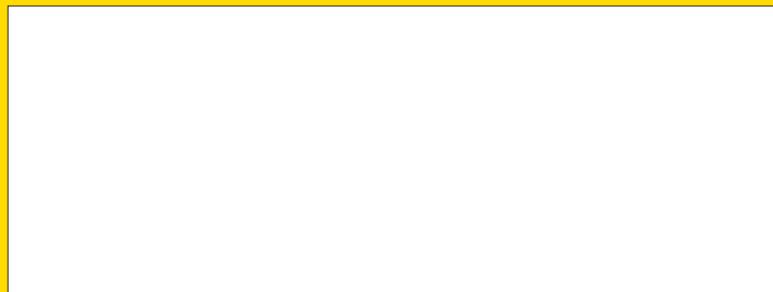


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- The NJ Elder Index**
- The Identity Theft Quiz**
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- Volunteer Tax Help**
- The Medigap Guide Book**
- Creativity & Aging**



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TELL US WHAT YOU THINK ABOUT RENAISSANCE MAGAZINE

This new issue focuses on protection and you'll see that many articles touch on things like preventing financial fraud, avoiding mail scams, guarding against identity theft and more. We'd like to know your thoughts about this issue of *Renaissance Magazine*. Just fill out the short questionnaire below. When you submit responses you'll be automatically eligible for a \$100 raffle prize. Two questionnaire responses will be selected at random on February 3rd, 2010 to receive the \$100 prize. *All entries must be submitted no later than 4:00 pm on February 2nd. One submission per reader, please.* *Renaissance Magazine* is also available online. Please visit our website at www.njfoundation-foraging.org/ren.html to view this issue online and print out a copy of this questionnaire. **Mail the finished questionnaire to: New Jersey Foundation for Aging, 176 West State St. Trenton, NJ 08608**

Please tell us:

I found the articles in this issue helpful.

- Yes
 No

There are articles in this issue that are worth saving.

- Yes
 No

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

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

- Yes
 No

The topics covered in this issue were of interest.

- Yes
 No

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

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

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 A Community elder service provider Under age 50
 Age 50-59 Age 60-69 Over age 70

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 Yoga and Exercise Dancing Painting Jogging
 Museums & Theatre Crafts Sewing & Knitting

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 Daily Papers Television Newsletters
 County Office on Aging Medical Professionals
 Senior Center Resource Directories
 Other

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Portrait of a State: The NJ Elder Index

A Sobering Look at Now—A Glimpse At Tomorrow By **Grace Egan**, Executive Director, NJFA

New Jersey is a challenging state. It holds many achievement records and has been home to many scientific discoveries and inventions, academic leaders and celebrities. We can boast of beautiful shore lines and scenic mountains. We have a growing ethnic diversity which enriches our communities.

The New Jersey Foundation for Aging was pleased to partner with a National initiative to see what the basic costs are for seniors to live in NJ. The Elder Index was eye-opening in many ways. While we were focusing on seniors' costs, the study also provides key information for baby boomers looking at their retirement as well.

Clearly, the highest item of a senior's basic cost is housing. 45% of their expense is devoted to housing. According to the NJ Elder Index, it can cost a single elder an average of \$25,941 for their basic expenses to live in a one bedroom apartment. There is significant variance dependent on elder's housing status; meaning: are they living in an apartment, do they own their own home, and does that home still have a mortgage? Usually the lowest costs are for a homeowner without a mortgage. This information can be found in the NJ Elder Index released in May by the NJ Foundation for Aging. Elders who still have a mortgage have the highest cost of living. Aside from housing, health care is another big expense for those 65 and over. The full report is available at www.njfoundationforaging.org/issues.html.

We noted that public benefits enable many seniors to help close the widening gap between their incomes and their basic costs. Sadly, we have many seniors who are eligible for public benefit programs but they do not apply for them. There will soon be some changes in the Supplemental Nutrition Assistant Program formerly known as Food Stamps. We have calculated that the supplemental nutrition meal program can free up financial resources that a senior may be able to use for other basic expenses, like housing costs. The new 2010 eligibility for SNAP will be \$20,035 after your housing, utility costs, and medical costs are subtracted. It may be worth knowing if you are eligible and applying, or you may know friends who will see these benefits improve their monthly cash flow.

We need to encourage seniors who have found too many barriers to access public benefits programs, or were a few dollars over the limit, to re-apply. The saying for winning the lottery is – “you got to play to win”... well,

you have to apply to receive a public benefit.

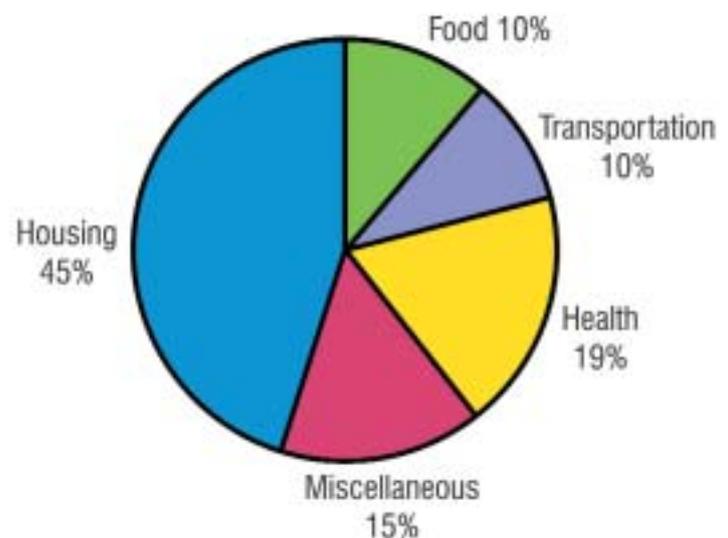
You may recognize a neighbor in need, a relative or friend who may say they applied three years ago and were \$100 over the limit. These limits rise, but often the senior's income and assets more than likely have not. It is time to apply again.

We have to recognize the widening gap and the need to outreach to our most vulnerable residents. For this reason, in this issue of *Renaissance* we are listing the eligibility for many public programs (see page 18). You will also see a phone list of your local County Offices on Aging. Their staff can direct you to the correct place to inquire about these benefit programs. By outreaching to these programs and applying you may find other resources in the community for yourself or friends.

It is always good to be in the know. You never know who you might be able to help. You will see several resources listed throughout this issue.

New Jersey Statewide Average Elder Economic Security Standard Index Expenses for a Single Elder Rental, 2008

Housing and Health Care Account for the Greatest Proportion of Expenses



NJFA NEWS

Annual Fundraiser a Hit and Recognition for Community Service

Many donors, supporters and friends of the New Jersey Foundation for Aging gathered on Friday, October 16th for the annual Fundraiser Celebration Event. This year the event was hosted at the Berlind Theater of McCarter Theater Center in Princeton, NJ. The Foundation's guests enjoyed appetizers, pasta and desserts from BT Catering. The New Jersey Intergenerational Orchestra performed for the crowd during the reception.



Abe Chasnoff and Board Members Rosemarie Doremus, Ruth Reader, Susan Chasnoff and Renee Sklaw with guests.



Members of the New Jersey Intergenerational Orchestra.

Immediately following the reception, the group enjoyed a wonderful performance of "Having Our Say, The Delany Sister's First 100 Years", starring Yvette Freeman, from the TV series ER and Lizan Mitchell. The play had received rave reviews and it was evident from attendees of the Foundation's event that the play was

well liked. NJFA considers this second annual event a great success; we wish to thank all of our guests, sponsors and donors for their continued support of our efforts to make New Jersey a better place to age well.

The New Jersey Foundation for Aging (NJFA) was presented with a Community Service Award from Caregivers of New Jersey, part of the Family Resource Network. The award was received on September 22, by NJFA President, Roberto Muñiz, at the Family Resource Network's 2009 Annual Awards Ceremony. Joining Roberto at the event were Melissa Chalker, NJFA Program Manager and NJFA Trustee, Susan Bredehoft. The Family Resource Network consists of Autism Family Services of New Jersey, Caregivers of New Jersey, Epilepsy Foundation of New Jersey and Family Support Center of New Jersey. For more information visit www.familyresourcenetwork.org.



Pictured above are, Roberto Muñiz (left) and Eric Joice (right).

The Award Ceremony was held at the Robert B. Meyner Reception Center at PNC Bank Arts Center in Holmdel. Eric Joice, Director of Caregivers of New Jersey, presented the Community Service Award to NJFA, citing the Foundation's work, including a Caregiver Campaign that was aimed at helping caregivers identify themselves and alert them to available resources in the community. Mr. Joice added that it is evident that if organizations like NJFA and Family Resource Network continue to work together there is much that can be accomplished to help our community's most vulnerable and their caregivers.

Are You at Risk for Identity Theft?

Test Your "Identity Quotient"

One of the growing hazards of living in a world where just about everything is controlled, stored or transacted on computers is the relatively new crime of identity theft. Its newness is twofold. Things like stripping someone of their credit cards and gaining access to personal bank accounts used to be relegated to movies where the hero had to race against time and a corrupt CIA to keep his existence from being wiped out forever. Now, in 2009, technology and reality have caught up with Hollywood. Seniors in particular can fall prey to this potentially devastating invasion of privacy.

Are you doing all you can to protect yourself? Try this quiz and see how you score; then take the steps necessary to minimize your chances of being a target.

INSTRUCTIONS: Place the corresponding point value of the question in the blank space only if your answer to a question is YES.

_____ I receive several offers for pre-approved credit each week. (5) Add an additional 5 points if you do not shred them (cross-cut shredder preferred) before putting them in the trash. (5)

_____ I carry my Social Security card in my wallet. (10)

_____ I use a computer and do not have up-to-date anti-virus, anti-spyware, and firewall protection. (10)

_____ I do not believe someone would break into my house to steal my personal information. (10)

_____ I have not ordered a copy of my credit reports for at least 2 years. (20)

_____ I use an unlocked, open box at work or at my home to drop off my outgoing mail. (10)

_____ I do not have a P.O. Box or a locked, secured mailbox. (5)

_____ I do not shred my banking and credit information using a cross-cut "confetti" shredder, when I throw it in the trash. (10)

_____ I throw away old credit and debit cards without shredding or cutting them up. (5)

_____ I use an ATM machine and do not examine it for signs of tampering. (5)

_____ I provide my Social Security number whenever asked, without asking why it is needed or how it will be safeguarded. (10) Add 5 points if you provide it orally without checking to see who might be listening nearby. (5)

_____ I respond to unsolicited email messages that appear to be from my bank or credit card company. (10)

_____ I leave my purse or wallet in my car. (10)

_____ I have my driver's license number and/or SSN printed on my personal checks. (10)

_____ I carry my Medicare card in my wallet at all times. (It displays my SSN.) (10)

_____ I do not believe that people would root around in my trash looking for credit or financial information or for documents containing my SSN. (10)

_____ I do not verify that all financial (credit card, debit card, checking) statements are accurate monthly. (10)

My Total Score _____

UNDERSTANDING YOUR SCORE

A YES answer to any of these questions represents a possible avenue for identity theft. LOW score is better.

100 Points: It's been reported that 8 to 9 million people are victims of identity theft each year. You are at high risk. We recommend you purchase a cross-cut paper shredder, become more security-aware in document handling, and start to question why people need your personal data.

50 - 99 Points: Your odds of being victimized are about average.

0 - 49 Points: Congratulations. You have a high I.Q. Keep up the good work and don't let your guard down.

You've Got Mail

But Don't Let Mail Scams Get You! By **Kip Rosser**



T rue story: Gert is a Mercer County resident. At 93, she still lives on her own, makes her meals, pays her own bills. Gert donates to her favorite charities, subscribes to *Reader's Digest*, *U.S. News* and *Prevention* magazine. In the past, she bought vitamins by mail. Every day she walks to her mailbox to find... a ton of mail.

It's a fact: if you subscribe to a magazine, you'll receive offers from other magazines. Look to the sources at the end of this article and the Resources List on page 24 of this issue to see how to STOP JUNK MAIL.

A month ago, Gert received a letter accompanied by a check for \$4,875 and the news that she'd won a lottery prize of \$120,000. The letter went on to state: "The sole purpose of this check is to enable you to pay for the government taxes on your winnings." The tax amount was \$2,975. All Gert had to do was to call an 800 number and "activate" her prize claim. Gert examined the check. It looked absolutely real. Nowhere did it say "not legal tender," "sample only" or "not transferable."

When you subscribe, donate or purchase by mail, your information goes into a database. It can be traded and sold to other companies, including list brokers. Within months, you're on thousands of lists, all classed by demographics. Your age group, where you live, purchasing history, every piece of information you offer makes you a target for hundreds of companies.

Gert showed the \$4,875 check to her daughter who had to admit everything seemed absolutely genuine. That evening, Gert's daughter went online and found the company named in a scam report. She called Gert to tell her. Still, Gert wanted to believe. "Okay, Mom, did you ever enter a lottery?" Gert admitted she'd never entered anything. Her daughter asked, "How can you win a lottery you never entered?" Gert threw the letter and check away.

The term "junk mail" is a misnomer. To the companies that send it, it's a potential gold mine. Direct mail is a multi-billion dollar industry that works. If it were truly junk, no company would waste a dime. A tremendous amount of money is spent on design and writing to create a mailing that's perfectly targeted to a specific audience. These mailings are usually tested in regional markets and gauged for results. Eventually, hundreds of thousands of mailings show up in the mailboxes of the people most likely to respond.

Another prize claim letter and \$4,875 check arrived in Gert's mail about three weeks later saying it was her last chance to claim her \$120,000. It stated that she'd been entered in the lottery "automatically" due to "recent purchases" made at stores like Home Depot and Walmart. That made sense. Gert knew that she herself had sometimes been automatically entered to win cash prizes when she bought things.

Since 2002, a bogus company calling itself American Seniors Alliance scammed the elderly with hundreds of different mailings. One was designed to make recipients think their Medicare benefits might be in jeopardy, and only by returning a response card (filled out with lots of personal information, of course) could their benefits continue. The unlawfully obtained information was then sold to insurance companies and solicitation firms. The State of Texas recently shut them down.

For Gert, there was 120,000 dollars at stake. She called the 800 number. The claims agent said that to "activate" her \$4,875 check she needed to pay the \$2,975 in taxes using her credit card. "Then tomorrow," the agent told her, "just go to your bank and deposit the check." Shortly afterwards, in two or three weeks, she'd receive her big winning check for \$120,000!

Senior-targeted mailings aren't always out-and-out scams. They're frequently magazine-length offers for hundreds of questionable "breakthrough" or "miracle" health supplements. None are ever FDA approved.

When Gert went to the bank with her daughter to deposit the check, she found out the check was bogus. So was the bank that the check was drawn on. She'd given away \$2,975.

Let's say the company sent out 500,000 of the letters at the standard automated bulk rate of 18 cents each – a cost of \$90,000. If the mailing yields just a 1% response, the company will rake in \$14,875,000! With "junk" like that, who needs legit offers?

Seniors can fight back. Avoid purchasing through the mail by credit card. Pay by check. Cancel unwanted direct mail at: www.dmchoice.org. Stop credit card and insurance mailings: **1-888-5-OPTOUT**, or fill out a form at www.optoutprescreen.com. Stop the deluge of catalogs at www.epsilon.com – in the search field, type "Abacus Optout." If you receive unwanted mail, call the 800 number of the company and request being taken off their list.



Second Parenthood

Grandparents Raising Grandchildren By **Helen Hunter**

Grandparents raising grandchildren have received considerable attention in recent years. Many observers perceive grandparent care to be a growing phenomenon. Nearly 6 million children and 1.5 million grandparents currently live in grandparent-grandchild households. One in five of the older caregivers live below the poverty level. One million are single grandmothers. These households face unique daily challenges.

As an answer to the ever-growing number of grandparents raising grandchildren, a number of agencies have developed programs to assist the older generation in facing the challenges of this demanding caregiver role. A phone call to the local Area Agency on Aging or the local Grandparent Resource Center can provide information on financial, childcare and legal assistance, as well as parenting tips. NJ has a Kinship program to offer services to relatives raising children. (Be sure to see the resources listed at the end of this article.)



Grandparents should also consider joining a support group specifically meant for those serving as the main caregivers of their grandchildren. Just knowing that others are faced with the same daily challenges can be very comforting. Support group participants not only make new friends and learn from others, but also gather a wealth of information and services available in the community to help them cope with their new parenting role. Connecting with a faith community can provide grandparents with services such as respite care or even child care and transportation, which can be very helpful, particularly in times of need.

Respite care is especially important for anyone who is serving as a caregiver, but even moreso for the elderly who may have their own health issues to consider. Paying attention to their own health is critical for caregivers – if the caregiver becomes ill, who will then care for the dependent person? There are a number of formal services which provide respite care, and grandparents can also rely on other family members, friends or neighbors to give them a break from the daily demands of care. Finding time to get away is crucial to “recharging batteries” so that the grandparent feels refreshed and is in the best optimum mental health needed to serve as a caregiver.

Taking time to eat a well-balanced diet, exercising regularly, getting plenty of sleep and getting regular check-ups from the doctor are paramount to making sure that the grandparent is in optimum physical health. It’s also important to remember to have fun! Humor is the spice of life. Everyone feels happier and healthier when they have a positive attitude, finding the humor in daily life. Try it – you’ll see what I mean!

AVAILABLE RESOURCES

KINSHIP NAVIGATOR PROGRAM

Division of Family Development
New Jersey Department of Human Services
P.O. Box 716
Trenton, NJ 08625-0716
1-877-816-3211

NEW JERSEY SELF-HELP GROUP CLEARINGHOUSE

1-800-367-6274

AARP GRANDPARENT INFORMATION CENTER

www.aarp.org/family/grandparenting

GENERATIONS UNITED

1331 H Street NW, Suite 900 Washington, DC 20005
202-289-3979 Email: gu@gu.org Web: www.gu.org

NEW JERSEY DEPARTMENT OF CHILDREN & FAMILIES

For information from and a free directory:
<http://www.state.nj.us/dcf/support/caregivers/>

Helen Hunter, ACSW, LSW • helenmetsfan@hotmail.com



New Visions for Media

TV and Movies Go Online By Vince Sacco • vsacco1745@aol.com

We seniors can recall when black-and-white television sets first made their appearance sometime in the 1940's, – followed later by color TV. The earlier popular TV shows and the introduction of sports events made us avid stay-at-homers, giving us the term “couch potatoes.” So much so that movie houses were concerned that their customer base would be adversely affected. However, the movie studios introduced wide screens and improved the video and sound quality of their movies. As a result, TV and movies learned not only to happily live together, but actually supported each other. The movie studios developed DVDs of their movies once they had their run. The TV viewers could then watch them on their TVs through their DVD players. Furthermore, the TV programs often advertised the soon-to-be released movies to ensure a good attendance when they opened at the local houses

In this modern world, TV is no longer viewed through “rabbit-ear” antennas but rather through paid-for cable or satellite dish services. This *Renaissance* issue focuses in part on financial management, so we should explore means of accessing TV programs or movies at the lowest cost or (and better yet) perhaps at no cost. Presently, there are some web sites offering lower cost options to the expensive multi-channel cable or satellite arrangements.

One of the first free internet accesses to movies and TV programs was through www.hulu.com. After you log on you can choose full-length movies or an important episode of a TV program you missed. The movies have only three or four 30-second commercial breaks. Hulu can be used to share your favorite TV shows, movies and clips with friends, because you can send media as an email or post it to your preferred networking site.

Another option is to log on to Microsoft's new search engine, “Bing.” At www.bing.com you are presented with a scenic picture and a blank text box. Over to the left, in a vertical column, are a number of choices. Clicking on any one of these choices will fill the blank text box. Choose “Video” and you will be presented with a number of recent popular TV programs. If you place your mouse pointer over your choice and hover over it, you will get a short animated review of that program. Double-clicking will open it. If you want to see movies, type in “movies” in the blank text box and a choice of movies will appear. The number of movies presently offered at this writing is less than that on Hulu but more are anticipated.



There are other web sites offering TV programs and movies. However, more importantly, Disney recently introduced a new technology called “keychest” which offers a unique approach to securing TV programs and movies. It redefines ownership as access rights, not physical possession. This technology would allow users to pay a single price for permanent access to a movie or TV show. The program is scheduled to be released some time in 2010. It will compete with another start-up known as Digital Entertainment Content Eco-system or DECE. Both programs will further decrease DVD sales, which in the past, was a financial mainstay for Hollywood.



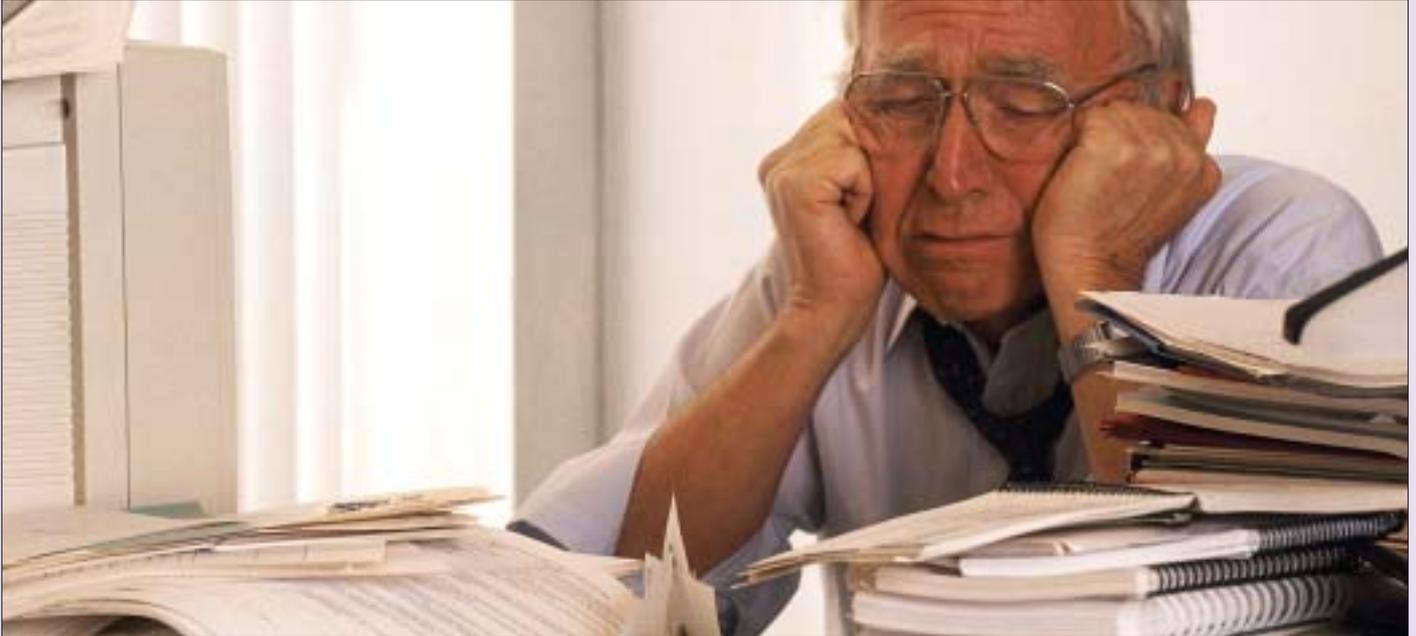
The BING.com and HULU.com home pages.

The movie studios are now preparing for the post-DVD era and embracing new technological approaches to attract consumers. Cost-minded seniors should keep abreast of the developments that offer free or lost-cost access to movies and TV programs. Who knows? There may soon be such a thing as a free lunch, or at least, a near-free lunch.

From the Director

Theresa Davis Director, Morris County Division on Aging, Disabilities and Veterans

VOLUNTEER TAX HELP FROM VITA



Yes, it's not too early to think about filing your 2009 tax returns. It's a job that is never a joy, but could be less of a hassle if you try using a terrific free service: the Volunteer Income Tax Assistance program (VITA). For over 30 years, the VITA force of 2,000+ volunteers has helped more than 2 million households file basic tax forms.

This program offers free tax help to people who cannot afford professional assistance (generally those with incomes under \$49,000). Volunteers help prepare basic tax returns in community and neighborhood centers, libraries, schools and other community locations.

A recent focus of the program is to encourage taxpayers to file their returns, Federal and State, electronically.

According to the IRS website, you should bring the following items when you have your tax return prepared:

- *Proof of identification*
- *Social Security Cards for you, your spouse and dependents and/or a Social Security Number verification letter issued by the Social Security Administration*
- *Birth dates for you, your spouse and dependents*
- *The current year's tax package if you received one*
- *Wage and earning statement(s) Form W-2, W-2G, 1099-R, from all employers*
- *Interest and dividend statements from banks (Forms 1099)*
- *A copy of last year's Federal and State returns (if available)*
- *Bank Routing Numbers and Account Numbers for Direct Deposit*
- *Total paid for day care provider and the day care provider's tax identifying number (the provider's Social Security Number or the provider's business Employer Identification Number)*
- *To file taxes electronically on a married filing joint tax return, both spouses must be present to sign the required forms.*

To locate the nearest VITA site, call 1-800-829-1040. To contact your local Office on Aging, call 1-877-222-3737.

From the Director

Eileen E. Doremus Director, Mercer County Office on Aging,

CREATIVITY + AGING = HEALTHY, FULFILLING, PURPOSEFUL AGING

William, after recently dealing with his own retirement dilemma, now relishes the chance to listen to and learn from those older than he is. Daisy welcomes the opportunity to assist in re-energizing adults who may feel temporarily incompetent about their own capabilities. Connie is less inhibited than ever and gets others to follow suit. William, Daisy and Connie, all seniors themselves, are the faces of the older population who realize that creativity and aging go hand-in-hand. They have purposely chosen to weave creativity into their personal aging process. The results give them insight into a healthy aging process for themselves and others.

The National Center for Creative Aging (NCCA) promotes the advancement of the creative artistry and aging fields. The NCCA emphasizes that older adults have logged in a range of life experiences, recognize what is important and enduring, have established objectivity and an even temperament, exhibit fewer inhibitions and have an understanding of how they can learn best and use that ability to mold their own learning processes. The fringe benefits of these fields are excitingly illuminating and the seniors referenced in the first paragraph are perfect examples.

William, a vocal entertainer himself, offers a unique glimpse as a newly designated senior who works in a local senior center. "I suppose in life we chose to be the entertainer or the entertained. The people who choose

creative activity at the senior centers have chosen to be entertainers and they fare very well." Daisy, a self taught needlecraft instructor, sees older adults revisiting memories of grandmother's knitting and now trying it for their own pleasure. "Needlecraft groups bring creative people together who are reconnecting not only with a memory but with one another."

The valuable connection of creativity and aging has come full circle – a self-fulfilling activity that appeals to one's enjoyment and accomplishment. Connie, another self-taught instructor, espouses creativity through movement as she conducts her weekly yoga classes. At 83 years old, she convincingly urges the older adults who participate in her classes that their imaginations have a powerful effect on their physical well-being. She urges participants to push the boundaries of their minds in the creative expression of their physical selves. The combination, she reminds them, helps the body, mind and spirit.

The National Center for Creative Aging (NCCA) is dedicated to fostering an understanding of the vital relationship between creative expression and the quality of life for older people. Creative expression is important for older people of all cultures and ethnic backgrounds, regardless of economic status, age, or level of physical, emotional, or cognitive functioning. Learn more about the National Center for Creative Aging by visiting <http://www.creativeaging.org/>.



Connie (third from left), leads a group of older adults in a yoga class. 83 years old, Connie believes creative expression encourages healthy aging.

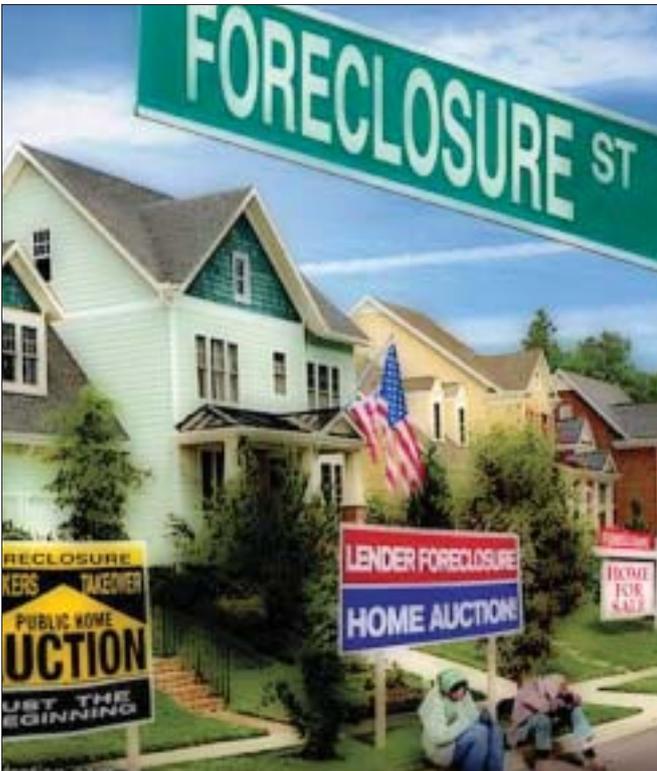
Foreclosure and You

Where Do You Really Stand? By **Peter Rose**

Lost in all the talk about foreclosures in America is the fact that older Americans have been one of the hardest hit by the foreclosure crisis. About 28% of those in foreclosure are above age 50. Older Americans had made use of the equity on their houses for making repairs and financing the higher education of their children. But seniors with fixed incomes are now facing problems making mortgage payments. The sluggish economy is making the going even tougher for those of advancing age.

So, what do you do if you are having trouble keeping up with your mortgage payments? First, don't panic! There's help available to you. Here's what we suggest.

Don't ignore the letters from your lender. Contact the company immediately. More than 70% of homeowners can remedy the problem on their own. The first notices you receive will offer good information about foreclosure prevention options. Later mail may include important notice of pending legal action. Lenders do not want your house. They often have options to help borrowers through difficult financial times, but you won't know unless you call them. The folks you want to talk to are in the "loss mitigation" department.



Next, contact a HUD-approved Housing Counseling Agency (www.hud.gov) to get one-on-one support for your specific issues. A HUD-approved agency can review your mortgage, help you create a budget and work on your personal finances and/or negotiate with your lender. They will also be able to connect you to state and federal resources for assistance with your particular situation. There are many new programs that can help keep you in your home. Your counseling agency will have the latest information.

Consider a home equity conversion mortgage (HECM). These are not right for everyone, but for some seniors this type of mortgage can keep them in their homes. Only certain counseling agencies are qualified to advise you about a HECM. They can be found on the HUD website, too. (Steer clear of the "reverse mortgage" products that you hear about on radio or TV.)

A HECM may help senior homeowners (age 62 and older) who are falling behind in their mortgage payments avoid foreclosure. An ideal prospect is a senior who has built up a considerable amount of equity in the home and is more recently unable to keep up with mortgage obligations.

Lastly, don't lose your house to foreclosure recovery scams! There is help available when facing financial problems or foreclosure, but make sure you are dealing with a reputable organization before getting involved. A good rule of thumb is that unsolicited help, whether in person, on the phone, or by mail should be fully researched before accepting any help. If any firm claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may well be signing over the title to your property and becoming a renter in your own home! Never sign any legal document, ever, without reading and understanding all the terms. You must get professional advice from an attorney, a trusted real estate professional, and a HUD approved housing counselor.

To find an approved Housing Counseling Agency near you, go to www.hud.gov/local/nj/homeowner/ship/hsgcounseling.cfm

Peter Rose is Vice President of Financial Self Reliance at Isles, a community development corporation serving Trenton and the surrounding communities for more than 25 years.

Medigap Plan	C	D	E	F	G	H
50%	✓	✓	✓	✓	✓	✓
75%	✓	✓	✓	✓	✓	✓
50%	✓	✓	✓	✓	✓	✓
75%	✓	✓	✓	✓	✓	✓
50%	✓	✓	✓	✓	✓	✓
75%	✓	✓	✓	✓	✓	✓
50%	✓	✓	✓	✓	✓	✓
75%	✓	✓	✓	✓	✓	✓

The Medigap Guide Book

Get Your Copy Today By **Melissa Chalker**

Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare” is available at www.medicare.gov and also available in print version by calling 1-800-MEDICARE or 1-800-633-4227. The guide tells you what Medigap is, what it covers, as well as advice on how to choose or switch plans. It also includes information about how Medigap works with other insurance coverage.

A Medigap policy, also known as, “Medicare Supplemental Insurance” is health insurance sold by private insurance companies to fill gaps in Original Medicare coverage. It pays for health care costs that are not covered by Original Medicare (Part A, B, C or D). Those out-of-pocket costs include co-pays, deductibles and coinsurance. A Medigap policy may also cover certain things that Medicare does not.

Things not covered by Medigap are long-term care, vision, dental, hearing aids, eyeglasses and private duty nursing. Every Medigap policy must follow Federal and state laws designed to protect you and it must be clearly identified as “Medicare Supplement Insurance.” Medigap insurance companies can only sell you a “standardized” Medigap policy identified by letters A through L. Each standardized Medigap policy must offer the same basic benefits no matter which insurance company sells it. Cost is usually the only difference between Medigap policies sold by different insurance companies.

The “standardized” Medigap plans, A-L, are defined by which co-payments, co-insurance costs and deductibles it covers. Medigap plans only cover co-insurance if you’ve already paid your deductible, unless the plan also covers the deductible. Insurance companies do not have to offer all the standardized plans. However, they must offer Plan A if they offer any Medigap plans.

There are multiple insurance providers throughout New Jersey that offer Medigap plans and other insurance products. To find out who the carriers are in your area, consult Medicare at www.medicare.gov or by phone at 1-800-Medicare or 1-800-633-4227.

According to the guidebook from Medicare, the best time to buy a Medigap policy is during your Medigap open enrollment period. This period lasts for six months and begins on the first day of the month in which you are both age 65 or older and enrolled in

Medicare Part B. If you have questions, please visit www.medicare.gov or speak to a representative at 1-800-MEDICARE or 1-800-633-4227.

Another resource, when it comes to health insurance issues for older adults in New Jersey, is the SHIP program. SHIP or State Health Insurance Assistance Program, is a statewide program sponsored by the New Jersey Department of Health and Senior Services. SHIP is free and offers help to Medicare beneficiaries who have questions or problems with their health insurance.

Volunteer counselors provide information and assistance on a variety of topics such as claims, supplemental policies, and long-term care insurance, so that you can make your own decision. This free information service is not legal advice, however, and SHIP neither sells or endorses any insurance products.

For more information or to locate your county’s SHIP counseling site, you can contact the SHIP Information Center at 1-800-792-8820 or visit their website at www.state.nj.us/health/senior/ship.shtml, which also has a variety of resources such as comparison charts.

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The Mortgage Loan Blues

How to Keep 'Em Away By **Robert M. Jaworski, Esq.**



Fans of the late, lamented TV show “Hill Street Blues” will remember the advice given by the desk sergeant at the beginning of each show to the cops in the precinct just as they were going out on their rounds. He told them: “Let’s be careful out there!” The same advice holds true for anyone thinking of taking out a second mortgage loan to finance home repairs, refinancing a first mortgage loan, or applying for a reverse mortgage loan.

Recently, the Federal Reserve Board, which has the responsibility of writing many of the rules that apply to financial products and services that are offered to consumers, completed an effort to beef up those rules. The new rules, which took effect on October 1 of this year, included prohibitions against certain mortgage loan advertising practices. These prohibitions provide a good roadmap as to what kinds of practices you should be looking out for when searching for a mortgage lender or a mortgage broker. Here’s the list:

1

Misusing the word “fixed” to make you think you are applying for a fixed-rate loan when in fact the rate (or perhaps only the monthly payment amount) is fixed, but only for the first couple of years of the loan term. Make sure you understand what terms of the loan are really fixed (and for how long), and what terms can change.

2

Comparing your current actual or hypothetical rate or payment amount with the rate or payment amount for the advertised loan, but where the rate or payment for the advertised loan will not be available for the full term of the loan.

3

Misrepresenting that a loan is “government-supported” or is part of a “government loan program” or is otherwise endorsed or sponsored by a federal, state or local government agency, when, in fact, it is not.

4

Using the name of your current mortgage lender in an advertisement or mail solicitation, to make you believe it was sent by your current lender when, in fact, it was sent by a totally different lender or mortgage broker.

5

Making misleading claims such as “Wipe Out Personal Debts,” “New DEBT-FREE Payment,” “Set yourself free; get out of debt today,” “Refinance today and wipe your debt clean,” “Get yourself out of debt ... Forever!”

6

Using the term “counselor” to make you believe that a for-profit lender, mortgage broker, or one of their loan officers or salespersons is someone whom you should trust to provide you with advice and counsel concerning a mortgage loan.

7

Disclosing in an advertisement some important information in English and other important information in a foreign language.



So remember, when shopping for a mortgage loan, “let’s be careful out there.”

Read the fine print. Make sure you understand exactly what is being offered. If you are confused or have doubts about what someone is telling you, ask for help from someone you trust.

Consumers who believe they have been victimized should call the NJ Department of Banking and Insurance consumer hotline, which is 1-800-446-7467, or visit <http://www.state.nj.us/dobi/consumer.htm>.



AN I.D. THEFT GLOSSARY

Knowing What's Out There: Terms To Be Familiar With

Part of protecting yourself from the various forms of identity theft is knowing what's lurking out there. So, here's a basic glossary of terms that should illuminate why we all need to be alert and protect ourselves.

CARD SCANNING: A device used to scan and save information from credit cards, drivers licenses, passports, medical cards and other laminated cards. Unfortunately, these devices are readily accessible to buy online.

DATA BREACH: The unintended disclosure of information that compromises the security of personal information, and can often lead to instances of identity theft.

DRIVE-BY DOWNLOAD: Software that secretly and automatically installs on your computer when you visit certain websites. The user is usually unaware that anything was installed until after the fact.

HIDDEN DIALERS: Programs that can use your computer to make expensive phone calls that later show up on your phone bill.

KEYSTROKE LOGGING: A software development tool that captures the user's keystrokes. Its intended use is to measure employee productivity on clerical tasks. Keylogging has been abused by individuals who can easily buy the tool to spy on computers and obtain passwords or encryption keys.

MALWARE: Short for "malicious software;" it refers to any harmful software. Malware includes computer viruses, worms, Trojan horses and also spyware.

PHANNING: Hackers redirect internet traffic from one website to a different, identical-looking site in order to trick you into entering your username and password into the database on their fake site.

PHISHING: Thieves trick someone into giving them confidential information, usually through links within emails sent to the user, falsely claiming to be a legitimate business or company, in order to scam the user into giving private information. In most cases, these emails appear to come from financial institutions.

PRETEXTING: Thieves collect individuals' personal information under false pretenses such as posing to be from a charity or other legitimate organization. This is typically done over the phone or via email.

SECURITY ALERT: A statement added to one's credit report when a credit bureau is notified that the consumer may be a victim of fraud. It remains on file for 90 days and suggests that creditors should request proof of identification before granting credit in that person's name. Once a security alert is in place, the report is no longer available for online viewing.

SHOULDER SURFING: Thieves look over your shoulder at an ATM or in a store to get your ATM pin number.

SKIMMING: Thieves use a magnetic card reader to steal your credit card information. Can be done by waiters or store clerks to whom you willingly hand your card.

SPOOFING: A fraudulent website or email that appears to be from a well known company and attempts to get you to provide personal information. It's also technology that makes it easy to disguise where the scammer is calling from by fooling the the caller ID. Similar to pharming.

SPYWARE: General term for any technology that captures data about a person or organization without their knowledge. Advertisers or other interested parties often use spyware programming to gather and relay information.

TROJAN HORSES: Unlike a virus, Trojan horses contain or install malicious programs that can run autonomously, masquerade as a useful program, or hack into an existing program and executes itself while that program runs.

VIRUSES: Malicious programs with the ability to replicate and install themselves, or infect a computer without the computer user's knowledge or authorization.

VISHING: Using Voice over Internet Protocol (VoIP) phone numbers to steal user information.

WORMS: Computer viruses which can self-replicate by resending themselves via email or a network message.

A Social Security Q & A

Questions for the Social Security Administration

Q If you are a widow with adult children, at what age may you begin collecting on your husband's Social Security, and is it correct that later you may switch over to your own Social Security at age 62?

A A widow may start to collect at age 60. Yes, she can switch over to her own benefits at age 62. She is limited to the amount she can earn as a widow, the same as a retired beneficiary. After the Full Retirement Age there is no limit on earnings.

Q If you begin collecting Social Security at age 62 but continue to work, what is the threshold where you have reduced benefits? Are they withheld or does the recipient pay the government back?

A The yearly amount is \$14,160, the monthly amount is \$1180. Benefits are withheld to avoid someone from being overpaid.



Q Can people sign up for Social Security Benefits online?

A Yes, just go to www.SocialSecurity.gov

Answers provided by Jim Herbert, representative of SSA



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Traveling Safety Do's and Dont's

Health Considerations for Your Next Trip

Health conditions and concerns are no longer a reason not to travel. However, travel planning and preparation to ensure a safe trip are essential. Even if you are completely healthy there are safeguards you need to take, especially when traveling outside of the country.

First, if you are planning on going out of the country it is a good idea to check the Center for Disease Control website as much as six months before your date of departure. In this day and age with influenza it is better to be prepared. <http://www.cdc.gov/travel/>, allows one to search your destination and has travel warnings including any current outbreaks of disease, any vaccines you should get before you leave, things to bring with you and any extra precautions to take while you are away. Also, before you book a trip out of the country check the US State Department website (<http://travel.state.gov>) to see if it is currently safe to travel in that region of the world. It may be a good idea to check this site again during the week before you leave to make sure the situation in the country has not changed and the risk level has not increased.

A first aid kit containing pain relievers, (acetaminophen or non-steroidal anti-inflammatory drugs) decongestants, antacids, and antidiarrheal drugs often comes in handy. Some common problems that can occur in transit include motion sickness, blood clots, ear and sinus pressure, sleep disturbance, dehydration, spread of infection, minor injuries and anxiety. Be sure to be prepared to deal with these minor issues, some of which may require medications. If any of these symptoms persist after you return, see your doctor and be sure to mention your overseas travel. This can be a key element in making a proper diagnosis.

Check your health insurance policy before leaving the country to ensure you are covered in other areas. If you are covered, verify how to get prior authorization, how to make a claim and what is covered. It is important to note Medicare does not cover the cost of any treatment given outside the United States. Also, domestic health insurance may not be accepted in foreign countries. You may be required to pay in full in cash before care is provided. Travel Insurance may be a worthwhile investment because it can cover emergency care, transportation for care within foreign countries, transportation for care in the

United States, medical equipment and personnel for transport, lost or stolen prescription drugs and even a medical translator.



If you have a medical condition visit your doctor before you plan a trip to get approval and determine if any changes in your treatment should be made. A letter stating any medical conditions, vaccines, current medications (generic medication names are more useful because brand names may differ by country) and dosages can be valuable in an emergency.

When packing for the trip leave all medications in the original bottles so they can be easily identified. Pack extra supplies of medications in a carry-on bag in case of a delay or loss of baggage.

Being prepared when traveling will make the trip run more smoothly and in the unfortunate event of an emergency you will be prepared and know exactly what to do.

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Free Credit Reports

How and Where You Can Get Yours

Television and the internet are filled with promotions featuring guys with guitars or perky housewives touting “your free credit report.” Great idea, but not always as “free” as they claim. Many of these services charge a monthly fee of twelve dollars or more.

But there are places where you can get a reliable credit report safely and free of charge. Knowing the right questions to ask will give you access to your own credit status and history.

How can I request my free annual credit report?

If free credit reports are available in your state through the Annual Credit Report Request Service, you can request a free annual credit report by phone or mail and it will be sent within 15 days.

To receive a report immediately you can go to their secure website. Visit www.annualcreditreport.com to find out how to request your free annual credit report.

You can call 877-322-8228 or mail to Annual Credit Report Request, PO Box 105281, Atlanta, GA 30348.

Deaf and hard of hearing consumers can access our TDD service by calling 7-1-1 and referring the Relay Operator to 1-800-821-7232.

How often can I request a free credit report through the annualcreditreport.com website?

You are entitled to receive one free credit report every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion. This free credit report can be requested through www.annualcreditreport.com, by phone or by mail.

Is it safe to provide my Social Security Number to AnnualCreditReport.com?

You must enter your Social Security Number to receive a free credit report through annualcreditreport.com. The site’s security protocols and measures are designed to protect the personally identifiable information you provide from unauthorized access or alteration.

As an added security measure, you can choose to have your credit report display no more than the last four digits of your Social Security number.

How secure is my information?

The Annual Credit Report Request Service recognizes the importance of secure online transactions and takes steps to safeguard the privacy of information you provide through online forms.

For your online requests for free credit reports, programs encrypt the information you provide on the request form before transmission to the selected nationwide consumer credit reporting company(ies).

This information is decrypted only upon receipt by the selected credit reporting company(ies). Physical, electronic and procedural safeguards designed to protect your personally identifiable information are maintained.

To help ensure the privacy and protection of your personal information, it is recommended that you do not access the Annual Credit Report Request Service through links from unfamiliar websites. We recommend that you access the Annual Credit Report Request Service directly at www.annualcreditreport.com.

Further, the site’s security protocols and measures are designed to protect the personally identifiable information you provide from unauthorized access or alteration. These measures include physical security, technological security measures and encryption of certain information.

TIPS TO REDUCE CREDIT CARD DEBT

- Organize your credit payments.
- If possible, make at least double the minimum payment requested.
- Pay off the highest interest rate cards first.
- Limit yourself to 2 cards maximum.
- If you can’t afford it, don’t put it on a card.
- Stop buying unnecessary items. Think: basic needs versus wants!



Stirring Up a Memory

It Can Be the Icing on the Cake By **Christine Fillimon**

One of my favorite holiday memories is of coming home from school with snowy boots and a red nose to find Mom in the kitchen, warmed by the heat of the oven, wearing a yellow gingham apron. I'd sit in my chair at the table, next to my brother Russell and we would watch Mom put the finishing touches on a made-from-scratch chocolate layer cake. With the precision of a Samurai swordsman, Mom would take her trusty knife, dip it into the bowl of rich, thick chocolate frosting and smear it on the sides working her way up to the top. After the cake was completely covered Mom would take the knife again and with upward strokes make small swirls and peaks on top and around the sides. Satisfied with the results, Mom returned the knife, for the final time, into the bowl. Not willing to wait another minute, Russell and I would fight over whose turn it was to lick the bowl clean!

On Christmas day the kitchen counter was lined with an assortment of Mom's cookies, pies, fresh baked bread, and, of course, chocolate cake. Uncle Bob and Aunt Jean, with my cousins in tow, would be the first to arrive and

sneak a peek into the kitchen to see what treats awaited them. After the presents were opened and the turkey with all the trimmings served and enjoyed, the table was cleared, the coffee was made, and each cup of hot cocoa was topped with a marshmallow. Finally, it was time for DESSERT. The array of treats reached the table, accompanied with "Wows" and lips smacking, then passed around quickly to the salivating guests. Ultimately, someone would say, with mouth full, "Millie, you should open a bakery!" Mom would blush and ask the person sitting nearest to her "Would you like another piece of pie?"

Holidays have come and gone almost as quickly as Mom's tasty goodies were gobbled up. This year as I prepare for the Christmas season for my family and friends, with cake pans and mixer at hand, I'll pull out the cookbook that was hers (now mine) and I will follow the recipe line by line. But, for me, the results will not be the same as my memory recalls those wintry days when the aroma of Mom's scrumptiously delicious chocolate cake floated in the air and teased our senses.



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Assistance for Seniors

There's Help Out There If You Qualify

In today's economy many New Jersey seniors are struggling with making ends meet or covering the expenses incurred for medicines and health care-related goods and services. Benefiting from what "the system" has

made available can sometimes be as simple as knowing what it takes to qualify. The first step is to use the chart below to find out if you or someone you know may be eligible for these valuable programs.

New Jersey Public Support Program Eligibility				
Program	% of FPL*		Asset Limits (Single)	Asset Limits (Couple)
	Income Limits (Single)	Income Limits (Couple)		
Medicare Savings Program, QMB**	100%	100%	\$4,000	\$6,000
Medicare Savings Program, SLMB**	120%	120%	\$4,000	\$6,000
Medicare Savings Program, SLMB-QI-1**	135%	135%	\$4,000	\$6,000
Medicare Part D Low Income Subsidy, full	100%	100%	\$7,790	\$12,440
Medicare Part D Low Income Subsidy, partial	150%	150%	\$11,990	\$23,970
Pharmaceutical Aid to the Aged and Disabled (PAAD)	222%	202%	N/A	N/A
Senior Gold	318%	274%	N/A	N/A
Supplemental Nutrition Assistance Program (SNAP)*	100%	100%	\$3,000	\$3,000
Universal Service Fund (USF)	175%	175%	N/A	N/A
Lifeline	222%	202%	N/A	N/A
Home Energy Assistance	225%	225%	N/A	N/A
Housing Assistance	80% AMI	80% AMI	N/A	N/A
State Rental Assistance Program (SRAP)	80% AMI	80% AMI	N/A	N/A
Homestead Rebate, Renter	337%	500%	N/A	N/A
Homestead Rebate, Owner	962%	1071%	N/A	N/A
Property Tax Reimbursement	673%	500%	N/A	N/A
Property Tax Deduction/Credit	222%	202%	N/A	N/A
Annual Property Tax Deduction for Senior Citizens	96%	71%	N/A	N/A

* The FPL for 2009 for a single person is \$10,830 and for a couple is \$14,570. SNAP limits will be increasing in 2010.

** Medicare Savings Programs: QMB helps low-income elders enrolled in Medicare Part A pay for all or part of Medicare Part B premiums, deductibles and co-payments. The SLMB program pays for all or part of Medicare Part B premiums for qualified recipients who are enrolled in Medicare Part A and C. SLMB-Q-1 is the same as SLMB just with different eligibility guidelines as shown above. For more information visit www.state.nj.us/health/seniorbenefits/slmb.shtml or call 1-800-792-9745.

*** The percentage of FPL from this program is based on net income (those age 60 and over may deduct housing and some medical costs from gross income). For more information about SNAP (Food Stamps) contact New Jersey's Toll free Food Stamp Information Hotline at 1-800-687-9512.



How's Your Diet...of Ideas?

Food for Thought – Literally By **Scott Guerin PhD**

We all know the importance of what we eat. If we eat enough junk food over a period of time we'll feel gross, bloated, with not a lot of energy. Eventually, after a long time on a poor diet, we could become sick or develop a chronic illness. Our bodies need proper nutrition through a balanced diet in order to grow, or repair damaged tissue and bones, and maintain a strong immune system to fight off disease.

Consider for a moment that we also have a diet of ideas. We are literally bombarded with hundreds of ideas each day from TV, radio, newspapers and magazines. Also, we listen to ideas from friends, family, and co-workers. What ideas do we take in or discard? What ideas do we embrace or reject?

Generally, we gravitate to ideas we agree with, ones offering some level of familiarity. Emotionally, it's the path of least resistance. Ideas that are new or challenge our current thinking take effort to understand and, at first pass, seem strange. Are new ideas better or worse than the ones we hold? Is our resistance to new ideas the same as a child resisting eating healthy food? Are we closed-minded with a need to hold on to our ideas no matter what?

Certainly, we cannot make determinations on all ideas

here, but I can offer a couple of suggestions. Think about the ideas you take in as being similar to a diet of food. Do they seem pleasing just because they are familiar to you or are they good in and of themselves? Over time will they be beneficial or detrimental? Is their benefit just short term? Another suggestion is to look at the impact of the idea in terms of motivation or inspiration. In what way do these ideas move a person? An example of this is when my Mom once asked me what I thought of a certain radio talk show entertainer. I explained to her that my overall test was to observe how people felt after listening to the show. Did the host's words motivate listeners to kindness, concern for others, or compassion? Or did they make them angry, instill blame or even hatred? The biblical lesson that you can tell the nature of a tree by the fruit it bears came to mind as well.

So, as you go through your days navigating through this sea of ideas – drawn to some, averting others, consider what you are taking in and holding on to. Obviously, determining what are good or bad ideas will not always be clear-cut. However, chances are if they promote goodness, kindness, compassion or love you're on the right track to a good diet of... ideas!

A Recipe for "Cheater's" Pizza

A Guiltless and Healthy Way to Enjoy a Culinary Classic

Try this single serving alternative to all of the "Huts" and "Papas" and Roman emperors touting pizza.

PREPARATION TIME 10 MINUTES • COOK TIME 10 MINUTES

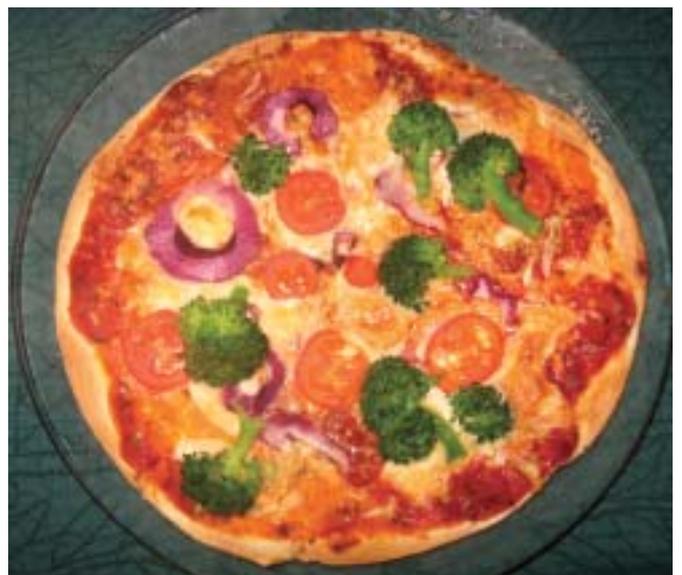
While preheating the oven to 400 degrees, take:

- 1 medium size Flour Tortilla from the food store**
- 1/4 cup red pasta/pizza sauce**
- 1/3 cup part skim shredded mozzarella**
- Toppings: your choice of Diced/sliced garlic, sliced onions, broccoli flowers, ham, parmesan, oregano, etc.**

Assemble on a pizza cooking pan, or flat cast iron pan.

Cook in oven for 7 – 10 minutes.

**The crust will be light like a cracker and the toppings tasty.
The more garlic the better!**



Using Your Home to Stay at Home

Financing Options for Seniors By **Janice Szallai**, Reverse Mortgage Consultant, Wells Fargo Home Mortgage



Many older Americans facing retirement want to find a way to increase their monthly income. Today, more than ever before, there are new and innovative homeownership options that can help seniors optimize cash flow and promote peace of mind.

One option, the federally-insured, variable Home Equity Conversion Mortgage (HECM) enables seniors to borrow against the equity in their home without repaying the debt for as long as they live in the house. That's the "reverse" part of this kind of mortgage loan. Instead of making payments, you can opt to receive them. The loan proceeds can be used for any purpose, and taken out as a lump sum payment, fixed monthly payment, line of credit or as a combination.

It's exactly what the name implies; reverse mortgages give senior homeowners an opportunity to secure financial independence.

The HECM reverse mortgage is the most popular reverse mortgage in America today. Through the program, the U.S. Department of Housing and Urban Development (HUD) insures mortgages that allow homeowners age 62 and older to convert their home equity into tax-free proceeds. The program has insured over 570,000 reverse mortgages since 1989.

As many seniors approach retirement, they begin to realize their major asset is likely to be their home. By the time the average people retire, they own a house that's usually worth more than they paid for it.

When you take out a reverse mortgage, nothing happens to your home. You remain the owner for as long as you live there. The owner retains title to the home

during the period when he or she has a reverse mortgage, just the same as with a regular home-purchase mortgage, as long as program requirements are met. If the owner decides to sell or move from the home, the outstanding balance of the reverse mortgage comes due just as it would with a traditional mortgage. Unlike a traditional mortgage, however, your balance can never exceed the value of your home when you sell it.

The maximum loan amount for a reverse mortgage is based on three factors: the age of the youngest borrower, value of the home and current interest rates. You must occupy the home as your principal residence for the majority of the year. The property must be a single-family or two-to-four-unit dwelling. Town homes, detached homes, condominium units, planned unit developments and some manufactured homes are eligible.

The home doesn't have to be owned free and clear to qualify for a reverse mortgage. You must qualify for a reverse mortgage if the home has a low remaining mortgage that can be paid off with proceeds from the reverse loan.

For those baby boomers nearing retirement age, now is a good time to talk to an estate-planning or tax advisor to see if a reverse mortgage is in their best interest.

As a key consumer protection, all borrowers are required to participate in an education session with a HUD-approved counselor to determine if a reverse mortgage is the best option.

To locate a HUD-approved counselor in your area, please refer to the website listed in the article on page

janice.a.szallai@wellsfargo.com

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



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

Please consider making a contribution to the New Jersey Foundation for Aging as we continue to make an impact in the communities throughout New Jersey.

Your contribution will enable us to continue to make New Jersey a place to age well. Your support will help sustain our Community Grants Program which funds innovative services for older persons throughout the state. It will help us to continue to conduct Public Policy Research on key issues such as older adult driving and family caregiving. It will allow us to continue to deliver *Renaissance* to your mail box. It will assist us in providing Professional Development training to providers of health care and social services working in the field.

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

I would like to make a gift of
 \$ 25 \$50 \$100 \$250 Other \$_____.

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

I would like my gift to be anonymous.
 Please contact me to discuss other giving opportunities.
 Please add me to the mailing list for *Renaissance* magazine.

Name

Address

City State Zip

Phone Email

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

Out and About in New Jersey



GROUNDS FOR SCULPTURE



NEWARK MUSEUM



WHEATONARTS

COMMUNITY THEATER AT



**MAYO CENTER FOR
THE PERFORMING ARTS**



MCCARTER THEATER



GROUNDS FOR SCULPTURE

18 Fairgrounds Rd. Hamilton, NJ 08619
609-586-0616

Admission: Adults \$10; Students (13+) and Senior (65+) \$8; Children (6-12) \$6; children 5 and under are free.

www.groundsfor sculpture.org

NEWARK MUSEUM

49 Washington Street, Newark, New Jersey 07102
973-596-6550

Admission: Adults: \$10; Children, Seniors & Students with Valid I.D.: \$6

In addition to their Art Galleries (African, American, Asian and Contemporary) and Natural Science Gallery, the Newark Museum is offering these limited time exhibits:

100 Masterpieces of Art Pottery, 1880-1930

Now through January 10, 2010

This centennial project highlights one hundred pieces of pottery and porcelain, including American and Native American as well as European and Asian ceramics. Masterpieces of Art Pottery is entirely drawn from the Museum's own collection, with the exception of two loans from the American Decorative Arts 1900 Foundation.

Skies Alive! Bird Migration in the Garden State

Now through April 2010

Skies Alive focuses on New Jersey's role in bird migration. The interactive exhibit illustrates the uniqueness of the state's diverse environments and the importance of preserving its natural resources to ensure the survival of these transient birds.

www.newarkmuseum.org

WHEATONARTS

1501 Glasstown Road, Millville, NJ 08332
800 998 4552

Admission: \$10.00 Adults; \$9.00 Senior Citizens (62+); \$7.00 Students; Children 5 and under are free. Free Admission in January, February and March

www.wheatonarts.org

**THE COMMUNITY THEATER
AT MAYO CENTER FOR THE PERFORMING ARTS**

100 South St. Morristown, NJ 07960
973-539-8008

Upcoming 2010 performances: Chris Botti January 8th, New Jersey Symphony Orchestra January 10th and 14th, New Jersey Tap Ensemble January 17th, Hairspray January 21st.

www.mayoarts.org

MCCARTER THEATER

91 University Place Princeton, NJ 08540
609-258-2787

Upcoming Performances: 2009- A Christmas Carol Dec. 6-27
Visit website for listing of all performances.

www.mccarter.org



Bills on the Table

What Happens in Government Impacts Us All

Here are some updates and news about some initiatives coming out of Washington DC and Trenton. Listed below are the bill numbers, what each bill addresses and who to contact to make your voice heard:

S647 NURSING HOME TRANSPARENCY AND IMPROVEMENT ACT OF 2009 — Introduced by Sen. Charles Grassley (R- IA). Co-sponsors: Robert Casey, (D-PA), John Kerry, (D-MA), Herbert Kohl, (D-WI)

This is a bill to clarify and improve the targeting of the enforcement of requirements with respect to nursing facilities. Some of the items proposed in this bill include Federal quality assurance measures, standardized forms for complaints, requirement of states to create a complaint resolution process and additional training for direct care staff. The intent of this bill is to better inform the consumer.

S401 DEFINED CONTRIBUTION DISCLOSURE ACT OF 2009 — Introduced by Sen. Thomas Harkin, (D-IA). Co-sponsors: Herbert Kohl, (D-WI)

This bill looks at providing clarity for 401 K plans and offers protections so that a participant or beneficiary may exercise control over account assets on investment options by receiving clear notifications of plan options.

The bill requires the Secretary of Labor to make available to small employers: (1) educational and compliance materials concerning service providers; and (2) services. Requires the Secretary to: (1) survey and publish annually any data on plan investment options; (2) notify the applicable regulatory authority about any service provider engaged in a pattern or practice that precludes compliance; (3) annually audit a representative sampling of individual account plans; and (4) recommend ways to simplify employee pension plan reporting and disclosure requirements.

NJ SENIOR PROPERTY TAX FREEZE

The revision of the Property Tax Reimbursement Program (Senior Freeze) has been approved. Governor Corzine signed the bill on October 1, 2009, effectively changing the eligibility requirement for owning a property from 3 years to 1 year. If you have questions or want more information you can visit http://www.state.nj.us/treasury/taxation/prop_frez.shtml or call 1-800-882-6597.

ILLEGAL GARNISHMENT OF SOCIAL SECURITY PAYMENTS — Did you know it is illegal to garnish Social Security benefits? Direct deposit payments have been emphasized for years. This is an easy system to be sure you are safely receiving your monthly check. However, the US Senate Committee on Aging is concerned that if a person's account is frozen or garnished that Social Security funds are being withheld from the beneficiary. If you feel you've been victimized by this, please contact your attorney or the County Legal Services Provider so that they may intervene on your behalf.

To locate your County Legal Services Provider call your County Office on Aging – see complete listing on page 25 (the inside back cover) of this issue.

HELP KEEP US UP TO DATE

- Here is my change of address. *Enclosed is my current label information.* Please make the changes listed below.
- Please add me to the subscriber list
- I want to subscribe for a friend and their information is listed below.
- Enclosed is my donation for NJFA \$ _____.

Please fill out and return this coupon to:

Renaissance Magazine - NJFA
NJ Foundation for Aging
176 West State Street
Trenton, NJ 08608
Tel: 609-421-0206 Fax: 609-421-2006

NAME _____

ADDRESS _____

CITY _____ STATE _____

COUNTY _____

EMAIL _____ ZIP _____

DECEMBER 2009 / JANUARY 2010

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

For information on investing wisely, go to the following web sites: 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/idtheft
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 will be stored in a database law enforcement agencies use in their investigations.

STOP JUNK MAIL

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

REPORT INTERNET CRIME

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

LEARN ABOUT SCAMS

www.lookstogoodtobetrue.com
Website sponsored by United States Postal Inspection Service and the FBI can be used to read about scams and information on how to protect yourself.



**IN AN EMERGENCY,
who can afford not to
HAVE A TELEPHONE?**



Now, for those in need, having a telephone is within reach with Verizon New Jersey's Communications Lifeline and Link Up America. For eligibility and enrollment information call NJ SHARES.



1-888-337-3339



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 ext. 135
1-866-90FOCUS
Gloucester: 856-582-9200 or
856-256-2150
Hudson: 201-295-5160
Hunterdon: 908-788-1300
After Hours: 908-782-HELP or
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 ext.8622
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 and Community Services
P.O. Box 807
Trenton, NJ 08625-0807
1-800-792-8820

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



MAKING A DIFFERENCE.

For over 90 years, the PHS Senior Living Foundation has had one core mission – to enrich the lives of older adults and their families.

Our unwavering commitment to that goal is evident in our strong partnerships and our successful initiatives, which are aimed at improving the physical and emotional well-being of today's seniors, and enabling them to live with independence and dignity. In an effort to further enhance the day-to-day living of older adults, we've partnered with the New Jersey Foundation for Aging to promote exciting and innovative new programs, including:

- **The Senior Living Institute of New Jersey**, an educational resource that offers up-to-date information and advice on financial planning, health, and wellness.
- **ENCORE**, an arts and cultural program that exposes older adults to music, dance, theater, literature, and other world-class events.

Through alliances and resources like these, we can continue to make a significant difference in the lives of older adults, their families, and their friends.

TO LEARN MORE ABOUT OUR EXCITING NEW PROGRAMS, CHECK THE CALENDAR SECTION OF THIS MAGAZINE, OR VISIT OUR WEBSITE AT: WWW.PHSSENIORLIVING.ORG/FOUNDATION

PHS SENIOR LIVING
FOUNDATION