seventy and Other Delusions by Judith Viorst. The beloved best-selling author of *Forever Fifty* and *Suddenly Sixty* now tackles the ins and outs of becoming a septuagenarian with her usual wry good humor. Fans of Judith Viorst's funny, touching, and wise poems about

turning thirty, forty, fifty, and sixty will love this new volume for the woman who deeply believes she is too young to be seventy, "too young in my heart and my soul, if not in my thighs." Viorst explores, among the many other issues of this stage of life, the state of our sex lives and teeth, how we can stay married though thermostatically incompatible, and the joys of grandparenthood and shopping. Readers will nod with rueful recognition when she asks, "Am I required to think of myself as a basically shallow woman because I feel better when my hair looks good?" when she presses a few helpful suggestions on her kids because "they may be middle aged, but they're still my children," and when she graciously – but not too graciously – selects her husband's next mate in a poem deliciously subtitled "*If I Should Die Before I Wake, Here's the Wife You Next Should Take*" Though Viorst acknowledges she is definitely not a good sport about the fact that she is mortal, her poems are full of the pleasures of life right now, helping us come to terms with the passage of time, encouraging us to keep trying to fix the world, and inviting us to consider "drinking wine, making love, laughing hard, caring hard, and learning a new trick or two as part of our job description at seventy." — (Amazon.com)

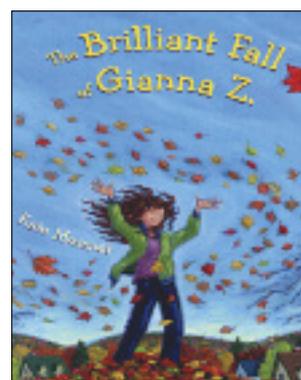


Rules of the Road - Joan Bauer. (Teen Fiction) Jenna Boller, 16, has had a lot of practice at being responsible. Her mother is a nurse who works the night shift, and her younger sister yearns for attention. Jenna's long-divorced, alcoholic father embarrassingly shows up whenever he gets an occasional urge to "make it up" to her. In addition, her wise and beloved grandmother is grappling with Alzheimer's disease. So the teen's mother reluctantly agrees to let her accept a summer job driving the elderly Madeline Gladstone, the crusty and demanding president of the shoe chain for which Jenna works, from Chicago to Texas. Jenna is surprised to learn that Mrs. Gladstone has problems, too: an aching hip as well as an aching heart. Her conniving son is maneuvering to take over the company and sell out for a huge short-term gain. Jenna comes to admire and love her boss and eagerly enters into an alliance of loyal employees to save the company. In making this valiant attempt, she finds herself truly transformed.



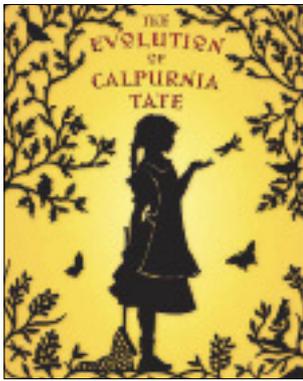
Granny Torrelli Makes Soup by Sharon Creech, grades 4 to 7 "Bailey, who is usually so nice, Bailey, my neighbor, my friend, my buddy, my pal for my whole life, knowing me better than anybody, that Bailey, that Bailey I am so mad at right now, that Bailey, I hate him today. Twelve-year-old Rosie and her best friend, Bailey,

don't always get along, that's true. But Granny Torrelli seems to know just how to make things right again with her interesting stories and family recipes. It's easier to remember what's important about love, life, and friendship while Granny Torrelli makes soup."



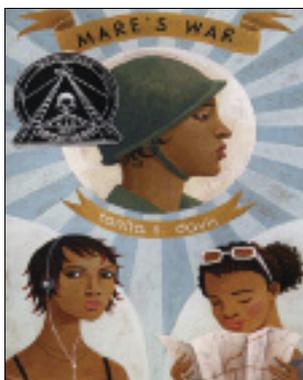
The Brilliant Fall of Gianna Z by Kate Messner, grades 4 to 7 (but, the grandmother is diagnosed with Alzheimer's so that may not be the type of book they are looking for) "Seventh-grader Gianna Zales loves art and cross-country running. She is not so crazy about research projects or anything involving time-management skills, and

has somehow gotten to within a week of the due date of a huge science assignment with no work to show. But how hard can it be to find and catalog 25 different varieties of leaves—especially in Vermont, where Robert Frost was inspired to write “*Birches*” and countless other poems about nature. However, family obligations keep interfering. Her father runs the town’s funeral home, but even a close proximity to death can’t prepare her for her own grandmother’s decline. Suddenly, Nonna is forgetting everything. Also, Coach Napper has told Gianna that she must bring her science grade up to participate in sectionals, and beautiful, arrogant Bianca would love to take her place as the team’s star runner. Gianna’s mother means well, but is struggling with Nonna’s failing health. Youngsters will find much to relate to in this likable protagonist’s struggle to balance family and academic commitments. While it is no surprise when it all comes together in the end, plot twists keep readers engaged, and Messner’s warm and humorous tone will capture even reluctant readers. — (The School Library Journal review)



The Evolution of Calpurnia Tate by Jacqueline Kelly, grades 4 to 7, Calpurnia Virginia Tate is eleven years old in 1899 when she wonders why the yellow grasshoppers in her Texas backyard are so much bigger than the green ones. With a little help from her notoriously cantankerous grandfather, an avid natural-

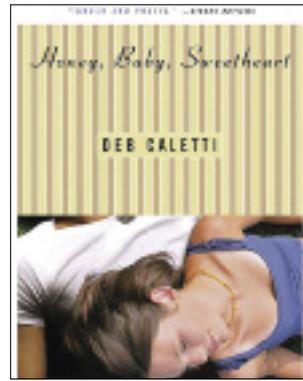
ist, she figures out that the green grasshoppers are easier to see against the yellow grass, so they are eaten before they can get any larger. As Callie explores the natural world around her, she develops a close relationship with her grandfather, navigates the dangers of living with six brothers, and comes up against just what it means to be a girl at the turn of the century.



Mare’s War by Tanita Davis, grades 7 up, Meet Mare, a grandmother with flair and a fascinating past. Octavia and Tali are dreading the road trip their parents are forcing them to take with their grandmother over the summer. After all, Mare isn’t your typical grandmother. She drives a red sports car, wears stiletto shoes, flippy

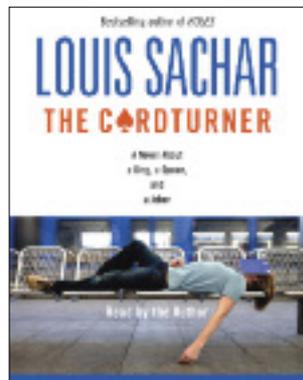
wigs, and push-up bras, and insists that she’s too young to be called Grandma. But somewhere on the road, Octavia and Tali discover there’s more to Mare than what you see.

She was once a willful teenager who escaped her less-than-perfect life in the deep South and lied about her age to join the African American battalion of the Women’s Army Corps during World War II. This novel introduces a larger-than-life character who will stay with readers long after they finish reading.



Honey Baby Sweetheart by Deb Caletti, grades 9 up, Sixteen-year-old Ruby McQueen is known as “that quiet girl” at school, so she is intoxicated when she meets gorgeous rich-kid Travis Becker, with whom she feels tough and “fearless.” Travis involves her in increasingly dangerous stunts until Ruby finally breaks away, but her

mother, Ann, knows the difficulty of choosing self-protection over a thrilling love: she has struggled for years to get over Ruby’s absent, philandering father. To distract herself and her daughter, Ann brings Ruby to her book club with “The Casserole Queens,” a group of wisecracking seniors who embroil Ann and Ruby in a plan to reunite a friend with a lost love. Caletti writes a compelling, multigenerational story about teens and parents who simultaneously weather heartbreak and find new self-worth, enriching the telling with the Northwest setting, folksy wisdom, and Ruby’s strong, sure voice. — (Booklist review)



The Cardturner by Louis Sachar, grades 8 and up, “How are we supposed to be partners? He can’t see the cards and I don’t know the rules!” The summer after junior year of high school looks bleak for Alton Richards. His girlfriend has dumped him to hook up with his best friend. He has no money and no job. His parents insist that he drive his great-uncle Lester to his bridge club four times a week and be his cardturner-whatever that means. Alton’s uncle is old, blind, very sick, and very rich. But Alton’s parents aren’t the only ones trying to worm their way into Lester Trapp’s good graces. They’re in competition with his longtime housekeeper, his alluring young nurse, and the crazy Castaneda family, who seem to have a mysterious influence over him. Alton soon finds himself intrigued by his uncle, by the game of bridge, and especially by the pretty and shy Toni Castaneda. Through Alton’s wry observations, Louis Sachar explores the disparity between what you know and what you think you know with his incomparable flair and inventiveness.

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Saving For That Rainy Day?

When to Reach For An Umbrella **By Judith S. Parnes, LCSW, CMC**

While it is a fact that Medicare is available to nearly every American age 65 and older that has contributed to Social Security while employed, Medicare does not pay for long-term care. Medicare has actually been a wonderful insurance that pays for “Acute” care needs. However it only pays for “Sub-Acute” skilled nursing home level of care (now often called Sub-Acute Rehab) for up to a maximum of 100 days. Even then, payment is dependent on skilled guidelines. Therefore, Medicare can never be the answer to the long-term care financial dilemma. Contingency plans for long-term care financing must be developed, hopefully prior to a crisis.

Many people confuse Medicare and Medicaid as funding sources for long-term care simply because they are so similar in name. However, they are distinctly different. Medicaid was designed in 1965 to pay for health care services for low-income individuals, which includes those who never had financial resources or those who no longer have sufficient assets available. The federal government, in 2006, made substantial changes to the Medicaid law, specifically in the area of gifting and transferring assets. These changes are challenging for older adults and their families when planning to finance long-term care. The trick to remembering the difference between Medicare and Medicaid is that Medicaid eligibility must be proven, which is why it can be a stressful and cumbersome application process.

Today the primary payer of nursing home care is

Medicaid, a program designed to pay for health care services primarily in a nursing home setting for those proven eligible and therefore entitled. In addition to Medicaid covering nursing home care, it can also pay for certain services for individuals living at home or for financially eligible individuals living in Assisted Living Facilities. The Assisted Living Waiver was originally approved in 1996 by the Health Care Financing Administration (HCFA), with New Jersey being one of a few states that has this program. This waiver was intended to help eligible individuals “age in place” rather than be cared for in a nursing facility.

While Medicaid can be the best payer source for long-term care, it only pays for individuals who meet financial and medical criteria. This is where many individuals and families have most difficulty... knowing where to find quality care, and when and how to pay for that care. The emotional realities of watching a loved one’s health decline, needing to find quality care available and make difficult decisions all converge on what a client recently called a “perfect storm” of long-term care. Add to this the many different long-term care options now being marketed; navigating the maze has become very complicated.

Knowing WHO to trust, WHAT to do, WHERE to find the care necessary and HOW to proceed summarizes what most family feel.

There are solutions to these difficult problems. Beginning with a comprehensive assessment and identifications of care options, including the cost of that care, guidance and direction is available. Without appropriate planning made in advance of incapacity, individuals are faced with the financial realities of paying for long-term care services with their valuable assets, until such time that Medicaid eligibility can be established. By being educated consumers we can prepare for our future care needs.

Where do you start?
 County Office on Aging
 Elder Law Attorneys
 Geriatric Care Managers
 Financial Planners

Are all great places to start when planning for your long-term care needs.

Judith S. Parnes, LCSW, CMC, Gerontologist And Elder Care Consultant is Executive Director Of Elder Life Management, Inc., Ocean, NJ

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<http://www.seniordrivers.org/home/#assessment>

Find alternative ways to get around at — <http://www.getting-around.org/home>

Find an AARP Driver Safety Program:

<http://www.aarp.org/applications/VMISLocator/searchDspLocations.action>

Find safe driver programs through the NJ Dept. Of Motor Vehicles:

<http://www.state.nj.us/mvc/Licenses/MatureDrivers.htm>

Use NJ Transit website to find bus, train or light rail schedules:

http://www.njtransit.com/hp/hp_servlet.srv?hdnPageAction=HomePageTo
or call them at (800) 772-2287

As always, you can contact your County Office on Aging to find local resources, see the complete listing in the back of the magazine.

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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.



We would not be able to continue to do that work with out the support of individuals like you. The Foundation is the only statewide public charity in the country dedicated to addressing issues of older persons in need and inspiring communities to create places where we can age well. The focus on the dignity and independence of older persons throughout New Jersey has remained at the forefront of the Foundation's work.

Please consider making a contribution to the New Jersey Foundation for Aging as we continue to make an impact in the communities throughout New Jersey. Your contribution will enable us to continue to make New Jersey a place to age well.

Your support will help sustain our Community Grants Program which funds innovative services for older persons throughout the state. It will help us to continue to conduct Public Policy Research on key issues such as older adult driving and family caregiving.

It will allow us to continue to deliver *Renaissance* to your mail box. It will assist us in providing Professional Development training to providers of health care and social services working in the field.

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Connecting the Creative Community

Inspiring creativity in residential care settings **By Eileen Doremus, Director, Mercer County Office on Aging**



The May 2011 theme for Older Americans Month is “Older Americans: Connecting the Community.” The federal Administration on Aging chose this theme as it “pays homage to the many ways in which older adults bring inspiration and continuity to the fabric of our communities.”** It also spotlights opportunities for older Americans to live more engaged lives.

This engagement includes the physical, social, cultural, emotional, spiritual and creative aspects of older Americans’ lives. Historically, this writer seeks to find stories/people/situations that display creativity in unusual and not so obvious places. This article explores aspects of creativity for those living in New Jersey’s residential care settings (assisted living and nursing facilities).

On a February 2011 visit to the Mercer/Middlesex Activity Professionals meeting, the Activity/Recreation specialists shared some thoughts about their challenges and successes with encouraging the maintenance of or initiation of creativity in their residential care setting. Below is an itemized sampling of our discussion.

Dr. Gene Cohen, author of *The Creative Age: Awakening Human Potential in the Second Half of Life*, spent his all-too-short life championing creativity in older Americans. His four developmental phases that he shared, “shapes creative energy and the way we express it,” includes those in their 70’s through their 80’s. The “summing up” phase (for those 70 years and older), creativity is often an expression of finding a larger meaning in the story of one’s life. In the “encore phase” (for those 80 years and older), creativity offers a way to make a lasting contribution to their lives or to the lives of others. Dr. Cohen firmly believed that “creativity is our greatest legacy.”

**http://www.aoa.gov/AOARoot/Press_Room/Observances/2011/Older_Americans.aspx

The New Jersey Foundation on Aging is interested in knowing what others in residential care settings are doing to encourage creativity. Visit <http://blog.njfoundationforaging.org> and tell us what you are doing!

CHALLENGES AND SUCCESS WITH CREATIVITY IN A RESIDENTIAL CARE SETTING

WHAT ARE BARRIERS FOR OLDER ADULTS IN REMAINING CREATIVE WHEN LIVING IN A FACILITY?

- | | |
|--|--|
| Safety (use of products) | Increased levels of frustration |
| Budgetary concerns | Inadequate, untrained staff |
| Health-related limitations (i.e. vision) | Non-supportive mindset of facility |
| Cognitive changes | Mixed level of functioning |
| Diminished feelings of self-worth | Time constraints to do 1-to-1 activity |

HOW CAN THESE BARRIERS BE OVERCOME?

- | | |
|--|---|
| Encourage increased awareness, training | Know the residents |
| Make creative opportunities a priority | Understand residents’ “creative” history |
| Accommodate “special requests” when able | Start slow; warm the organization; set an example |

WHAT IS THE VALUE OF CREATIVITY IN YOUR SETTING?

- | | |
|--|-----------------------------------|
| Keeps residents “connected to community.” | Focuses on ability not disability |
| Increases self-worth/self-image | Increases family involvement |
| Creativity should be the “norm,” not an occasional “thing to do” | Decreases depression |



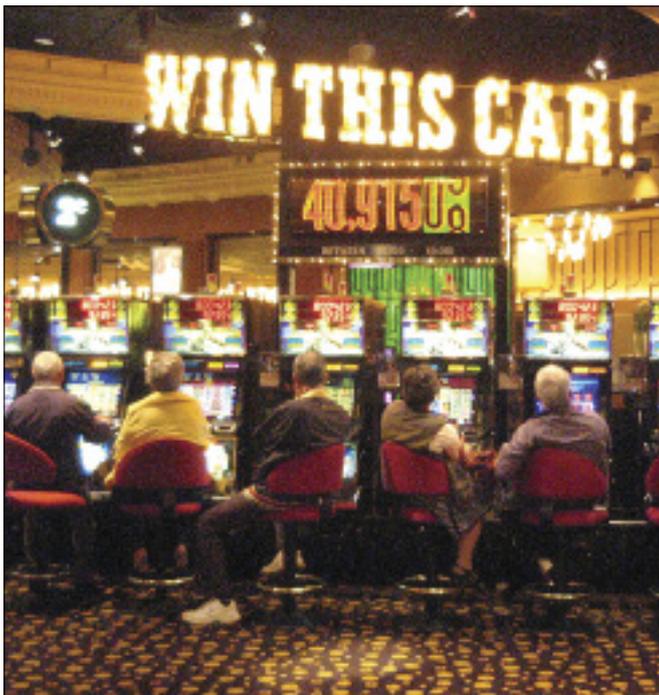
MIDDLESEX

Lady Luck is Luring More Seniors

What are the odds of a problem? **By Margaret R. Chester**, Executive Director, Middlesex County Dept. of Senior Services

Gambling by senior citizens has surged in New Jersey and other states that have legalized and glamorized various forms of wagering from state lotteries, playing the horses, internet gambling and casino gambling. It's a fact that 65% of the revenue generated for Atlantic City casinos comes from people over the age of 60 – and that equates to more than 4 billion dollars a year.

Growing numbers of seniors are chasing lady luck and acquiring a taste for gambling. What was once considered a vice, now includes respectable women and men from senior centers and church groups going gambling by the busloads. In New Jersey, gambling trips are quickly replacing sightseeing tours in popularity among the senior set.



Many older individuals start by just planning a fun day out but end up pursuing lady luck and acquiring a taste for gambling. If you walk into most casinos these days you would notice a high percentage of the folks playing are more mature. Perhaps this is because retirees may have more time available and a bit more disposable income.

So how do people go from spending a fun day at the boardwalk, being given some quarters to gamble with, getting a free lunch and possibly a free gift develop a gambling problem? Unfortunately, there's a fine line between normal social gambling and compulsive gambling. Most

people don't even realize when they've crossed the line.

The professionals tell us that gambling is not really just a gambling problem. It's a life problem and possibly an escape from grief, anger or loneliness for some older adults. According to Terry Elman, Education Coordinator for the Council on Compulsive Gambling of New Jersey there are a number of warning signs to be aware of that help gauge your spending on gambling.

Ask yourself – "Have I used the money to gamble and then not been able to pay a bill, buy food or medicine during the month? Have I been reducing my savings or investment accounts, spent more than I allocated, and then borrowed or used a credit card to get more money?"

If you answered "yes" to these questions, now would be a good time to reach out for help. Don't be embarrassed; educate yourself and take control over the lure of gambling by contacting: Gamblers Anonymous at 877-994-2465 or Council on Compulsive Gambling of New Jersey at 1-800-GAMBLER. Help is just a phone call away!

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Property Tax Relief for Older Adults

Lots of “ins and outs,” but it *can* be done **By Jane Maloney, Executive Director, Ocean County Office of Senior Services**

As a result of the Older Americans Act established in 1965, that put into place a vast system of aging services specifically designed to address the social service needs of older adults. New Jersey’s 21 Area Agencies on Aging (AAA’s) are the focal point in each county that older adults and their caregivers can turn to for information regarding services and programs.

QUESTION: WHAT TYPE OF INFORMATION AND ASSISTANCE IS AVAILABLE?

There is a large inventory of information regarding transportation, health, housing, Social Security, PAAD (Pharmaceutical Assistance for the Aged and Disabled), Medicare, Medicaid, and today’s topic, Property Tax Relief (PTR).

QUESTION: WHAT IS THE PROPERTY TAX REIMBURSEMENT PROGRAM (PTR)?

Also called Property Tax Freeze, this is a program available throughout New Jersey, designed to reimburse senior citizens and disabled persons for property tax increases. The amount is the difference between the amount of property taxes due and paid in the base year which is the year that you met all the eligibility requirements and the year you are claiming the reimbursement.

QUESTION: HOW DOES THE PTR PROGRAM WORK?

The first year you satisfy the eligibility requirements, will be your base year, if you remain eligible in succeeding years, you will be reimbursed for any increase in succeeding years. If you are a qualified mobile homeowner you will use 18% of your site fees in place of taxes.

QUESTION: WHO IS ELIGIBLE?

- *65 or older or on social security disability since December 31, 2009, a resident of NJ for 10 consecutive years since January 1, 2000.*
- *Lived and paid full amount of taxes or site fees in a mobile home park for at least 3 years—since January 1, 2007, or*
- *If you moved into your current home (or leased a site in a mobile home park on which a manufactured or mobile home*

was placed and person owns) between 1/1/07 and 12/31/08, AND you filed and received a reimbursement for property taxes paid for the last full year you lived in your previous home.

- *Annual income for 2009 (base year) \$80,000; annual income for 2010 \$80,000.*

QUESTION: HOW DO I CLAIM MY PROPERTY TAX REIMBURSEMENT?

Individuals will be required to file an application on an annual basis and will be required to provide proof of taxes due and paid.

The PTR 1 form is to be used by applicants who did not apply in 2009 or moved between 1/1/07 and 12/31/08. Applicants must submit proof of income for 2009 and 2010 and property taxes paid for both 2009 and 2010; also proof of age or disability.

The PTR 2 form is for previous year participants; it is a personalized application; requires less information; applicants need only supply 2010 property tax and income information.

QUESTION: WHEN IS THE APPLICATION DUE?

June 1, 2011.

QUESTION: HOW DO YOU GET AN APPLICATION?

Call 1-877-658-2972, or go to: www.njtaxation.org

Let’s review the steps: 1) Complete Application, PTR 1 or PTR 2; 2) Tax Verification; 3) First time applicants: proof of age

QUESTION: HOW CAN SOMEONE GET HELP WITH THE APPLICATION PROCESS?

Call your local Area Agency on Aging at 1-877-222-3737 See the inside back cover of this issue for a complete list of NJ County Offices on Aging.

**QUESTION:
WHAT IS THE HOMEOWNERS BENEFIT PROGRAM?**
The Homeowners Benefit replaces the old Homestead Rebate and is a credit deduction taken directly off of a qualified homeowner’s property tax bill.



QUESTION:

HOW DO I KNOW IF I AM ELIGIBLE FOR THE HOMEOWNERS BENEFIT?

Applicants must meet the following conditions to be eligible for a homeowners benefit:

- *Owned and occupied a home in New Jersey that was their principal residence on October 1, 2010;*
- *Have New Jersey gross income for 2010 that does not exceed the threshold (for homeowners age 65 or older and/or disabled the threshold is \$150,000 or less; for homeowners under age 65 and not disabled the threshold is \$75,000 or less);*
- *The home must be subject to local property taxes, and 2010 property taxes must have been paid.*

QUESTION:

WHEN WILL I RECEIVE MY REBATE?

Homeowners: Instead of receiving a check (or direct deposit) in the summer or fall as in previous years, you will receive your homeowners benefit as a credit on your property tax bill beginning the second quarter of 2011.

Tenants: Will not receive a 2009 rebate.

QUESTION:

HOW WILL I KNOW IF I AM GETTING A CREDIT AND HOW MUCH WILL IT BE?

After April 1, 2011, eligible homeowners can expect to receive a revised property tax bill that will reflect the amount of the benefit for the quarter.

For 2010, for those who owned/occupied home on Oct 1, 2010, it is expected that they will receive the application in the mail, as has been customary in May-June; and then complete the application online or via telephone, as usual and have the annualized benefit applied quarterly to their Property Tax bill.

QUESTION:

I OWNED A HOME IN NEW JERSEY ON OCTOBER 1, 2009, BUT HAVE SINCE SOLD IT AND MOVED. HOW WILL I GET MY BENEFIT?

If you were the owner/occupant of the property listed in the application packet on October 1, 2009, and you sold the home before you filed your application last fall, you should have answered “No” to the question “Do you still own the property for which you are filing this application?” In this case, any homestead benefit for which you are eligible will be issued in the form of a check (or direct deposit if you prefer) on or after May 1, 2011. If you sold your home after you filed your application, be sure to take the amount of the benefit into consideration at settlement as the homeowners benefit stays with the property, not the owner.

QUESTION:

THIS SOUNDS LIKE A GREAT PROGRAM; HOWEVER, VERY COMPLICATED; HOW CAN SOMEONE GET HELP WITH THE QUESTIONS? Call Homeowners Benefit Hot Line at 1-888-238-1233

It is important to note that continuation of these benefits is contingent upon adoption of the 2012 State Budget.

The Homekeeper Program

Facing Down Foreclosure

The New Jersey HomeKeeper is a program funded through a federal grant from the United States Treasury's Hardest Hit Fund awarded to States most impacted by unemployment and underemployment. The HomeKeeper offers help to New Jersey homeowners who may be facing foreclosure as a direct result of unemployment or underemployment.

The Homekeeper Program is designed to assist the homeowner with mortgage assistance payment and/or arrearages to prevent an occurrence of foreclosure on the home. The program provides financial assistance to qualified homeowners in the form of a 0% interest rate, deferred-payment second mortgage loan. The loan proceeds may be used to cover arrearages and/or a portion of the homeowner's monthly mortgage payment, including property taxes, property insurance, and mortgage insurance. Homeowners may be eligible for up to \$48,000 in assistance for a period of up to 24 months.

If a homeowner sells or refinances their home within the first five years of the closing date of the HomeKeeper mortgage loan, the full amount of the loan will be due and payable upon the sale, transfer or



refinance of the property (except for a lower rate/term refinance) or, if the homeowner ceases to occupy the property as his/her primary residence. However, after the fifth year, the HomeKeeper mortgage loan amount would be forgiven 20% per year, to be forgiven in full at the end of the tenth year.

You may be eligible for the Homekeeper program, if, within the past 12 months, through no fault, decision or personal circumstance of your own, you or your spouse or civil union partner fall into the following category:

- *Became unemployed which caused you to fall behind on your mortgage. You are receiving or are eligible to receive unemployment compensation benefits and may have at least 12 more weeks of benefits remaining*
- *Became underemployed (a drop in income of at least 25% from prior or existing employment income) which caused you to fall behind on your mortgage.*
- *Became unemployed or underemployed. While you have stayed current with your mortgage payments thus far, you have not yet regained enough income/resources to continue paying on time for much longer.*
- *Became unemployed or underemployed. You have since regained enough income to pay the mortgage but you need help covering the arrearages that accumulated during the unemployment/underemployment period.*

To apply for Homekeeper assistance you will need to apply online using a computer with internet access. The online application (available May 9th) contains all of the information that you will need to begin your application for assistance, with step by step instructions and prompts to help you. If you do not have access to the internet from your residence, public computers can be found throughout many communities at public libraries, educational centers and One Stop Career Centers. For more information or to apply visit: www.njhomekeeper.gov

For resources and assistance with foreclosures, credit and debt problems:

New Jersey Housing and Mortgage Finance Agency
1-800-654-6873
www.nj-hmfa.com

Novadebt
A Garden State Consumer Credit Counseling Agency
1-800-992-4557
www.novadebt.org

Consumer Credit and Budget Counseling, Inc.
1-800-792-0270
www.cc-bc.com

To find a One Stop Career Center in your County, contact your County Office on Aging, see list on the inside back cover of the magazine.





How Did We Ever Survive?

Here's to all of us born before 1969

The old adage, “The more things change, the more things stay the same” may be true in most cases; but when it comes to being a kid, things really have changed. Us baby boomers are now finding ourselves saying things like, “When I was a kid, I didn’t have a cell phone or CDs or DVD players or video games or an iPod... hey wait...I’m beginning to sound like my parents!” But there is something to be said for how much things have changed – the key is to look at what we did. One thing is sure, if you were born before 1969, it’s a miracle you survived.

We were put to sleep on our tummies in baby cribs covered with bright colored lead-base paints.

We had no childproof lids on medicine bottles, locks on doors or cabinets.

When we rode our bikes, we usually had all kinds of hazardous streamers flying off the handlebars and playing cards clothes-pinned to the wheel spokes (to make as much “motorcycle” noise as possible). But mainly, we had no helmets!

We would ride in cars with no child seats, no seat belts, no air bags, bald tires and sometimes no brakes. Riding on a really bumpy road in the back of a pick-up truck or a station wagon with the tailgate down on a summer day was always a special treat.

We drank water from the garden hose (it even had dirt on it sometimes!), not from a bottle.

We shared one soda with four friends, from one bottle and no one actually died.

We ate cupcakes, white bread, real butter and bacon. We drank Kool-Aid made with real white sugar. And, we weren’t overweight. Why? Because we were always outside playing, that’s why!

We would leave home in the morning, play all day, and as long as we were back when the streetlights came on, everything was fine. No one was able to reach us all day and somehow, we were okay.

We could spend hours building our go-carts out of scraps and then ride them down the hill, only to find out we forgot the brakes. After crashing into the bushes a few times, we learned to solve the problem.

We fell out of trees, got cut, broke bones and teeth and it was just part of growing up.

We made horrible faces at ourselves and our friends all the time and no one’s face ever froze.

We could entertain ourselves for hours learning the amazingly low-tech art of skipping a stone.

We ate worms and mud pies and the worms did not live in us forever.

We made up games with sticks and tennis balls and, although we were told it would happen, most of us never poked our eye (or the eyes of a friend) out.

We would get the playground swings flying as high as as they’d go, and then jump off.

If you remember any of the things from this list, congratulations! You survived! Kind of makes you want to run through the house with scissors, doesn’t it? How much of those times would you trade for an iPod?

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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MAY/JUNE 2011



Beating the Heat

Tips for keeping safe and staying cool

With Summer right around the corner, we will be faced with high temperatures and New Jersey's infamous humidity again soon! Heat and humidity can become a serious health hazard, especially for children, elderly or those with chronic conditions, such as respiratory issues. Please remember to not only follow the above steps to keep yourself safe, but also check on family, friends and neighbors, again paying close attention to older adults, children and those who are ill.

Conditions caused by excessive heat include dehydration, heat exhaustion and heatstroke. Heat exhaustion is a mild condition that may take days of heat exposure to develop. Someone suffering from heat exhaustion may have pale, clammy skin and sweat profusely. They may also feel tired, weak or dizzy and can suffer from headaches. Heatstroke can take just a few minutes to make someone very ill. A person with heatstroke will have dry, hot skin and a body temperature of 106 degrees or more, they will also have an absence of sweat and a rapid pulse. Someone suffering from heatstroke can become delirious or unconscious and needs immediate medical attention.

Here are some tips for staying cool and safe in the NJ summer heat!

- *Drink plenty of water or other non-alcoholic beverages.*
- *Make sure children and the elderly are drinking water, and ensure that persons with mobility problems have adequate fluids in easy reach.*

- *If you do not have air conditioning, spend time in air-conditioned places such as libraries, malls or other public buildings during the hottest hours of the day. Check with your municipality to see if cooling centers are available.*
- *Wear loose and light-colored clothing. Wear a hat when outdoors.*
- *Avoid any outdoor activity during the hottest hours of the day. Reduce physical activity or reschedule it for cooler times of the day.*
- *Don't leave children, a frail elderly or disabled person, or pets in an enclosed car as temperatures can quickly climb to dangerous levels.*

Talk to your health care provider about any medicine or drugs you are taking. Certain medications, such as tranquilizers and drugs used to treat Parkinson's disease, can increase the risk of heat-related illness.

There may be a cooling center in your area or other assistance available for those who need to escape the heat. If you need more information or would like to find a cooling center in your area, please contact your municipality or your County Office on Aging, see the inside back cover for a complete list of County Offices on Aging. To find a Senior Center in your area visit: <http://web.doh.state.nj.us/apps2/seniorcenter/scSearch.aspx> or ask someone at your County Office on Aging for the nearest Senior Center.

Have Scam Artists "Got Your Number?"

Stay alert, stay smart and keep your personal information safe

Protect your Medicare or Medicaid number as you would your credit card information. Don't give out your personal information, such as your Medicare, Medicaid or Social Security number, bank account numbers or credit card numbers to anyone you do not completely trust. Always read your Medicare Summary Notice or health care billing statement. The Medicare Summary Notice is the piece of mail you receive after you get a medical service through Medicare, it usually says on it "This is Not a Bill". Look for three things on your billing statement: Charges for something you did

not get, billing for the same thing twice and services that were not ordered by your doctor. Always keep a calendar of your doctor's visits and medical tests. Compare your statements with your calendar to avoid any fraud. Medicare and Medicaid are prohibited from calling you on the telephone, selling or endorsing any product. If someone calls you, hang up.

If any of these things happen to you or you have reason to believe your Medicare or Medicaid numbers have been used fraudulently contact the Senior Medicare Patrol (SMP) at 1-877-767-4359.

OUT AND ABOUT IN NEW JERSEY



SEASIDE MUSIC FESTIVAL 2011

May 19, 2011 - May 21, 2011 Free Admission
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More than 120 live bands perform indoors at various venues as well as on the outside on the boardwalk.

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Bordentown, NJ, Burlington County
(609) 298-7774 or info@nbrchamber.org

BLUES AND WINE FESTIVAL

May 28 & 29, 2011 Noon-5 pm
Natar Park, Somerset County
Peapack-Gladstone, NJ
www.newjerseywines.com

CRAWFISH FESTIVAL

June 3, 2011 - June 5, 2011
Sussex County Fairgrounds
Augusta, NJ, Sussex County
Get Tickets at: <http://stores.crawfishfest.com>

30TH ANNUAL STRAWBERRY FESTIVAL

Dutch Neck Village
Bridgeton, NJ, Cumberland County
Crafters , Food, Entertainment, Pony Rides. Rain or Shine.
\$3.00 Vehicle Parking/\$10 Buses.
www.dutchneckvillage.com

BLUEBERRY BASH

May 21 & May 22, 2011 Free Admission
Saturday & Sunday, July 9 & 10 10:00AM - 5:00PM
Princeton, NJ, Mercer County
Join Terhune Orchards to celebrate "everything blueberry." Pick-Your-Own blueberry bushes, relax on a wagon ride around the farm. Enjoy pony rides, face painting, music and lots of tasty blueberry treats. Parking is available at Terhune Orchards.

PEACH FESTIVAL AND COUNTRY AUCTION

Saturday August 6, 2011 10AM to 4PM
Community Presbyterian Church
Chester, NJ, Morris County
Food, home baked goods, White Elephant Sale and Country Auction

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

STOP JUNK MAIL

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

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 phish-
ing 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.



Care at home is a special joy for those we serve.

Our VNA is the most trusted home care service in the greater Morris area since 1898, and the people we care for consistently award us an industry-leading satisfaction rate of 95% and higher. Learn more about the care your loved one needs, or begin care right now and know that it will be delivered from the heart. It takes just one call, or a visit to vnannj.org.



One Call. Home care services for life.
1-800-WE VISIT | vnannj.org
175 South Street, Morristown, NJ 07960

Individualized Care Plans
24 hours a day, 7 days a week
Medicare/Medicaid certified

CHFP Accredited by Community Health Accreditation Program

HELP IS HERE

New Jersey County Offices on Aging

For Senior Services and Information About Programs in Your County

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

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

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

NJ Adult Protective Services Agencies

To Report Abuse or Neglect Call the Office in Your County

Atlantic: 1-888-426-9243
Bergen: 201-368-4300
After Hours: 1-800-624-0275
Burlington: 609-261-1000
After Hours: 866-234-5006
856-234-8888
Camden: 856-225-8178
Cape May: 609-886-6200
Cumberland: 856-825-6810 x299
Essex: 973-624-2528 x135
1-866-90FOCUS
Gloucester: 856-582-9200 or
856-256-2150
Hudson: 201-295-5160
Hunterdon: 908-788-1300
After Hours: 908-782-HELP
908-735-HELP
Mercer: 609-989-4346
609-989-4347
Middlesex: 732-745-3635
Monmouth: 732-531-9191
Toll Free: 1-800-495-0055
After Hours: 732-222-9111
Morris: 973-326-7282
After Hours: 973-285-2900

Ocean: 732-349-1500
After Hours: 732-240-6100
Passaic: 973-881-2616
After Hours: 973-345-2676
Salem: 856-339-8622
856-935-7510 x8622
Somerset: 908-526-8800
After Hours: 1-800-287-3607
Sussex: 973-383-3600
After Hours: 1-800-446-6963
Union: 908-497-3902
Warren: 908-475-6591

You can also call

211

24 hours a day, 7 days a week

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

Website:

www.state.nj.us/health/senior/aps.shtml



“Being a caregiver is not something you can do alone.”

– Leeza Gibbons, Alzheimer’s caregiving advocate and TV and radio personality

Caring for a loved one with Alzheimer’s disease can be a long journey filled with highs and lows. I know first-hand it’s a responsibility that requires strength and support because my family and I cared for my mother for nearly 10 years as she battled the disease.

That’s why I’ve partnered with Novartis Pharmaceuticals Corporation to launch “Stand Together for AD: Strength and Support for Alzheimer’s.” Our campaign is designed to help caregivers navigate the challenges of this journey and improve their caregiving experience.

Strength and support are at your fingertips. Visit AlzheimersDisease.com for important resources, tools and access to a new caregiver support program.



Stand Together for AD
STRENGTH AND SUPPORT FOR ALZHEIMER’S

