



NEW JERSEY
FOUNDATION FOR AGING

RENAISSANCE MAGAZINE

VOLUME 20

NUMBER 2

SUMMER 2013

IN THIS ISSUE

- Shocking NJ Elder Statistics
- Are Processed Food All That Bad?
- A Man Who Speaks for Us All
- The Galapagos In a Bucket
- Preventing Financial Abuse



**SUMMER'S
HERE!**



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Your Comments Might Be Worth \$100!

The NJ Foundation for Aging develops each issue of **Renaissance** with information to let our readers know about news items, services and community programs that they, their family members or friends would find helpful. In this issue we discuss the benefits of fresh food and the ways to check the label ingredients for high levels of sodium. Lists of contacts for county services for aging, for adult protective services and places to apply for Food Stamps now known as SNAP.

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

Return your survey by July 1st. The raffle drawing will be held on July 10th. One submission per reader. In the meantime, tell us what you think.

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

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

www.njfoundationforaging.org

Cut Out the Completed Survey and Mail To:
New Jersey Foundation for Aging
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Trenton, NJ 08608

I am (check all that apply):

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

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

- Articles Resource Lists Caregiver Info
 Ads

I found the articles in this issue helpful.

- Yes No

There are articles in this issue that are worth saving.

- Yes No

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

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

The topics covered in this issue were of interest.

- Yes No

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

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

- Yes No

Did you learn new facts in the *Processed Foods* article listed on page 18?

- Yes No

Will you pay closer attention to food labels?

- Yes No

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

- Yes No

Will you call?

- Yes No

The Farmer Market Coupon Program is discussed on page 21 of this issue. It is available in all counties through your County Office on Aging. Will you contact them to see if you are eligible?

- Yes No

Will you encourage your friends to call?

- Yes No

Where in the magazine can you find a list of the County Offices on Aging?

On page 5 there is an update on Social Security, it highlights benefit amounts, retirement age and tax information. Was any of this new to you?

- Yes No

Will you share the information with others?

- Yes No

Your *Legal Corner* by Victoria Dalton can be found on page 10 and talks about ways to avoid financial abuse and what to do if you suspect a friend or loved one is being exploited.

Did you know about this before reading the article?

- Yes No

Will you share the article?

- Yes No

Have you ever known someone in this situation?

- Yes No

If you do, would you contact APS or encourage someone else to do so?

- Yes No

Where in the magazine can you find a list of the Adult Protective Service numbers?

Name

Address

City

State

Zip

Phone

Email

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OUT AND ABOUT IN NEW JERSEYInside Back Cover

Answers to “Okay Brain, Show Me What You Got!”
1) ENTERTAINMENT, REDISCOVERED, INGROWING, ANTIOXIDANT,
MICROCOSMIC
2) Yesterday Today and Tomorrow
3) HELP+WARD+BARK+LEAD=HARD
4) ONE - the farmer combined the 4 haystacks and 5 haystacks in
another field.
5) \$3 and \$6. Since there were 9 packs in total, we each received 3
packs. Therefore, the first person gave me 1 pack, the second person
gave me 2 packs. So the money was shared in the same ratio, 1:2.



Aging Insights Update

NJFA's public access program is going strong

You may have read in past issues about NJFA's Public Access TV Program, Aging Insights, which focuses on information about aging issues and services. The program is available to public access stations and may also be seen on NJFA's YouTube channel, www.youtube.com/njfoundationforaging.

Aging Insights covers topics important to seniors, boomers and caregivers.

Previous shows available on YouTube include credit and debt help, foreclosure prevention, affordable housing, elder economics, fitness and vital aging, and



Judy Millner (left) and Karen White (right) on the set for Episode 18.

county resources.

To date we have filmed twenty episodes. The 18th episode of Aging Insights, was titled *Caregiver Resources*, and was broadcast in March 2013. This Aging Insights program focused on caregiver supports including the benefits available through the Paid Family Leave Insurance program in NJ. Grace Egan, NJFA Executive Director, hosts this show and interviews Judy Millner, a Nurse and Geriatric Care Manager at Secure@Home which is part of the Jewish Family & Children's Service of Greater Mercer County (GMC) and Karen White who is the Director of the Working Families Program at the Center for Women and Work at Rutgers. There are many services and resources for caregivers; temporary disability insurance is provided by the Paid Family Leave Insurance Program.

The 19th episode of Aging Insights, is titled, *How to Get Organized*, and was broadcast in April 2013. This episode, hosted by Melissa Chalker, NJFA Program Manager, focused on getting organized. Melissa interviews Barbara Goodman, a move specialist with

Moving Solutions and Sue Thiers with Children and Family Services of Monmouth County.



From left to right: Melissa Chalker with Sue Thiers and Barbara Goodman.

Barbara shares some great organizing tips and advice for seniors who might be downsizing. Sue oversees the Representative Payee programs at her organization; in this episode she describes the programs that may be available to help people manage their bills. She also provides some tips on keeping your bills organized.



From left to right: Laila Caune, Grace Egan and Laura Marx wrapping up Episode 20.

The 20th episode of the show aired in May and is titled, *How to Find Help*. Executive Director, Grace Egan sits with Middlesex County Office of Aging and Disabled Services Director, Laila Caune and the Director of the NJ 211 Partnership, Laura Marx, to talk about the phone numbers to call to find out about resources and programs in your area.



The Age Gap

25% of NJ's Seniors Can't Cover Basic Costs **By Grace Egan**

This headline is staggering, but true. In just three short years, the cost of living for seniors on a fixed income in New Jersey has increased eight percent, according to statistics released in 2012 by the New Jersey Foundation for Aging (NJFA).

According to NJFA, the cost of living for a single renter over the age of sixty-five was \$25,941 in 2009. That same renter, living in the same one-bedroom apartment, saw her cost of living quickly climb more

than \$2,000 to \$27,960 by 2012. However, there was not a comparable rise in income or Social Security. Seniors on fixed incomes have been plagued in recent years with rising expenses for housing, transportation and health care. In many cases this has resulted in a rise in senior hunger and even homelessness.

NJ seniors can least afford the trend in rising expenses when we know that twenty-five percent of all seniors

continued on next page

RISE IN STATEWIDE 2012 COSTS COMPARED TO 2009

2009 New Jersey Elder Economic Security Standard™ Index Per Year					
Elder Person			Elder Couple		
Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage
\$23,452	\$25,941	\$33,570	\$34,324	\$36,813	\$44,442

2012 New Jersey Elder Economic Security Standard™ Index Per Year					
Elder Person			Elder Couple		
Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage
\$25,320	\$27,960	\$37,320	\$36,204	\$38,844	\$48,204

Percentage of Increase from 2009 to 2012

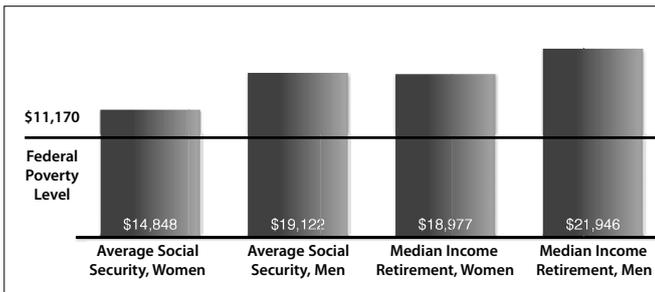
8%	8%	11%	5%	6%	8%
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The Age Gap

continued from page 3

in our state rely on Social Security as their only income. The result is a widening of the gap between household expenses and their income. The NJ Elder Economic Index details these costs for each of the twenty-one NJ counties. They show how seniors are fairing in the slow economy. The latest data shows that 250,000 seniors over the age of sixty-five in New Jersey – representing twenty-five percent of single and elderly couples living in the community – do not have the money to cover their basic costs. Sixty-four percent of people in this group are women.

ELDER ECONOMIC SECURITY STANDARD INDEX VS. BENCHMARK ANNUAL INCOMES FOR SINGLE ELDERS IN NEW JERSEY, 2012



The alarming statistics grew out of NJFA's work initiated in 2009 with Wider Opportunities for Women, a national organization that builds pathways to economic independence for families, women and girls. The report, known as the Elder Economic Index, indicates that the average Social Security benefit for a woman is \$14,848. But average living expenses for a one-bedroom apartment in New Jersey has reached the \$27,960 mark. So how can we expect to call these the golden years if elders must choose between food, heat, shelter or prescriptions? Even if a person worked and saved for retirement this rise in costs is unprecedented and these elders are one step from their own "fiscal cliff." The New Jersey Foundation for Aging wants to alert and connect elders to resources in their community that might ease the financial strain and dramatic pinch they may be feeling each day.

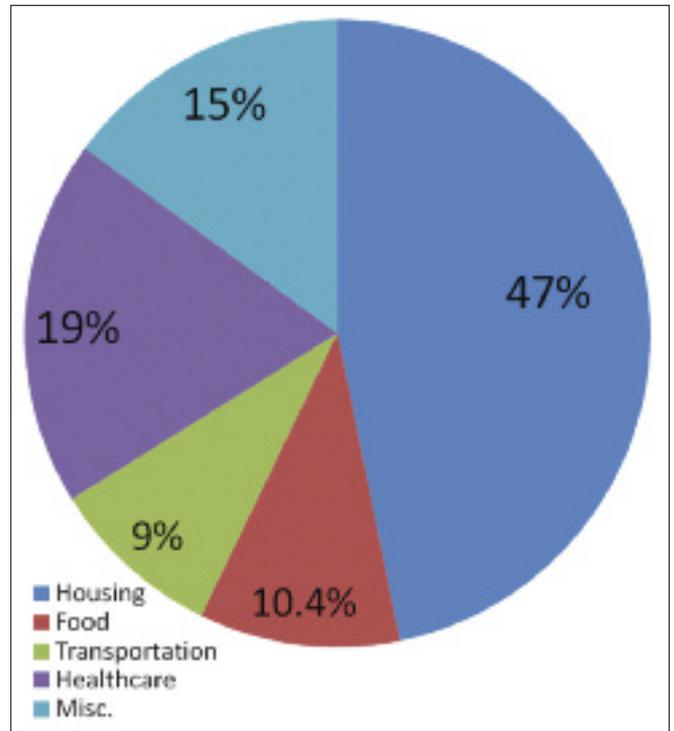
NJFA reports that if seniors participate in congregate nutrition programs, the USDA Farmers Market Coupon Program and SNAP (Food Stamps), they could have an additional \$1200 a year to cover basic expenses. Contact your County Office on Aging, or use the ADRC hotline to see if you are eligible and where to apply, 1-877-222-3737.

There are utility assistance programs provided by NJ Shares that aid both low and moderate income households with their utility bills. Contact them by

calling 866-657-4273.

However, the most costly portion of an elder's monthly expenses is their housing. More than forty-six percent of their income must go towards their housing, taxes and utilities. This highlights the need for more affordable housing. The state's housing shortage has been documented for several decades, and the need for affordable housing in the community for people of all ages has only been further stressed by the recent storms and floods across the state. Public awareness is a key component when helping local planners and policy makers address current and future needs. We cannot afford to be silent on this issue. Elders who have lived in the community who want to downsize need affordable housing options; working families who want good schools and safe streets need affordable housing; health care workers who want to be close to their work and patients need affordable housing. A healthy blend of housing types is crucial to nurture a community's cultural and social vitality as well as its economic base. "NJ Strong" must include affordable housing options.

PROPORTION OF EXPENSES



Founded in 1998, the NJFA is working to improve and expand the delivery of services statewide to senior citizens, helping ensure they can live independently in the community for as long as possible. Stay connected, get connected and get involved. To see a list of community resources see pages 26-28 of this issue.

Grace Egan is the Executive Director of the NJFA



Social Security Facts

Know “what’s what” and what you’re entitled to

We here at *Renaissance*, like to share with you in every issue, important information you might need to know about Social Security or Medicare. We thought in this issue we’d go over some facts that our friends at the Social Security Administration recently shared with us.

For more information on benefits, be sure to visit www.ssa.gov or www.medicare.gov and learn about what you can do online!

FACT – The average monthly Social Security benefit for a retired worker in 2013 is \$1,261.

FACT – Full retirement age is between sixty-five and sixty-seven depending on the year you were born. Beginning with people born in 1938 or later, that age gradually increases until it reaches sixty-seven for people born after 1959.

FACT – The following may actually increase your Social Security amount:

- Delaying your benefit until you are seventy years old
- Claiming your benefit on your spouse’s work record
- Continuing to work past sixty-two years of age

FACT – On the Social Security Website at www.ssa.gov you can:

- Estimate your future benefit
- Apply for benefits
- Find out the most popular baby names
- Request a replacement card

FACT – You will have to pay Federal taxes on your Social Security benefits if you file a Federal tax return as an individual and your total income is more than \$25,000.

FACT – Social Security has no authority to withhold state or local taxes from your benefit. Many states and local authorities do not tax Social Security benefits. Contact your state or local taxing authority for more information.

FACT – You can receive Social Security from your former spouse if:

- You were married ten years or more
- You are not currently remarried
- You are not receiving a government pension from a job not covered under Social Security

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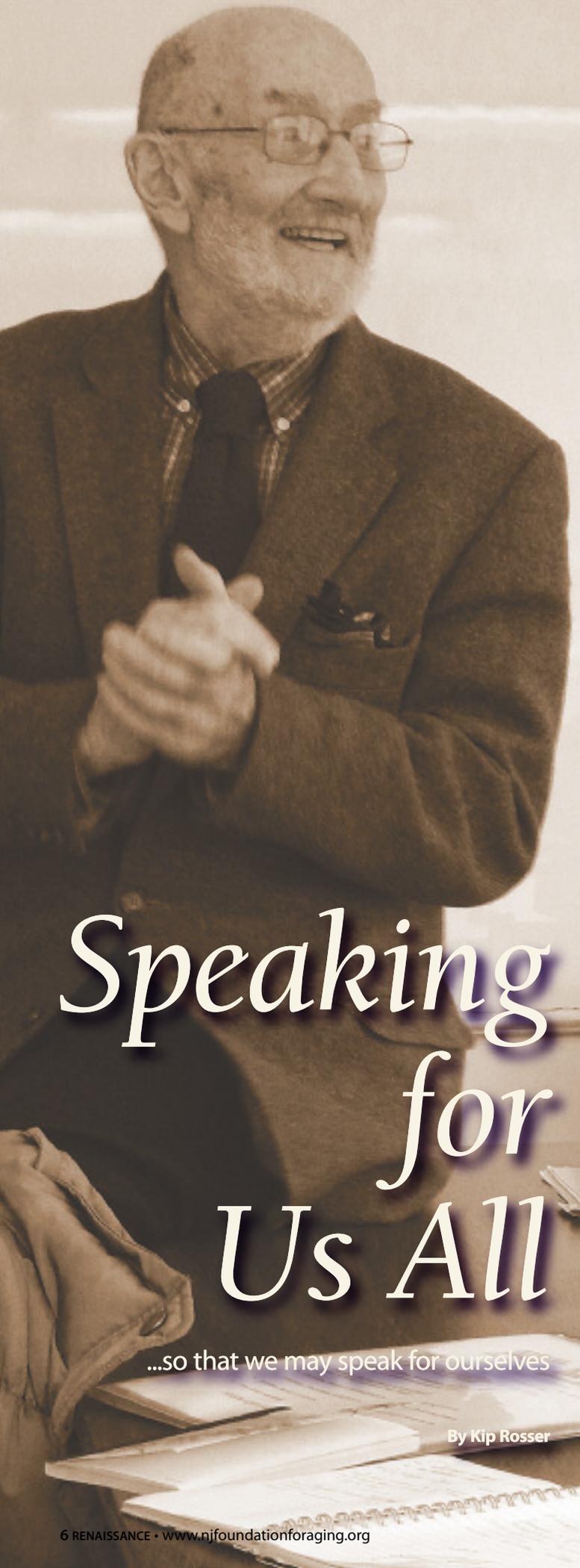
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Speaking for Us All

...so that we may speak for ourselves

By Kip Rosser



Gordon Jacoby loves speech. Not making speeches; he loves studying and listening to how people speak. Teaching people to improve the way they speak is his ongoing passion.



This might include teaching a famous actor how to imitate a perfect Scottish dialect. More recently, it's all about equipping people from foreign countries (anyone from executives to housewives) to overcome the difficulties of speaking English. Now in its fifth year, Dr. Jacoby's English As A Second Language course at the Princeton YWCA is designed to help people to become better, more confident communicators in the workplace and in their everyday lives.

Having been involved in theatre and possessing a lifelong fascination with speech and the study of different dialects, the man is a skilled storyteller as one might expect. He speaks, perfectly at ease, in a rich sonorous baritone. His voice is very expressive, almost musical, and even soothing at times. As we talk, he relates his experiences with an economy of gesture, and it is his eyes that flash with excitement. His enthusiasm for his current work and the various careers he's had throughout his life is apparent as he vividly tells me about the Manhattan of his youth, growing up in his mother's rooming house in the 1940s and 50s. He then creates the atmosphere of a movie set where he worked as a dialect coach with actors such as Bob Hoskins and Fred Gwynne. At any time during the conversation, he will deftly illustrate a particular point by slipping effortlessly into a dialect – anything from a raw, Bowery Boys street-speak, to a flawless Irish brogue. He even recreates the effete, toffee-nosed speech pattern of a former colleague at City College of New York where Jacoby was Chairman of the Speech Department.

It's hard to believe this man with a PhD was once a poor student. He laughingly confided, "I was in the bottom one percent. Not just worst in my class, I was the

lowest in the whole school. I barely graduated. But I went off to work. I'd never planned on going to college." He worked as an auto mechanic, a tow truck driver and also in a wrecking yard. "An' I spoke like 'dis, y'know?" (It's here that Jacoby adopts the dialect of a typical lower west side working stiff from his youth). "I was a street kid — grew up in Greenwich Village aroun' Irish an' Italian guys." He describes himself, even as a child, being fascinated by meeting new people and discovering new places. "I used to fantasize," he recounts, "about taking a bus through the Holland Tunnel — because I saw these buses passing near my house, going to places like Bayonne and Montclair. I thought, 'where are those places?'"

Attending City College of New York was both a rude awakening and a defining moment. "I came to City College with very rough speech." Today, his early college life remains one of the key reasons why Jacoby is still so passionate about helping people improve their speech skills. "I empathize with them because I went through the whole process myself. In my first speech course at college, the professor, very famous, said to me, 'You need to correct your speech habits, Mr. Jacoby.'" While the subject of stage dialects and phonetics left many of his fellow students cold, Jacoby found the entire discipline to be very expressive.

It was during his graduate studies at Ohio State University that Jacoby developed the basic elements for his speech instruction classes. His doctoral dissertation was a self-instructional methodology for learning how to speak the Irish dialect onstage. As he demonstrates a Galway dialect, the words flow and his right hand moves gracefully, as if he's sculpting musical syllables in the air. "I met an Irish exchange student from Dublin. He was a natural actor, so we worked together and we had a great time recording material for my project," Jacoby remembers. "I tested different groups of students and the ones who used my methods were statistically better at learning the accent. I proved my system worked."

Armed with a PhD, right out of graduate school, Jacoby found employment at Pennsylvania's Mansfield State (now Mansfield University) and he still expresses his immediate surprise at being hired as Associate Professor as well as the Chairman of the Speech Department.

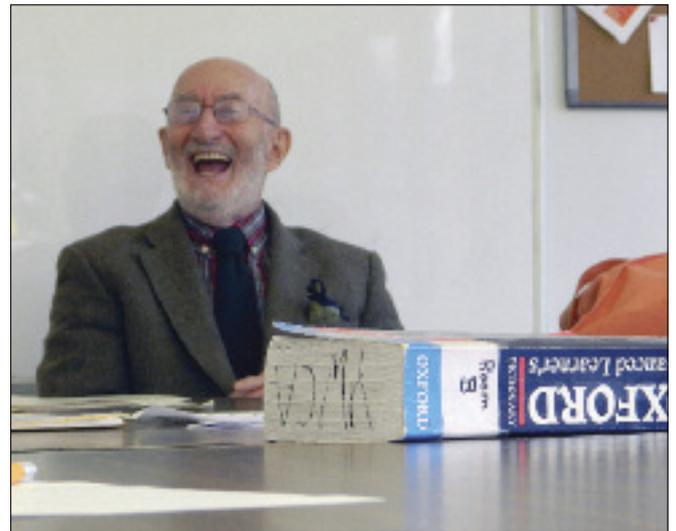
After four years, Jacoby contacted his alma mater and landed an Assistant Professorship back at City College of New York. Then, he, with his wife and two children moved to New Jersey. After five years at City College, he began freelancing. As a result of putting ads in the show business trade newspapers, he started to receive calls and eventually found himself working as a dialect coach, not only for individual actors, but at some of Manhattan's finest theatre companies and on movie sets as well. Here he was continually face-to-face with every variety of the actors' temperaments and idiosyncrasies.

"Pride," he intones. "I had to get past their pride and recalcitrance. I found that some actors were quite anxious

about learning a dialect. The last thing they wanted was a dialect coach. But most grabbed at the opportunity."

Recalling his work on the Barry Levinson film, *Avalon*, where everyone called him "Coach," he remembers the graciousness of actress Joan Plowright (two-time golden Globe recipient, Tony Award winner, Oscar nominee and wife of actor, Sir Laurence Olivier).

"She was wonderful, professional. She wanted all the information she could get, loved being coached. She'd often call me over before a shot" (now Jacoby adopts Joan Plowright's proper British dialect)... 'Gordon, come over here, dear!' And we'd go over the lines, which she had to read in a Polish-Yiddish dialect. She'd thank me and then they'd start shooting. Then a few minutes later they'd have to stop again: 'Gordon! Coach!' she'd call me for another line reading."



Hearing all of this put me in mind of the eccentric phonetics taskmaster, Professor Henry Higgins in *Pygmalion* and *My Fair Lady*. I pointed out that actors are expecting to have to learn accents and perfect their voices. So, how is it that Dr. Jacoby brings his knowledge to bear with people not in show business? I figured it had to be different, since people would be skilled to varying degrees at overcoming their own accents, and also progress at different rates. Jacoby affirmed that his methods still apply.

"Everyone gets the same level of attention, the same respect and the same amount of work," he explains. "I always move around the room. Most everyone who speaks a foreign language, in relation to American English, has the same problem with similar sounds. The first sounds we approach are the two TH sounds. I can be assured that nobody is going to know them. The problem is that to make those sounds they have to stick their tongues out. And many people are from cultures where that's frowned on. It's a disgrace or taboo." He also tells me that he uses play in class, and then encourages his students to "go out and play" — to take what they learn beyond the class and use it everyday in the real world. "Speak to people wherever you are! You have to apply what you learn."



Class in session: Dr. Gordon Jacoby and the students of his English as a Second Language course at the YWCA in Princeton.

JUST LIKE THE FIRST DAY AT SCHOOL

Figuring it would be great to see him work with students, I telephone Gordon Jacoby and ask his permission to sit in on one of his classes. Laughing, he consents with, “Sit in? You’ll be participating.” Fair enough.

I arrive on the appointed day and Jacoby ushers me into a small, sunlit room. Six students, women ranging in age from mid-twenties to late forties smile at me politely. I’m the “new guy,” and it’s a little awkward – like the first day at school. But all that’s about to change...

Ebullient and bright, Dr. Jacoby strides in, says hello to us, and, with a sly smile, asks me if I’ve told everyone why I’m there. I say, “not yet.” Not missing a beat, Jacoby, with mischievous seriousness introduces me as “Mr. Kip Rosser, a man I’ve known for years; he’s a government agent, working with the FBI.” Silence. Then, it’s only my laughing that clues everyone in to the fact that he’s kidding. Once we’ve established that I’m there gathering material as the writer of this article, he puts everyone to work.

When Jacoby said he uses play, giving individualized attention as he goes around the room, he wasn’t kidding. Today, he’s devoting time to the TH sounds, rapidly going from person to person using a call and response technique; he speaks a phrase, looks at you expectantly with piercing, spirited eyes and you repeat the phrase.

My impression is that there are four or five languages being represented, meaning that the native languages of the students are (as near as I could tell) German, Greek, Spanish, Japanese, and maybe French. And he is right – the TH sound is a challenge for them all. They take turns with dozens of phrases and words: “The very thought of you takes my breath away,” “pathos,” “my brother thinks those things are silly.”

About fifteen minutes in, one of the students arrives late. Utterly off the cuff, Jacoby introduces her as a Laplander, then warmly speaks a few phrases to her in

what in retrospect, could only have been a Pseudo-Lapland nonsense dialect. She smiles, taking her seat. “She’s an amazing woman, eats only reindeer meat.”

Throughout the entire first hour, the pace is lively, intense and filled with encouraging praise and the reinforcement of all the principles that Jacoby has given his students to take away with them and practice. Everyone is involved, laughing, and there’s a level of interest that extends beyond the individual to the entire group; if Jacoby stops to work for a minute or two with one student, the others are right there, engaged with him in the moment, actually rooting for the student he’s attending to. It’s enthralling; he will turn on a dime, spontaneously adopting different characters and dialects or singing songs, all the while traveling the room. Everyone, including me, is thoroughly entertained as he makes his way around, giving every student one-on-one attention turn by turn. It’s a fantastic way to teach and a marvelous way to learn.

YOU CAN’T KEEP A GOOD RENAISSANCE MAN DOWN

Jacoby’s passion for speech and dialects, while always guiding his career pursuits, never stopped him from doing new things. While in Mansfield he took up hunting, fishing, and he also began taping the voices and dialects of many of the locals for future reference. Years later, while teaching speech and dialects at Rutgers, he happened to step into a greenhouse. It kindled a dormant love for agriculture. “There I met a guy named Joe Guzzo. He ran the place. He taught me a lot about vegetables and how to grow them. And I learned everything I could about greenhouses.”

Then, in a radical departure from everything that had come before, Jacoby and his wife bought a farm in Stockton. “I put up two greenhouses; I’d already learned how to do all the work.” So, what did they grow on the farm? “I grew what I liked.”

Once the farm was up and running, for the next eleven years, he supplied eighteen restaurants in Stockton, Lambertville and New Hope with his seasonal berries, asparagus and more produce – including his specially grown leeks (with more edible white), a trick he learned while vacationing in France.

At this point in our conversation, all I could be was amazed. Farming, too? Gordon Jacoby continues to be excited about everything he does. In addition to the courses at the Princeton Y, both he and Elaine, a retired lawyer and his wife of fifty years, volunteer their time and expertise for the Evergreen Forum at the Senior Resource Center in Princeton. “She’s the real scholar,” he confides, “a specialist in womens’ work and status. Elaine has presented talks on issues like The Glass Ceiling for Women.” The Evergreen Forum offers a wide variety of courses for seniors, taught by former educators, professionals, scientists and more.

“It’s a wonderful place and an absolutely brilliant cross section of both course materials and senior participants,” Jacoby explains. He himself has taught courses in stage dialects, speech styles, and the American musical theatre from 1900 to 1930. He even presented a course in which a group of actors presented a radio drama just as they would have in the medium’s golden age.

I couldn’t resist asking him about his activity level. He certainly shows no signs of slowing down. At the Y, plans

have been completed to bring his speech course into the corporate sector. In other words, another new activity. He also describes himself as a “foodie and food historian;” he loves to cook. He’s working on writing a childhood memoir. He loves to walk. “I’m always looking around corners. I love walking. It’s like taking a walk in Paris. You walk, you can’t stop walking because the streets are so interesting. You can find something different around every corner.”

He went far beyond speaking exclusively of his own interests; while he realizes that not everyone may have as many diverse pursuits as himself, he’s sure everyone can stay active and vibrant.

“Some people, when they get to a certain age, they stop. When they retire they stop doing the work they were doing. But they also stop doing what they *should* be doing, which is getting up, getting out, taking a trip every two weeks to New York City and wandering around. Volunteering is great. You can always find something new. And remember to eat. Try different foods. Talk to people where ever you are. Challenge yourself.”

Very well spoken. Enough said.

For more information about ESL classes at the Princeton YWCA, contact Paula Rossi at (609) 497-2100 extension 306. For more information about Princeton’s Senior Resource Center and the Evergreen Forum call (609) 924-7108 or visit <http://www.princeton senior.org>.

VNA
Visiting Nurse Association

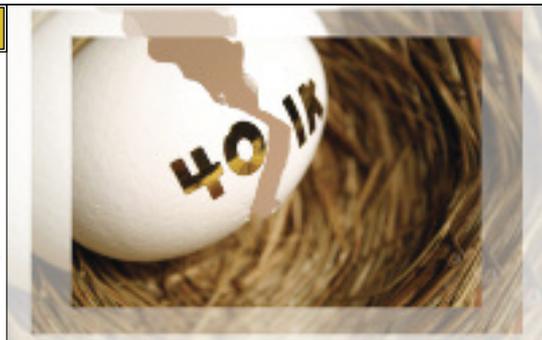
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Responding to Financial Abuse

Recognizing it and remedying it **By Victoria Dalton, Esq.**

Sometimes it can be very helpful, even therapeutic, to get away, to remove yourself from a challenging situation. Distance often brings clarity, especially when trying to figure out how to best address a particular problem. However, distance is not the answer when faced with financial exploitation of the elderly.

An abuser is usually within a sphere of trust to the victim, leaving a concerned outsider to tread carefully. Whether relative, friend or caregiver, financial abuse has similar patterns. First, whoever the abuser is, he or she is most often someone who is trusted by the victim. Secondly, the abuser exploits the elder individual because he or she is in need of funds, whether real or perceived. Importantly, the abuser will act when there is the opportunity to exploit without the fear or chance of getting caught. Unbelievably, the abuser has the rationale that somehow this exploitation is justifiable.

STAY CONNECTED

The most obvious response to financial abuse is to stay connected to your loved ones. An abuser may be less likely to commit an act of exploitation when an alert family member is continuously involved in the elder's life. It is when the elder is left alone, that exploitation of any form is most likely to occur.

If financial exploitation is suspected, there are ways to respond. First, consider the fact an elder may simply be making a bad decision. Should you contact adult protective services (APS) and share that the elder is spending large sums of money at the casino with a caregiver friend? Without other circumstances or details of abuse, the professional response may be that a person is allowed to make his or her own decisions, including ones that may not be the wisest.



REVOCATION

When the abuser has legal authority to act on behalf of the elder, the abuser may be removed if the elder still has mental capacity. This is accomplished by revoking a power of attorney and/or health care representative power. After the revocation has been completed, create new, updated documents. Don't forget to shred the old ones and notify all interested parties. Interested parties would include all financial institutions, appropriate family members and caregivers.

The elder should also transfer funds from old accounts to new accounts just to be on the safe side. Further, should any of the remaining accounts include the abuser's name; remove it and then create a new account where possible. In creating a new account, the abuser will not have access to the new account details, including the institution and numbers.

COURT INTERVENTION

Often, court intervention is required when abuse is suspected or present. When an abuser has access to accounts, he or she may still try to dissipate assets during the intervening time when there is only suspicion of financial exploitation. In order to minimize risk, consult APS and an attorney to apply for a restraining order or injunction to keep the abuser away from the elder's property, real and personal.

If a Court Order is granted, notify and provide a copy of the Order to all financial institutions, local police and all other interested parties. When a victim has diminished capacity, an application for Guardianship may be implemented.

PRACTICAL TIPS

Other practical tips include: considering setting up a post office box to address stolen or missing mail. All checks should be direct deposited. Listen when your elder talks. A lot of information can be assessed by listening to your loved one. Remember we learn more by listening than talking and if someone new is regularly visiting your elder, don't sit idly by...go and check it out!

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



Pride in Aging

Are all of our needs the same? **By The Rev. Bruce H. Davidson**

The Research and Evaluation Group of the Public Health Management Corporation (PMHC) released a study on April 3 entitled: “*Health and Service Needs of LGBT Older Adults in Philadelphia.*” The study included focus groups and individual interviews with more than 250 Lesbian, Gay, Bi-sexual and Transgender (LGBT) people 55 years or older. Participants came from throughout the Philadelphia metro region, including suburban communities, and reflected the diversity of the LGBT community in race, income, educational background and gender.

Although researchers found that LGBT people share some of the same concerns as older heterosexual adults, many also experienced particular incidents of discrimination, depression, and distress related to their sexual identity. Of those interviewed, nearly forty percent indicated that they had encountered at least one discriminatory experience in a health care setting: twenty-two percent said they had to hide their sexual identity, and eleven percent said they experienced “abusive language” from providers.

The report also showed that more than half of those interviewed were receiving appropriate health-screening exams at regular intervals, but nearly twenty percent said they delayed medical care because of cost. Almost half of respondents found it difficult to afford their housing, and one third were “dissatisfied” with their social settings. Thirty-five percent were living with a partner, but more than half live alone: a rate much higher than that of older adults who are heterosexual. Issues of loneliness and invisibility in the community impact the safety and quality of life of LGBT people who are aging.

It is likely that LGBT people fifty-five and older living in New Jersey share many of the same challenges that were uncovered in the Philadelphia study. Although attitudes about LGBT people in the general population seem to be changing rapidly, real incidents of discrimination in employment, housing and health care are still recognized and feared among many LGBT people. Those who are entering their late fifties today, still carry the vivid memories of a time when openness about one’s sexual identity could lead to everything from physical violence to loss of employment. Many still hear negative messages about their sexuality in family, religious, and community settings. This leaves some feeling uncertain, guarded and sensitive to privacy issues related to our sexuality.

I am a gay man living in a New Jersey Civil Union. The law says that I have all of the legal benefits, protections and responsibilities of married heterosexual couples. However, in my experience it is extremely rare that I can indicate this on any intake document in a medical or social service setting. Usually, I am given the choice to check the box marked either “married” or “single”. If married, I could indicate the name of my spouse. But for me, there is usually no way to list the name of the person with whom I am in a legally recognized relationship and who is an essential part of my mental and physical health. This may seem to be a small thing, but it sends me a signal, that the provider I am visiting is either ignorant of, or doesn’t care to know that my life is emotionally and legally tied to another person.

As my partner and I have moved into our mid-sixties, I am more and more disturbed by the fact that in New Jersey I must self-advocate for my relationship status. I am quite comfortable doing this, and frankly, God help the provider that gives me even a glimmer of reason to think they can ignore my sexual identity. However there are many aging LGBT adults who still carry a sense of fear and insecurity about even their legal rights and protections.

Among recommendations that grew out of the PMHC report was a call to educate older LGBT people about social services available to them, and also increase training on LGBT issues for those employed in older-adult service organizations. Just these two things alone could significantly increase the physical and emotional health of older LGBT people in New Jersey. It could also help the LGBT community to have better access to needed resources related to housing, social services, and support. “Best practices” in addressing these issues are beginning to emerge. Assistance in organizing and improving the comfort level of LGBT people accessing senior services is available through a variety of local and state-wide LGBT groups and organizations, as well as from national and local service groups, health care providers and professionals. As the April 3 study indicates, there is a real need to at least begin to take steps toward change.

Pastor Davidson is a retired pastor in the Evangelical Lutheran Church in America. He lives in New Jersey with his spouse, Donald Barb. He has been active in advocacy around LGBT issues in his church and in the community. In 2010, Garden State Equality, the state’s largest LGBT organization, recognized him with the “Loretta Weinberg Life-Time Achievement Award” for his work in the LGBT community.



Self-Reinforcing Perception Bias

What is that? **By Scott Guerin, PhD**

Now that's a five dollar phrase isn't it? But like so many things, when you break it down it's not so complicated. On this one, let's start at the end with the word "bias." A bias means to have an inclination or tendency to favor something like when we defend someone or something, like a favorite sports team or a friend. The second to the last word, "perception," relates to how we see something or how we perceive things. So, the two words together, "perception bias" points to the tendency to see the things that we are interested in.

A good example of perception bias occurred for me a few years ago when I was at a friend's house and saw an interesting bird flying overhead and then came to rest in a nearby tree. "I wonder what type of bird that is?" I asked, just thinking out loud and not really expecting an answer. However, what I didn't know was that my friend was an avid bird watcher and was happy to tell me what type of bird it was, where it lived, and what it ate in great detail. A few days later I was sitting on my deck and happened to notice the same type of bird I saw at my friend's house. Seeing other birds as well I decided to buy a bird book and began to note many other types of birds all around the backyard. The point I'm trying to make here is that for the several years and many hours sitting on the deck I never really noticed all the different type of birds around our house. Once I became interested

in them then I saw dozens of birds because I developed a perception bias.

Getting back to our phrase, when we add the words "self-reinforcing," this is where it gets interesting. This is when presented with an idea or situation we will pick out the parts that we like and then use them to back up our position. For example, suppose you have a longtime friend who has been with you through thick and thin and while they have been very loyal to you, they have a personality that is sometimes abrasive. Chances are if someone starts to criticize them you will defend them because you are able to look past their issues based on the years of fond memories. Your friend's critic will point out all the annoying things they do and you will explain all the things you appreciate about them.

Now expand that idea to any number of subjects like politics, religion, ethnic groups, or controversial topics and you will begin to see how we all have a tendency to see only the things we want to see. This happens when we pick out the news articles or TV shows that support our positions and may be annoyed when others don't like them and show us their favorites.

I believe that the most important thing we can do is not to just understand this seemingly complex phrase, but to realize that one of the most profound things you can do is to be aware of your own... self-reinforcing perception bias!

Anyone Have An Opinion On Opinions?

In all matters of opinion, our adversaries are insane.

Oscar Wilde

Prejudice is a great time saver. You can form opinions without having to get the facts.

E. B. White

Opinion is the medium between knowledge and ignorance.

Plato

Be able to defend your arguments in a rational way. Otherwise, all you have is an opinion.

Marilyn vos Savant

The man who never alters his opinion is like standing water, and breeds reptiles of the mind.

William Blake

Your assumptions are your windows on the world. Scrub them off every once in a while, or the light won't come in.

Isaac Asimov

It is just that we should be grateful, not only to those with whose views we may agree, but also to those who have expressed more superficial views; for these also contributed something, by developing before us the powers of thought.

Aristotle

The opinion which other people have of you is their problem, not yours.

Elizabeth Kubler-Ross

The greatest deception men suffer is from their own opinions.

Leonardo da Vinci



Joy Through Movement

Discover T'ai Chi Chih® By Siobhan Hutchinson, MA- Holistic Health

Many seniors practice a gentle, mindful, moving meditation called T'ai Chi Chih®, because it makes them feel good. And, because many seniors have a variety of health challenges, they find they still receive the benefits from this practice whether they are doing it seated or standing.

Because of its effectiveness, this moving meditation has recently been written about in *The New York Times*, AARP national magazine, and many other media. Learning T'ai Chi Chih would be an excellent way to commit to improving your health and increasing your happiness now.

More than one thousand local residents already practice T'ai Chi Chih and credit the slow, gentle movements with health improvements, including lower stress levels, lower blood pressure, improved concentration, and all around well being. Academic research studies at the University of California–Los Angeles (UCLA) and elsewhere also document the benefits.

I started T'ai Chi Chih as a skeptical student more than 16 years ago and am now a teacher of the form throughout Central NJ and Bucks County, PA. Right from the beginning I felt a wonderful difference. Tension just seemed to melt away, I had more energy, and now I've been doing the movements faithfully every day for many years, and teaching others how to

get the same great results. I enjoy sharing this practice with residents of retirement communities, independent living, assisted living, and with dementia patients.

In a number of studies between 2003 and 2012, various UCLA researchers have found that doing T'ai Chi Chih improves immune system function, helps relieve depression, and improves the quality of sleep and many of these studies were conducted with the senior population.

Hundreds of accredited teachers nationwide say their thousands of students over the past thirty years have reported these and many other benefits. A lot of good can happen when we learn to work with the vital energy that circulates within us, which the Chinese call *chi*. The stories are compelling – people with migraines report relief, people with high cholesterol and heart problems report improved health. Just about everyone who takes a T'ai Chi Chih class says it changes their life for the better.

Since the practice was originated by Justin Stone in 1974, more than 2,200 senior students have been accredited as teachers of the series of nineteen flowing, soft movements that together comprise T'ai Chi Chih.

The last Saturday in April was World Tai Chi and Qigong Day. View pictures and videos of the event at: http://www.youtube.com/watch?v=mx1PFF_CTx4.

HELP KEEP US UP TO DATE

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

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Healthy (and Tasty) Dishes

And low in sodium!

On page 18 of this issue, you'll see some guidelines for reading food labels and some cautions on processed food, specifically added salt. Here are two great, fresh and healthy recipes where you completely control the salt content. We hope you'll give them a try and even add your own twist by adding your favorite vegetables or spices. Maybe you'll even share your ideas with us! We'd love to hear from you with recipe suggestions or requests! Contact us at office@njfoundationforaging.org.

Baked Salmon

Serves 4. Calories: 300, Total Fat: 18 grams, Saturated Fat: 3 grams, Protein: 29 grams, Total carbohydrates: 5 grams, Sugar: 3 grams, Fiber: 1.5 grams, Cholesterol: 78 milligrams, Sodium: 213 milligrams.

INGREDIENTS

4 (5 ounces each) salmon fillets
 2 teaspoons olive oil plus 2 tablespoons
 Salt (optional) and freshly ground black pepper
 3 tomatoes, chopped, or 1 (14 oz) can chopped tomatoes, drained
 2 chopped shallots
 2 tablespoons fresh lemon juice
 1 teaspoon dried oregano
 1 teaspoon dried thyme

DIRECTIONS

Preheat the oven to 400 degrees F. Sprinkle salmon with 2 teaspoons olive oil, salt, and pepper. Stir the tomatoes, shallots, 2 tablespoons of oil, lemon juice, oregano, thyme, salt (optional) and pepper in a medium bowl to blend. Place a salmon fillet, oiled side down, atop a sheet of foil (you will be wrapping each one individually).



Wrap the ends of the foil to form a spiral shape. Spoon the tomato mixture over the salmon. Fold the sides of the foil over the fish and tomato mixture, covering completely; seal the packets closed. Place the foil packet on a heavy large baking sheet. Repeat until each of the salmon have been individually wrapped in foil and placed on the baking sheet. Bake until the salmon is just cooked through, about 25 minutes. Using a large metal spatula, transfer the foil packets to plates and serve.

Chilled Dill Carrot Salad

Serves 4. Calories: 46, Fat: 1 grams, Cholesterol, 0 milligrams, Fiber 3 grams, Sodium 157 milligrams.

INGREDIENTS

2 cups carrots, peeled and thinly sliced
 ½ cup red onion, diced
 1 tbsp olive oil
 1 tbsp red wine vinegar
 2 to 3 tbsp fresh dill, chopped (if using dried dill, use half that amount)
 Salt (optional) and pepper to taste

DIRECTIONS

Boil carrots until tender, about 2 minutes. Rinse under cold water and drain. Combine carrots and onions. Mix remaining ingredients in a small bowl until well blended. Pour over carrot mixture and toss well. Refrigerate at least 3 hours to blend flavors.



EMPTYING THE BUCKET

by Jeff Feldman

**“THIS TIME –
RIGHT HERE –
IS FOR ME!
DO YOU HEAR
ME, WORLD?
THIS TIME
IS MINE!”**



Last year was a long, difficult year for me. I experienced many life events and milestones that caused me to reflect upon my life and the passage of time. My younger brother got married. I turned forty. My parents reached “retirement age.” My grandfather, who I’ve written about previously in these pages, passed away. I completed old projects and started new ones. I found myself careening into the holiday season, time passing more swiftly than I knew how to handle. I needed a break. I needed to slow down. It was time to reach into the bucket.

I’m sure you all know which bucket I’m referring to. It’s that imaginary place we toss all the things we tell ourselves we’ll someday do, if only we had the time, or the money, or the opportunity, or the nerve. Call it what you will: a wish list, a bucket list, a things-to-do-before-I’m-gone list. Most of us seem to have one. Unfortunately, more often than not, it seems that once something goes into the bucket, it rarely comes back out.

My bucket tends to fill up with all the places in the world I’d like to visit and the adventures I’ll have there. Sure, I’ve dipped into my bucket on occasion (a sky diving trip 10 years ago comes to mind), but generally, my bucket seems to be overflowing with unfulfilled wishes and dreams and adventures waiting to happen, “if only I had the time.”

At the close of 2012, with time seemingly racing past me, I sat in reflection on my forty years, on my father’s sixty-six, on my grandfather’s final year, his eighty-ninth. And it suddenly occurred to me that time was what I chose to make of it. The world won’t slow down to make time for us; only we have the power to do that. All those trips I had planned and things I wanted to do “when I had time,” were never going to happen unless I made that time.

And so I took a deep breath, stepped back from my stress, from my time commitments, from my rapidly accelerating world, and I dared to peer into my bucket. As soon as I did, I saw it, sparkling before me—the adventure that had been waiting for me for more than twenty-five years. The first trip I ever placed in my bucket, years and years ago, when a younger me learned about Charles Darwin, his theory of evolution, and of course the hysterically named bird: the blue-footed booby. “Some day,” I whispered into my bucket “I will visit the Galapagos Islands.” Those words settled to the bottom of my bucket, where they waited for years, soon joined by numerous other wishes and desires and adventures that I would have “some day.”

In January, I retrieved the Galapagos Islands from my bucket and made sure that “some day” would come. And with that decision came a sense of control. It was as if I had reached out my arms, grabbed a ball of ever-elusive time, and claimed it for myself. “This time – right here – is for me! Do you hear me, world? This time is mine!”



And what a time it was. I spent seven days exploring the islands, many of which seemed untouched since the dawn of time. I walked carefully tread paths across barren, volcanic landscapes on Bartholomew Island, where the only green life was clustered around the ocean inlets and coves. On other islands, such as Plazas and North Seymour, the plant and animal life was abundant. Iguanas, tortoises, pelicans, sea lions, and yes, blue-footed boobies, were close enough to touch, if touching were allowed. In the tourist town of Puerto Ayora, I made friends with the local bar owner, discussed life in the Galapagos, and learned about Ecuadoran culture, politics, and history from my tour guide. I made the most of my time.

A trip like this brings perspective on time. The ancient tortoises that lent their name to the islands can live for more than 100 years. Plant species on the islands have lived, unchanged and undisturbed, for thousands upon thousands of years. The youngest of islands in the Galapagos chain was formed more than a million years ago; the oldest approach 3 million years. Each of these things—animal, plant, and land—

experience the passage of time as a slow, inexorable march forward, be it for a century or a thousand millennia. They are in sync with time. It is of them, and they are of it.

But humans, in our unique capacity, are not only aware of time. We seek to control it and master it. We measure our time in literal ticks and tocks. Mark its passage with milestones. Fill every moment, because to waste time is a crime. “Time is money,” we say. Time is fleeting.

But really, time is what we choose to make of it. The world will move on whether we mark its passage or not. Whether we use our time or not. Whether we choose to fill our time with work or play. With love or sadness. With solitude or with friends.

It’s true we are finite beings, so there will never be limitless time. But there can be enough time, if we let there be. Time to learn. Time to explore. To mend old wounds. To find lost friends. To love. To live. Time to reach into our buckets and seize one of those magical, special dreams that we some day hope to do, if only there was time.

Processed Foods

Are they all bad for your health? **By Karen Ensle Edd, RD, FADA, CFCS**

Are processed foods really all that bad for your health? Let's talk about how you can make better food choices that are lower in salt and better for your body and well-being.

The definition of processed foods includes those foods that have been altered from their natural state, either for safety reasons or for convenience. The methods used in processing include canning, freezing, refrigeration, dehydration and aseptic processing.

We tend to think of processed foods as bad, like most high-fat, high-calorie snack foods or even those pre-packaged meals you fix in a skillet, but it turns out that some processed foods are not so bad for your health after all. For example, milk would be considered a processed food because it is pasteurized to kill bacteria and homogenized to keep fats from separating. Some people prefer raw milk, but it can lead to food-borne illness, so most of us are happy to consume the healthier processed milk we find in our grocery stores.

Freezing vegetables preserves vitamins and makes them convenient to store, cook and eat all year around. Fruit and vegetable juice is also an example of a healthy processed food product. In fact, some orange juice is fortified with calcium to make it even more nutritious. Oatmeal, plain frozen fish fillets, canned salmon, frozen berries and 100% whole grain breads are also examples of processed foods that are categorized as healthy.



INGREDIENTS: SUGAR; PARTIALLY DEFATTED PEANUTS; PARTIALLY HYDROGENATED VEGETABLE OIL (PALM KERNEL AND SOYBEAN OIL); CORN SYRUP; DEXTROSE; CONTAINS 2% OR LESS OF: ARTIFICIAL COLOR (YELLOW 5 LAKE, RED 40 LAKE, YELLOW 6 LAKE, BLUE 1 LAKE); SALT; RESINOUS GLAZE; SOY LECITHIN; MODIFIED CORNSTARCH; CARNAUBA WAX; VANILLIN; ARTIFICIAL FLAVOR; MILK. © P

Sure, there are a lot of processed foods that aren't good for you, too. Many of these unhealthy ones are made with trans-fats, saturated fats, and large amounts of sodium and/or sugar. These processed foods should be avoided, or at least only eaten "once in a blue moon".

Here's a brief list of unhealthy processed foods:

- ◆ Canned foods with large amounts of sodium or fat.
- ◆ Pasta meals made with refined white flour instead of whole grains.
- ◆ Packaged high-calorie snack foods such as chips and candies.
- ◆ Frozen dinners that are high in sodium.
- ◆ Packaged cakes and cookies.
- ◆ Boxed meal mixes that are high in fat and sodium.
- ◆ Sugary breakfast cereals.
- ◆ Processed meats.

Why are processed meats on the list? Studies suggest that eating processed meats may increase your risk of colorectal, kidney and stomach cancer. Processed meats include hot dogs, bologna, sausage, ham, salami, kielbasa and other packaged lunch meats. These meats are frequently high in calories, saturated fats and sodium.

Breakfast cereal can be good for you if it's made with 100% whole grain and fortified with additional nutrients, but many breakfast cereals are low in fiber and contain too much sugar. Read the nutrition label on the package; it will help you decide if the breakfast cereal is healthy or not. Sugar should be no more than twelve grams per serving.

Be sure to look for products that are made with more whole grains, less sodium and have fewer calories. They should also be low in saturated fat and free of trans-fats. Be sure to read the label as sometimes foods that claim to be trans-fat free still contain partially hydrogenated oils which are not good for your heart health. Make sure you pay attention to serving size so you keep your calorie intake reasonable and balance the processed foods in your diet with more fresh foods. If you choose a convenient meal in a skillet, add a garden salad, fresh vegetables, and some whole grain bread to make the meal healthier.

Read the food label and ingredient list before buying any product. Review items such as fat grams, caloric count and sugar content along with the ingredient listing. If what you are buying contains more than five

ingredients and includes a lot of unfamiliar, unpronounceable items, you probably should reconsider buying it.

Increase your consumption of whole foods, especially vegetables and fruits. I am sure you've heard similar advice a thousand times, and I hate to tell you it is true. Consuming fresh produce will help to displace the processed foods in your diet, and will actually make your food selections very simple. No more counting calories, fat grams, or carbs when your only concern is selecting whole foods. Select "Jersey Fresh" produce from a local farm market or supermarket which is a great way to get delicious produce and support our farmers at the same time. In season, fresh is best!

Fresh bread tastes great, so why would there be so many ingredients on the food label if it only takes a handful of ingredients like whole-wheat flour, water, yeast, and salt to make it?

By reading the ingredient listing on the label you can check to make sure the product is truly made with only 100% whole grains – not a combination of whole grains and refined grains, or all refined grains. The white flour or other refined grain alternative is simply high in calories and low in nutrition and fiber. In addition to your bread choice, when selecting foods like pastas, cereals, rice, and crackers always go for the whole-grain option. Here are more tips when buying processed food products:

- ◆ Avoid store-bought products containing high-fructose corn syrup (HFCS) and those that have some form of sugar (or sweetener) listed among the top three ingredients. Despite the mixed research on HFCS, more sugar is not really healthy.
- ◆ Don't order using the kids' menu in a restaurant. Those selections are often pre-made chicken nuggets, deep-fried French fries, pasta made with white flour, and so on. Instead, try assembling a side item plate with a baked potato and whatever vegetables your grandson or granddaughter will eat and/or try sharing some of your meal. Make sure there are vegetables, salad or fruit items and a container of low-fat milk or water rather than soda.
- ◆ Visit your local farmers' market the next time you need to restock your refrigerator. You will find food that is in season at the peak of ripeness, which is usually when it is highest in nutrients. You will also find a selection of pesticide-free produce and organically fed meat products. It is better for our environment to purchase locally grown products.

Many consumers do not actually know that the United States Department of Agriculture (USDA) releases an updated version of the *Dietary Guidelines for Americans* every five years. These recommendations have a broad impact on what America eats and what public health professionals and the medical community advise. They affect the information on nutrition

labels which the Food and Drug Administration (FDA) monitors along with the USDA. They determine what foods children will be served in school and what the latest recommendations are for a healthier plate. They influence nutrition policy for social services such as food stamps, and help to spread the word about the importance of obesity prevention and reducing sodium (salt) intake levels. The guidelines are used to educate the public in community centers, doctors' offices and hospitals. With so many Americans overweight, experts are hoping the *Dietary Guidelines for Americans, 2010* may finally help to get the message out to the public of the importance of eating a more healthful diet.

The Dietary Guidelines for Americans 2010 is focused on having Americans consume fewer calories, making informed food choices and being physically active so everyone can attain and maintain a healthy weight, reduce their risk of chronic disease and promote overall health. A need for Americans to decrease their sodium intake to less than 2,300 milligrams (mg) daily and for persons who are fifty-one years or older, and those of any age that are African American or have hypertension, diabetes or chronic kidney disease should reduce their intake to 1,500 mg each day. This includes over half of our population including children and the majority of adults.

Why the need to reduce sodium so drastically? The kidneys naturally balance the amount of sodium stored in the body for optimal health. When sodium levels are low, kidneys essentially hold on to the sodium. When sodium levels are high, kidneys excrete the excess in urine. However, if for some reason the kidneys can't eliminate enough sodium, the sodium starts to accumulate in the bloodstream. Because sodium attracts and holds water, blood volume increases. Increased blood volume makes the heart work harder to move more blood through blood vessels, which increases pressure in the arteries. Such diseases as congestive heart failure, cirrhosis and chronic kidney disease can make it hard

FOR MORE INFORMATION

<http://www.cnpp.usda.gov/dietaryguidelines.htm>

http://www.cdc.gov/salt/pdfs/sodium_role_processed.pdf

http://preventcancer.aicr.org/site/PageServer?pagename=recommendations_05_red_meat

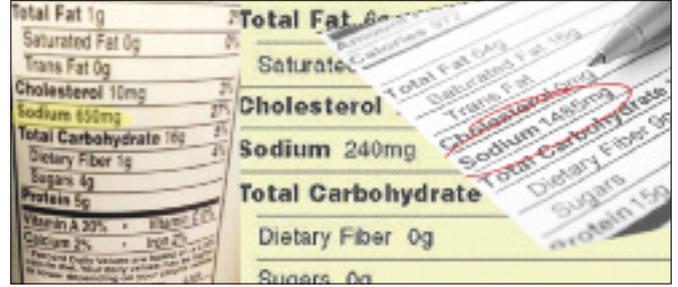
<http://blog.aicr.org/2012/02/23/what-is-processed-meat-any-way/>

American Heart Association. "Processed Foods: Where Is All That Salt Coming From?" Accessed July 1, 2012:
http://www.heart.org/HEARTORG/Conditions/HighBloodPressure/PreventionTreatmentofHighBloodPressure/Processed-Foods-Where-is-all-that-salt-coming-from_UCM_426950_Article.jsp

for kidneys to keep sodium levels balanced. Thus, too much sodium in your diet makes a huge impact on your health.

Just a pinch of salt here and there can quickly add up to unhealthy levels of sodium. One teaspoon of table salt has 2,325 milligrams (mg) of sodium. Many processed and prepared foods already contain lots of sodium, be aware that adding table salt to your baked potato is dangerous, however, about 77% of the sodium Americans consume is from processed foods. Salt added at the table or during cooking only adds about 15% of total sodium intake. So reading food labels on processed food products is critical to keep the intake level down. The Dietary Guidelines for Americans, 2010 recommends the following to reduce sodium intake:

- ◆ Read the Nutrition Facts label on food packages and compare the sodium content for a single serving of the product. How does the amount compare to 1,500 or 2,300 mg of sodium for the day?
- ◆ Consume more fresh foods and fewer processed foods.
- ◆ Eat more home-prepared foods so you can control salt when cooking and eating.
- ◆ When eating outside the home, ask the server not to add salt to your food or order low sodium options if possible.



In addition to monitoring sodium, everyone should consume less than ten percent of their calories from saturated fats by replacing them with monounsaturated and polyunsaturated fats. They also should consume less than 300 milligrams of cholesterol each day.

Other broad recommendations include: eating more fruits and vegetables, drinking more fat-free or 1% low-fat milk, yogurt and cheese. At least two fish meals per week are recommended to replace meat and poultry at those meals. All these suggestions provide concrete action steps to help people live healthier, more physically active and longer lives. Try taking some small steps toward improving your dietary intake.

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Karen Ensle works for Family and Community Health Sciences Department of Rutgers Cooperative Extension of Union County.

IN-RETIREMENT SOLUTIONS



“My loan gave me tax free income to cover my expenses.”



“We are confident we have emergency funds when needed.”



“We have cash for home repairs without using our savings.”



“By eliminating mortgage payments I have more money for myself.”

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Jersey Fresh

Helping seniors access farm stand produce By **Laila Caune**, Director, Middlesex County Office of Aging and Disabled Services



The Senior Farmers' Market Nutrition Program (SFMNP) is a program that is looked forward to every year by the seniors in Middlesex County. The program, which operates from June 1st thru November 30th, is funded by the United States Department of Agriculture (USDA), administered by the State Department of Health and coordinated in each County by the County Office on Aging.

The Program provides resources for fresh, locally grown fruits and vegetables, honey and herbs from State approved farmers' markets, roadside stands and community supported agriculture programs to low-income seniors. An eligible senior will receive nutritional information along with four \$5.00 coupons to use at the state-approved locations. Eligibility requirements are that the person must be sixty years of age or over, provide proof of county residency and income. There is an annual income requirement of \$21,257 for one person or \$28,694 for a two person household.

Pre-registration is required to receive the coupons. Linda Higgins is the coordinator for the SFMNP program in Middlesex County and works with Senior Centers, Senior Housing Authorities, Senior Day Care Centers and other senior programs to facilitate the pre-registration process and the distribution of the coupons. The Middlesex office receives a limited number

of coupons from the State so be sure to contact your local Senior Center for additional information and to pre-register for the Senior Farmers' Market Nutrition Program.

For those in other counties, please reference page 27 for a list of County Offices on Aging and contact your county office for more information at the Senior Farmers' Market Nutrition Program.

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MERCER

Unraveling the Mysteries of the Brain

The Brain Initiative **By Eileen Doremus**, Director, Mercer County Office on Aging

It weighs between 2.5 and 3 pounds. It's about the size of a cantaloupe. It has three main parts; each is responsible for specific processes that go unnoticed, mostly unacknowledged and yet control every aspect of our ability to function. A hundred billion neurons make up this fascinating object and every one has a purpose. It's the human brain!

For almost thirty years of this writer's professional career, the focused attention of health and wellness is on being heart healthy. Because of it we have moved cons ahead in how we handle medical matters of the heart. Yet medicine, science, philosophy and even sports, forces us to refocus our research energies. It is time to turn "what's good for the heart is good for the brain," into "what's good for the heart is because of the brain."

In early April, President Barack Obama announced the support for a one hundred million dollar investment in mapping the brain called the BRAIN Initiative (Brain Research through Advancing Innovative Technologies). This initiative will combine public and private partnerships to "revolutionize our understanding of the human brain." While skepticism abounds from some neuroscientists, it is the first formal step in recognition of a concern well past due for recognition. The brain remains the most misunderstood organ in the human body yet its billions of neurons and their activity are responsible for all of our activities. We know the brain controls every movement, every word, every activity and every thought we have – from language usage to confronting fears, from our ability

to control our every movement to our ability to refrain from improper behavior. We need to better understand when things work well and when they do not work well. We need to further explore what happens when those neurons do not communicate well or are injured or deceased.

The National Institute of Health (NIH) has taken the lead role in helping to unlock the brain's circuitry and expresses that it looks forward to "filling major gaps in our current knowledge and unprecedented opportunities for exploring exactly how the brain enables the human body to record, process, utilize, store and retrieve vast quantities of information, all at the speed of thought." The NIH website (<http://www.nih.gov>) is a dependable website to follow the work of the BRAIN Initiative. Other public partners joining the NIH are the Defense Advanced Research Projects Agency (<http://www.darpa.mil>) and the National Science Foundation (<http://www.nsf.gov>). The key private sector partners include: The Allen Institute for Brain Science (<http://www.alleninstitute.org>), the Howard Hughes Medical Institute (<http://www.hhmi.org>), the Kavli Foundation (<http://www.kavlifoundation.org>) and the Salk Institute for Biological Studies (<http://www.salk.edu/>) Without these institutional commitments this task would be hard to reach.

Exercise your brain and log onto the sites above to learn more about the BRAIN Initiative. This writer will be following this closely and will update in future publications of *Renaissance Magazine*.

"Okay brain, show me what you got." Answers on page 1

1) Each of the following sets of letters can be made into a real word by adding three letters to the beginning, and the same three letters in the same order to the end. For example, **ANGLEM** can have **ENT** added at the start and the end: **ENT + ANGLEM + ENT = ENTANGLEMENT**. Give these a try.

___ ERTAINM ___ ___ IOXID ___
___ ISCOVE ___ ___ ROCOS ___
___ ROW ___

2) Name 3 consecutive days without using the words Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, or Sunday.

3) If EELS + MARK + BEST + WARY = EASY
What does HELP + BARK + WARD + LEAD equal?

4) If a farmer has 5 haystacks in one field and 4 haystacks in the other field, how many haystacks would he have if he combined them all in another field?

5) During a world shortage of chewing gum, I got to the store and they were sold out! But two people who had already bought 4 and 5 packs respectively offered to share their packs with me. After the sharing, we all had the same number of packs each and I paid them \$9 for my packs. How did they split the \$9 between them?

MERCER

DISTINGUISHED LECTURE SERIES TACKLES "BABY BOOM TSUNAMI"

Mercer County Community College hosted Deputy Commissioner of the State Human Services Department, Lowell Arye at the April 9, 2013 Distinguished Lecture Series held at the West Windsor Campus in the Communications Building. Mr. Arye offered an overview of the aging US population, sharing some specific data about Mercer County, and gave a forecast of what workforce opportunities lie ahead to support the aging population.

The Mercer County Commission on Aging, an advisory group to college administration, arranged to have Deputy Commissioner Arye join the Distinguished Lecture Series to lend a statewide, yet local flavor to this important topic. Commission Chairperson Jacques Lebel applauds the college for hosting this timely event. He shares that the college had great foresight in offering a venue for Mr. Arye's presentation as we learned first-hand that New Jersey, and Mercer County specifically, is dedicated to addressing concerns of the burgeoning aging population and their caregivers.

In his lecture entitled "*The Baby Boom Tsunami: Implications for Services and Workforce for the Next Generation*," Arye reviewed some opportunities for students of all ages to consider for current or future job opportunities. He reminded the audience to look beyond just health care, although health care will lend many opportunities given the nature of the changing health care system and the onset of the Affordable Care Act. But there are avenues of opportunity opening in architecture, housing, health and

wellness, legal and financial planning, product design, and community planning. There are indirect services that serve older adults such as intergenerational activities, nutritional education, theatre and the arts but also direct services that center around the medical care of the older adult. Professional and para-professional caregivers will be in constant demand. Care management will offer significant positions as older adults navigate the ever-changing health-care system.

A complementary informational brochure entitled "*Learn about Careers in Aging*," was distributed to all attendees. Created to coincide with Careers in Aging Week, April 9 through 13, 2013, this booklet is a combined publication by the Association for Gerontology in Higher Education and the Gerontological Society of America. The booklet defines gerontology and geriatrics; it helps the reader understand why aging is such a relevant field to explore and offers suggestions for the readers to learn more about the ever-growing field of Gerontology. He encouraged attendees to talk to those working in the field of aging. Familiarize yourself with your local Office on Aging and the services they fund in the community. Consider volunteering at sites serving seniors. Visit websites dealing with older adults. Most importantly, look around you; notice your community and the people with whom you live, work and play – there's a good chance after this lecture or perhaps this article you will see things differently. If you'd like a copy of the brochure emailed to you, send a message to edoremus@mercercounty.org with "Brochure Request" in the subject line. It will be sent to you!



Mercer County Senior Art Show

HOSTED BY
MEADOW LAKES, EAST WINDSOR NJ*

DATES:
 July 22- drop-off day for art work to Meeting Room
 July 23- artwork to be hung/displayed
 July 24- August 9 Mercer County Senior Art Show
 August 9- Reception- auditorium- 1:30 – 3PM

For more information and/or to receive a registration brochure call: 609-989-6661 or 609-989-6662 or email mmaldonado@mercercounty.org or edoremus@mercercounty.org.

**Meadow Lakes is located at 300 Etra Road, East Windsor, NJ*

HUDSON

Focus On Caregivers

A little something for those who provide care **By Andrea Drenzek, MPH, Planner, Hudson County Office on Aging**

Caregivers are a vital part of the community. Family caregiving accounts for eighty percent of the long term care provided in the US. There are over 1.06 million caregivers in New Jersey alone. Those who take care of loved ones, often forget to take care of themselves. Therefore, the Hudson County Office on Aging is making 2013 a Caregiver focused year! The Office would like to acknowledge caregivers for their immense contribution to their communities. They plan to do so by hosting a Caregiver Forum on Friday, October 25, 2013. The program will be held at St. Peter's University in Jersey City.

The Hudson County Office on Aging along with the Aging and Disabilities Resource Connection, will continue to be the lead agency offering up-to-date information regarding caregiver issues in Hudson County. As a result, caregivers will have access to the most updated information and assistance, community support, and guidance regarding social services fitting their individual circumstances.



Director Wilson Department of Health and Human Services with Angelica "Angel" Harrison, Director of the Division on Welfare.

Particular focus for the 2013 Caregiver Forum will be on programs concerning grandparents raising grandchildren and individuals with Alzheimer's disease and related disorders. Someone may be caring for a child, or loved one, and not be familiar with services that may make some daily activities a little easier.



Kara Sullivan, Care Alternative Hospice with Myrtha Nicolas, Care Coordinator.

All of this will be highlighted at the October 25th Forum. For more information please contact the Hudson County Office on Aging at 201-369-4313.

More information will be provided about registration and transportation support closer to the date. Please check their website for updates and more details: <http://www.hudsoncountynj.org/1office-on-aging.aspx>

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SNAP

The Supplemental Nutrition Assistance Program

See If You're Eligible for SNAP in Your County

ATLANTIC COUNTY

Department of Family and
Community Development
Atlantic City Office
(609) 348-3001

BERGEN COUNTY

Bergen County Board
of Social Services
(201) 368-4200

BURLINGTON COUNTY

Burlington County Board
of Social Services
(609) 261-1000

CAMDEN COUNTY

Camden County Board
of Social Service
(856) 225-8800

CAPE MAY COUNTY

Cape May County Board
of Social Services
(609) 886-6200

CUMBERLAND COUNTY

Cumberland County Board
of Social Services
(856) 691-4600

ESSEX COUNTY

Essex County Dept
of Citizen Services
Division of Welfare
(973) 733-3000

GLOUCESTER COUNTY

Gloucester County Board
of Social Services
(856) 582-9200

HUDSON COUNTY

Hudson County Dept
of Family Services
Division of Welfare
(201) 420-3000

HUNTERDON COUNTY

Hunterdon County Division
of Social Services
Divison of Welfare
(908) 788-1300

MERCER COUNTY

Mercer County Board
of Social Services
(609) 989-4320

MIDDLESEX COUNTY

Middlesex County Board
of Social Services
(732) 745-3500

MONMOUTH COUNTY

Monmouth County Division
of Social Services
(732) 431-6000

MORRIS COUNTY

Morris County Office
of Temporary Assistance
(973) 326-7800

OCEAN COUNTY

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

PASSAIC COUNTY

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

SALEM COUNTY

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

SOMERSET COUNTY

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

SUSSEX COUNTY

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

UNION COUNTY

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

WARREN COUNTY

Warren County Division
of Temporary Assistance
and Social Services
(908) 475-6301

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
State Hotline: 1-877-222-3737

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

NJ Adult Protective Services Agencies

To Report Abuse or Neglect Call the Office in Your County

Atlantic: 1-888-426-9243
Bergen: 201-368-4300
After Hours: 1-800-624-0275
Burlington: 609-518-4793
Camden: 856-225-8178
Cape May: 609-886-6200
Cumberland: 856-453-2223
Essex: 973-624-2528 x135
1-866-903-6287 (90FOCUS)
Gloucester: 856-582-9200 or
856-256-2101
Hudson: 201-537-5631
Hunterdon: 908-788-1253
After Hours: 908-782-HELP
908-735-HELP
Mercer: 609-989-4346
609-989-4347
Middlesex: 732-745-3635
Monmouth: 732-531-9191
Morris: 973-326-7282
After Hours: 973-285-2900
Ocean: 732-349-1500
After Hours: 732-240-6100

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

**You can also call
211**

24 hours a day, 7 days a week

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

Website:

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

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)

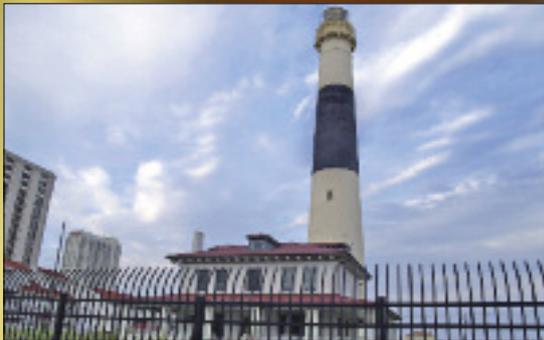
To see if you are eligible for PAAD or Senior Gold and learn how
to apply. http://nj.gov/health/seniorbenefits/paad.shtml

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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
(in case you missed one) are waiting for you online at:

www.njfoundationforaging.org/ren.html

OUT AND ABOUT IN NEW JERSEY



Well-Sweep Herb Farm

205 Mount Bethel Rd, Port Murray, NJ
(Warren County)

Saturday, August 24

Guided Perennial Garden Tour at 11:00, as well as Herb Garden Tours at 12:00 and 2:00. Free admission and parking. 908-852-5390. herbs@goes.com

Wheaton Arts

1501 Glasstown Road, Millville, NJ
(Cumberland County)

Saturday, June 22, 10AM thru Sunday, June 23, 5PM

Fantasy Faire- A family-friendly festival blending historic fact with myth and popular fantasy from the medieval and Renaissance periods of history. Phone: 856-825-6800, Ext. 104. Email: dabeling@wheatonarts.org

Fort Lee Historic Park

(Bergen County)

Sunday, June 9, 10AM

"Hike the Park" Guided hike with the Trail Crew. About 12 mi., 6 hrs., moderate. (Group will be shuttled back to the Historic Park from State Line Lookout at the end of the hike.) Bring lunch and plenty of water. Free admission, \$5 parking. <http://www.njpalisades.org/fortlee.html>. For more information: cfehre@njpalisades.org or call 201-768-1360 ext. 110.

Absecon Lighthouse

31 S. Rhode Island Avenue, Atlantic City, NJ
(Atlantic County)

Monday, July 22

Absecon Lighthouse will be open for nighttime climbs; last climb at 9:00PM. Performance by maritime musician, John Mock. \$15 per person, includes snacks and beverages. 609-449-1360. <http://abseconlighthouse.org/>

Tuckerton Seaport

120 W. Main Street, Tuckerton, NJ
(Ocean County)

Saturday, June 29, 3PM to 8PM

Annual Red Wine & Blues Festival. Uncork some fun and enjoy a perfect afternoon of wine tasting from some of NJ's finest wineries. Live blues music, crafters, vendors, food, boat rides. \$20 Adult / \$15 Member. 609-296-8868. <http://www.tuckertonseaport.org/>

Morven Museum & Garden

55 Stockton Street, Princeton, NJ
(Mercer County)

Thursday, July 4

A FREE event for the whole family! Independence Day celebration at the home, turned museum of Richard Stockton, a signer of the Declaration of Independence. Demonstrations of colonial life, festive music, refreshments and more. 609-924-8144. <http://morven.org/>

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



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

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

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

Grace Egan
Executive Director

Melissa Chalker
Program Manager
Renaissance Managing Editor

YOUR DONATIONS MAKE A DIFFERENCE

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

I would like to make a gift of:

- \$25 \$50 \$100 \$250
 Other \$ _____.

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

I would like my gift to be anonymous.

Please contact me to discuss other giving opportunities.

Please add me to the *Renaissance* magazine mailing list.

Name

Address

City

State

Zip

Phone

Email

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