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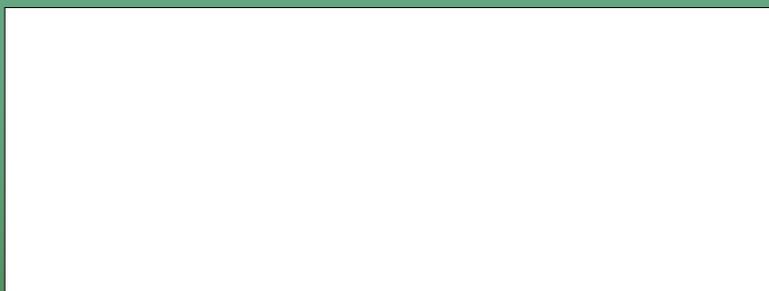
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Publisher: New Jersey Foundation for Aging
Magazine Design: umbra D • www.umbraDesign.com

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NJFA acknowledges the generous support from the Robert Wood Johnson Foundation, the Fannie and Morris Sklaw Foundation, Johnson and Johnson Company and our many private donors. Their support makes our work possible.

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HELP IS HEREInside Back Cover



The News from NJFA

Busier than ever!

14TH ANNUAL CONFERENCE

NJFA's 14th Annual Conference will be held on Thursday, June 14, 2012 from 8am to 3pm at the Crowne Plaza Monroe. The conference is aimed at providing up to date information on programs and services for professionals working in the aging network. This year's conference titled, "Addressing the Needs of Diverse Populations" will feature two nationally known keynote speakers. Linda Couch of The National Low Income Housing Coalition will talk about affordable housing and advocacy options. And, Suzanne Braun Levine, an authority on women, family issues and author of the book, *Inventing the Rest of Our Lives: Women in Second Adulthood* will share more about "second adulthood," something she has written three books about.

Other sessions at the conference include chronic disease management, needs of LGBT seniors, hoarding, health and wellness, and current legal issues for seniors. For more information visit our website, www.njfoundationforaging.org/events.html or call 609-421-0206.

CALLING ALL: ESTATE PLANNERS, ELDER LAW ATTORNEYS, CPAS OR WEALTH MANAGERS

The NJ Foundation for Aging is pleased to announce an educational session on identifying how cognitive impairments affect financial competency and the practical steps

for professionals to assess a client's estate and financial planning needs. This program, will be on June 19th at Baltrusol Golf Club. For more information visit our website, www.njfoundationforaging.org/events.html or call 609-421-0206.

AGING INSIGHTS

NJFA continues to film and air our public access TV program, Aging Insights monthly. Recent topics have been Assistive Devices, Financial Planning and in May we'll air a program about NJ County Office's on Aging. We hope that you are tuning in. If you haven't seen the show in your area, call your local TV station to ask about it.

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Don't like computers? That's okay too, you can still call us 609-421-0206 or send us a letter, NJFA 176 West State St, Trenton, NJ 08608, we love to hear from our readers.

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Seasonal Shifts

Putting a spring in our step! By Grace Egan, Executive Director, NJFA

Spring and the renewal of the blossoming trees present a colorful environment. At the NJ Foundation for Aging we step up our activities each spring. We have hosted a June conference for fourteen years. The planning process literally begins at the close of the previous conference and the program pieces usually gel in March. We roll out a conference brochure in April. This year's June program is designed for professionals who work with seniors and caregivers routinely.

We look towards a Spring Appeal. While we are mindful that everyone is counting their dollars and cents, the work of the Foundation is 95% supported by donations from individuals, foundations and corporations. Without this financial support we would not be able to produce this magazine or the TV program, *Aging Insights*. We would not be able to take on the advocacy issues, to address food insecurity facing many seniors or to address the incredible shortage of affordable housing for seniors in NJ. It is important to let our donors and potential donors know what progress has been made and what challenges lay ahead.

With spring we focus on autumn as well. We began hosting an autumn fun and fund raising event four years ago and this year we are planning our fifth. It is essential to find a good fit for this event. We usually go to a live performance and dinner. It is an opportunity for donors to meet and greet our Board of Trustees and Advisors. We aim for a good time to be had by all!

Each June we release our Community Grant Request

for Proposals. This begins NJFA's cycle for considering the requests for support. Historically, we ask for Letters of Intent by mid July and the Grant Review Committee works over the summer to determine who to ask for full proposals which are then submitted by late October. The Committee reviews and makes recommendations to the Board at the December Board meeting. Awards usually are made in January.

This year four awards were made to improve services to seniors. Recipients include the Center for Guardianship Studies which provides educational information statewide through online, face to face classes and phone support to Volunteer Guardians. The Pascack Valley Meals on Wheels requested support to expand services to elders living in the Ramapough Native American Community. Jeanne Martin, Executive Director of the Meals on Wheels program has an article in this issue of *Renaissance*.

Samost Jewish Family and Children Services, based in South Jersey, asked for support to outreach to Holocaust survivors in Vineland. And Isles, based in Trenton, is building a demonstration garden adjacent to a LIFE St. Francis Center, a PACE program to promote health and wellness for Trenton seniors. The garden will not only provide fresh produce and offer nutrition tips, but it will showcase the benefits of linking a community garden with senior service sites.

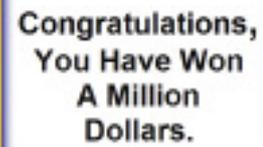
So while we greet spring, each season provides inspiration to us at the Foundation and we hope our work inspires others as well.



2011 Fundraising event, Margaret Chester and friends.



Leadership staff of The Center for Guardianship Studies



Congratulations,
You Have Won
A Million
Dollars.

Bits and Pieces

Helpful hints, “apps” and sites **By Melissa Chalker, Program Manager, NJFA**

SCAMS

As always, we want you to stay alert and be aware of new scams.

Recently there have been incidents where someone receives a letter, email or voicemail saying they won a prize. If you call you will quickly learn that they want you to wire a fee or disclose personal information. At this point you know it is a scam and hang up. But if you called the area codes 284, 809 or 876 that come from the Dominican Republic, Jamaica, or British VI, you’ve really called a number that acts like 900 numbers and could cost you \$1.40 to \$3.99 a minute.

So, even if you got wise to the scam, if you’ve already called, you will face the high charge of that phone call. So, while you may have avoided the big scam, you still cost yourself some money. Just remember, if it sounds too good to be true it probably is, so just don’t call.

However, some scams never go away. You may recall previously hearing about a scam in which someone receives a phone call or email from a scammer posing as a loved one who is traveling (sometimes they pose as a child, grandchild, sibling or even a friend) and gotten into a situation where they need you to help by sending money. Always check with that person to confirm that they are really traveling and in need of help before you send any money. Social media makes it easy for scammers to find out personal details like a nickname. If you think these are just urban legends, you are wrong. Even Grace here in the office received an email from someone posing as a family member stating they were in a foreign country and needed help. Her first step was to call this person and it was the correct step because he was sitting at home, not traveling and not in need of assistance.

Complaints can be made to the FCC via their website fcc.gov/complaints or call them at 1-888-225-5322.

UNWANTED GIFT CARDS?

Try these websites to sell or trade them!

- Plasticjungle.com
- Giftcardrescue.com
- Monstergiftcard.com
- Cardpool.com

APPS

If you fall into that category of people that have succumbed to the peer pressure of an iPhone, iPad or other “smart device,” here are some apps (short for applications)

that you might find helpful. You may hear your kids or grandkids talking about “apps” and wonder what all the fuss is, well, here is a list of ones that just may be useful.

- **Dropbox**—Dropbox lets you bring your photos, docs, and videos anywhere and share them easily. You load it on your computer and your smartphone, then you never email yourself a file again. It’s easy to use and easy to set up.
- **Flixster**— Read reviews, get customer ratings, see screenshots, and learn more about movies. You can find the theaters, get show times, and watch trailers. It’s fast, visual and easy to use.
- **Words with Friends**—this app is a takeoff of Scrabble. Play with friends or strangers via your smart phone or tablet. Build words for points, see who scores the highest. Very good to keep your mind engaged.
- **Whitepages**— Use this free, easy to use app from your smartphone. Find, people, businesses and reverse phone lookups from those unknown numbers that show up on your phone.
- **Zite**—Users select categories of magazines that interest them. Then as you read articles on certain subjects, Zite sends you more articles on those subjects. You have options to email the articles to others or save them later to read on your iPad.
- **The Weather Channel**—More than 200 meteorologists provide interactive and hour-by-hour weather imagery. Great for planning outdoor activities, car washes or snow shoveling.
- **WebMD**—first aid information, symptom checkers, drugs and treatments, information on various conditions and local health listings. There are also many videos on treatments and common conditions like bad backs, fevers, diabetes signs. An excellent app for Boomers and Seniors.
- **Flashlight**—So easy and so helpful. With a single touch your phone turns into a valuable flashlight that can be used to find your keys or read a menu.
- **HOPSTOP**—a great app for traveling, it is a city transit guide and can give you directions based on public transit options for major metropolitan cities like NYC. The app gives you step by step directions and it also features street and transit maps which can assist you in finding subway stations, etc. Other cities available include Philadelphia, Chicago, Boston, London and Paris.

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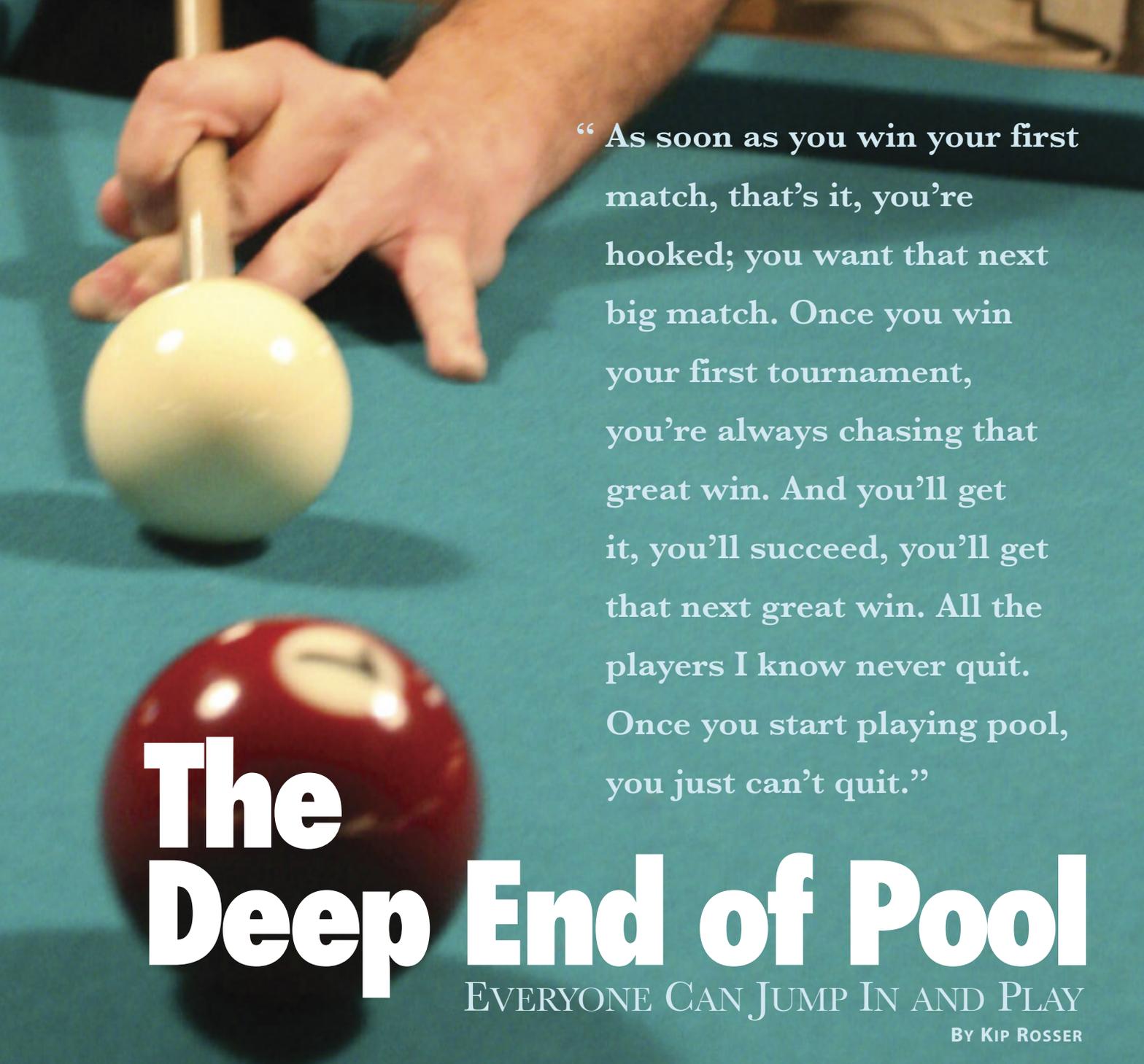
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“As soon as you win your first match, that’s it, you’re hooked; you want that next big match. Once you win your first tournament, you’re always chasing that great win. And you’ll get it, you’ll succeed, you’ll get that next great win. All the players I know never quit. Once you start playing pool, you just can’t quit.”

The Deep End of Pool

EVERYONE CAN JUMP IN AND PLAY

BY KIP ROSSER

On a cold, rainy morning in early March, I pull into the parking lot of a restaurant, ready to conduct an interview. From behind me, a cheerful voice calls, “Kip! You’re Kip, right?” I turn, answer in the affirmative and shake hands with Gus Lettiere, the General Manager of the APA (American Poolplayers Association) of South Jersey. With less than a dozen words exchanged between us, Gus is treating me like an old friend. His manner is so straightforward, up-front and congenial, that it’s like we’re a couple of guys who’ve known one another for years, getting together for a casual meeting over breakfast.

Gus is wearing his APA emblazoned T-shirt, and as we walk into the restaurant he’s got a broad smile and hearty greeting for everyone, including the server who gets us situated in a booth. “You going to eat? I’m just going to have a toasted bagel with butter.” I tell him I’ve yet to have

breakfast. “Then you gotta get something. The food here’s really good.”

He’s in a good mood and his ebullient manner makes him seem taller, bigger, in a good way. We haven’t even gotten down to business and he’s already having fun (so am I). His conversation is a combination of unbridled enthusiasm and a deep knowledge of the game and the organization. There’s also one winning quality – his captivating rapid-fire delivery – that’s impossible to convey in this printed interview. It’s a good thing I’m recording this, I’d never be able to write fast enough.

I ask him the obvious question first: how long has he been interested in playing pool?

“Probably when I was about 12 years old,” he tells me. “I used to hitchhike to a pool hall, stay there all day after school; my mother would come pick me up around 8

o'clock. On the weekends I'd be there till one o'clock, two o'clock in the morning. A pool hall was actually a safe place to be until then; then they'd start gambling, playing for money."

As a kid, Gus didn't gamble much, at least not for any kind of big money. Still, his take on the necessity of a little friendly wagering is intriguing. "If you don't gamble in pool, you never get better. Because you need the constant pressure of every shot. So when you don't gamble, you don't play someone for just a little money, then when you play in a tournament, you choke."

It becomes really clear, really quickly: pool is in Gus's blood. He's a master at conveying the fascination and allure of the game.



APA of South Jersey General Manager Gus Lettiere (center) congratulates Jack n' Jill Tournament winners, Joe and Mary Holmes.

He likens pool to golf, in that even though you may have an opponent, you're really playing yourself; working the table, working out the shots ("you have to think about three shots ahead" he instructs me). Since in both 8 and 9-Ball, you have to shoot in a certain order, it's all keeping track of the balls and figuring out how you're going to get your cue ball from one place to another to line up your next shot. He speaks of the endless fascination, the constant challenge. It's not just knocking a bunch of balls around a table with a stick, it's true geometry, all angles, speed and momentum. He elaborates on the skills involved, how you learn spin, how hard to hit a ball.

"I mean I can hit the same ball sixty times and all sixty shots will be different. It's just fun, you know, really fun. Each time you nail a shot, it's an accomplishment. As soon as you win your first match, that's it, you're hooked; you want that next big match. Once you win your first tournament, you're always chasing that great win. And you'll get it, you'll succeed, you'll get that next great win. All the players I know never quit. Once you start playing pool, you just can't quit."

THE APA INSIDE TRACK

Originally founded in 1979 as the National Pool League by Larry Hubbart and Terry Bell, the organization filled the need for a recreational league open to amateur players. Today, the APA is the world's largest amateur pool league. Its success and the worldwide popularity of pool has spawned both the Canadian Poolplayers Association and the Japanese Poolplayers Association.

Since its inception, the APA's status and reach has grown, earning it the number one ranking by *Entrepreneur Magazine* in the category of Sports-Event Planning every year since 1999. In October 2010, Bell and Hubbart were inducted into the Billiard Congress of America Hall of Fame. After stepping down in his role as

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President in 1995, Terry Bell became a member of the Board of Directors. His legacy is now in the capable hands of current President, René Lyle, who also serves on the Board of Directors of the Billiard Congress of America. ("She does an amazing job," Gus is quick to tell me, "her sister, Tracy, is Vice President; along with about twenty other women. They're phenomenally great. I've been playing pool my whole life and I'm really impressed with how well they run this organization.")

"From there, it filters down to the league operators," Gus explains. "There's about 150 league operators like us, then there's divisions and from the divisions it breaks down into players."

The APA's success is due in part to its ability to include and encourage players at all levels using its own unique gauge for ranking the players, called The Equalizer®. This ingenious handicapping and scoring formula makes it possible for everyone, novices and skilled players alike to compete on equal footing.

League play is overseen and administered by Franchise Operators working at the local level. Each week, teams

Photo by Nancy Louie, © 2012 All rights reserved.



gather for games of either 8-Ball or 9-Ball depending upon the specific team. 8-Ball and 9-Ball leagues span the country, and all the teams have the goal of advancing to the APA National Team Championships.

While the emphasis is always on fun and getting together for playing each week, competition does get serious. There is the APA 8-Ball National Team Championship, the APA 8-Ball Classic, the APA 9-Ball National Team Championship, the APA 9-Ball Classic, the 9-Ball Shootout, and the MiniMania Tournaments. Combined, tournament play represents more than one million dollars in prize money.

Finally there's the U.S. Amateur Championship, open to both APA members and nonmembers. With only 128 spots, competition for a place in this most prestigious of amateur tournaments is always heated.

Boasting over 4,000 members on 514 teams, the APA of South Jersey also hosts its own Tri-Cups Tournament.

"The motto at the APA is 'everybody can play and anybody can win.' The first match you ever play in your life, you could win that match! That's a real incentive."

THE WORK BEHIND THE PLAY

Gus is in his element as a "people person." He was a Manager in the automotive industry for years and he's an expert at making folks feel welcome and happy. He came onboard as General Manager in 2011 after being a player for years. League Operator, Dave Piotrowski was so impressed with Gus's skills and trustworthiness, that after seven years of being on his team, Piotrowski approached Gus to work with him.

Their admiration for one another is readily apparent as Gus describes both their longstanding friendship and their shared love of the game. For them, it's all about the players. Their dedication to ensuring that the APA of

South Jersey be a welcoming and outstanding league that serves the needs of its members is at the forefront of every decision they make.

One of Gus's tasks is to travel to bars and promote the idea of new teams. "I put posters up, get the bar owner excited. I tell most of 'em, get your bartender, tell your bartender, 'You want the job? You can tend bar, get tips, but on Tuesday night when you don't work, I'd like you to play on a pool team.' That gets him motivated, people like bartenders playing pool. And for the bar, that's a big thing because it's a dollar a game per person. I would say on average, most people spend ten to fifteen dollars every time they play. A team will spend maybe a hundred bucks every time. So, you get two teams playing, that's 200 dollars in the till the bar never would have had. And that's just two teams. We bring the players in and then their wives, even some of their friends come. It's win-win."

Gus also takes on the duties of arranging and outfitting the larger venues for championship play, and acquiring the trophies. "The APA calls us to put together the tournaments," he tells me proudly, "pretty important tournaments that are televised. They say they really appreciate our ability to run a tournament as well as we do."

To say their jobs are time consuming is an understatement. Gus points out, "You figure we've got about 54 divisions. You get two scoresheets. Two players have played the same game, but one guy filled out the sheet one way and the other may have something different. I have to compare scoresheets and see which guy is right."



APA of South Jersey General Manager Gus Lettiere (center) congratulates Jack n' Jill Tournament winners, Michael Daniels and Lori Adams.

In the event of a dispute, Gus is there to smooth out the feathers and keep conflict to a minimum.

"Ninety-nine percent of the time it's fun, fun, fun," Gus assures me. "The teams know each other and play each other all the time. Problems are few and far between. See, if it's a matter of going or not going because of a little

disagreement last time, believe me, that guy's going to go and things will be fine. Pool playing is in their blood. They just love to play."

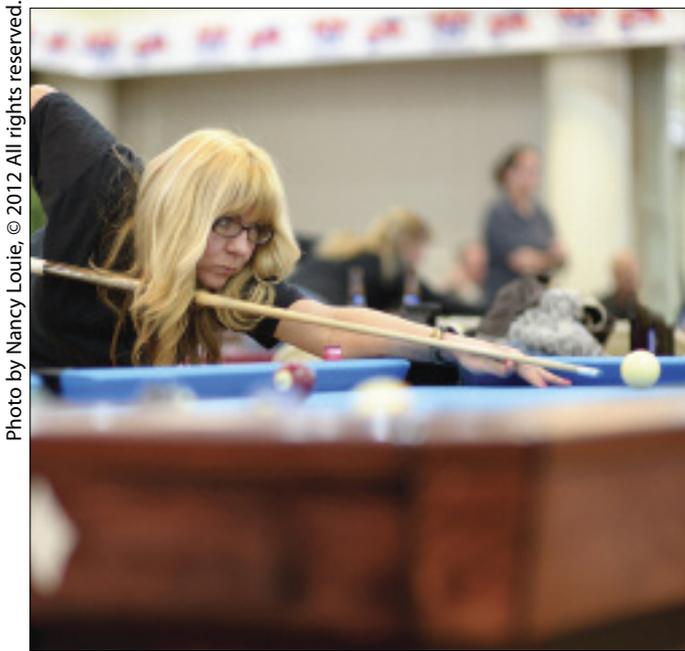


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FOR LOVE OF THE GAME

Multiply Gus's passion by over three quarters of a million players nationwide, and you begin to understand why the American Poolplayers Association is such a thriving concern. Some members' passion for pool is such that there are many who are on more than one team. Gus tells me of a guy who's on six teams just so that he can play six nights out of week. Bitten by the bug, players are out to improve their games. "What happens is, you shoot your match and you can't wait until the next one. So, when the match is over, everyone's always playing at another table, practicing, shooting shots, play for drinks, play for fun." Because the APA is open to everyone over the age of eighteen, even a novice is going to gain the benefit of the seasoned players' expertise.

As for the players themselves, they're all ages. Men, women, all getting together to play pool. "We have 70 and 80 year-old people playing all the time. We have a woman, must be in her nineties, that couldn't even walk to the table. But get a cue in her hand and she'd be shooting away, be there every match and looking for the next game, just loving it."

As Gus continues, I'm getting a much bigger picture; this isn't just a bunch of teams composed of people who love the game, it's an entire subculture, an amazing social network – one that doesn't require a computer. It's people meeting face-to-face for real interaction and friendly competition. The APA has its celebrities, too – people who have gone from amateur to Pro. Gus is a little taken aback that I've never heard of their stars. "You gotta be kidding. You never heard of a guy

named Bruce Bartolett? He's a league operator. Runs a pretty big league. He's a pro. Andy Siegel. How about Ewa Mataya Laurance. "The Striking Viking?" You must have heard of her. She went Pro. Tom Rossman, he works for the APA."

Gus is sounding excited, even a bit starstruck. Okay, now I'm beginning to feel as if there's something phenomenal happening, something I should be a part of. Each time I tell him that I've never heard of these people, he just laughs, growing more incredulous. It's like he's thinking, "How can this poor guy not know? I gotta help him!"

"You never heard of 'The Black Widow,' Jeanette Lee? I can't even explain it, how great she is! She works with the APA too. It's a whole culture!"

All right, I'm sold. The minute I get home, I go right to YouTube and looked up the players Gus mentioned. Wow – he's right. They're all incredible. Watching someone like "The Black Widow" make impossible shots, or her instructional videos, you want to start learning to play.

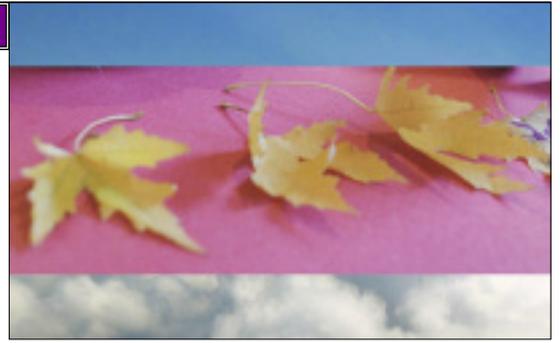


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EVERYBODY CAN PLAY

It all seems like the ideal activity: meeting new people, playing an age-old game of skill, a fun night out. It's cheaper than a movie, totally interactive (in the real sense of the word, where you're actually doing something) and you can even move up in the ranks to tournament play if you keep at it.

Ultimately it's the motto that stays with me: "everybody can play, anybody can win." So, whether you've played pool in the past and would love to be back in the game, or reading this article has ignited a spark, you can get in on the action! If you're eighteen or older, you can get more information by calling (856) 764-9558 or visit the site at <http://southjersey.apaleagues.com>.



The More Things Change...

...the more they can stay the same **By Scott Guerin, PhD**

There's no doubt that incredible change is going on in just about every area of life. Remember when communication was limited to writing a letter, making a phone call, or talking to another person live? Now we have emails, texts, blogs, interactive TVs, cell phones, smart phones, and video messaging. On top of that, what used to be just a phone bill listing the calls now is a convoluted bill with a dozen lines of charges, usages fees, minutes, messages, and data used.

Or think about raising children. It seemed so much easier years ago. You did the best you could to keep your kids happy and healthy; they went to school, graduated and then got a job. Now there are so many books, tapes and shows on what to do at any particular month in a child's life, testing and assessments are conducted all along the way with more books and tapes on how to improve their scores. Tons of options are out there for education and vocations that require months of research to narrow down the best path to take.

The entertainment options children have today are incredible as well. I remember the day we got our first TV, and it was the only one in the house for years. Now there is a TV in every child's room integrated with a game system and iPod. Not too long ago I was on the train to New York City and saw an elderly man with a young child, probably around 10 years old. I could hear their conversation and found out that Grandpa was taking his grandson into the city for the first time. "See Johnny," the man said excitedly, "there's the skyline of New York!" But the boy didn't notice because he was looking down at something that I couldn't see. "What are you doing?" Grandpa

asked, "You're missing it!" "Sorry Grandpa," the boy replied, "I was watching TV on my iPhone." I can see how overwhelming it is for young parents to raise kids these days.

What's important to remember in all of this is that there are elements in each of these areas that remain consistent over time in spite of many layers of complexity. Looking for what's really important in each area and then focusing on them will not only help you get what you want, but can also help to relieve the stress in navigating through these now complex issues. For example, when you need to talk with someone, focus on what you want to say and then use the best way to communicate. The long lost art of talking face-to-face and live phone calls are the best options, but if you can't, either wait until you can or send a letter, email, or text. Whatever method you choose, if you focus on what you want to say you'll do fine.

I teach a course in child development at Kean University and in that class we review how children mature starting at birth to age 12 from ten developmental perspectives. Throughout the course I stress that the first twelve years of life are probably the most complex and important years of a person's life. In one class, a student blurted out, exasperated, "How is it possible for anyone to remember all the things we need to do to raise a kid!?" I replied, "You really only need to do one thing, and that is to love your kids. Everything else will fall into place, even if you mess up from time to time."

So you see, as the world becomes more complex, changing almost on a daily basis, if you focus on the important things you will see that...the more things change the more they can stay the same!

Change is Always Around the Corner

If nothing ever changed, there'd be no butterflies.
— Author Unknown

I put a dollar in one of those change machines.
Nothing changed.
— George Carlin

If you want to make enemies, try to change something.
— Woodrow Wilson

Be the change that you wish to see in the world.
— Mahatma Gandhi

Never doubt that a small group of thoughtful, committed, citizens can change the world. Indeed, it is the only thing that ever has.
— Margaret Mead

Change — savor the cool, fresh flavor of it.
— Nora Roberts



Music Therapy

Health maintenance for all ages **By Helen Hunter, ACSW, LSW**

Music therapy has proven to be an effective treatment tool for patients who are in acute care, surgery, rehabilitation and recovery. Studies have shown that many patients of all ages respond positively to music therapy, including those suffering from cancer, traumatic brain injury, stroke and chronic pain. Premature infants and those who are hospice patients also respond positively to music therapy as a part of their overall care plan. In addition, music therapy has proven to be an effective therapeutic and educational tool for children and adults with developmental disabilities.

Listening to music has a number of therapeutic characteristics, including the following:

- Music captivates and maintains attention, stimulating and utilizing parts of the brain. People often can respond to music even when other aspects of cognition are impaired.
- Music is success oriented. People of all ability levels can participate.
- Music structures time; it allows us to track various lengths of time, and can sometimes alter our perception of its passage.
- Music provides a meaningful, enjoyable context for repetition.
- Music provides a social context. It sets up a safe, structured setting for verbal and nonverbal communication.
- Music is an effective memory aid.
- Music supports and encourages movement. In some cases, rhythm propels our muscles on a neural level.
- Music, and the silences within it, provides nonverbal, immediate feedback.
- Music can ebb and flow, changing moment to moment to reflect the reactions and needs of the people who are listening or participating.
- Music taps into memories and emotions. Music provides many opportunities for expressing and experiencing a variety of emotions. The desire to participate in music can be a motivation to control emotional outbursts. Music has also been shown to reflect or perhaps alter the mood of those listening and participating, and can lead to positive self-esteem.
- Music can help decrease pain perception and provide distraction from pain and discomfort.
- Music can assist dying patients and their families to work through issues relating to the illness and the dying process.

Listening to music does wonders to alleviate stress. Many experts suggest that it is the rhythm of the music or the beat that has the calming effect on us although we may

not be very conscious of it. Experts point out that when we were a baby in our mother's womb, we probably were influenced by the heart beat of our mother. We respond to soothing music at later stages in our life, perhaps associating it with the safe, relaxing, protective environment provided by our mother.

Among the first stress-fighting changes that take place when we hear a tune is an increase in deep breathing. The body's production of serotonin also accelerates. Music was found to reduce heart rates and to promote higher body temperature, which is an indication of the onset of relaxation.

The following are general guidelines to maximize the effectiveness of music:

- To wash away stress, try taking a 20 minute "sound bath". Put some relaxing music on your stereo, then lie in a comfortable position on a couch or on the floor near the speakers. For a deeper experience, you can wear headphones to focus your attention and to avoid distraction.
- Choose music with a slow rhythm – slower than the natural heart beat, which is about 72 beats per minute. Music that has a repeating or cyclical pattern is found to be effective in most people.
- As the music plays, allow it to wash over you, rinsing off the stress of the day. Focus on your breathing, letting it deepen, slow and become regular.
- If you need stimulation after a tough day, go for a faster genre of music, or a music you are familiar with, such as a child hood favorite or a favorite oldies song. Familiarity often breeds calmness.
- Take walks with your favorite music playing on a portable device. Inhale and exhale in tune with the music. The combination of exercise, imagery and music is a great stress reliever and does wonders for your overall mental health.
- Listening to the sounds of nature, such as ocean waves or the calm of a deep forest has also proven to be very therapeutic. If you cannot experience these sounds naturally, purchase a CD or tape.

All of us can benefit from the power of music. Whether it is used as a tool for relieving stress, for providing a calm environment or to assist in helping those who are suffering from acute or chronic illness, music has the ability to provide therapeutic healing to all. So, play your favorite music and let the magic work for you!

helenmetsfan@hotmail.com



For Non-Traditional Couples

Important details about asset transfers **By Mary Ellen Hancock**

What happens when a married couple dies without a will? Under most state laws, when a married person with children dies intestate (without a will) the property will first pass to the spouse and then to the children.

When an unmarried partner (heterosexual or homosexual) dies intestate and does not have children, the state intestacy laws usually determine that the deceased partner's assets will pass to the next of kin. If an unmarried couple does not make specific provisions in their will for their partners, the surviving partner could receive nothing yet be responsible for any bills and loans they incurred.

Each partner should execute a will and retain different attorneys to draft their documents. Using separate attorneys will protect their wills from being challenged by family members who may try to contest the decedent's will on grounds of undue influence, collusion, etc.

If it is the desire of the deceased partner to provide for the surviving partner, the partners should name each other as beneficiary of any life insurance, Individual Retirement Accounts, 401(k) accounts, and any other accounts which require beneficiary designations. Special attention should be paid to joint property titling and accurate records

should be maintained. For individually owned accounts, consider Transfer on Death (TOD) or Payable on Death (POD) titling. Designating beneficiaries or establishing these types of accounts will ensure the assets will pass to the surviving partner and are not dependent upon the Last Will & Testament.

Married couples enjoy the ability to pass an unlimited amount of assets through what is known as the unlimited marital deduction. Unfortunately, unmarried couples cannot take advantage of the unlimited marital deduction and transfers between partners are considered taxable gifts subject to the annual exclusion (\$13,000 for 2011) and lifetime exclusion (currently \$5.0M for 2011 and 2012). Therefore, if Sam and Mary are an unmarried couple and Sam pays the annual living expenses of \$20,000, it may be viewed as a taxable gift to Mary of \$7,000 (\$20,000 Annual Living Expenses – \$13,000 Annual Exclusion = \$7,000 Taxable Gift).

If for some reason an unmarried couple separates, it is critically important that they revise their wills, beneficiary designations, and accounts with joint or transfer/payable on death titling.

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Boomer Alert: Five Steps to Financial Security

For people who can't be bothered **By Marina Goodman**

Meet my friend Joe. He worked hard his whole life, supported his family, put his kids through school, and paid for their weddings. And then he retired with not much more than his Social Security and a meager savings, a lot of which had vanished during the tech crash. Why wasn't he better financially prepared? "I could never figure out finances," he once told me, "it was too complicated." Did I mention that Joe had a Ph.D. in applied science?

Many people are like Joe – too overwhelmed to do anything. And many people are just plain lazy. If you're one of these people, are you financially doomed? Not at all.

Here are five simple set-it-and-forget-it steps you can take to help put you in decent financial shape.

- Set up an automatic monthly transfer of \$100 from your checking account to your savings account. This will help cushion common unexpected expenses, like a car repair, and keep a financial bump from turning into a tailspin. Of course, saving \$200 per month would be even better.



- Set up an automatic deposit of 5% of your salary into your retirement fund. If you don't pay taxes on the money that goes into the retirement fund, then you are really only decreasing your expenses by about 4%. Unless you are retired, don't withdraw or take loans from your retirement money.
- Invest all the retirement fund contributions in a target date fund, which adjusts the investments automatically as you near retirement. You won't have to make another investment decision again if you don't want to.
- If you get a paycheck, then get disability insurance. This will continue to provide you with income in case you become disabled. This insurance protects your most valuable asset – your ability to earn a living. Have the premiums automatically deducted.
- If people rely on you financially, get a term life insurance policy for \$500,000. The "term" is the length of time that you are covered, and should be 10-20 years depending on how long your financial dependents will need it. Have the premiums automatically deducted. These policies are relatively inexpensive, and they buy your family time to grieve and to determine what to do next. Your spouse should also have this policy.

they may not represent the ideal financial plan for you, they do provide a basic level of financial security for most people and their families during the working years and into retirement.

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SIX TIPS TO REDUCE YOUR CREDIT CARD DEBT

- ▲ Organize your credit payments.
- ▲ If possible, make at least double the minimum payment required.
- ▲ Pay off the highest interest rate cards first.
- ▲ Limit yourself to two cards maximum.
- ▲ If you can't afford it, don't put it on card.
- ▲ Stop buying unnecessary items. Think: basic needs first!

Is it really this simple? If it was, then I would be out of a job. The above actions do not require much knowledge or time. The key word in all of them is "automatic." While

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News From an NJFA Grantee

Mountain High **By Jeanne Martin, Director, Pascack Valley Meals on Wheels**

Florence Castelonia, age 94, passed away this March, five months after she started receiving Meals on Wheels meal delivery from my organization – two years after she first applied for Meals on Wheels services. Two long years. My name is Jeanne Martin and I am the Director of the local chapter of the national Meals on Wheels Association of America that services most of Northern New Jersey, as well as the Ramapough Lenape Indian Nation, where Florence was born, and lived all her life.

In 2009 Joanne Wendelowski, a nurse from nearby Hackensack University Medical Center's Health Awareness Regional program (HARP), called to see if Pascack Valley Meals on Wheels provided meals to Mahwah. I assured her that we most certainly did and emailed her an application. When I received it back, my heart sank. Florence Castelonia's home was on Stag Hill; located more than 7 miles from our nearest existing client, up a steep rutted mountain road.



The difficult terrain on Stag Hill in Mahwah, New Jersey.

I hated calling Joanne back to tell her we would not be able to deliver meals to Florence and it didn't look like we would be able to any time soon. To her credit, Joanne stayed on my case. She would call every few months, just to see how things were going. Near the end of 2010, Joanne called yet again and this time said, "Jeanne, there are people up on the mountain who are not going to make it through another winter unless we get them some food up there." The situation was desperate and I felt helpless and angry. Daily food delivery through a volunteer network sounds simple, but creating and funding a new location, let alone an isolated one, takes planning and time and money. So much money.

That was it! My only goal for 2011 was to get food to the seniors up on Stag Hill.

Everything started falling into place when I shared my desire to get this done with Pascack Valley Meals on Wheels volunteer, Cynthia Chazen. Cynthia heard my story and immediately volunteered to take a summer grant writing course, at her own expense, with the goal of writing a grant for our program to expand services to Stag Hill. Working with her professor at SUNY Purchase, Cynthia put together an exciting proposal that took advantage of the relationships we already had with Ramapo College, the HARP program, and Bergen County Meals on Wheels. Together we set out to forge working relationships with the Ramapough-Lenape Nation and the American Diabetes Association. We had a mission! With lots of help from our organization's Treasurer, Larry Platoni, the grant was finished. We sent in a letter of inquiry to the New Jersey Foundation for Aging and were thrilled and terrified when they asked us to submit a complete grant application.

There must be a Meals on Wheels angel watching over us because all of the pieces came together so quickly. We were awarded the grant and meal delivery started in October, 2011, with meals provided by Bergen County Meals on Wheels and delivered by a driver from the Ramapough-Lenape Nation. In addition to providing the seniors nutrition, our grant provided nursing students from local Ramapo College to assist the Lenape Elders with health screenings under the supervision of RN's from HARP. The American Diabetes Association program called "Awakening the Spirit," designed specifically for Native Americans to self-manage their diabetes, was held for the first time in New Jersey through our efforts. In March 2012, the first of a three part series on diabetes education/screening was held at the Mahwah Full Gospel Church and was enthusiastically received by the local residents. Two more programs will be held in April and another may take place in additional congregations this fall to meet the high demand. Pascack Valley Meals On Wheels is looking forward to working closely with the Ramapough-Lenape to make sure no one on the mountain ever goes hungry again.

I'm sorry it took us so long to get you meals, Mrs. Castelonia, and I am grateful for your patience and understanding. God bless. But thanks to the New Jersey Foundation for Aging and our wonderful partners we have been able to prove there "ain't no mountain high enough to keep us from you!"



The New POLST Form

Coming SOON By David Barile, MD, and Carla Pardee

According to the Dartmouth Atlas Report, health outcomes for New Jersey seniors are no better, and perhaps worse, when compared to other states. “Goals of care” are often not discussed, and elder patients spend their final weeks or months in a hospital setting. During this time they may receive aggressive medical interventions they may likely have forgone had they been asked. Both the amount of time spent in the hospital and the intensity of physician services delivered in the hospital are higher in New Jersey than in any other state. Many would think New Jersey’s aggressive use of hospital services would bring better health outcomes and greater satisfaction with healthcare but it has not.

Seniors in New Jersey can expect to see more doctors and undergo more tests during their final years of life than in any other state. While this high level of service may sound beneficial, it’s had a negative impact on the quality of life for many older citizens.

Ageism at the bedside is also an important barrier to good decision making. This prejudice occurs across the spectrum of medical providers and negatively impacts quality and satisfaction. Very old patients are sometimes denied surgery or entry into an intensive care unit simply because of that person’s age. Without a discussion of goals of care, physicians will continue to either deliver unwanted or withhold wanted services to the older patient.

BRINGING AUTONOMY BACK TO END-OF-LIFE TREATMENT DECISIONS

How can an elderly patient be proactive in their end-of-life treatment? At times, it may seem difficult to have those opinions heard in the fast-paced and impersonal routine of our current health care system. With physicians administering conventional treatments and family members disagreeing with end-of-life attitudes, elderly patients can become overwhelmed and discouraged in giving their position on how they want to be treated in their final years of life.

New Jersey Goals of Care is fighting to empower senior patients and make their goals central to all decision-making that occurs at the bedside. We are working on several fronts to align individual goals of care with medical treatments, thereby eliminating burdensome care and ageism. One new tool is the POLST (Physician Orders for Life Sustaining Treatments) form. Centered around University Medical Center at Princeton, New Jersey Goals of Care is conducting the largest POLST

pilot in the state, gathering important data on the use of the form and on its future for New Jersey’s seniors.

WHAT IS THE POLST FORM?

The form is a one-page physician order form that addresses patient goals, scope of therapies, artificial nutrition and resuscitation status for those entering their final years of life. It is completed and signed only by a physician or nurse practitioner and is meant to complement – not replace – the written advance directive. In states that have POLST programs, the form is portable across healthcare settings, from hospital to post-acute levels of care and even to the private home. In December of 2011, Governor Christie signed the POLST bill into law. The final NJ POLST form is expected to be available within the next year. There is no better time than the present for seniors and their families to become more familiar with the POLST form.

WHO IS ELIGIBLE FOR THE POLST FORM?

According to the bill signed by Governor Christie, The POLST form is recommended for those patients entering the final five years of life. It is during this time that the patients are exposed to an increase of medical services. Although not required, it is recommended that practitioners discuss and document the patient’s “Goals of Care” and that the DNAR (Do Not Attempt Resuscitation) order be discussed in the context of the patient’s prognosis.

Of course the patient is always the primary decision-maker. If the patient does not have capacity, the medical team should ask for a written advance directive, and if appropriate, take instruction from this document. If no directive exists or if it does not address the issues at hand, decisions should be made based on the principle of substituted judgment per next of kin (e.g., “What would the patient instruct us to do if he/she could speak now?”).

Completing a POLST form is vital for elderly patients to ensure that the treatment they receive will allow them to achieve the plans they have for their final years of life. Whether it’s living independently, dying a peaceful death at home or attending a grandson’s wedding next spring, having a POLST form will ensure that a patient’s therapies will be organized around their personal goals.

For more information on POLST, visit www.polst.org. For more information on Dartmouth Atlas, visit www.dartmouthatlas.org



The New Jersey SENIOR CITIZENS



Have you ever wished you could find more time to grab a paintbrush or pick up a camera, but felt that life was just too hectic? After years of being too busy to return to the arts, have you decided it was simply too late to develop new skills? Keep reading... there is good news that may change your mind. The New Jersey Senior Citizens Art Show is the opportunity you have been waiting for – it's time to dust off your beret.

Ever since 1966, senior artists from across New Jersey have been demonstrating that creativity keeps folks feeling younger and healthier. The Annual New Jersey Senior Citizens Art Show celebrates its 46th anniversary this year. Over time, the show has blossomed into a major event, enriching the lives of New Jersey's senior artists, bringing them renewed vitality, better mental and physical health and heightened self-worth.

Let's flash back to last year's gala reception at Meadow Lakes, an elegant Springpoint Senior Living residential community. A glance at the walls and down the halls will quickly convince even the most doubtful skeptic that talent

knows no age limit. Eyes sparkle, lively discussions buzz, glasses clink, and hands clasp in friendship. And the artwork is spectacular.

The show is the climax of local art contests held in seventeen New Jersey counties. Professional and non-professional first place winners in eleven media categories go on to compete at the state level. Citizens aged sixty and over are finding the time to paint, sculpt, take photographs, work with pastels and mixed-media, draw, pull prints, and create incredible one-of-a-kind crafts. Last year, 230 works of art were judged by three renowned artists faced with the challenge of singling out the best of the best.

When people turn to art, it can open up a whole new world. Rudy Martin, last year's blue-ribbon winner in professional oils, explains, "When forced to retire from my graphics job due to failing eyesight, I became a full time artist. I paint close up using large magnifying glasses; if I back up to view my work it just looks like a blur. So when folks see my art and say 'wow,' it gives my life meaning." Certified Senior Advisor and art teacher Sandy Frank of



Art Show

By Deb Hargiss, State Coordinator, New Jersey Senior Citizens Art Show

Westfield, New Jersey expresses it as follows: “The creative process enhances our ability to see all the beauty around us while at the same time providing a distraction from the challenges we all face.”

Recognizing the important role of the arts in sustaining the well-being of seniors, the New Jersey State Council on the Arts, the New Jersey Foundation for Aging, the New Jersey Associated Area Agencies on Aging, and the Springpoint Senior Living Foundation help fund this event. Close cooperation among coordinators, on-site staff, off-site county workers, volunteers, docents, and Meadow Lakes residents makes it all possible. After the show closes to the public, there is a private reception for participants culminating in an award ceremony.

Hopefully, by now you are wondering how you can get more involved. You can't enter the state-level Show directly; you must first enter your county-level contest. Each of the seventeen participating counties has a County Coordinator who handles the local competition and provides applications giving all the details. To get

contact information for your County Coordinator, call your county's Division of Cultural and Heritage Affairs or Office on Aging. Need those phone numbers? Consult your county's website or, if you prefer, call the Union County Office of Cultural and Heritage Affairs at 908-558-2550 on weekdays during business hours. This Office is designated as the State Coordinator by the State Council on the Arts and will refer you to your County Coordinator.

So, no more excuses. Why put off feeling younger? Come for a visit. Or better yet, join in, grab a paintbrush, slip on your smock and set your creativity free.

Hosted by Meadow Lakes at 300 Meadow Lakes in East Windsor, the Show runs from September 24th to Oct 25th. The general public is invited to the exhibit; open Monday through Saturday from 10:00 a.m. to 4:00 p.m. To schedule a visit, request a group tour or get driving directions, call Meadow Lakes at 609-448-4100. Directions are also available online at www.meadowlakesonline.org.



Social Security News

How much will my Social Security retirement benefit be?

We've told you in the past that Social Security has made many tools and much information available online at www.ssa.gov. Included among all the useful resources is the Retirement Estimator. As it turns out, the tools on Social Security's website are not just for current recipients but those planning their retirement as well.

The Retirement Estimator gives estimates based on your actual Social Security earnings record. Please keep in mind that these are only estimates. Social Security can't provide your actual benefit amount until you apply for benefits.

You can use the Retirement Estimator if you have enough Social Security credits at this time to qualify for benefits and **you are not:**

- Currently receiving benefits on your own Social Security record;

- Waiting for a decision about your application for benefits or Medicare;
- Age 62 or older and receiving benefits on another Social Security record; or
- Eligible for a Pension Based on Work Not Covered By Social Security.

You can find the Retirement Estimator at <http://www.ssa.gov/estimator/>

Don't have a computer? Consider visiting your local library or senior center to use a computer.

Don't like online stuff? Call Social Security to find out how you can access this and other important information at 1-800-772-1213 or call your County Office on Aging to see how you can get assistance with benefit or insurance help at 1-877-222-3737.



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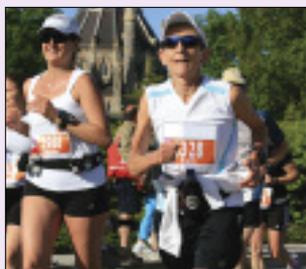
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New Jersey Foundation for Aging's mission is to support innovative services that allow older adults to live in their communities with independence and dignity.



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

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

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

Grace Egan
Executive Director

Melissa Chalker
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Recipes Italiano

A Favorite from the *Renissance* staff, plus dessert

Italian Meatballs

From Rosemarie Doremus



This is my Mother's recipe and when I wanted to learn how to make the meatballs for my family, it proved difficult as she used no measurements, much like most mothers at that time. So I had to watch her and write everything down as she added, mixed and made the meatballs. It's now become an annual tradition for my oldest granddaughter, now married, and I to make the meatballs together for her husband's family. I've told her that she's quite capable of making them on her own, but she says it's more fun to do it together.

Directions and measurements below will make 15 meatballs; this has been cut down from the original recipe that is meant to make 45 meatballs for a big, festive family gathering.

INGREDIENTS

1½ lbs ground beef
 3 sweet Italian sausage links (removed from casing)
 1 egg
 3 cloves fresh garlic (cut fine)
 ¼ cup flavored bread crumbs
 ¼ cup grated Parmesan or Pecorino Romano cheese
 Italian parsley (cut fine)
 Salt & Pepper

DIRECTIONS

Mix all ingredients together. Coat baking pan with cooking spray. Form meatballs and put in uncovered baking pan. Pre-heat oven to 350 degrees and cook for about 45 minutes. Check after 1/2 hour to test if they're done. No need to turn meatballs. Enjoy!

Raspberry Tiramisu

The Ultimate Pick-Me-Up



Literally translated, Tiramisu means “pick-me-up” in Italian, a tribute to its high energy content (eggs and sugar) and the caffeine jolt of espresso. It's become such a traditional, signature dessert that most people think it's origin reaches back to antiquity. Surprisingly, Tiramisu's beginnings were revealed in a book by Fernando and Tina Raris entitled *La Marca Gastronomica* published in 1998 – a book dedicated solely to the cuisine of the Italian town of Treviso. According to the authors, Tiramisu was born recently, just forty-one years ago, in 1971, in Treviso. It was prepared for the first time in the restaurant Le Beccherie, then copied by many restaurants first in Treviso, then all around Italy.

INGREDIENTS

2 ½ cups frozen raspberries
 8 oz mascarpone cheese
 ¼ cup sugar
 8 ladyfingers
 ¼ cup raspberry brandy or fruit juice
 ½ cup chopped pistachios

DIRECTIONS

Cook raspberries over medium heat for 5 minutes, process in food processor and strain. Combine strained raspberries with mascarpone and sugar, add more sugar to taste. Place 4 ladyfingers in a bowl and drizzle with half the raspberry brandy. Top with half the raspberry-mascarpone mixture. Repeat layers until all ingredients have been used. Sprinkle top with pistachios.

MORRIS

Time to Move?

Relocating – is it for you? **By Theresa Davis, Director, Morris County Division on Aging, Disabilities and Veterans**

Many seniors find that keeping up with home upkeep and maintenance costs is a big challenge. If you have the itch to relocate to a smaller home or apartment that will reduce your maintenance chores and cost less, there are some important things to consider as you house hunt.

SAFETY

- Does the house have electrical outlets in several locations in each room so you can plug in enough lamps?
- Does the bathroom have support bars, proper lighting and grounded outlets?
- Are there handrails on both sides of the staircase?
- Does the kitchen have enough accessible storage space so you won't have to use a step ladder?
- What is the neighborhood like? Plan a number of visits - during the day, at night and on the weekend.



CONVENIENCE

- Is there a long driveway you'll have to keep clear of snow and ice?
- Is public transportation nearby or can you easily walk to stores?
- There should be enough space for all your treasures but not too much to keep clean.
- Will you have to carry clothes up and down stairs to reach the washer and dryer?

DESIGN FLEXIBILITY

- Think about how long you plan to stay in your next home and if it will fit your physical needs for the years to come.
- If there is a possibility you will become a caregiver in the future, is there room for a loved one to move in?
- Is there a bedroom and bath on the first floor that can

accommodate a walker or wheelchair in case you were injured and laid up for awhile?

- Are there stairs or other barriers that are difficult to maneuver?

LIFESTYLE

- Is the yard or garden too big or not big enough?
- Is there enough sun to grow your indoor plants?
- Will the new home fit your pet?
- Is the new neighborhood mostly populated by young families, or senior citizens?
- Are there activities nearby to keep you interested and busy?

Don't feel pressured by your realtor or family to move unless you feel completely comfortable with the decision. It's important to find a good match between you and your new home.

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Support for Caregivers of those with Dementia

National, State and Local Commitment **By Eileen Doremus**, *Director, Mercer County Office on Aging*

Washington, D.C. is abuzz with healthcare news headlined by the battle of the constitutionality of the Affordable Care Act. Many are mesmerized by the exchange between the Supreme Court Justices and that of the Obama administration's legal team. Simultaneously occurring and equally important is news about the Obama administration's commitment to improving the level of research and family support for those caring for someone with cognitive impairments, like Alzheimer's disease. In February 2012, the Obama Administration announced new efforts to winning the battle against Alzheimer's disease by committing to a \$156 million investment to support scientists, researchers and public health officials to develop effective prevention and treatment regimens by 2025. \$26 million of that amount will go to caregiver support, provider education, public awareness and improved data collection.

This much welcomed news comes a year after the January 2011 signing of the National Alzheimer's Project Act (NAPA). This act mandates the development of a National Plan to prevent and treat Alzheimer's disease. An Advisory Council on Alzheimer's Research, Care and Services will create and maintain this national plan to overcome Alzheimer's disease. Visit <http://aspe.hhs.gov/daltcp/napa/NatPlan.shtml>.

If there is no change in treatment modality offerings, New Jersey can expect a 13% increase in those living with Alzheimer's disease by 2025. In 2011, the total value of unpaid care for 435,305 caregivers in New Jersey is estimated over six million dollars! Residents with cognitive impairments living in New Jersey's nursing homes in 2009 number 120,300; with 34% with severe/moderate dementia and 24% with a milder form of dementia.** New Jersey's Governor Chris Christie is also developing a Commission to address issues related to Alzheimer's disease and dementia.

Although the numbers of those caring for persons with cognitive impairment in Mercer County are not immediately available, the Mercer County Office on Aging receives daily calls from caregivers inquiring how to best handle concerns with the day-to-day encounters of caregiving. The realization that cognitive impairment can range from the inability to do activities of daily living like shopping, planning or maintaining personal hygiene to the serious dangerous implications of continued driving, wandering or mixing up personal medications causes families to become easily exhausted or over-whelmed. Mercer County has helped over forty families in the past



two years with the daily changes through the Skills2Care program. Families learn more about their loved one's condition but, most importantly, receive the personal support from a dementia-trained occupational therapist who offers personal coping skills to caregivers to handle their own specific caregiving concerns.

The combined national, state and county efforts to support those caregiving for persons with dementia are admirable. Placing the caregiver in the spotlight is essential in successfully supporting the increasing numbers of caregivers as society ages. Caregivers deserve being in the spotlight; if you, your neighbor or your co-worker are caring for a person with memory loss, cognitive impairment or Alzheimer's disease, call the Office on Aging for more information. Call 609-989-6661 for more information.

** *Alzheimer's Association, 2012 Alzheimer's Disease Facts and Figures, alz.org/facts.*

edoremus@mercercounty.org

Please mention RENAISSANCE when you call our advertisers.

MERCER

IT ONLY TAKES A SPARK – ELDERSPARKS

One of the joys of my career in aging is having the opportunity to cross paths with people such as Alan Goldsmith. Our initial meeting was as teacher (me) and student (he) through the Mercer County Community College's Gerontology Certificate Program. Quickly the relationship flip-flops and I gladly am a student once again. My ongoing endeavor to seek stories from those who successfully merge creativity and aging hit a gold mine as Alan shared his experiences with improvisational creative play for seniors with diminished capacities.

ElderSparks began from Alan's personal frustration with communicating with his Mom with dementia. Having struggled with the expectations of day-to-day, almost scripted conversation, Alan donned a mask that covered half his face when visiting with his mom. "Oh!" she remarked, "It is amazing the way a mask changes a person!" There it was! An action that sparked a spontaneous reaction. Through this type of "playing," Alan uses masks, crafts, theater games, music, poetry and sensory enrichment to spark a response. He uses these techniques with individuals and in group settings. Alan shares, "As we age, we forget the value of the act of playing. It is a fundamental component of human development." He further explained that he has learned

through developing his ElderSparks business that when we play we better adapt to our surroundings, accept what occurs within those surroundings and build resilience to those surroundings. In turn, our spontaneity and creativity comes forth.

Of equal interest is the value of ElderSparks for caregivers. Characteristic of someone who is experiencing dementia is an increasing lack of control over their inhibitions. Behaviors often unexpectedly come forth – both the positive and negative. ElderSparks, however, generates such genuine responses to stimuli that Alan shared he was able to establish a new relationship with his mom. He learned to be in the moment with her and to enjoy her spontaneity and her reaction to the stimuli offered. Alan further explains that despite aging, memory loss or dementia and beyond the associated aches and pains, "A self that once shined brightly still remains." One still has the capacity "through imaginative play and art-making" to experience wonder, discover and joy intrinsic to self-expression."

Learn more by visiting <http://eldersparks.wordpress.com>. A report on ElderSparks comes at an opportune time as it coincides with the theme for Older American Month, which is May. To find out more about the 2012 Older Americans Month theme "Never Too Old To Play," see Mercer County news.

A RECIPE FOR SUCCESS: NUTRITION PROGRAM CELEBRATES 40 YEARS OF OPERATION

So as to reduce hunger and food insecurity, increase the availability of socialization for older adults and promote their health and well-being, the Older Americans Act helped establish the Congregate Nutrition Services in 1972 and the Home-Delivered Nutrition Services in 1978. States receive federal funding and most nutrition programs are delivered by or contracted out by the local County government's Offices on Aging and Nutrition Programs. For forty years, people sixty and over have enjoyed not only healthy, nutritious food for the body but a good dose of food for the soul as well.

Mercer County serves over 750 nutritionally balanced meals Monday through Friday at its congregate meal sites and funds local non-profits to deliver over 250 home delivered meals daily and 75 on weekends to homebound seniors. Additionally, during the summer and fall months, Farmer's Market Checks are dispersed, increasing the availability of fresh, farm grown vegetables. The value of the Nutrition Programs cannot be solely measured by meals served or daily requirements counted alone. The social value of dining with others, hearing and reading educational and informational materials, celebrating special occasions and developing relationships is worth its weight in gold.

The Mercer County Nutritional Council is made up of participants from the twelve nutrition sites and advises the Nutrition Office on menu preferences, activities at the sites and is kept



apprised of trends affecting the senior nutrition programs nationwide, as well as, right here at home.

Mercer County prides itself with ever-increasing numbers attending the Nutrition Program or receiving a home-delivered meal. The ability to keep Mercer's older adults healthy and well-nourished makes for a healthier and happier aging experience.

For more information about our Nutrition Program or to further discuss the future of nutrition programs in general, call the Mercer County Nutrition Office at 609-989-6650 and ask to speak with Jenifer Williams or Eileen E. Doremus.



MIDDLESEX

Prepare for Summer's High Heat

Tips for staying cool **By Melyssa Lewis, Executive Director, Middlesex County Office of Aging and Disabled Services**

- Anyone can be adversely affected by excessive heat, but older adults, as well as young children, are particularly vulnerable.
- Excessive heat can kill by pushing the body beyond its limits. The body's internal thermostat produces perspiration that evaporates and cools the body. However, in extreme heat and high humidity, evaporation is lowered and the body must work extra hard to maintain a normal temperature.
- Spend as much time in the air conditioning as possible. If your home is not air conditioned, visit air-conditioned buildings such as senior centers, libraries, shopping malls, theaters, or other designated "cooling centers" in your community, especially during afternoon high heat hours.
- Wear lightweight, light colored and loose fitting clothing.
- Drink plenty of fluids. Water's the best. Avoid drinks with alcohol or caffeine.
- Eat lighter meals that are spread out over the day.
- Ask your doctor or other health care provider if the medications you take might increase your susceptibility to heat related illness.
- Reduce activity levels during the hot weather.
- Avoid getting sunburned. Sunburn can significantly slow the skin's ability to release excess heat.
- Once temperatures are in the mid-90's, keep in mind, using only electric fans will not prevent heat related illness.
- Check on at-risk individuals. Watch for signs of heat related illness such as hot, dry skin, confusion, hallucinations and aggression.

Call 911 immediately if you think medical attention might be needed because more people die annually from "excessive heat events" than from hurricanes, lightning, tornadoes, floods and earthquakes combined, according to the Centers for Disease Control and Prevention.



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BERGEN

Every Cloud Has a Silver Lining

Meals on Wheels By **Joan Campanelli, R.D.**, Nutrition & Wellness Unit Supervisor Bergen County Division of Senior Services

In the early 1940's, the Blitz in Great Britain left 1.4 million British homeless. When these families lost not only their homes but the ability to cook their own food, a vast core of women volunteers stepped up to cook and distribute food to them. This concept of delivering meals to those unable to prepare their own food morphed into what we commonly call "Meals on Wheels" or "home-delivered meals" today.

WHERE ARE MEALS ON WHEELS LOCATED IN NJ?

There are many Meals on Wheels programs that work cooperatively to serve local residents in each of New Jersey's 566 municipalities. If you do not know the number for your local Meals on Wheels agency, contact your local Area Agency on Aging by calling 211 or 1-800-792-8820 (toll-free within NJ) or 1-877-222-3737 (toll-free nationwide) Monday to Friday 8:30AM-4:30PM and on the inside back cover of this magazine.

WHY WOULD SOMEONE NEED MEALS ON WHEELS?

Many older adults and disabled persons of all ages are deprived of meals because they do not have food in the house. Due to physical or mental health conditions, many people simply can't shop or cook a balanced meal and have no one to help them. Others have to choose between buying food and paying bills. Without the resources to eat properly to maintain their health, people fall victim to what is called food insecurity. This not only affects health but quality of life. According to the US Government Accountability Office analysis of 2008 Current Population Survey data 18.6% of US older adults are food insecure, and 92.6% of these individuals did not receive home delivered meals. www.gao.gov/assets/130/126478.pdf

WHAT DOES MEALS ON WHEELS DO?

Meals on Wheels strives to keep senior citizens and disabled adults of all ages independent in their homes, adequately nourished, and connected to other services. Individual programs vary as far as service, funding, and cost.

Each program provides a nutritionally balanced midday meal that is delivered directly to the home of the individual who is unable to prepare a meal, and cannot leave their home without assistance on a daily basis. The meal generally consists of an entrée (meat, potato,

vegetable), juice or fruit, bread, and milk.

Most programs offer a ready-to-eat daily hot meal plan that is delivered Monday through Friday. A choice of cold meals, weekly delivery of frozen meals, or specialty meals such as Kosher or renal diet meals may also be available.

WHO IS ELIGIBLE FOR MEALS ON WHEELS?

Eligibility for the program is determined solely by medical need with no financial requirements or means testing. A formal application must be completed so that medical needs can be verified. Sometimes, this can be completed over the telephone with "presumptive eligibility" determined so that meal delivery can begin immediately. Soon after, a case manager will visit the home to make the final determination of eligibility.

WHAT IS THE LENGTH OF SERVICE?

Service may be temporary when recovering after a hospital stay, or long term when cooking for oneself is no longer a safe option. Eligibility is re-evaluated every six months.

HOW MUCH DOES THIS SERVICE COST?

Programs that are federally funded offer meals to persons age sixty and older at no charge through Older Americans Act funding, although, donations are always suggested and appreciated.

Programs that are funded by private sector donations and sponsored by churches and civic organizations generally charge a fee based on the actual cost of the service. However, a subsidy may be available for those with limited resources.

MY NEIGHBOR IS NOT EATING PROPERLY. CAN SHE RECEIVE MEALS ON WHEELS?

A senior citizen, caregiver, friend, or healthcare provider can initiate the call to request Meals on Wheels. However, the service cannot start until the client agrees to accept Meals on Wheels. If a person does not want meals delivered, or does not agree to the program requirements, then meals cannot be delivered despite the fact that the person would probably benefit if meals were accepted. So, it's important to spread the word that Meals on Wheels is available to help. It is not an entitlement program. Persons of every income level can receive home delivered meals.



Volunteer driver Carl Therkildsen enjoying pleasantries with Mrs. Myrtis.



NJFA's Aging Insights

The Foundation airs a show on financial planning

Each month the New Jersey Foundation for Aging (NJFA) tapes a TV program that is aired across NJ on public access stations and municipal stations reaching more than 400,000 viewers.

The April show, which is the seventh episode of Aging Insights, focuses on Financial Planning. The program is available to public access stations. The show can also be seen on NJFA's YouTube channel, <http://ping.fm/UJr1r>

NJFA's Executive Director, Grace Egan, hosts this episode which focuses on financial planning and tips for planning when you or a loved one has a chronic illness. In this episode, the guest, Martin Shenkman, CPA, MBA, AEP, PFS, JD discusses the important documents to have and planning tools available for effective financial planning. Martin approaches this from a personal perspective and suggests that estate and financial planning become a family affair. It is good to either have family involved in the planning or to make them aware of your wishes and the details you have established. A good strategy when addressing chronic health needs is to have clear expectations of the supports necessary in order to maintain your lifestyle and maximize your independence, whether it is living with a loved one, or in another setting.



Martin Shenkman and Grace Egan

In the discussion Martin covers the important documents you should have such as Power of Attorney, a Will and a Revocable Trust. The HIPAA Release Form is also discussed. We all see the new privacy efforts in place when we go to see our physicians. The Health Insurance Portability and Accountability Act of 1996, HIPAA, protects your rights to confidentiality for your sensitive

health information. However, in a HIPAA release form you may identify who may receive your medical information. This may be a family members, or trusted friends. He also spoke about the importance of having a Health Proxy and Living Will. These documents will enable you outline what type of life sustaining treatment you might want, including nutrition, hydration and pain relief if at some point you are unable to make your wishes known. They also allow you to name a person to carry out your wishes and to monitor your care when you are not able to do this yourself.

All the Aging Insights shows are now on YouTube and hopefully you can view it on your local public access channel. If not, then please ask them to contact us at the NJ Foundation for Aging to see how they can get copies of the show to air in your community.

UP NEXT ON AGING INSIGHTS

We'll take a look at what your County Office on Aging can do for you. We'll talk to three Executive Directors of NJ's County Offices on Aging. They'll describe not only the services provided by the County Office on Aging but also the creation of the offices, also known as Area Agencies on Aging in the Older Americans Act. This informative episode will be broadcast in May to coincide with Older American's Month.

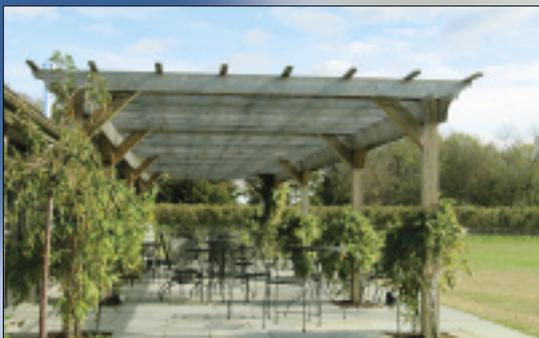
Other upcoming episodes include a conversation with James McCracken, NJ's Ombudsman for the Institutionalized Elderly and Lowell Arye the new Deputy Commissioner of the NJ Department of Human Services. These two gentlemen will be joining us on Aging Insights to talk about the state's commitment to seniors. We'll also be exploring the topics of affordable housing and geriatric care management in future episodes. NJFA will continue to explore topics for Aging Insights that will bring information to seniors, caregivers and boomers.

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Check out our shows on YouTube:

<http://ping.fm/UJr1r>

OUT AND ABOUT IN NEW JERSEY



EARTH CENTER GARDEN SEASON KICK-OFF & PLANT SALE

Davidson's Mill Pond Park
42 Riva Ave, South Brunswick, NJ
Saturday, May 5, 2012
Event held rain or shine. 10:00am to 5:00pm.
732-398-5262.

SPRING FAMILY DAY

2352 Route 10 West, Morris Plains, NJ
Saturday, May 5, 2012
12:00pm - 4:00pm. Children- \$7.00. Adults free if accompanying children. 973-540-1165

MURDER AMONG FRIENDS BOOK GROUP

The Court at Deptford II
1553 Almonesson Road, Deptford, NJ
TUESDAY MAY 8, 2012
This month's selection is Murphy's Law by Rhys Bowen.
7:00pm. 856-232-3123

NJ STATE HISTORY FAIR

Washington Crossing State Park, Titusville, NJ
SATURDAY MAY 12, 2012
11:00am - 5:00pm. 609-777-0238

LILAC WEEKEND

Skylands Botanical Gardens, Ringwood, NJ
May 12-13, 2012
10:00am. Free. 973-962-9534

"EAT, DRINK AND TALK A LITTLE TREASON!"

Auburn Road Vineyard
117 Sharptown-Auburn Rd, Pilesgrove NJ
Sunday, May 13, 2012
6:00pm - 9:00pm. Admission: Only \$17.50 for adults and \$10 for kids for dinner and the experience of Revolution! Reservations required! 856.769.WINE
info@auburnroadvineyards.com

WRITING GROUP - POETRY WORKSHOP

200 West Route 70, Marlton, NJ
MONDAY MAY 21, 2012
Our featured poet is Niedt. Open mic. 7:30pm.
856-596-7058

ANNUAL MEMORIAL DAY SIDEWALK SALE

1 Church St., Flemington, NJ
MAY 25-28, 2012
10:00am to 9:00pm. 908-782-8550 x11

TOWN AND COUNTRY HISTORIC HOUSE AND GARDEN TOUR

137 Spring St., Newton, NJ
SATURDAY, JUNE 16, 2012
10:00am to 4:00pm. \$25 same day, \$22 in advance.
973-383-0027

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

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Federal Trade Commission (FTC) www.consumer.gov
Federal Trade Commission Consumer Response Center
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Forward unsolicited commercial email (spam), including
phishing messages, directly to the FTC at: spam@uce.gov.
These messages aid law enforcement agencies.

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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

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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.

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propfrez.shtml

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www.annualcreditreport.com or 877-322-8228
Annual Credit Report Request:
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Find your County Office and learn about the Master Gardener
Program and other agriculture news and information.
njaes.rutgers.edu/extension/

NJ ANTI-HUNGER COALITION

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

SOCIAL SECURITY ADMINISTRATION

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

MEDICARE

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

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

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

NJ HELPS

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

NJ ONE APP

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

NJ SHARES

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

NJ DEPARTMENT OF COMMUNITY AFFAIRS ENERGY ASSISTANCE

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

PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

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

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Not on the mailing list? Want a friend to be able to read *Renaissance*? This issue as well as back issues
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www.njfoundationforaging.org/ren.html

HELP IS HERE

New Jersey County Offices on Aging

For Senior Services and Information About Programs in Your County

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

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

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

NJ Adult Protective Services Agencies

To Report Abuse or Neglect Call the Office in Your County

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

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

You can also call

211

24 hours a day, 7 days a week

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

Website:

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



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Willo Carey,
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Wider Horizons

Panel Discussions

- Dan Gottlieb on "nurturing body, mind, and spirit" with Willo Carey on WHYY's innovative Coming of Age and Wider Horizons programs, Jeffrey Gitterman on Beyond Success: Redefining the Meaning of Prosperity & Bill Elliott on The Hero Program
- Safety Panel by the Alzheimer's Association-Delaware Valley

Lectures, Tours, Music & Other Activities

- Playing in Nature: Why Therapeutic Gardens Benefit Everyone* by Jack Carman
- Integrating Nature and Travel Photography into Your Retirement Plan* by David L. Carr, Ph.D.
- Reiki Demonstration* by Elaine L. Bukowski, PT, DPT
- Gaming for a Healthy Brain* by Jessica Fleck, Ph.D.
- The Joy of Jazz* by Michael Pedicin, Tenor Saxophone Master
- Save Money, Save Energy* by Stockton Energy Service Corps
- Osteoarthritis vs. Osteoporosis* by Peggy Lotkowitz, Arthritis Foundation
- Maintaining a Healthy Mind* by Christine Gayda, Ph.D.
- Meditate-Easily & Effortlessly* by Luanne Anton, M.S., Health Educator
- Get Your Lawn Off Drugs - Sustainable Landscaping & How To Grow Your Tastiest Tomatoes Ever* by Mike McGrath, WHYY & NPR Host
- Productive Aging through more Intellectual Stimulation* by Paul White, Huntington Reading Group
- Retirement Income in an Uncertain World* by Jeff Gitterman, Gitterman & Associates Wealth Management
- Medicare 2012 and Beyond* by Melissa Abecasis, Center for Medicare & Medicaid Services
- Landscaping for Butterflies* by Jesse Connor, Naturalist
- Time to Tell Autobiographical Readings* by Dr. Dan Gottlieb & Gina Maguire
- Community Involvement* by Willo Carey, Executive Director Wider Horizons

Visit The Geodome; enjoy older adult performers from Senior America; tour the Art Gallery & Holocaust Resource Center; join in Chair Yoga, Senior Stretch and Reiki; have your hearing checked and meet the Stockton Talent.

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The County Woman



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609.652.4311 FAX: 609.626.3620 david.burdick@stockton.edu

Visit the SCOSA Website often for Festival updates www.stockton.edu/scosa



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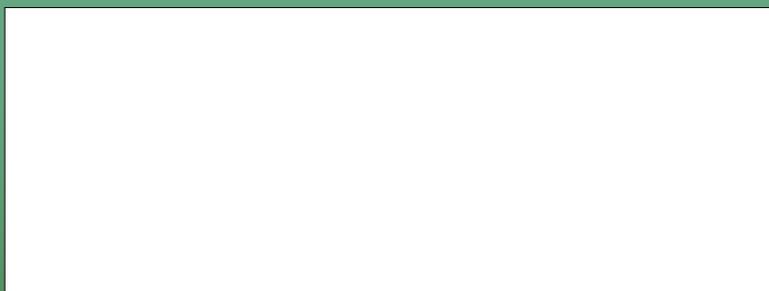
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Publisher: New Jersey Foundation for Aging
Magazine Design: umbra D • www.umbraDesign.com

Contributors: David Barile, Joan Campanelli, Melissa Chalker, Theresa Davis, Eileen Doremus, Rosemarie Doremus, Grace Egan, Marina Goodman, Scott Guerin, Mary Ellen Hancock, Deb Hargiss, Helen Hunter, Melyssa Lewis, Jeanne Martin, Carla Pardee, Kip Rosser

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NJFA acknowledges the generous support from the Robert Wood Johnson Foundation, the Fannie and Morris Sklaw Foundation, Johnson and Johnson Company and our many private donors. Their support makes our work possible.

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HELP IS HEREInside Back Cover



The News from NJFA

Busier than ever!

14TH ANNUAL CONFERENCE

NJFA's 14th Annual Conference will be held on Thursday, June 14, 2012 from 8am to 3pm at the Crowne Plaza Monroe. The conference is aimed at providing up to date information on programs and services for professionals working in the aging network. This year's conference titled, "Addressing the Needs of Diverse Populations" will feature two nationally known keynote speakers. Linda Couch of The National Low Income Housing Coalition will talk about affordable housing and advocacy options. And, Suzanne Braun Levine, an authority on women, family issues and author of the book, *Inventing the Rest of Our Lives: Women in Second Adulthood* will share more about "second adulthood," something she has written three books about.

Other sessions at the conference include chronic disease management, needs of LGBT seniors, hoarding, health and wellness, and current legal issues for seniors. For more information visit our website, www.njfoundationforaging.org/events.html or call 609-421-0206.

CALLING ALL: ESTATE PLANNERS, ELDER LAW ATTORNEYS, CPAS OR WEALTH MANAGERS

The NJ Foundation for Aging is pleased to announce an educational session on identifying how cognitive impairments affect financial competency and the practical steps

for professionals to assess a client's estate and financial planning needs. This program, will be on June 19th at Baltrusol Golf Club. For more information visit our website, www.njfoundationforaging.org/events.html or call 609-421-0206.

AGING INSIGHTS

NJFA continues to film and air our public access TV program, Aging Insights monthly. Recent topics have been Assistive Devices, Financial Planning and in May we'll air a program about NJ County Office's on Aging. We hope that you are tuning in. If you haven't seen the show in your area, call your local TV station to ask about it.

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Don't like computers? That's okay too, you can still call us 609-421-0206 or send us a letter, NJFA 176 West State St, Trenton, NJ 08608, we love to hear from our readers.

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Seasonal Shifts

Putting a spring in our step! By Grace Egan, Executive Director, NJFA

Spring and the renewal of the blossoming trees present a colorful environment. At the NJ Foundation for Aging we step up our activities each spring. We have hosted a June conference for fourteen years. The planning process literally begins at the close of the previous conference and the program pieces usually gel in March. We roll out a conference brochure in April. This year's June program is designed for professionals who work with seniors and caregivers routinely.

We look towards a Spring Appeal. While we are mindful that everyone is counting their dollars and cents, the work of the Foundation is 95% supported by donations from individuals, foundations and corporations. Without this financial support we would not be able to produce this magazine or the TV program, *Aging Insights*. We would not be able to take on the advocacy issues, to address food insecurity facing many seniors or to address the incredible shortage of affordable housing for seniors in NJ. It is important to let our donors and potential donors know what progress has been made and what challenges lay ahead.

With spring we focus on autumn as well. We began hosting an autumn fun and fund raising event four years ago and this year we are planning our fifth. It is essential to find a good fit for this event. We usually go to a live performance and dinner. It is an opportunity for donors to meet and greet our Board of Trustees and Advisors. We aim for a good time to be had by all!

Each June we release our Community Grant Request

for Proposals. This begins NJFA's cycle for considering the requests for support. Historically, we ask for Letters of Intent by mid July and the Grant Review Committee works over the summer to determine who to ask for full proposals which are then submitted by late October. The Committee reviews and makes recommendations to the Board at the December Board meeting. Awards usually are made in January.

This year four awards were made to improve services to seniors. Recipients include the Center for Guardianship Studies which provides educational information statewide through online, face to face classes and phone support to Volunteer Guardians. The Pascack Valley Meals on Wheels requested support to expand services to elders living in the Ramapough Native American Community. Jeanne Martin, Executive Director of the Meals on Wheels program has an article in this issue of *Renaissance*.

Samost Jewish Family and Children Services, based in South Jersey, asked for support to outreach to Holocaust survivors in Vineland. And Isles, based in Trenton, is building a demonstration garden adjacent to a LIFE St. Francis Center, a PACE program to promote health and wellness for Trenton seniors. The garden will not only provide fresh produce and offer nutrition tips, but it will showcase the benefits of linking a community garden with senior service sites.

So while we greet spring, each season provides inspiration to us at the Foundation and we hope our work inspires others as well.



2011 Fundraising event, Margaret Chester and friends.



Leadership staff of The Center for Guardianship Studies



Congratulations,
You Have Won
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Bits and Pieces

Helpful hints, “apps” and sites **By Melissa Chalker, Program Manager, NJFA**

SCAMS

As always, we want you to stay alert and be aware of new scams.

Recently there have been incidents where someone receives a letter, email or voicemail saying they won a prize. If you call you will quickly learn that they want you to wire a fee or disclose personal information. At this point you know it is a scam and hang up. But if you called the area codes 284, 809 or 876 that come from the Dominican Republic, Jamaica, or British VI, you’ve really called a number that acts like 900 numbers and could cost you \$1.40 to \$3.99 a minute.

So, even if you got wise to the scam, if you’ve already called, you will face the high charge of that phone call. So, while you may have avoided the big scam, you still cost yourself some money. Just remember, if it sounds too good to be true it probably is, so just don’t call.

However, some scams never go away. You may recall previously hearing about a scam in which someone receives a phone call or email from a scammer posing as a loved one who is traveling (sometimes they pose as a child, grandchild, sibling or even a friend) and gotten into a situation where they need you to help by sending money. Always check with that person to confirm that they are really traveling and in need of help before you send any money. Social media makes it easy for scammers to find out personal details like a nickname. If you think these are just urban legends, you are wrong. Even Grace here in the office received an email from someone posing as a family member stating they were in a foreign country and needed help. Her first step was to call this person and it was the correct step because he was sitting at home, not traveling and not in need of assistance.

Complaints can be made to the FCC via their website fcc.gov/complaints or call them at 1-888-225-5322.

UNWANTED GIFT CARDS?

Try these websites to sell or trade them!

- Plasticjungle.com
- Giftcardrescue.com
- Monstergiftcard.com
- Cardpool.com

APPS

If you fall into that category of people that have succumbed to the peer pressure of an iPhone, iPad or other “smart device,” here are some apps (short for applications)

that you might find helpful. You may hear your kids or grandkids talking about “apps” and wonder what all the fuss is, well, here is a list of ones that just may be useful.

- **Dropbox**—Dropbox lets you bring your photos, docs, and videos anywhere and share them easily. You load it on your computer and your smartphone, then you never email yourself a file again. It’s easy to use and easy to set up.
- **Flixster**– Read reviews, get customer ratings, see screenshots, and learn more about movies. You can find the theaters, get show times, and watch trailers. It’s fast, visual and easy to use.
- **Words with Friends**—this app is a takeoff of Scrabble. Play with friends or strangers via your smart phone or tablet. Build words for points, see who scores the highest. Very good to keep your mind engaged.
- **Whitepages**— Use this free, easy to use app from your smartphone. Find, people, businesses and reverse phone lookups from those unknown numbers that show up on your phone.
- **Zite**—Users select categories of magazines that interest them. Then as you read articles on certain subjects, Zite sends you more articles on those subjects. You have options to email the articles to others or save them later to read on your iPad.
- **The Weather Channel**—More than 200 meteorologists provide interactive and hour-by-hour weather imagery. Great for planning outdoor activities, car washes or snow shoveling.
- **WebMD**—first aid information, symptom checkers, drugs and treatments, information on various conditions and local health listings. There are also many videos on treatments and common conditions like bad backs, fevers, diabetes signs. An excellent app for Boomers and Seniors.
- **Flashlight**—So easy and so helpful. With a single touch your phone turns into a valuable flashlight that can be used to find your keys or read a menu.
- **HOPSTOP**—a great app for traveling, it is a city transit guide and can give you directions based on public transit options for major metropolitan cities like NYC. The app gives you step by step directions and it also features street and transit maps which can assist you in finding subway stations, etc. Other cities available include Philadelphia, Chicago, Boston, London and Paris.

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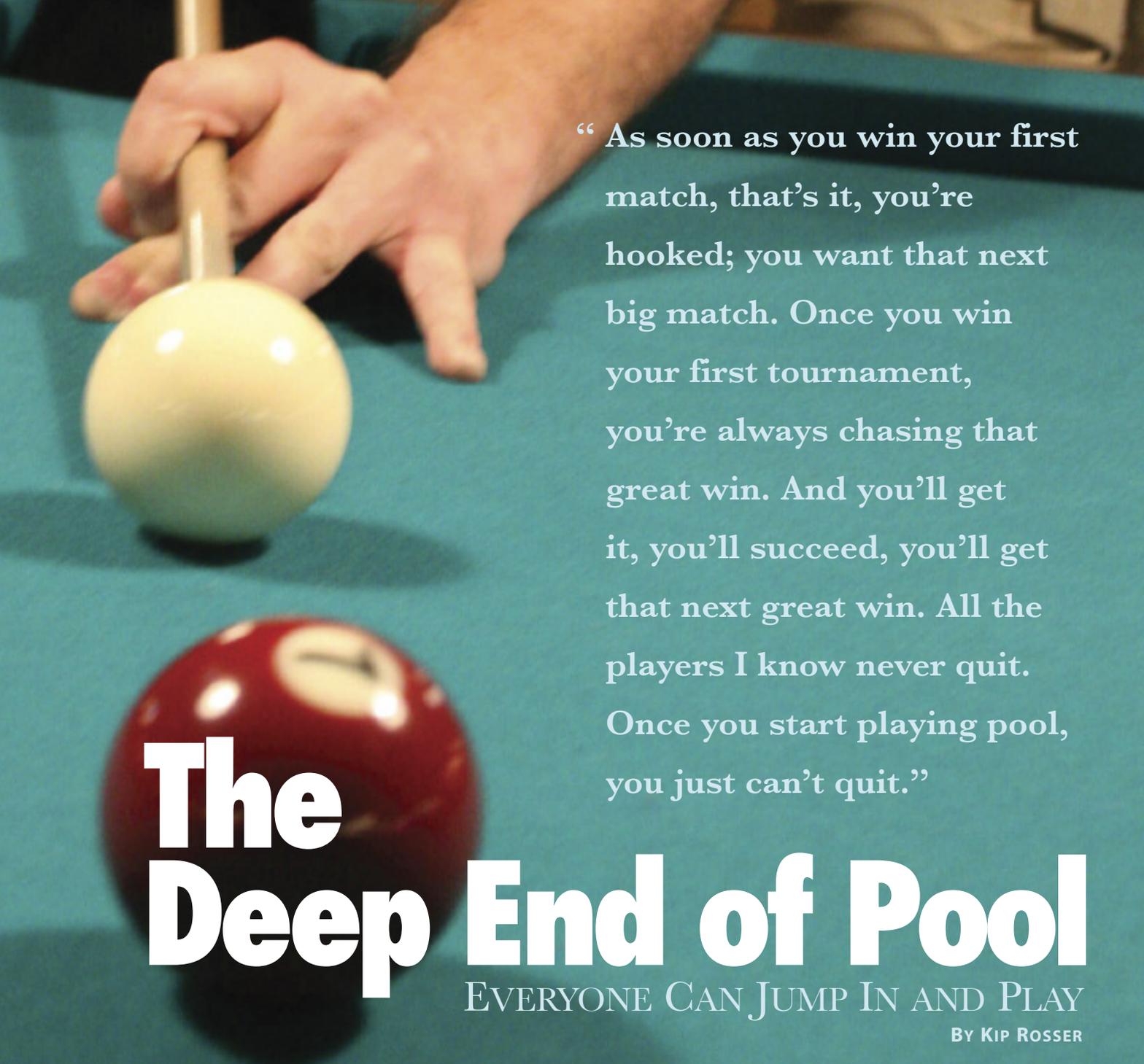
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“As soon as you win your first match, that’s it, you’re hooked; you want that next big match. Once you win your first tournament, you’re always chasing that great win. And you’ll get it, you’ll succeed, you’ll get that next great win. All the players I know never quit. Once you start playing pool, you just can’t quit.”

The Deep End of Pool

EVERYONE CAN JUMP IN AND PLAY

BY KIP ROSSER

On a cold, rainy morning in early March, I pull into the parking lot of a restaurant, ready to conduct an interview. From behind me, a cheerful voice calls, “Kip! You’re Kip, right?” I turn, answer in the affirmative and shake hands with Gus Lettiere, the General Manager of the APA (American Poolplayers Association) of South Jersey. With less than a dozen words exchanged between us, Gus is treating me like an old friend. His manner is so straightforward, up-front and congenial, that it’s like we’re a couple of guys who’ve known one another for years, getting together for a casual meeting over breakfast.

Gus is wearing his APA emblazoned T-shirt, and as we walk into the restaurant he’s got a broad smile and hearty greeting for everyone, including the server who gets us situated in a booth. “You going to eat? I’m just going to have a toasted bagel with butter.” I tell him I’ve yet to have

breakfast. “Then you gotta get something. The food here’s really good.”

He’s in a good mood and his ebullient manner makes him seem taller, bigger, in a good way. We haven’t even gotten down to business and he’s already having fun (so am I). His conversation is a combination of unbridled enthusiasm and a deep knowledge of the game and the organization. There’s also one winning quality – his captivating rapid-fire delivery – that’s impossible to convey in this printed interview. It’s a good thing I’m recording this, I’d never be able to write fast enough.

I ask him the obvious question first: how long has he been interested in playing pool?

“Probably when I was about 12 years old,” he tells me. “I used to hitchhike to a pool hall, stay there all day after school; my mother would come pick me up around 8

o'clock. On the weekends I'd be there till one o'clock, two o'clock in the morning. A pool hall was actually a safe place to be until then; then they'd start gambling, playing for money."

As a kid, Gus didn't gamble much, at least not for any kind of big money. Still, his take on the necessity of a little friendly wagering is intriguing. "If you don't gamble in pool, you never get better. Because you need the constant pressure of every shot. So when you don't gamble, you don't play someone for just a little money, then when you play in a tournament, you choke."

It becomes really clear, really quickly: pool is in Gus's blood. He's a master at conveying the fascination and allure of the game.



APA of South Jersey General Manager Gus Lettiere (center) congratulates Jack n' Jill Tournament winners, Joe and Mary Holmes.

He likens pool to golf, in that even though you may have an opponent, you're really playing yourself; working the table, working out the shots ("you have to think about three shots ahead" he instructs me). Since in both 8 and 9-Ball, you have to shoot in a certain order, it's all keeping track of the balls and figuring out how you're going to get your cue ball from one place to another to line up your next shot. He speaks of the endless fascination, the constant challenge. It's not just knocking a bunch of balls around a table with a stick, it's true geometry, all angles, speed and momentum. He elaborates on the skills involved, how you learn spin, how hard to hit a ball.

"I mean I can hit the same ball sixty times and all sixty shots will be different. It's just fun, you know, really fun. Each time you nail a shot, it's an accomplishment. As soon as you win your first match, that's it, you're hooked; you want that next big match. Once you win your first tournament, you're always chasing that great win. And you'll get it, you'll succeed, you'll get that next great win. All the players I know never quit. Once you start playing pool, you just can't quit."

THE APA INSIDE TRACK

Originally founded in 1979 as the National Pool League by Larry Hubbart and Terry Bell, the organization filled the need for a recreational league open to amateur players. Today, the APA is the world's largest amateur pool league. Its success and the worldwide popularity of pool has spawned both the Canadian Poolplayers Association and the Japanese Poolplayers Association.

Since its inception, the APA's status and reach has grown, earning it the number one ranking by *Entrepreneur Magazine* in the category of Sports-Event Planning every year since 1999. In October 2010, Bell and Hubbart were inducted into the Billiard Congress of America Hall of Fame. After stepping down in his role as

Photo by Nancy Louie, © 2012 All rights reserved.



President in 1995, Terry Bell became a member of the Board of Directors. His legacy is now in the capable hands of current President, René Lyle, who also serves on the Board of Directors of the Billiard Congress of America. ("She does an amazing job," Gus is quick to tell me, "her sister, Tracy, is Vice President; along with about twenty other women. They're phenomenally great. I've been playing pool my whole life and I'm really impressed with how well they run this organization.")

"From there, it filters down to the league operators," Gus explains. "There's about 150 league operators like us, then there's divisions and from the divisions it breaks down into players."

The APA's success is due in part to its ability to include and encourage players at all levels using its own unique gauge for ranking the players, called The Equalizer®. This ingenious handicapping and scoring formula makes it possible for everyone, novices and skilled players alike to compete on equal footing.

League play is overseen and administered by Franchise Operators working at the local level. Each week, teams

Photo by Nancy Louie, © 2012 All rights reserved.



gather for games of either 8-Ball or 9-Ball depending upon the specific team. 8-Ball and 9-Ball leagues span the country, and all the teams have the goal of advancing to the APA National Team Championships.

While the emphasis is always on fun and getting together for playing each week, competition does get serious. There is the APA 8-Ball National Team Championship, the APA 8-Ball Classic, the APA 9-Ball National Team Championship, the APA 9-Ball Classic, the 9-Ball Shootout, and the MiniMania Tournaments. Combined, tournament play represents more than one million dollars in prize money.

Finally there's the U.S. Amateur Championship, open to both APA members and nonmembers. With only 128 spots, competition for a place in this most prestigious of amateur tournaments is always heated.

Boasting over 4,000 members on 514 teams, the APA of South Jersey also hosts its own Tri-Cups Tournament.

"The motto at the APA is 'everybody can play and anybody can win.' The first match you ever play in your life, you could win that match! That's a real incentive."

THE WORK BEHIND THE PLAY

Gus is in his element as a "people person." He was a Manager in the automotive industry for years and he's an expert at making folks feel welcome and happy. He came onboard as General Manager in 2011 after being a player for years. League Operator, Dave Piotrowski was so impressed with Gus's skills and trustworthiness, that after seven years of being on his team, Piotrowski approached Gus to work with him.

Their admiration for one another is readily apparent as Gus describes both their longstanding friendship and their shared love of the game. For them, it's all about the players. Their dedication to ensuring that the APA of

South Jersey be a welcoming and outstanding league that serves the needs of its members is at the forefront of every decision they make.

One of Gus's tasks is to travel to bars and promote the idea of new teams. "I put posters up, get the bar owner excited. I tell most of 'em, get your bartender, tell your bartender, 'You want the job? You can tend bar, get tips, but on Tuesday night when you don't work, I'd like you to play on a pool team.' That gets him motivated, people like bartenders playing pool. And for the bar, that's a big thing because it's a dollar a game per person. I would say on average, most people spend ten to fifteen dollars every time they play. A team will spend maybe a hundred bucks every time. So, you get two teams playing, that's 200 dollars in the till the bar never would have had. And that's just two teams. We bring the players in and then their wives, even some of their friends come. It's win-win."

Gus also takes on the duties of arranging and outfitting the larger venues for championship play, and acquiring the trophies. "The APA calls us to put together the tournaments," he tells me proudly, "pretty important tournaments that are televised. They say they really appreciate our ability to run a tournament as well as we do."

To say their jobs are time consuming is an understatement. Gus points out, "You figure we've got about 54 divisions. You get two scoresheets. Two players have played the same game, but one guy filled out the sheet one way and the other may have something different. I have to compare scoresheets and see which guy is right."



APA of South Jersey General Manager Gus Lettiere (center) congratulates Jack n' Jill Tournament winners, Michael Daniels and Lori Adams.

In the event of a dispute, Gus is there to smooth out the feathers and keep conflict to a minimum.

"Ninety-nine percent of the time it's fun, fun, fun," Gus assures me. "The teams know each other and play each other all the time. Problems are few and far between. See, if it's a matter of going or not going because of a little

disagreement last time, believe me, that guy's going to go and things will be fine. Pool playing is in their blood. They just love to play."



Photo by Nancy Louie, © 2012 All rights reserved.

FOR LOVE OF THE GAME

Multiply Gus's passion by over three quarters of a million players nationwide, and you begin to understand why the American Poolplayers Association is such a thriving concern. Some members' passion for pool is such that there are many who are on more than one team. Gus tells me of a guy who's on six teams just so that he can play six nights out of week. Bitten by the bug, players are out to improve their games. "What happens is, you shoot your match and you can't wait until the next one. So, when the match is over, everyone's always playing at another table, practicing, shooting shots, play for drinks, play for fun." Because the APA is open to everyone over the age of eighteen, even a novice is going to gain the benefit of the seasoned players' expertise.

As for the players themselves, they're all ages. Men, women, all getting together to play pool. "We have 70 and 80 year-old people playing all the time. We have a woman, must be in her nineties, that couldn't even walk to the table. But get a cue in her hand and she'd be shooting away, be there every match and looking for the next game, just loving it."

As Gus continues, I'm getting a much bigger picture; this isn't just a bunch of teams composed of people who love the game, it's an entire subculture, an amazing social network – one that doesn't require a computer. It's people meeting face-to-face for real interaction and friendly competition. The APA has its celebrities, too – people who have gone from amateur to Pro. Gus is a little taken aback that I've never heard of their stars. "You gotta be kidding. You never heard of a guy

named Bruce Bartolett? He's a league operator. Runs a pretty big league. He's a pro. Andy Siegel. How about Ewa Mataya Laurance. "The Striking Viking?" You must have heard of her. She went Pro. Tom Rossman, he works for the APA."

Gus is sounding excited, even a bit starstruck. Okay, now I'm beginning to feel as if there's something phenomenal happening, something I should be a part of. Each time I tell him that I've never heard of these people, he just laughs, growing more incredulous. It's like he's thinking, "How can this poor guy not know? I gotta help him!"

"You never heard of 'The Black Widow,' Jeanette Lee? I can't even explain it, how great she is! She works with the APA too. It's a whole culture!"

All right, I'm sold. The minute I get home, I go right to YouTube and looked up the players Gus mentioned. Wow – he's right. They're all incredible. Watching someone like "The Black Widow" make impossible shots, or her instructional videos, you want to start learning to play.



Photo by Nancy Louie, © 2012 All rights reserved.

EVERYBODY CAN PLAY

It all seems like the ideal activity: meeting new people, playing an age-old game of skill, a fun night out. It's cheaper than a movie, totally interactive (in the real sense of the word, where you're actually doing something) and you can even move up in the ranks to tournament play if you keep at it.

Ultimately it's the motto that stays with me: "everybody can play, anybody can win." So, whether you've played pool in the past and would love to be back in the game, or reading this article has ignited a spark, you can get in on the action! If you're eighteen or older, you can get more information by calling (856) 764-9558 or visit the site at <http://southjersey.apaleagues.com>.



The More Things Change...

...the more they can stay the same **By Scott Guerin, PhD**

There's no doubt that incredible change is going on in just about every area of life. Remember when communication was limited to writing a letter, making a phone call, or talking to another person live? Now we have emails, texts, blogs, interactive TVs, cell phones, smart phones, and video messaging. On top of that, what used to be just a phone bill listing the calls now is a convoluted bill with a dozen lines of charges, usages fees, minutes, messages, and data used.

Or think about raising children. It seemed so much easier years ago. You did the best you could to keep your kids happy and healthy; they went to school, graduated and then got a job. Now there are so many books, tapes and shows on what to do at any particular month in a child's life, testing and assessments are conducted all along the way with more books and tapes on how to improve their scores. Tons of options are out there for education and vocations that require months of research to narrow down the best path to take.

The entertainment options children have today are incredible as well. I remember the day we got our first TV, and it was the only one in the house for years. Now there is a TV in every child's room integrated with a game system and iPod. Not too long ago I was on the train to New York City and saw an elderly man with a young child, probably around 10 years old. I could hear their conversation and found out that Grandpa was taking his grandson into the city for the first time. "See Johnny," the man said excitedly, "there's the skyline of New York!" But the boy didn't notice because he was looking down at something that I couldn't see. "What are you doing?" Grandpa

asked, "You're missing it!" "Sorry Grandpa," the boy replied, "I was watching TV on my iPhone." I can see how overwhelming it is for young parents to raise kids these days.

What's important to remember in all of this is that there are elements in each of these areas that remain consistent over time in spite of many layers of complexity. Looking for what's really important in each area and then focusing on them will not only help you get what you want, but can also help to relieve the stress in navigating through these now complex issues. For example, when you need to talk with someone, focus on what you want to say and then use the best way to communicate. The long lost art of talking face-to-face and live phone calls are the best options, but if you can't, either wait until you can or send a letter, email, or text. Whatever method you choose, if you focus on what you want to say you'll do fine.

I teach a course in child development at Kean University and in that class we review how children mature starting at birth to age 12 from ten developmental perspectives. Throughout the course I stress that the first twelve years of life are probably the most complex and important years of a person's life. In one class, a student blurted out, exasperated, "How is it possible for anyone to remember all the things we need to do to raise a kid!?" I replied, "You really only need to do one thing, and that is to love your kids. Everything else will fall into place, even if you mess up from time to time."

So you see, as the world becomes more complex, changing almost on a daily basis, if you focus on the important things you will see that...the more things change the more they can stay the same!

Change is Always Around the Corner

If nothing ever changed, there'd be no butterflies.
— Author Unknown

I put a dollar in one of those change machines.
Nothing changed.
— George Carlin

If you want to make enemies, try to change something.
— Woodrow Wilson

Be the change that you wish to see in the world.
— Mahatma Gandhi

Never doubt that a small group of thoughtful, committed, citizens can change the world. Indeed, it is the only thing that ever has.
— Margaret Mead

Change — savor the cool, fresh flavor of it.
— Nora Roberts



Music Therapy

Health maintenance for all ages **By Helen Hunter, ACSW, LSW**

Music therapy has proven to be an effective treatment tool for patients who are in acute care, surgery, rehabilitation and recovery. Studies have shown that many patients of all ages respond positively to music therapy, including those suffering from cancer, traumatic brain injury, stroke and chronic pain. Premature infants and those who are hospice patients also respond positively to music therapy as a part of their overall care plan. In addition, music therapy has proven to be an effective therapeutic and educational tool for children and adults with developmental disabilities.

Listening to music has a number of therapeutic characteristics, including the following:

- Music captivates and maintains attention, stimulating and utilizing parts of the brain. People often can respond to music even when other aspects of cognition are impaired.
- Music is success oriented. People of all ability levels can participate.
- Music structures time; it allows us to track various lengths of time, and can sometimes alter our perception of its passage.
- Music provides a meaningful, enjoyable context for repetition.
- Music provides a social context. It sets up a safe, structured setting for verbal and nonverbal communication.
- Music is an effective memory aid.
- Music supports and encourages movement. In some cases, rhythm propels our muscles on a neural level.
- Music, and the silences within it, provides nonverbal, immediate feedback.
- Music can ebb and flow, changing moment to moment to reflect the reactions and needs of the people who are listening or participating.
- Music taps into memories and emotions. Music provides many opportunities for expressing and experiencing a variety of emotions. The desire to participate in music can be a motivation to control emotional outbursts. Music has also been shown to reflect or perhaps alter the mood of those listening and participating, and can lead to positive self-esteem.
- Music can help decrease pain perception and provide distraction from pain and discomfort.
- Music can assist dying patients and their families to work through issues relating to the illness and the dying process.

Listening to music does wonders to alleviate stress. Many experts suggest that it is the rhythm of the music or the beat that has the calming effect on us although we may

not be very conscious of it. Experts point out that when we were a baby in our mother's womb, we probably were influenced by the heart beat of our mother. We respond to soothing music at later stages in our life, perhaps associating it with the safe, relaxing, protective environment provided by our mother.

Among the first stress-fighting changes that take place when we hear a tune is an increase in deep breathing. The body's production of serotonin also accelerates. Music was found to reduce heart rates and to promote higher body temperature, which is an indication of the onset of relaxation.

The following are general guidelines to maximize the effectiveness of music:

- To wash away stress, try taking a 20 minute "sound bath". Put some relaxing music on your stereo, then lie in a comfortable position on a couch or on the floor near the speakers. For a deeper experience, you can wear headphones to focus your attention and to avoid distraction.
- Choose music with a slow rhythm – slower than the natural heart beat, which is about 72 beats per minute. Music that has a repeating or cyclical pattern is found to be effective in most people.
- As the music plays, allow it to wash over you, rinsing off the stress of the day. Focus on your breathing, letting it deepen, slow and become regular.
- If you need stimulation after a tough day, go for a faster genre of music, or a music you are familiar with, such as a child hood favorite or a favorite oldies song. Familiarity often breeds calmness.
- Take walks with your favorite music playing on a portable device. Inhale and exhale in tune with the music. The combination of exercise, imagery and music is a great stress reliever and does wonders for your overall mental health.
- Listening to the sounds of nature, such as ocean waves or the calm of a deep forest has also proven to be very therapeutic. If you cannot experience these sounds naturally, purchase a CD or tape.

All of us can benefit from the power of music. Whether it is used as a tool for relieving stress, for providing a calm environment or to assist in helping those who are suffering from acute or chronic illness, music has the ability to provide therapeutic healing to all. So, play your favorite music and let the magic work for you!

helenmetsfan@hotmail.com



For Non-Traditional Couples

Important details about asset transfers **By Mary Ellen Hancock**

What happens when a married couple dies without a will? Under most state laws, when a married person with children dies intestate (without a will) the property will first pass to the spouse and then to the children.

When an unmarried partner (heterosexual or homosexual) dies intestate and does not have children, the state intestacy laws usually determine that the deceased partner's assets will pass to the next of kin. If an unmarried couple does not make specific provisions in their will for their partners, the surviving partner could receive nothing yet be responsible for any bills and loans they incurred.

Each partner should execute a will and retain different attorneys to draft their documents. Using separate attorneys will protect their wills from being challenged by family members who may try to contest the decedent's will on grounds of undue influence, collusion, etc.

If it is the desire of the deceased partner to provide for the surviving partner, the partners should name each other as beneficiary of any life insurance, Individual Retirement Accounts, 401(k) accounts, and any other accounts which require beneficiary designations. Special attention should be paid to joint property titling and accurate records

should be maintained. For individually owned accounts, consider Transfer on Death (TOD) or Payable on Death (POD) titling. Designating beneficiaries or establishing these types of accounts will ensure the assets will pass to the surviving partner and are not dependent upon the Last Will & Testament.

Married couples enjoy the ability to pass an unlimited amount of assets through what is known as the unlimited marital deduction. Unfortunately, unmarried couples cannot take advantage of the unlimited marital deduction and transfers between partners are considered taxable gifts subject to the annual exclusion (\$13,000 for 2011) and lifetime exclusion (currently \$5.0M for 2011 and 2012). Therefore, if Sam and Mary are an unmarried couple and Sam pays the annual living expenses of \$20,000, it may be viewed as a taxable gift to Mary of \$7,000 (\$20,000 Annual Living Expenses – \$13,000 Annual Exclusion = \$7,000 Taxable Gift).

If for some reason an unmarried couple separates, it is critically important that they revise their wills, beneficiary designations, and accounts with joint or transfer/payable on death titling.

mhancock@brintoneaton.com

Boomer Alert: Five Steps to Financial Security

For people who can't be bothered **By Marina Goodman**

Meet my friend Joe. He worked hard his whole life, supported his family, put his kids through school, and paid for their weddings. And then he retired with not much more than his Social Security and a meager savings, a lot of which had vanished during the tech crash. Why wasn't he better financially prepared? "I could never figure out finances," he once told me, "it was too complicated." Did I mention that Joe had a Ph.D. in applied science?

Many people are like Joe – too overwhelmed to do anything. And many people are just plain lazy. If you're one of these people, are you financially doomed? Not at all.

Here are five simple set-it-and-forget-it steps you can take to help put you in decent financial shape.

- Set up an automatic monthly transfer of \$100 from your checking account to your savings account. This will help cushion common unexpected expenses, like a car repair, and keep a financial bump from turning into a tailspin. Of course, saving \$200 per month would be even better.



- Set up an automatic deposit of 5% of your salary into your retirement fund. If you don't pay taxes on the money that goes into the retirement fund, then you are really only decreasing your expenses by about 4%. Unless you are retired, don't withdraw or take loans from your retirement money.
- Invest all the retirement fund contributions in a target date fund, which adjusts the investments automatically as you near retirement. You won't have to make another investment decision again if you don't want to.
- If you get a paycheck, then get disability insurance. This will continue to provide you with income in case you become disabled. This insurance protects your most valuable asset – your ability to earn a living. Have the premiums automatically deducted.
- If people rely on you financially, get a term life insurance policy for \$500,000. The "term" is the length of time that you are covered, and should be 10-20 years depending on how long your financial dependents will need it. Have the premiums automatically deducted. These policies are relatively inexpensive, and they buy your family time to grieve and to determine what to do next. Your spouse should also have this policy.

they may not represent the ideal financial plan for you, they do provide a basic level of financial security for most people and their families during the working years and into retirement.

goodman@brintoneaton.com

SIX TIPS TO REDUCE YOUR CREDIT CARD DEBT

- ▲ Organize your credit payments.
- ▲ If possible, make at least double the minimum payment required.
- ▲ Pay off the highest interest rate cards first.
- ▲ Limit yourself to two cards maximum.
- ▲ If you can't afford it, don't put it on card.
- ▲ Stop buying unnecessary items. Think: basic needs first!

Is it really this simple? If it was, then I would be out of a job. The above actions do not require much knowledge or time. The key word in all of them is "automatic." While

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News From an NJFA Grantee

Mountain High **By Jeanne Martin, Director, Pascack Valley Meals on Wheels**

Florence Castelonia, age 94, passed away this March, five months after she started receiving Meals on Wheels meal delivery from my organization – two years after she first applied for Meals on Wheels services. Two long years. My name is Jeanne Martin and I am the Director of the local chapter of the national Meals on Wheels Association of America that services most of Northern New Jersey, as well as the Ramapough Lenape Indian Nation, where Florence was born, and lived all her life.

In 2009 Joanne Wendelowski, a nurse from nearby Hackensack University Medical Center's Health Awareness Regional program (HARP), called to see if Pascack Valley Meals on Wheels provided meals to Mahwah. I assured her that we most certainly did and emailed her an application. When I received it back, my heart sank. Florence Castelonia's home was on Stag Hill; located more than 7 miles from our nearest existing client, up a steep rutted mountain road.



The difficult terrain on Stag Hill in Mahwah, New Jersey.

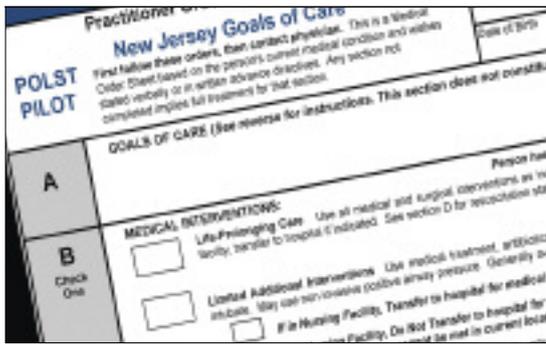
I hated calling Joanne back to tell her we would not be able to deliver meals to Florence and it didn't look like we would be able to any time soon. To her credit, Joanne stayed on my case. She would call every few months, just to see how things were going. Near the end of 2010 Joanne called yet again and this time said, "Jeanne, there are people up on the mountain who are not going to make it through another winter unless we get them some food up there." The situation was desperate and I felt helpless and angry. Daily food delivery through a volunteer network sounds simple, but creating and funding a new location, let alone an isolated one, takes planning and time and money. So much money.

That was it! My only goal for 2011 was to get food to the seniors up on Stag Hill.

Everything started falling into place when I shared my desire to get this done with Pascack Valley Meals on Wheels volunteer, Cynthia Chazen. Cynthia heard my story and immediately volunteered to take a summer grant writing course, at her own expense, with the goal of writing a grant for our program to expand services to Stag Hill. Working with her professor at SUNY Purchase, Cynthia put together an exciting proposal that took advantage of the relationships we already had with Ramapo College, the HARP program, and Bergen County Meals on Wheels. Together we set out to forge working relationships with the Ramapough-Lenape Nation and the American Diabetes Association. We had a mission! With lots of help from our organization's Treasurer, Larry Platoni, the grant was finished. We sent in a letter of inquiry to the New Jersey Foundation for Aging and were thrilled and terrified when they asked us to submit a complete grant application.

There must be a Meals on Wheels angel watching over us because all of the pieces came together so quickly. We were awarded the grant and meal delivery started in October, 2011, with meals provided by Bergen County Meals on Wheels and delivered by a driver from the Ramapough-Lenape Nation. In addition to providing the seniors nutrition, our grant provided nursing students from local Ramapo College to assist the Lenape Elders with health screenings under the supervision of RN's from HARP. The American Diabetes Association program called "Awakening the Spirit," designed specifically for Native Americans to self-manage their diabetes, was held for the first time in New Jersey through our efforts. In March 2012, the first of a three part series on diabetes education/screening was held at the Mahwah Full Gospel Church and was enthusiastically received by the local residents. Two more programs will be held in April and another may take place in additional congregations this fall to meet the high demand. Pascack Valley Meals On Wheels is looking forward to working closely with the Ramapough-Lenape to make sure no one on the mountain ever goes hungry again.

I'm sorry it took us so long to get you meals, Mrs. Castelonia, and I am grateful for your patience and understanding. God bless. But thanks to the New Jersey Foundation for Aging and our wonderful partners we have been able to prove there "ain't no mountain high enough to keep us from you!"



The New POLST Form

Coming SOON By David Barile, MD, and Carla Pardee

According to the Dartmouth Atlas Report, health outcomes for New Jersey seniors are no better, and perhaps worse, when compared to other states. “Goals of care” are often not discussed, and elder patients spend their final weeks or months in a hospital setting. During this time they may receive aggressive medical interventions they may likely have forgone had they been asked. Both the amount of time spent in the hospital and the intensity of physician services delivered in the hospital are higher in New Jersey than in any other state. Many would think New Jersey’s aggressive use of hospital services would bring better health outcomes and greater satisfaction with healthcare but it has not.

Seniors in New Jersey can expect to see more doctors and undergo more tests during their final years of life than in any other state. While this high level of service may sound beneficial, it’s had a negative impact on the quality of life for many older citizens.

Ageism at the bedside is also an important barrier to good decision making. This prejudice occurs across the spectrum of medical providers and negatively impacts quality and satisfaction. Very old patients are sometimes denied surgery or entry into an intensive care unit simply because of that person’s age. Without a discussion of goals of care, physicians will continue to either deliver unwanted or withhold wanted services to the older patient.

BRINGING AUTONOMY BACK TO END-OF-LIFE TREATMENT DECISIONS

How can an elderly patient be proactive in their end-of-life treatment? At times, it may seem difficult to have those opinions heard in the fast-paced and impersonal routine of our current health care system. With physicians administering conventional treatments and family members disagreeing with end-of-life attitudes, elderly patients can become overwhelmed and discouraged in giving their position on how they want to be treated in their final years of life.

New Jersey Goals of Care is fighting to empower senior patients and make their goals central to all decision-making that occurs at the bedside. We are working on several fronts to align individual goals of care with medical treatments, thereby eliminating burdensome care and ageism. One new tool is the POLST (Physician Orders for Life Sustaining Treatments) form. Centered around University Medical Center at Princeton, New Jersey Goals of Care is conducting the largest POLST

pilot in the state, gathering important data on the use of the form and on its future for New Jersey’s seniors.

WHAT IS THE POLST FORM?

The form is a one-page physician order form that addresses patient goals, scope of therapies, artificial nutrition and resuscitation status for those entering their final years of life. It is completed and signed only by a physician or nurse practitioner and is meant to complement – not replace – the written advance directive. In states that have POLST programs, the form is portable across healthcare settings, from hospital to post-acute levels of care and even to the private home. In December of 2011, Governor Christie signed the POLST bill into law. The final NJ POLST form is expected to be available within the next year. There is no better time than the present for seniors and their families to become more familiar with the POLST form.

WHO IS ELIGIBLE FOR THE POLST FORM?

According to the bill signed by Governor Christie, The POLST form is recommended for those patients entering the final five years of life. It is during this time that the patients are exposed to an increase of medical services. Although not required, it is recommended that practitioners discuss and document the patient’s “Goals of Care” and that the DNAR (Do Not Attempt Resuscitation) order be discussed in the context of the patient’s prognosis.

Of course the patient is always the primary decision-maker. If the patient does not have capacity, the medical team should ask for a written advance directive, and if appropriate, take instruction from this document. If no directive exists or if it does not address the issues at hand, decisions should be made based on the principle of substituted judgment per next of kin (e.g., “What would the patient instruct us to do if he/she could speak now?”).

Completing a POLST form is vital for elderly patients to ensure that the treatment they receive will allow them to achieve the plans they have for their final years of life. Whether it’s living independently, dying a peaceful death at home or attending a grandson’s wedding next spring, having a POLST form will ensure that a patient’s therapies will be organized around their personal goals.

For more information on POLST, visit www.polst.org. For more information on Dartmouth Atlas, visit www.dartmouthatlas.org



The New Jersey SENIOR CITIZENS



Have you ever wished you could find more time to grab a paintbrush or pick up a camera, but felt that life was just too hectic? After years of being too busy to return to the arts, have you decided it was simply too late to develop new skills? Keep reading... there is good news that may change your mind. The New Jersey Senior Citizens Art Show is the opportunity you have been waiting for – it's time to dust off your beret.

Ever since 1966, senior artists from across New Jersey have been demonstrating that creativity keeps folks feeling younger and healthier. The Annual New Jersey Senior Citizens Art Show celebrates its 46th anniversary this year. Over time, the show has blossomed into a major event, enriching the lives of New Jersey's senior artists, bringing them renewed vitality, better mental and physical health and heightened self-worth.

Let's flash back to last year's gala reception at Meadow Lakes, an elegant Springpoint Senior Living residential community. A glance at the walls and down the halls will quickly convince even the most doubtful skeptic that talent

knows no age limit. Eyes sparkle, lively discussions buzz, glasses clink, and hands clasp in friendship. And the artwork is spectacular.

The show is the climax of local art contests held in seventeen New Jersey counties. Professional and non-professional first place winners in eleven media categories go on to compete at the state level. Citizens aged sixty and over are finding the time to paint, sculpt, take photographs, work with pastels and mixed-media, draw, pull prints, and create incredible one-of-a-kind crafts. Last year, 230 works of art were judged by three renowned artists faced with the challenge of singling out the best of the best.

When people turn to art, it can open up a whole new world. Rudy Martin, last year's blue-ribbon winner in professional oils, explains, "When forced to retire from my graphics job due to failing eyesight, I became a full time artist. I paint close up using large magnifying glasses; if I back up to view my work it just looks like a blur. So when folks see my art and say 'wow,' it gives my life meaning." Certified Senior Advisor and art teacher Sandy Frank of



Art Show

By Deb Hargiss, State Coordinator, New Jersey Senior Citizens Art Show

Westfield, New Jersey expresses it as follows: “The creative process enhances our ability to see all the beauty around us while at the same time providing a distraction from the challenges we all face.”

Recognizing the important role of the arts in sustaining the well-being of seniors, the New Jersey State Council on the Arts, the New Jersey Foundation for Aging, the New Jersey Associated Area Agencies on Aging, and the Springpoint Senior Living Foundation help fund this event. Close cooperation among coordinators, on-site staff, off-site county workers, volunteers, docents, and Meadow Lakes residents makes it all possible. After the show closes to the public, there is a private reception for participants culminating in an award ceremony.

Hopefully, by now you are wondering how you can get more involved. You can't enter the state-level Show directly; you must first enter your county-level contest. Each of the seventeen participating counties has a County Coordinator who handles the local competition and provides applications giving all the details. To get

contact information for your County Coordinator, call your county's Division of Cultural and Heritage Affairs or Office on Aging. Need those phone numbers? Consult your county's website or, if you prefer, call the Union County Office of Cultural and Heritage Affairs at 908-558-2550 on weekdays during business hours. This Office is designated as the State Coordinator by the State Council on the Arts and will refer you to your County Coordinator.

So, no more excuses. Why put off feeling younger? Come for a visit. Or better yet, join in, grab a paintbrush, slip on your smock and set your creativity free.

Hosted by Meadow Lakes at 300 Meadow Lakes in East Windsor, the Show runs from September 24th to Oct 25th. The general public is invited to the exhibit; open Monday through Saturday from 10:00 a.m. to 4:00 p.m. To schedule a visit, request a group tour or get driving directions, call Meadow Lakes at 609-448-4100. Directions are also available online at www.meadowlakesonline.org.



Social Security News

How much will my Social Security retirement benefit be?

We've told you in the past that Social Security has made many tools and much information available online at www.ssa.gov. Included among all the useful resources is the Retirement Estimator. As it turns out, the tools on Social Security's website are not just for current recipients but those planning their retirement as well.

The Retirement Estimator gives estimates based on your actual Social Security earnings record. Please keep in mind that these are only estimates. Social Security can't provide your actual benefit amount until you apply for benefits.

You can use the Retirement Estimator if you have enough Social Security credits at this time to qualify for benefits and **you are not:**

- Currently receiving benefits on your own Social Security record;

- Waiting for a decision about your application for benefits or Medicare;
- Age 62 or older and receiving benefits on another Social Security record; or
- Eligible for a Pension Based on Work Not Covered By Social Security.

You can find the Retirement Estimator at <http://www.ssa.gov/estimator/>

Don't have a computer? Consider visiting your local library or senior center to use a computer.

Don't like online stuff? Call Social Security to find out how you can access this and other important information at 1-800-772-1213 or call your County Office on Aging to see how you can get assistance with benefit or insurance help at 1-877-222-3737.



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

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

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

Grace Egan
Executive Director

Melissa Chalker
Program Manager
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Recipes Italiano

A Favorite from the *Renissance* staff, plus dessert

Italian Meatballs

From Rosemarie Doremus



This is my Mother's recipe and when I wanted to learn how to make the meatballs for my family, it proved difficult as she used no measurements, much like most mothers at that time. So I had to watch her and write everything down as she added, mixed and made the meatballs. It's now become an annual tradition for my oldest granddaughter, now married, and I to make the meatballs together for her husband's family. I've told her that she's quite capable of making them on her own, but she says it's more fun to do it together.

Directions and measurements below will make 15 meatballs; this has been cut down from the original recipe that is meant to make 45 meatballs for a big, festive family gathering.

INGREDIENTS

1½ lbs ground beef
 3 sweet Italian sausage links (removed from casing)
 1 egg
 3 cloves fresh garlic (cut fine)
 ¼ cup flavored bread crumbs
 ¼ cup grated Parmesan or Pecorino Romano cheese
 Italian parsley (cut fine)
 Salt & Pepper

DIRECTIONS

Mix all ingredients together. Coat baking pan with cooking spray. Form meatballs and put in uncovered baking pan. Pre-heat oven to 350 degrees and cook for about 45 minutes. Check after 1/2 hour to test if they're done. No need to turn meatballs. Enjoy!

Raspberry Tiramisu

The Ultimate Pick-Me-Up



Literally translated, Tiramisu means “pick-me-up” in Italian, a tribute to its high energy content (eggs and sugar) and the caffeine jolt of espresso. It's become such a traditional, signature dessert that most people think it's origin reaches back to antiquity. Surprisingly, Tiramisu's beginnings were revealed in a book by Fernando and Tina Raris entitled *La Marca Gastronomica* published in 1998 – a book dedicated solely to the cuisine of the Italian town of Treviso. According to the authors, Tiramisu was born recently, just forty-one years ago, in 1971, in Treviso. It was prepared for the first time in the restaurant Le Beccherie, then copied by many restaurants first in Treviso, then all around Italy.

INGREDIENTS

2 ½ cups frozen raspberries
 8 oz mascarpone cheese
 ¼ cup sugar
 8 ladyfingers
 ¼ cup raspberry brandy or fruit juice
 ½ cup chopped pistachios

DIRECTIONS

Cook raspberries over medium heat for 5 minutes, process in food processor and strain. Combine strained raspberries with mascarpone and sugar, add more sugar to taste. Place 4 ladyfingers in a bowl and drizzle with half the raspberry brandy. Top with half the raspberry-mascarpone mixture. Repeat layers until all ingredients have been used. Sprinkle top with pistachios.

MORRIS

Time to Move?

Relocating – is it for you? **By Theresa Davis, Director, Morris County Division on Aging, Disabilities and Veterans**

Many seniors find that keeping up with home upkeep and maintenance costs is a big challenge. If you have the itch to relocate to a smaller home or apartment that will reduce your maintenance chores and cost less, there are some important things to consider as you house hunt.

SAFETY

- Does the house have electrical outlets in several locations in each room so you can plug in enough lamps?
- Does the bathroom have support bars, proper lighting and grounded outlets?
- Are there handrails on both sides of the staircase?
- Does the kitchen have enough accessible storage space so you won't have to use a step ladder?
- What is the neighborhood like? Plan a number of visits - during the day, at night and on the weekend.



CONVENIENCE

- Is there a long driveway you'll have to keep clear of snow and ice?
- Is public transportation nearby or can you easily walk to stores?
- There should be enough space for all your treasures but not too much to keep clean.
- Will you have to carry clothes up and down stairs to reach the washer and dryer?

DESIGN FLEXIBILITY

- Think about how long you plan to stay in your next home and if it will fit your physical needs for the years to come.
- If there is a possibility you will become a caregiver in the future, is there room for a loved one to move in?
- Is there a bedroom and bath on the first floor that can

accommodate a walker or wheelchair in case you were injured and laid up for awhile?

- Are there stairs or other barriers that are difficult to maneuver?

LIFESTYLE

- Is the yard or garden too big or not big enough?
- Is there enough sun to grow your indoor plants?
- Will the new home fit your pet?
- Is the new neighborhood mostly populated by young families, or senior citizens?
- Are there activities nearby to keep you interested and busy?

Don't feel pressured by your realtor or family to move unless you feel completely comfortable with the decision. It's important to find a good match between you and your new home.

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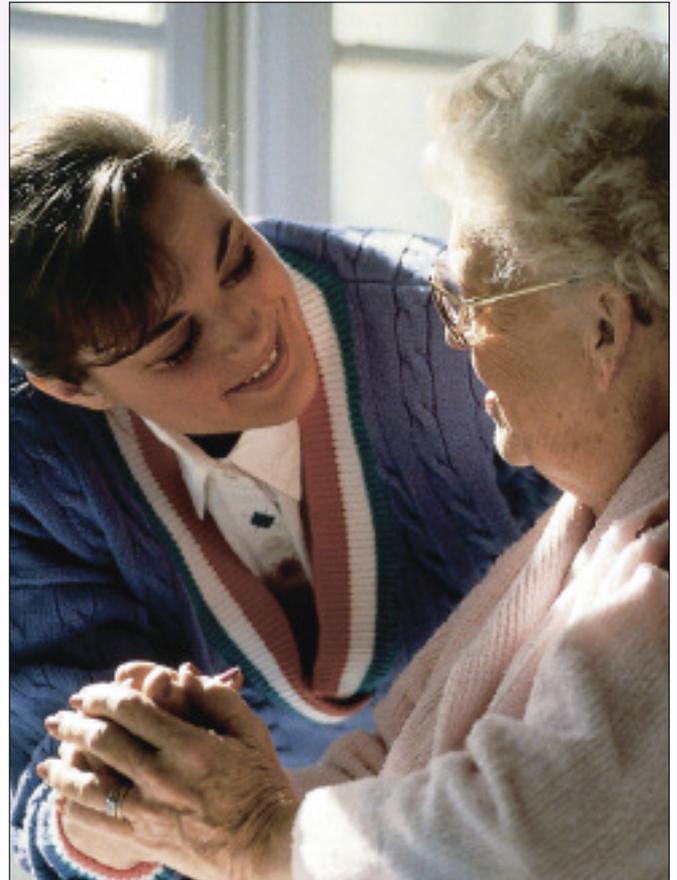
National, State and Local Commitment **By Eileen Doremus**, *Director, Mercer County Office on Aging*

Washington, D.C. is abuzz with healthcare news headlined by the battle of the constitutionality of the Affordable Care Act. Many are mesmerized by the exchange between the Supreme Court Justices and that of the Obama administration's legal team. Simultaneously occurring and equally important is news about the Obama administration's commitment to improving the level of research and family support for those caring for someone with cognitive impairments, like Alzheimer's disease. In February 2012, the Obama Administration announced new efforts to winning the battle against Alzheimer's disease by committing to a \$156 million investment to support scientists, researchers and public health officials to develop effective prevention and treatment regimens by 2025. \$26 million of that amount will go to caregiver support, provider education, public awareness and improved data collection.

This much welcomed news comes a year after the January 2011 signing of the National Alzheimer's Project Act (NAPA). This act mandates the development of a National Plan to prevent and treat Alzheimer's disease. An Advisory Council on Alzheimer's Research, Care and Services will create and maintain this national plan to overcome Alzheimer's disease. Visit <http://aspe.hhs.gov/daltcp/napa/NatPlan.shtml>.

If there is no change in treatment modality offerings, New Jersey can expect a 13% increase in those living with Alzheimer's disease by 2025. In 2011, the total value of unpaid care for 435,305 caregivers in New Jersey is estimated over six million dollars! Residents with cognitive impairments living in New Jersey's nursing homes in 2009 number 120,300; with 34% with severe/moderate dementia and 24% with a milder form of dementia.** New Jersey's Governor Chris Christie is also developing a Commission to address issues related to Alzheimer's disease and dementia.

Although the numbers of those caring for persons with cognitive impairment in Mercer County are not immediately available, the Mercer County Office on Aging receives daily calls from caregivers inquiring how to best handle concerns with the day-to-day encounters of caregiving. The realization that cognitive impairment can range from the inability to do activities of daily living like shopping, planning or maintaining personal hygiene to the serious dangerous implications of continued driving, wandering or mixing up personal medications causes families to become easily exhausted or over-whelmed. Mercer County has helped over forty families in the past



two years with the daily changes through the Skills2Care program. Families learn more about their loved one's condition but, most importantly, receive the personal support from a dementia-trained occupational therapist who offers personal coping skills to caregivers to handle their own specific caregiving concerns.

The combined national, state and county efforts to support those caregiving for persons with dementia are admirable. Placing the caregiver in the spotlight is essential in successfully supporting the increasing numbers of caregivers as society ages. Caregivers deserve being in the spotlight; if you, your neighbor or your co-worker are caring for a person with memory loss, cognitive impairment or Alzheimer's disease, call the Office on Aging for more information. Call 609-989-6661 for more information.

** *Alzheimer's Association, 2012 Alzheimer's Disease Facts and Figures, alz.org/facts.*

edoremus@mercercounty.org

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MERCER

IT ONLY TAKES A SPARK – ELDERSPARKS

One of the joys of my career in aging is having the opportunity to cross paths with people such as Alan Goldsmith. Our initial meeting was as teacher (me) and student (he) through the Mercer County Community College's Gerontology Certificate Program. Quickly the relationship flip-flops and I gladly am a student once again. My ongoing endeavor to seek stories from those who successfully merge creativity and aging hit a gold mine as Alan shared his experiences with improvisational creative play for seniors with diminished capacities.

ElderSparks began from Alan's personal frustration with communicating with his Mom with dementia. Having struggled with the expectations of day-to-day, almost scripted conversation, Alan donned a mask that covered half his face when visiting with his mom. "Oh!" she remarked, "It is amazing the way a mask changes a person!" There it was! An action that sparked a spontaneous reaction. Through this type of "playing," Alan uses masks, crafts, theater games, music, poetry and sensory enrichment to spark a response. He uses these techniques with individuals and in group settings. Alan shares, "As we age, we forget the value of the act of playing. It is a fundamental component of human development." He further explained that he has learned

through developing his ElderSparks business that when we play we better adapt to our surroundings, accept what occurs within those surroundings and build resilience to those surroundings. In turn, our spontaneity and creativity comes forth.

Of equal interest is the value of ElderSparks for caregivers. Characteristic of someone who is experiencing dementia is an increasing lack of control over their inhibitions. Behaviors often unexpectedly come forth – both the positive and negative. ElderSparks, however, generates such genuine responses to stimuli that Alan shared he was able to establish a new relationship with his mom. He learned to be in the moment with her and to enjoy her spontaneity and her reaction to the stimuli offered. Alan further explains that despite aging, memory loss or dementia and beyond the associated aches and pains, "A self that once shined brightly still remains." One still has the capacity "through imaginative play and art-making" to experience wonder, discover and joy intrinsic to self-expression."

Learn more by visiting <http://eldersparks.wordpress.com>. A report on ElderSparks comes at an opportune time as it coincides with the theme for Older American Month, which is May. To find out more about the 2012 Older Americans Month theme "Never Too Old To Play," see Mercer County news.

A RECIPE FOR SUCCESS: NUTRITION PROGRAM CELEBRATES 40 YEARS OF OPERATION

So as to reduce hunger and food insecurity, increase the availability of socialization for older adults and promote their health and well-being, the Older Americans Act helped establish the Congregate Nutrition Services in 1972 and the Home-Delivered Nutrition Services in 1978. States receive federal funding and most nutrition programs are delivered by or contracted out by the local County government's Offices on Aging and Nutrition Programs. For forty years, people sixty and over have enjoyed not only healthy, nutritious food for the body but a good dose of food for the soul as well.

Mercer County serves over 750 nutritionally balanced meals Monday through Friday at its congregate meal sites and funds local non-profits to deliver over 250 home delivered meals daily and 75 on weekends to homebound seniors. Additionally, during the summer and fall months, Farmer's Market Checks are dispersed, increasing the availability of fresh, farm grown vegetables. The value of the Nutrition Programs cannot be solely measured by meals served or daily requirements counted alone. The social value of dining with others, hearing and reading educational and informational materials, celebrating special occasions and developing relationships is worth its weight in gold.

The Mercer County Nutritional Council is made up of participants from the twelve nutrition sites and advises the Nutrition Office on menu preferences, activities at the sites and is kept



apprised of trends affecting the senior nutrition programs nationwide, as well as, right here at home.

Mercer County prides itself with ever-increasing numbers attending the Nutrition Program or receiving a home-delivered meal. The ability to keep Mercer's older adults healthy and well-nourished makes for a healthier and happier aging experience.

For more information about our Nutrition Program or to further discuss the future of nutrition programs in general, call the Mercer County Nutrition Office at 609-989-6650 and ask to speak with Jenifer Williams or Eileen E. Doremus.



MIDDLESEX

Prepare for Summer's High Heat

Tips for staying cool **By Melyssa Lewis, Executive Director, Middlesex County Office of Aging and Disabled Services**

- Anyone can be adversely affected by excessive heat, but older adults, as well as young children, are particularly vulnerable.
- Excessive heat can kill by pushing the body beyond its limits. The body's internal thermostat produces perspiration that evaporates and cools the body. However, in extreme heat and high humidity, evaporation is lowered and the body must work extra hard to maintain a normal temperature.
- Spend as much time in the air conditioning as possible. If your home is not air conditioned, visit air-conditioned buildings such as senior centers, libraries, shopping malls, theaters, or other designated "cooling centers" in your community, especially during afternoon high heat hours.
- Wear lightweight, light colored and loose fitting clothing.
- Drink plenty of fluids. Water's the best. Avoid drinks with alcohol or caffeine.
- Eat lighter meals that are spread out over the day.
- Ask your doctor or other health care provider if the medications you take might increase your susceptibility to heat related illness.
- Reduce activity levels during the hot weather.
- Avoid getting sunburned. Sunburn can significantly slow the skin's ability to release excess heat.
- Once temperatures are in the mid-90's, keep in mind, using only electric fans will not prevent heat related illness.
- Check on at-risk individuals. Watch for signs of heat related illness such as hot, dry skin, confusion, hallucinations and aggression.

Call 911 immediately if you think medical attention might be needed because more people die annually from "excessive heat events" than from hurricanes, lightning, tornadoes, floods and earthquakes combined, according to the Centers for Disease Control and Prevention.



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BERGEN

Every Cloud Has a Silver Lining

Meals on Wheels By **Joan Campanelli, R.D.**, Nutrition & Wellness Unit Supervisor Bergen County Division of Senior Services

In the early 1940's, the Blitz in Great Britain left 1.4 million British homeless. When these families lost not only their homes but the ability to cook their own food, a vast core of women volunteers stepped up to cook and distribute food to them. This concept of delivering meals to those unable to prepare their own food morphed into what we commonly call "Meals on Wheels" or "home-delivered meals" today.

WHERE ARE MEALS ON WHEELS LOCATED IN NJ?

There are many Meals on Wheels programs that work cooperatively to serve local residents in each of New Jersey's 566 municipalities. If you do not know the number for your local Meals on Wheels agency, contact your local Area Agency on Aging by calling 211 or 1-800-792-8820 (toll-free within NJ) or 1-877-222-3737 (toll-free nationwide) Monday to Friday 8:30AM-4:30PM and on the inside back cover of this magazine.

WHY WOULD SOMEONE NEED MEALS ON WHEELS?

Many older adults and disabled persons of all ages are deprived of meals because they do not have food in the house. Due to physical or mental health conditions, many people simply can't shop or cook a balanced meal and have no one to help them. Others have to choose between buying food and paying bills. Without the resources to eat properly to maintain their health, people fall victim to what is called food insecurity. This not only affects health but quality of life. According to the US Government Accountability Office analysis of 2008 Current Population Survey data 18.6% of US older adults are food insecure, and 92.6% of these individuals did not receive home delivered meals. www.gao.gov/assets/130/126478.pdf

WHAT DOES MEALS ON WHEELS DO?

Meals on Wheels strives to keep senior citizens and disabled adults of all ages independent in their homes, adequately nourished, and connected to other services. Individual programs vary as far as service, funding, and cost.

Each program provides a nutritionally balanced midday meal that is delivered directly to the home of the individual who is unable to prepare a meal, and cannot leave their home without assistance on a daily basis. The meal generally consists of an entrée (meat, potato,

vegetable), juice or fruit, bread, and milk.

Most programs offer a ready-to-eat daily hot meal plan that is delivered Monday through Friday. A choice of cold meals, weekly delivery of frozen meals, or specialty meals such as Kosher or renal diet meals may also be available.

WHO IS ELIGIBLE FOR MEALS ON WHEELS?

Eligibility for the program is determined solely by medical need with no financial requirements or means testing. A formal application must be completed so that medical needs can be verified. Sometimes, this can be completed over the telephone with "presumptive eligibility" determined so that meal delivery can begin immediately. Soon after, a case manager will visit the home to make the final determination of eligibility.

WHAT IS THE LENGTH OF SERVICE?

Service may be temporary when recovering after a hospital stay, or long term when cooking for oneself is no longer a safe option. Eligibility is re-evaluated every six months.

HOW MUCH DOES THIS SERVICE COST?

Programs that are federally funded offer meals to persons age sixty and older at no charge through Older Americans Act funding, although, donations are always suggested and appreciated.

Programs that are funded by private sector donations and sponsored by churches and civic organizations generally charge a fee based on the actual cost of the service. However, a subsidy may be available for those with limited resources.

MY NEIGHBOR IS NOT EATING PROPERLY. CAN SHE RECEIVE MEALS ON WHEELS?

A senior citizen, caregiver, friend, or healthcare provider can initiate the call to request Meals on Wheels. However, the service cannot start until the client agrees to accept Meals on Wheels. If a person does not want meals delivered, or does not agree to the program requirements, then meals cannot be delivered despite the fact that the person would probably benefit if meals were accepted. So, it's important to spread the word that Meals on Wheels is available to help. It is not an entitlement program. Persons of every income level can receive home delivered meals.



Volunteer driver Carl Therildsen enjoying pleasantries with Mrs. Myrtis.



NJFA's Aging Insights

The Foundation airs a show on financial planning

Each month the New Jersey Foundation for Aging (NJFA) tapes a TV program that is aired across NJ on public access stations and municipal stations reaching more than 400,000 viewers.

The April show, which is the seventh episode of Aging Insights, focuses on Financial Planning. The program is available to public access stations. The show can also be seen on NJFA's YouTube channel, <http://ping.fm/UJr1r>

NJFA's Executive Director, Grace Egan, hosts this episode which focuses on financial planning and tips for planning when you or a loved one has a chronic illness. In this episode, the guest, Martin Shenkman, CPA, MBA, AEP, PFS, JD discusses the important documents to have and planning tools available for effective financial planning. Martin approaches this from a personal perspective and suggests that estate and financial planning become a family affair. It is good to either have family involved in the planning or to make them aware of your wishes and the details you have established. A good strategy when addressing chronic health needs is to have clear expectations of the supports necessary in order to maintain your lifestyle and maximize your independence, whether it is living with a loved one, or in another setting.



Martin Shenkman and Grace Egan

In the discussion Martin covers the important documents you should have such as Power of Attorney, a Will and a Revocable Trust. The HIPAA Release Form is also discussed. We all see the new privacy efforts in place when we go to see our physicians. The Health Insurance Portability and Accountability Act of 1996, HIPAA, protects your rights to confidentiality for your sensitive

health information. However, in a HIPAA release form you may identify who may receive your medical information. This may be a family members, or trusted friends. He also spoke about the importance of having a Health Proxy and Living Will. These documents will enable you outline what type of life sustaining treatment you might want, including nutrition, hydration and pain relief if at some point you are unable to make your wishes known. They also allow you to name a person to carry out your wishes and to monitor your care when you are not able to do this yourself.

All the Aging Insights shows are now on YouTube and hopefully you can view it on your local public access channel. If not, then please ask them to contact us at the NJ Foundation for Aging to see how they can get copies of the show to air in your community.

UP NEXT ON AGING INSIGHTS

We'll take a look at what your County Office on Aging can do for you. We'll talk to three Executive Directors of NJ's County Offices on Aging. They'll describe not only the services provided by the County Office on Aging but also the creation of the offices, also known as Area Agencies on Aging in the Older Americans Act. This informative episode will be broadcast in May to coincide with Older American's Month.

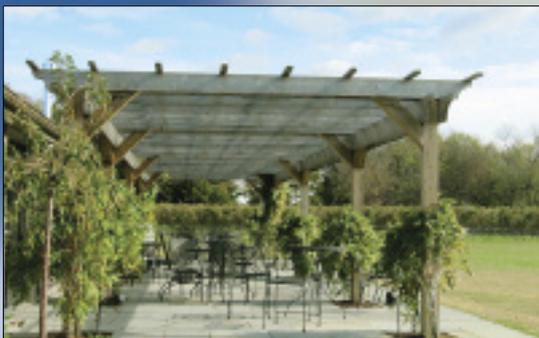
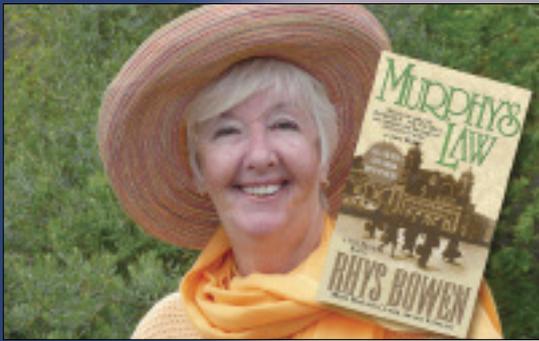
Other upcoming episodes include a conversation with James McCracken, NJ's Ombudsman for the Institutionalized Elderly and Lowell Arye the new Deputy Commissioner of the NJ Department of Human Services. These two gentlemen will be joining us on Aging Insights to talk about the state's commitment to seniors. We'll also be exploring the topics of affordable housing and geriatric care management in future episodes. NJFA will continue to explore topics for Aging Insights that will bring information to seniors, caregivers and boomers.

**AGING IS
EVERYONE'S BUSINESS**

Check out our shows on YouTube:

<http://ping.fm/UJr1r>

OUT AND ABOUT IN NEW JERSEY



EARTH CENTER GARDEN SEASON KICK-OFF & PLANT SALE

Davidson's Mill Pond Park
42 Riva Ave, South Brunswick, NJ
Saturday, May 5, 2012
Event held rain or shine. 10:00am to 5:00pm.
732-398-5262.

SPRING FAMILY DAY

2352 Route 10 West, Morris Plains, NJ
Saturday, May 5, 2012
12:00pm - 4:00pm. Children- \$7.00. Adults free if accompanying children. 973-540-1165

MURDER AMONG FRIENDS BOOK GROUP

The Court at Deptford II
1553 Almonesson Road, Deptford, NJ
TUESDAY MAY 8, 2012
This month's selection is Murphy's Law by Rhys Bowen.
7:00pm. 856-232-3123

NJ STATE HISTORY FAIR

Washington Crossing State Park, Titusville, NJ
SATURDAY MAY 12, 2012
11:00am - 5:00pm. 609-777-0238

LILAC WEEKEND

Skylands Botanical Gardens, Ringwood, NJ
May 12-13, 2012
10:00am. Free. 973-962-9534

"EAT, DRINK AND TALK A LITTLE TREASON!"

Auburn Road Vineyard
117 Sharptown-Auburn Rd, Pilesgrove NJ
Sunday, May 13, 2012
6:00pm - 9:00pm. Admission: Only \$17.50 for adults and \$10 for kids for dinner and the experience of Revolution! Reservations required! 856.769.WINE
info@auburnroadvineyards.com

WRITING GROUP - POETRY WORKSHOP

200 West Route 70, Marlton, NJ
MONDAY MAY 21, 2012
Our featured poet is Niedt. Open mic. 7:30pm.
856-596-7058

ANNUAL MEMORIAL DAY SIDEWALK SALE

1 Church St., Flemington, NJ
MAY 25-28, 2012
10:00am to 9:00pm. 908-782-8550 x11

TOWN AND COUNTRY HISTORIC HOUSE AND GARDEN TOUR

137 Spring St., Newton, NJ
SATURDAY, JUNE 16, 2012
10:00am to 4:00pm. \$25 same day, \$22 in advance.
973-383-0027

Web Sites and Other Resources

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

FINANCIAL LITERACY RESOURCES

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

INFORMATION ON INVESTING WISELY

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

CONSUMER PROTECTION

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

FIGHT SENIOR FRAUD

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

THE FEDERAL TRADE COMMISSION

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

STOP TELEMARKETING CALLS

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

STOP JUNK E-MAILS

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

HOUSING COUNSELING

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

LEARN ABOUT SCAMS

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

PROPERTY TAX REIMBURSEMENT

1-800-882-6597. www.state.nj.us/treasury/taxation/
propfrez.shtml

CREDIT REPORTS

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

RUTGERS COOPERATIVE EXTENSION

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

NJ ANTI-HUNGER COALITION

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

SOCIAL SECURITY ADMINISTRATION

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

MEDICARE

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

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

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

NJ HELPS

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

NJ ONE APP

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

NJ SHARES

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

NJ DEPARTMENT OF COMMUNITY AFFAIRS ENERGY ASSISTANCE

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

PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

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

FREE COPIES OF RENAISSANCE MAGAZINE

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

www.njfoundationforaging.org/ren.html

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