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Medicare Help
Senior Profile
For Your Health
VITA Tax Volunteers



Spring Fever

The NJFA Two-Year Report
BruceMania! • Medicine Chest Challenge
Older Organ Donors? • Staying Home



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Live Events and TV

NJFA gets the word out off and on the air

ANNUAL CONFERENCE TO BE HELD IN JUNE

NJFA will host our 18th Annual Conference on Thursday, June 2, 2016. This year's conference, Choose Well to Age Well, will be held at the Crowne Plaza Monroe. The 2016 Morning Keynote Speaker will be Ruth Finkelstein, ScD, who is an internationally recognized leader of inspiring and creating strategies for aging friendly communities. She is Assistant Professor of Health Policy and Management at Columbia University Mailman School of Public Health where she also serves as the Associate Director of the International Longevity Center-Columbia Aging Center (ILC-CAC). At the Columbia Aging Center she currently leads the translation of interdisciplinary scientific knowledge on aging and its implications for societies into policy-focused practice in order to maximize productivity, quality of life, and health across the life course. The Luncheon Keynote is Karin Price Mueller. She writes the Bamboozled consumer affairs column for The Star-Ledger which often addresses senior scams. Karin is also the founder of a personal finance web site that offers smart and objective advice on everything money, NJMoneyHelp.com. She is the recipient of many national and local journalism awards.

The conference will also feature workshop sessions that demonstrate best practices in the field of aging. Topics include, Late Onset Hearing Loss, Hospice and Palliative Care, Older Workers and much more. Some sponsorships and vendor space still remain, please contact us at 609-421-0206 or office@njfoundationforaging.org or visit our website at www.njfoundationforaging.org for details.

AGING INSIGHTS

NJFA is glad to continue bringing you valuable information through our TV Program Aging Insights. In the New Year, NJFA has already covered some very important topics. In January's episode we featured two guests talking about how to find information and resources online. Joe Geleta from NJ211 Partnership and Dennis McGowan from the NJ Div. of Aging Services, talk to Grace Egan about the information their agencies share online and how consumers can make use of them. In February, host, Melissa Chalker, talked with two experts about coping with Alzheimer's and Dementia, including how caregivers are impacted. You can tune in online to Dr. Cynthia Green of Total Brain Health and Kristine Allen of Act Now Foundation. And because sometimes certain messages are worth repeating, March's episode is an encore presentation

of Financial Planning Tools featuring Martin Shenkman. In this episode, which originally aired in 2012, Grace asks Martin to review what important legal documents people should have and how they differ.



We have much more planned for 2016, including such topics as affordable housing models, caregiving and proper drug disposal! Aging Insights is broadcast on 60 municipal TV stations, on NFJA's website and on our YouTube channel- <https://www.youtube.com/user/njfoundationforaging>.

NJFA RECEIVES GRANT FROM INVESTORS BANK



Recently, Investors Foundation, presented a check to NJFA's Executive Director, Grace Egan. The support of all of our funders and donors is important to the work NJFA does. Having support from the community around us is greatly appreciated. Thank you to Investors Bank Foundation for their support.



Know What's Available

Programs to help you cover costs **By Grace Egan**

Are you a senior, or do you know a senior who is stressing over monthly bills and ways to cover your basics expenses like rent, food and prescriptions? You may be a call or two away from finding help.

We estimate that more than 142,000 seniors over age seventy-five years & older are living on the edge of poverty. The NJ Elder Index Data tells us how many seniors in each county do not have sufficient assets to cover their basic costs. The data also documents that the further away you are from your earning years more than likely you have seen your assets drop significantly. While this is obvious, it highlights that often seniors over age seventy-five and in their eighties and nineties are often the most economically vulnerable. And yet, by looking at the State's current program enrollment and comparing this with the number of seniors living on the edge or in poverty we can clearly see that many are not accessing local programs to help make ends meet.

NJ has two significant prescription programs and there are several subsidies programs that may help. The income guidelines vary so we encourage you to consider the numbers and to explore if there is a program for you or your loved ones. You can contact your county office on aging to find out if you are able to access these vital programs. Their contact information is listed in this edition of Renaissance on page 31. Here are just a few key programs.

The Pharmaceutical Aid to the Aged and Disabled (PAAD) eligibility for a senior in 2016 is less than \$26,575 if

you are single, or less than \$32,582 if you are married.

Another pharmaceutical program is Senior Gold which has higher income limits. The program's eligibility is between \$26,575 and \$36,575 if you are single, or between \$32,582 and \$42,582 if you are married. These are the same income limits as 2015.

There are also Medicare Savings Programs that may reduce your cost for Medicare Part B by providing a subsidy:

- ▶ **SLMB** income eligibility is up to 120% of FPL or \$14,256 for a single senior.
- ▶ **SLMB-QI** goes up to 135% of FPL or \$16,038 for a single senior.

You can apply for the Medicare Savings Programs like SLMB at the State Division on Aging by calling the PAAD office at 1-800-792-9745 for initial screening and an application will be mailed to you.

There is also the Extra Help/Part D Low Income Subsidy (LIS) for help with prescription costs. When applying for PAAD you will be screened for LIS. Or you can go to your local Social Security office or visit them on the web, at <https://secure.ssa.gov/i1020/start>.

You can contact your county office on aging to find out if you are able to access these vital programs. Their numbers are listed in this edition of Renaissance on page 31.

The facts show that seniors who see their assets drop often do not apply for public benefit programs. These programs can make a difference.

HELP KEEP US UP TO DATE

Please fill out and return this coupon to: **Renaissance Magazine - NJFA**, NJ Foundation for Aging 145 West Hanover St., Trenton, NJ 08618 Tel: 609-421-0206, Fax: 609-421-2006

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SPRING 2016

Your Privacy Matters Renaissance Magazine and NJFA donor lists are not available for sale.

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

Atlantic County Area
Bayonne
Bergen County Area
Carteret
Colonia
East Brunswick
East Windsor
Edison
Elizabeth Area
Fair Lawn
Hamilton
Highland Park
Hopewell Twp
Hudson Area
Jackson Twp
Long Branch
Mendham
Metuchen
Middlesex
Milltown
Monmouth County Area
Monmouth Junction
Monroe Twp
Montclair
Morris County Area
Newark Area
New Brunswick
North Brunswick
Oakland Area
Old Bridge
Oradell
Parlin
Paterson
Perth Amboy
Piscataway
Plainsboro
Princeton
Raritan Area
Sayreville
Scotch Plains
Secaucus
South Amboy
South Plainfield
South River
Spotswood
Stockton College
Summit
Trenton
Union City
Union County
Verona
Woodbridge
West Milford

GET IN THE KNOW WITH *AGING INSIGHTS*

The NJ Foundation for Aging (NJFA) produces a half-hour TV program, *Aging Insights*, which is now broadcast more than 300 times a month, hopefully by a TV Station near you.

channel and all *Aging Insights* shows can be seen by going to www.Youtube.com/njfoundationforaging

On the left side of this page is a



The goal of *Aging Insights* TV programs is to connect caregivers, seniors and boomers to community based services. With that in mind we cover a lot of topics since everyone's needs vary. So if you have not seen *Aging Insights*, be on the lookout on your cable stations and your municipal public access station.

Each show is hosted either by Melissa Chalker or by Grace Egan.



Previous programs have focused on topics such as tax relief, alcohol, drug and gambling addiction, assistive devices and home modifications. The effort to cover a variety of topics is so that seniors know they can participate in many different programs and services. In case you missed these shows or any other previous episodes that have been produced you can see all of them on our website at www.njfoundationforaging.org/aginginsights/ or on You Tube.

That's right, NJFA has a YouTube



sampling of the 60 stations across NJ that broadcast the show.

Get your public access station to broadcast *Aging Insights* too by contacting us at the NJ Foundation for Aging, 609-421-0206 or office@njfoundationforaging.org.

These shows are made possible by sponsors and donors like you. Please support *Aging Insights* and the NJ Foundation for Aging.



Go to www.njfoundationforaging.org/donatehere.html. Sponsorship levels are posted on NJFA's website as well.





Stay Current

There's a lot you can do to make things easier

The *Medicare & You* handbook is a valuable resource. In an effort to save paper, Medicare is urging you to use the online version instead of the printed one.

GO PAPERLESS

Get your copy of the *Medicare & You* handbook or your Medicare Summary Notices (MSNs) electronically.

You can do that by following 3 simple steps. First go to <https://www.medicare.gov/gopaperless/home.aspx> to sign up for the "go paperless" option of the *Medicare & You* handbook, you will see the three steps, which include entering your personal information (remember medicare.gov is a secure site, even more-so, if you have a mymedicare.gov account), confirming it and completing the request of the electronic version. Every year in the fall, they'll send you an email with a link to the new online Medicare & You.

Have an eReader (like an iPad, NOOK, Sony Reader, or Kindle)? Visit Medicare.gov/publications to download a free digital version of this handbook to your eReader. This option is available for all eReader devices. You can get the same important information that's included in the printed version in an easy-to-read format that you can take anywhere you go. You'll still get a printed copy of the handbook in the mail if you choose to download the digital version.

MEDICARE SUMMARY NOTICES (MSNs)

You can get your MSNs delivered as electronic MSNs (eMSNs). to sign up for eMSNs you'll need a MyMedicare.gov account. If you don't have an account, visit MyMedicare.gov and select "Create an Account".

Once you've signed up for your MyMedicare.gov account (or if you already have an account), complete these 5 steps between 6 a.m. and 10 p.m. (Eastern Time):

- ▶ Visit MyMedicare.gov, and login to your account.
- ▶ Select "My Account" from the menu.
- ▶ In the "User information" tab, select "Email and Correspondence Settings."
- ▶ In the "Electronic Medicare Summary Notices (eMSNs)" area, select "Edit."
- ▶ Select "Yes" and then "Submit" and you're done.

Verizon New Jersey

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- Discounted flat rate residential phone service including touch-tone service
- Additional optional features such as caller ID or three-way calling

How do you apply?

All you need to do is call NJ SHARES at
1-888-337-3339 or log onto **www.njshares.org**







Medicine Chest Challenge

5 steps to drug safety and disposal **By Angelo M. Valente**

The American Medicine Chest Challenge (AMCC) is a community based public health initiative, with law enforcement partnership, designed to raise awareness about the dangers of prescription drug abuse and provide a nationwide day of disposal – at a collection site or in the home – of unused, unwanted, and expired medicine. AMCC provides a unified national, statewide, and local focus on the issue of children and teens abusing prescription medicine. It is designed to generate unprecedented media attention and challenge all Americans to take the 5 Step American Chest Challenge.

It is important for households across the state of New Jersey to understand how easy it is for children and teens to abuse prescription drugs. “AMCC encourages families throughout the state of New Jersey to take the 5-Step Challenge,” said AMCC CEO, Angelo M. Valente. “We have come so far and so much has been achieved – hundreds of permanent disposal sites have been installed and thousands of tons of prescription drugs have been collected. Yet, we are still in the midst of an opiate abuse epidemic and the need for this initiative has continued to expand ever since New Jersey held the first statewide day of disposal in the nation.”

“When AMCC began addressing this issue several years ago, the answer seemed simple, dispose of the unused medicine in your home and prevent it from being diverted and abused by the young people in your life. Safe disposal opportunities have expanded in New Jersey, and now, residents in over 200 communities from across our state have safe and convenient access to a medicine disposal location,” said Valente. “The DEA recently reinstated their Drug-Take Back Day to provide additional opportunities, and the partners we have in the media are working hard to get the message out about the dangers of abusing prescription drugs. We still know that these efforts are key steps in preventing prescription drug abuse, but now we must address the epidemic of opioid abuse on all fronts. Heroin overdoses are on the rise across the country and New Jersey is ground zero.”

According to a report released in 2015 by the Centers for Disease Control and Prevention (CDC),

heroin use has increased across the US among men and women, most age groups, and all income levels. The report found that the strongest risk factor for heroin use is a history of prescription drug abuse. The greatest increases in heroin abuse have occurred in groups with historically lower rates of heroin use, including women, people with private insurance and higher incomes.

New Jersey has worked to address the issue in a 21 bill package, introduced by Senate Health, Human Services and Senior Citizens Committee Chairman, Joseph F. Vitale, to tackle the heroin and prescription drug epidemic that is sweeping our state. One measure requires practitioners to have a conversation with their patient about the risks of developing a physical or psychological dependence before prescribing. Another, which is now law, requires physicians to utilize the Prescription Drug Monitoring Program.

There are many ways we can work together to prevent opiate abuse, and stem the tide of this epidemic; we can start in our own homes. “Please encourage all of those in your community, workplace, family, and home to take the 5-Step Challenge,” said Valente.

- 1. Take inventory of your prescription and over-the-counter medicine.**
- 2. Secure your medicine.**
- 3. Dispose of your unused, unwanted, and expired medicine at an American Medicine Chest Challenge Disposal site.**
- 4. Take your medicine(s) exactly as prescribed.**
- 5. Talk to your children about the dangers of prescription drug abuse... they are listening.**

Information on locations to safely dispose of unused, unwanted, and expired medicine can be found on the American Medicine Chest Challenge website: www.americanmedicinechest.com or by downloading the AMCC Rx Drop mobile app. This initiative is provided without cost to any community, government, or law enforcement agency in the country.



Older Organ Donors?

Yes! By Helen Hunter, ACSW, LSW



Can older people be organ donors? Yes! There is a common misconception where it is believed that someone over the age of fifty is not eligible to be an organ or tissue donor – this is NOT SO! According to the National Institute on Health (NIH), ANYONE of ANY AGE can be an organ or tissue donor, as well as being an organ or tissue recipient!

According to the United Network for Organ Sharing data listing of information from January – December, 2014, of the approximately 120,000 individuals in the U.S. currently on the waiting list for a life-saving organ, 65% are fifty years of age or older. 62% of all people receiving transplants were over the age of fifty. 35% of organ and tissue donors were over the age of fifty. 20% of individuals over sixty-five think they're too old to donate. 12% think they're too old to receive an organ or tissue donation.

One of the main reasons that older people can become donors or receive life-saving organs and tissue donations is due to the healthier life-styles that many have adopted and continue to follow as they age. Eating well, keeping hydrated by drinking lots of water, getting proper rest, incorporating a regular exercise regimen into daily life and finding time for relaxation, thereby keeping stress levels low, are all key components to maintaining a healthy body, mind and spirit. Studies have shown that individuals who have been following a daily healthy way of life have a more positive attitude and can therefore recover faster and stronger from either donating an organ or tissue to someone in need, or receiving this precious gift of life!

I can attest firsthand to the advantage of living healthy and having a positive attitude because I am one of those *very* fortunate people over the age of fifty (slightly over) who received a life-saving transplant! I was diagnosed with a hereditary kidney condition called Polycystic Kidney Disease (PKD) in 1989, when I was a young wife, mother of a toddler and a baby and working as a geriatric social worker. PKD is one of the most common, life-threatening genetic diseases that exist today – in my family, we can trace PKD back 4 generations! For many years, I was able to keep my kidney levels at a workable level, due to my healthy lifestyle choices, regular doctor visits, medications and my positive outlook on life. However, in January, 2014, the situation worsened where I had to go on dialysis (I eventually had home-hemodialysis). I had both of my infected kidneys removed in June, 2014 (nephrectomy) and I received a kidney transplant on September 5, 2014. All of the doctors and nurses keep telling me that one of the

reasons why I am doing so well is due to the fact that not only did I maintain a healthy way of living before the transplant, but I continue to do so now! One of the other reasons they mention is that my donor, who was in his early fifties and was the victim of a tragic accident, also lived a very healthy lifestyle!

Everyone needs to be aware of the importance of registering to be an organ or tissue donor, regardless of age. When you renew your driver's license, or get an ID from the DMV, you can list your desire to become an organ donor. You can also register through the NJ Sharing Network, located in New Providence. The Sharing Network is a federally-funded, non-profit organization which is responsible for the recovery and placement of organ and tissue donation for the approximately 5,000 NJ residents currently in need of a transplant. The Sharing Network has a state-of-the-art laboratory which tests compatibility of potential donors and recipients. They provide education throughout the state, promoting healthy body, mind and spirit lifestyle choices and awareness of organ/tissue donation. An issue that is raised by those who attend these education events centers on whether older people can be organ donors and/or recipients. The answer, as we have seen, is a most definite YES! So, don't wait – if you are not registered to become an organ donor, and would like to be one, it's not too late. Those who are on the waiting list will be most grateful – I know I am every day for my precious gift of life!

NJ Resources for Organ Donation

Donate Life NJ is a life-saving partnership between Gift of Life Donor Program (southern NJ) and NJ Sharing Network (northern and central NJ). Together these two nonprofits coordinate the organ and tissue transplants for all New Jersey residents.

Sign up to be an organ, eye and tissue donor at:
<https://www.registerme.org/>

Find out more about the Gift of Life Donor Program online at:
<http://www.donors1.org/>

Find out more about the NJ Sharing Network online at:
<http://www.njsharingnetwork.org/>

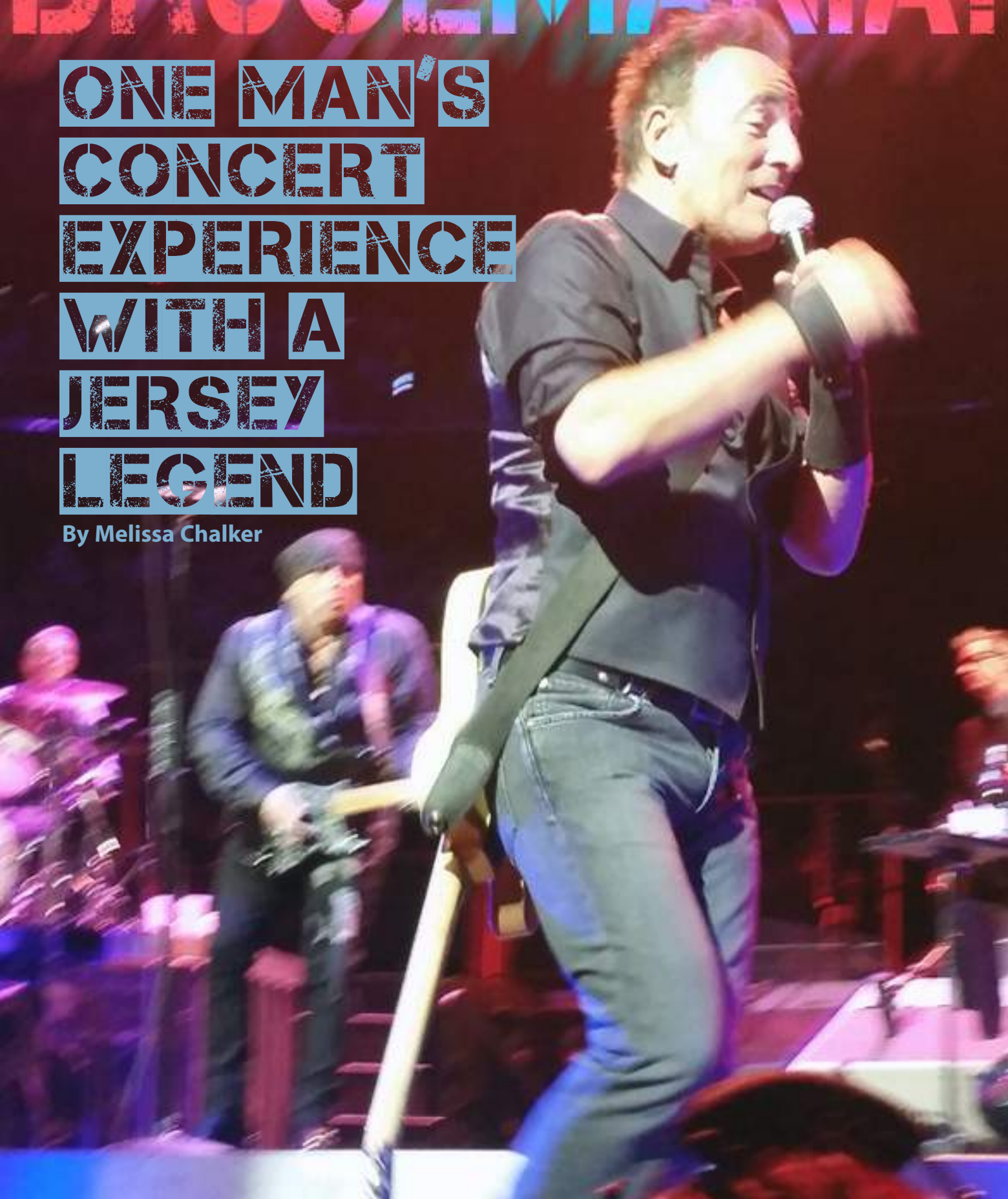
You can also learn how to get involved with supporting and advocating for organ donation.

BRUCE MANIA!

ONE MAN'S
CONCERT
EXPERIENCE

WITH A
JERSEY
LEGEND

By Melissa Chalker



FOR MANY OF US HERE IN NEW JERSEY

Bruce Springsteen needs no formal introduction. If you mention Bruce, the Boss, or “the Man” (as my mother prefers to refer to him) most people know who you are talking about. Bruce is famous all over the world. He and the E Street Band have been touring for decades, bringing people, as The Boss himself will tell you “...the heart-stopping, pants-dropping, house-rocking, earth-quaking, booty-shaking, Viagra-taking, love-making –Le-gen-dary E – Street – Band!”

For some fans, it’s more than just an appreciation for the music, it’s a lifelong commitment. Let’s take one fan for example who purchased his first Bruce Springsteen album (yes, an actual record) in 1981 at the ripe old age of six years old. His first concert? 1985, when he was ten years old. For Mike Lettiere, music was a big part of his childhood, surrounded by family members that loved to listen to and play music, it wasn’t long before he was developing his own musical taste, as well as picking up an instrument or two.

His admiration for Bruce Springsteen began around 1980 or 1981, when Springsteen’s “The River” album came out (FYI- Bruce is playing “The River” in its entirety during the current River 2016 Tour). Mike says of his own experience, “I first bought the 45 single Fade Away/Be True. I bought it at Murphy’s Thrift store (a local shop in Trenton), for \$1.49. I then bought “The River” album itself from Columbia Record club, when I joined. I think you got something like twelve records for a penny. That was one of the first twelve albums I selected when I joined the club, probably in 1981.”

So what did a five or six-year-old kid see in Bruce Springsteen? “It was something about the songs, they

kind of spoke to me. I think being from New Jersey had a lot to do with it. When I was younger I gravitated to the faster songs on the album, ‘You Can Look,’ ‘Crush on You,’ ‘Cadillac Ranch.’ I remember those being my favorite.”

Mike has been to more than sixty Springsteen concerts (he’s lost count), his first concert was August 31, 1985. He remembers it well, probably because of the experience and also who he was with, “I was ten, Giants Stadium. I remember my uncle telling me on the back porch of my house that he was taking me to the concert. I was so excited, I went with my 2 uncles and my cousin. It was a warm night; it was nearing the end of his run at Giants Stadium in 1985. I think he played ten shows that year. If I remember correctly it was supposed to be the last night, but I think one of the shows got cancelled so this was the penultimate night. It was a Saturday night; I remember wanting to hear ‘Rosalita.’ Little did I know this was a part of the touring history, when he wasn’t playing it. I remember people yelling out songs, and thinking to myself, in the upper section, ‘Bruce can’t hear them’. Having seen that show, during the absolute height of popularity, I think I was really skewed by what a concert really was. This was not a normal concert, and he was not your normal performer.”

I myself have been to a few Bruce Springsteen shows, and he’s not a normal performer. It is quite an experience, there is definitely a sense of community and comradery in the crowd. Your emotions are heightened, not only by the music, but also by this group experience. With every word sung and simultaneous cheers you feel like you are part of something greater, something special. You feel electric while you are there.

Mike has many memories from concerts over the years, some we have shared together. However, seeing the recent River Tour in NYC hits the top of the list. Through the General Admission lottery system, we were able to get right in front of the stage. Since General Admission is standing only, it is really a matter of where you position yourself. There were probably two people in front of us. What an amazing experience, to see the band that close up, watching Bruce and the rest of the band interact with fans close up. It’s so much different from watching it on the big screen from the upper levels.

Take it from a diehard fan, seeing Bruce live should be on your bucket list, Mike urges, “Just go see one show, then you will know why I keep going back. There is no other performer that gives me that feeling. I’ve never cried at any other concerts, except Bruce. I can remember crying at the E street reunion shows. It was so powerful seeing the band in all of their glory. You continue to go to find that perfect show, which you conjure up in your imagination, but while the ‘perfect show’ could never be a reality, there is always that song or moment, when Sparks Fly on E Street.”



Senior Profile: Jean Timpér

Always ready to help

In an effort to highlight positive aging, we are continuing to feature extraordinary seniors. Read here about Jean and maybe it will inspire you.

JEAN TIMPÉR – 84 YEARS YOUNG

Jean was nominated by the director of the East Brunswick Senior Center, Rachel Steinberg. Rachel describes Jean as someone who is “always positive, understanding and ready to help.” Jean tells us, “I am an active volunteer at the Senior Center. During the summer, I also volunteer with registration of the exhibitors at the Middlesex County Fair.” Here Jean tells us a little bit more about herself.

- ▶ **Town:** East Brunswick, NJ
- ▶ **What hobbies or pastimes do you enjoy?**

I do needlepoint on plastic canvases. I also enjoy doing crossword puzzles and playing games. I am an avid Nascar fan. Some other hobbies are reading and watching TV. And I also

like going to Atlantic City!

- ▶ **Do you go to a Senior or Recreation Center?**

I go to the East Brunswick Senior Center, where I am the Chairperson for the Friends of the E.B. Senior Center.

- ▶ **What do you think the key to successful aging is?**

Keeping active, socializing, exercise, a healthy diet. Being a volunteer makes me happy and busy.

- ▶ **What's your favorite food?**

Ice Cream!

- ▶ **Do you have any tips for our younger readers?**

Stay productive in your community by joining organizations and taking an active role in rewarding activities.

Want to be profiled? Nominate yourself or someone you know who is a stellar example of 60+ that we should admire. Just eMail your name and phone number, along with the name, phone number and eMail address of your nominee to: office@njfoundationforaging.org

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Asparaguses or Asparagi?

Tricky to spell, but delicious

Spring has arrived! Your local grocer may have an abundance of asparagus on display. But how many ways are there to prepare it? We know that it grills up well, so why not grill some up and put it in a taco! Or add some color

to your pasta.

Both of these recipes make 4 servings each. If you aren't feeding four people at once, you can make them ahead of time for lunch or dinner during the week.

Asparagus Tacos

INGREDIENTS

1-pound asparagus
 15 oz can of black beans (or bean of your choice)
 1 tablespoon olive oil
 1 onion
 1 clove garlic
 1 teaspoon chili powder
 1/2 teaspoon cumin, ground
 2 tomatoes, diced for garnish
 1/2 cup cheddar cheese, or your favorite cheese
 1 lime
 Taco shells- your choice, hard or soft, flour or corn.
 Salt and black pepper to taste



DIRECTIONS

Clean and trim asparagus. In a large bowl, coat asparagus in half of the olive oil and salt and pepper to taste. Place whole spears directly on a preheated outdoor grill (or sauté in a large pan) and cook for about 10 minutes, flipping once, until tender and delicately charred. If spears are large, chop into 1 inch pieces.

Meanwhile, heat remaining olive oil in a pan over medium heat. Add onions and sauté until translucent. Add garlic and spices, cooking another 2 minutes until fragrant. Stir in black beans and heat through.

Assemble tacos with beans, asparagus, cheese, chopped tomatoes and any other additions on tortillas. Serve with a wedge of lime.

Penne with Asparagus



INGREDIENTS

1-pound fresh asparagus, trimmed and cut into 1/2 inch pieces
 1 (8 ounce) package sugar snap peas, trimmed
 1 (8 ounce) package dry penne pasta
 3 tablespoons olive oil
 1/2 cup grated Parmesan cheese
 salt and pepper to taste

DIRECTIONS

Bring a large pot of lightly salted water to a boil. Add asparagus, and cook for 2 minutes. Add peas, and cook for 2 more minutes.

Transfer to a large bowl and set aside. Add pasta to boiling water, and cook for 8 to 10 minutes or until al dente; drain.

Place pasta in the bowl with asparagus and peas. Toss with olive oil, Parmesan, salt and pepper.



For Your Health

How to talk to your doctor

You and your doctor should be working as a team to address your medical concerns and keep you healthy.

This means asking questions if the doctor's explanations or instructions are unclear, bringing up problems even if the doctor doesn't ask, and letting the doctor know if you have concerns about a particular treatment or change in your daily life. Taking an active role in your health care puts the responsibility for good communication on both you and your doctor.

All of this is true at any age. But, when you're older, it becomes even more important to talk often and comfortably with your doctor. That's partly because you may have more health conditions and treatments to discuss. It's also because your health has a big impact on other parts of your life, and that needs to be talked about too.

Saying everything you need to say in a short doctor visit is difficult. You can make sure you get the most out of your appointments by making a list of your current medications and any other information your doctor should know. Make sure to also write down any questions you want to bring up with your doctor or healthcare provider.

THE IMPORTANCE OF EARLY DETECTION

Cognitive impairment in older adults has a variety of possible causes, including medication side effects, metabolic and/or endocrine issues, delirium due to other illness, depression, and dementia, with Alzheimer's dementia being most common. Some causes, like medication side effects and depression, can be reversed with treatment. Others, such as

Alzheimer's disease, cannot be reversed, but symptoms can be treated for a period of time and families can be prepared for predictable changes.

BENEFITS OF EARLY SCREENING

If screening is negative: Concerns may be alleviated, at least at that point in time.

If screening is positive and further evaluation is warranted. The patient and physician can take the next step of identifying the cause of impairment (for example, medication side effects, metabolic and/or endocrine imbalance, delirium, depression, Alzheimer's disease). This may result in:

- ▶ Treating the underlying disease or health condition
- ▶ Managing co-occurring conditions more effectively
- ▶ Averting or addressing potential safety issues
- ▶ Allowing the patient to create or update advance directives and plan long-term care
- ▶ Ensuring the patient has a caregiver or someone to help with medical, legal, and financial concerns
- ▶ Ensuring the caregiver receives information and referrals

During a consultation, your doctor will use various techniques to assess your cognitive ability. These will include a physical examination and possibly diagnostic tests. Your doctor may ask several questions when assessing your condition. It is important to openly share any pertinent information to help your doctor make an accurate diagnosis.

"Doc, it hurts when I do this..."

When I told my doctor I couldn't afford an operation, he offered to touch-up my X-rays.

—Henny Youngman

Never go to a doctor whose office plants have died.

—Erma Bombeck

My doctor told me to stop having intimate dinners for four. Unless there are three other people.

—Orson Welles

I think that age as a number is not nearly as important as health. You can be in poor health and be pretty miserable at 40 or 50. If you're in good health, you can enjoy things into your 80s.

—Bob Barker

Natural forces within us are the true healers of disease.

—Hippocrates

It is health that is real wealth and not pieces of gold and silver.

—Mahatma Gandhi

There is one consolation in being sick; and that is the possibility that you may recover to a better state than you were ever in before.

—Henry David Thoreau

The only way to keep your health is to eat what you don't want, drink what you don't like, and do what you'd rather not.

—Mark Twain



Staying Home Sweet Home

Issues that face us all By Victoria Dalton, Esq.

As we age into a brand new year, our current living arrangements may need to be adjusted. According to various studies, staying in one's own home is preferable to moving into an assisted living or a nursing home. Important to note is the fact that there are numerous services available which aid the decision to reside in the family home as we age.

The National Institute on Aging (www.nia.nih.gov) website provides relevant information to consider on elder home living. Planning ahead is critical when choosing to stay in the home instead of a long-term care facility. For example, do you currently live alone or with a spouse or adult child? If you have relatives or friends who live in the area, what help can you reasonably expect to receive from them?

Do you currently have any health related issues? Might the condition become worse and require additional care? Can the care be provided at home? If one does not have any health related conditions, then issues may be limited to assistance in getting dressed, fixing a meal or taking medicine.

What type of home do you live in? Is it one or two stories? Is it easy to navigate the bathroom? Is there a walk in shower or do you have a bathtub? Are there strong handrails on all flights of stairs as well as the bathrooms? Are area rugs firmly secured to avoid falls throughout the house?

If you believe your loved one or you can safely live in your home after reviewing the above questions, decide on the services you may need. Some may come with a cost while others may be provided through government programs.

Personal care such as bathing, washing your hair or getting dressed may get harder as you age. Cooking can be difficult or even dangerous as we age. Often times we need help with shopping, housecleaning or yard work. If a family member or friend cannot assist, you may need to consider hiring a home health aide. Certainly, hiring a home health specialist is less expensive than living in an assisted living or long-term care facility. There are two kinds of home-care services: skilled or personal care. Skilled care typically involves physical, occupational or speech therapy and is provided by a nurse or therapist. Personal care involves help with daily activities such as bathing, grooming, and other similar tasks and is provided by a home health aide.

Regardless of the level of care required, the company providing the services should be licensed by the state and approved by the Better Business Bureau. Further, a written agreement or contract should be created according to the present need and then carefully reviewed. The agreement or contract will detail the services to be provided and the fee required for the services completed. Additionally, make sure any company you retain conducts a full criminal background

check on all their employees. More importantly, know who to contact in case of scheduling or employee problems.

There may also be government programs available that can help provide the necessary care at little or no expense.

In New Jersey, residents may qualify for the Jersey Assistance for Community Caregiving (JACC) program. It provides a diverse number of in-home services to enable an individual who otherwise may need to be placed in a nursing home to remain in their home. The JACC program representative will undertake a clinical assessment to develop a care plan. It can include respite care, homemaker services, meal service, personal emergency response systems and transportation among many others. JACC services are based on annual income, though.

Another needs-based option is the Managed Long-Term Services and Supports (MLTSS), which is a Medicaid Waiver Program that also offers care alternatives. Please contact the county department of senior services in your area, listed on page 31. With a little bit of planning, one can remain in the comfortable surroundings of the family home!

Please note that Your Legal Corner was created to provide educational articles about the law and is not legal advice.



Continuum of Care Services

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Home is Where Your Heart Is

Even if you move! **By Scott Guerin, PhD**

We have all heard this and I'm sure many of us understand it's really true that a home is just a place if there are no loved ones around or memories of great times at every corner. And, as you also know, at some point in our lives we come to the conclusion that it's time to move from one place to another. Maybe in the past you needed more bedrooms to hold a growing family, or on the opposite end of the timeline, maybe you needed to scale down because the kids are off on their own. For whatever reason, it's important to be aware of what is going on in your heart and mind when you consider moving to a new place because it is a big change, whether it's a five-mile drive or a five-hour flight. And it is the idea of change where I would like to spend a little time today, because the impact of change in our lives can follow a very distinct pattern.

Psychologists have been studying the impact of change in people for many years. They have studied people's reactions to change, thoughts and feelings about change; and why some people seem to handle change without a care, while others resist it with full force. Surprisingly, one model of change surfaced in the study of the Stages of Grief by Elizabeth Kubler-Ross. What was found was many people go through stages of grief when experiencing changes in their lives. Mainly because with a change there is the loss of what was as we consider something new. You have probably heard of the Five Stages of Grief Kubler-Ross developed; they are denial, anger, bargaining, depression, and acceptance. We all tend to move through these stages in times of change, especially when we are facing a big event such as moving to a new home. Here are some examples how this works.

- ▶ Denial – Sometimes, you may have noticed you have resisted the idea of moving for some time. We can come up with all types of excuses as to why we don't need to move now; "It's not the right time", "we won't find any friends", or "no one will come to visit." You may not listen to your friends and family who are looking out for you and may even argue with them and fight the idea. But in reality, you are resisting what really may be a good idea. As the saying goes...Denial (the "Nile") is not just a river in Egypt!
- ▶ Anger – This emotion can creep up on you as you come to realize that you have to make the move you have been

resisting. You have gone through all the reasons of denial and concluded that you have to go. So now you're just plain mad. It may come out as snapping at others, having less patience with things, and in general not feeling great. This usually leads the way to the next step, bargaining.

- ▶ Bargaining – As a way to counteract anger, we have a tendency to try and rationalize the situation and find a way out. "Maybe if we put it off for a few more years," "what if I get a job to help make ends meet," we conjure up excuses and reasons that may reverse what is happening. You may feel a glimmer of hope as you make these last-ditch efforts to avert the inevitable.
- ▶ Depression – This feeling can set in after attempts to "bargain" our way out of the situation do not work. You feel powerless to change the situation and the future looks gloomy. This is a time to connect with others who just listen to your story and how you are feeling. It feels good to "vent" your frustrations and maybe find some common experiences with which you can learn. Always remember that there are counselors and support groups where ever you are to help you get through tough times like these.
- ▶ Acceptance – With the passage of time, thinking through the situation, and encouragement from friends and family, you can come to accept what is happening and start to gain a sense of peace with what has to happen and perhaps even start looking forward to exploring the next chapter of your life.

It's important to note that this process is not always linear or one-directional. People can move through the denial, anger, bargaining stages, and then something will happen that causes them to circle back to being angry again. Then the process resumes to work through the bargaining stage again hopefully to acceptance. Also, some people can get stuck in the anger stage for many years. You may have known one or two of these people; they are not fun to be around!

Whatever the emotional course you take when you are in the process of moving, and however long it takes, it's good to be aware of the five stages to understand how and why you are feeling a certain way. You can also be of help to others as you see them struggling through these steps and remind yourself and them that...home is where your heart is – even if you move!

OCEAN

Programs to Know About

By Jackie Rohan, Director of Ocean County Office of Senior Services and Sue Kaiser, Management Assistant

THE 2015 PROPERTY TAX REIMBURSEMENT

The following information regarding the 2015 Property Tax Reimbursement Program Eligibility Requirements is from the State of New Jersey, Department of Treasury.

Residents applying for a reimbursement of the difference between the amount of property taxes paid for 2014 and 2015 must meet the certain requirements. You (or your spouse/civil union partner) were:

- ▶ 65 or older as of December 31, 2014, or, if under age 65, you were actually receiving Federal Social Security disability benefit payments on or before December 31, 2014, and December 31, 2015;
- ▶ Have lived in New Jersey continuously since December 31, 2004, or earlier, as either a homeowner or a renter; and
- ▶ You have owned and lived in your home (or have leased a site in a mobile home park for a manufactured or mobile home that you own) since December 31, 2011, or earlier;
- ▶ Have paid the full amount of the property taxes due on the home for 2014 by June 1, 2015, and for 2015 by June 1, 2016 (if a mobile home owner, have paid the full amount of mobile home park site fees for 2014 by December 31, 2014, and for 2015 by December 31, 2015); and
- ▶ Your total annual income for 2014 did not exceed \$85,553 and for 2015 did not exceed \$87,007. Note: With very few exceptions, all income received during the year must be taken into account to determine eligibility (including social security, pension income, etc.)

Note: Eligibility requirements, including Income limits and benefits available under this program are subject to change by the State Budget. Deadline for filing your application is June 1, 2016. You can find the application and more information at <http://www.state.nj.us/treasury/taxation/ptr/claim.shtml>. For further assistance call the Property Tax Reimbursement (Senior Freeze) Hotline at 1-800-882-6597

SHIP (STATE HEALTH INSURANCE PROGRAM)

Once again Ocean County is number one in the state for the number of State Health Insurance Assistance Program (SHIP) client contacts, with more than 11,000 made in 2015 alone.

Whether you are turning 65 this year, and need assistance understanding your options under Medicare, or you have questions as a current Medicare recipient, you will be happy to learn that our office has 8 certified counselors plus an additional 33 working throughout the county to

assist you with these questions.

The Office of Senior Services coordinates the SHIP (State Health Insurance Assistance Program) program for Ocean County. All Senior Services Information & Assistance staff and contracted Information & Assistance staff are certified SHIP counselors. Ocean County is ranked number two (#2) in the state of New Jersey with 140,788 eligible for Medicare; 20,000 are under 65 and are able to access SHIP assistance through our ADRC philosophy.

The Ocean County Office of Senior Services leads New Jersey in SHIP consumer activity with 41 certified counselors. SHIP is designed to assist Medicare enrollees, potential enrollees and caregivers with their questions regarding Part A, B, C and D benefits/claims and supplemental policies; this is one of the most frequently used services in our department and our outreach sites throughout the County. Medicare Part D enrollment is our busiest time and we partner with the County Connection to reach as many individuals as possible.

Please call the Ocean County Office of Senior Services at 732-929-2091, speak to a SHIP counselor today!

To find a SHIP Program in your County see page 30, or, visit <http://www.state.nj.us/humanservices/doas/services/ship/> or call 1-800-792-8820.



VISIT THE OFFICE OF SENIOR SERVICES WEB SITE

Would you rather use your computer? Senior Services is featured on the Ocean County Home Page. Please visit our website at www.co.ocean.nj.us, just click on "Visit the Senior Services Website". The Senior Services web page contains a variety of information and links to important services. Call us at 732-929-2091 if you would like a copy of our step-by-step instructions.



The Vital VITA force

Volunteer Tax Help

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. Each year the number of taxpayers that take advantage of this method continues to grow.

According to the IRS website the following are the items you should bring to 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 on the

tax return

- ▶ 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, contact your local Office on Aging, you can find the phone number for your County office on page 31.

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NJFA's Two Year Report

You will see on pages 18-29 that NJFA has published a Two Year Report highlighting our work in 2014 and 2015. We could not continue to fulfill our mission without our dedicated donors and funders. If you would like to see the report online, visit our website at:

www.njfoundationforaging.org/about-us

There you can download the report or email the link to friends!

NJFA's 18th Annual Conference Choose Well to Age Well

Thursday, June 2, 2016
Crowne Plaza Monroe



Internationally recognized Morning Keynote Speaker is Ruth Finkelstein, ScD. A luncheon keynote will be provided by journalist, Karin Price Mueller who writes a consumer affairs column, *Bamboozled*.

Workshop sessions include topics such as, Late Onset Hearing Loss, Barriers to Hospice and Palliative Care, Older Worker Programs and much more!

To sign up visit www.njfoundationforaging.org
Contact our office with any questions:
609-421-0206



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Two Year Report
2014 - 2015





NEW JERSEY FOUNDATION FOR AGING

145 West Hanover St., Trenton, NJ 08618
609.421.0206 www.njfoundationforaging.org

The NJ Foundation for Aging's annual conference is a cornerstone for education and outreach in aging services statewide. There just is no other conference like it in our state. It draws representatives from a wide range of public and private organizations; the attendees come from all regions of the state; the topics are always relevant and timely; and the speakers are always dynamic, informative, and inspiring. I always come out of the conference with new ideas and new professional contacts. The conference also draws national leaders in aging services to our state, putting New Jersey all the more "on the map" as a state that is organized around aging. In short, the NJ Foundation for Aging shines at its annual conference.

Emily Greenfield, PhD
Associate Professor
Affiliate of the Institute for
Health, Health Care Policy,
& Aging Research, Rutgers,
The State University
of New Jersey

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Letter From the Board Chair

It is my honor to serve as the Chair of the Board of Trustees of the New Jersey Foundation for Aging. I have been involved with the Foundation for more than fifteen years and in that time have come to be amazed, even though I am part of it, at the important and very necessary work that we do.

Our overriding mission is to make New Jersey a better place to live for aging citizens. From raising awareness of issues facing seniors through our sold out annual Conference, to working with policy makers & legislators, to giving grants to other organizations with like-minded goals, the Foundation strives, on many fronts, to push forward and be an advocate and facilitator of goals and projects that will improve the lives of seniors.

In this two year Report, you will see descriptions of some of these many efforts, including our continuing work on the Elder Economic Index, which addresses the economic plight of low income seniors. In 2015 the Index was adopted by the State Legislature for use by state agencies in developing state aging policy. In an equally exciting 2015 initiative, the Foundation partnered with other stakeholders to host regional sessions for the White House Conference on Aging, gathering input to forward recommendations to the national staff of this Conference, an effort that will benefit not only New Jersey seniors, but aging citizens throughout the country. These are only some of the initiatives and achievements you will read about in this Report.

I want to take a moment to thank my fellow Board Members and Members of our Senior Executive Council. The wealth of their experience, diverse and broad, their willingness to be involved and engaged, to speak their minds, and to do the “grunt” work that is demanded of us all to make the Foundation work, is very gratifying to me, personally. I also want to extend my profound thanks to our donors and contributors, whose generous help and support make the Foundation work and sustain us.

The last two years have been exciting and productive. The next years will be more so. I know it and look forward to it!

Enjoy the Report.

Mark Tabakman



NJFA On a Mission: Age Well New Jersey

The New Jersey Foundation for Aging was established in 1998 as a public charity to raise awareness of aging issues facing NJ seniors and the need to increase funding for community programs that serve NJ's growing senior and family caregiving populations.

According to the 2010 U.S. Census data, New Jersey has 1.6 million individuals age 60 and older – an increase of 15 percent since 2000. New Jersey is a place of hope and possibility, but a number of issues and challenges disproportionately impact our aging population.

At the New Jersey Foundation for Aging, we focus on the health and wellbeing of seniors and their caregiver families, including aging boomers. We are committed to creating and raising the public's awareness of issues facing the elderly, since aging is everyone's business.

At New Jersey Foundation for Aging our mission is to:

- Promote public policy focused on aging well.
- Help New Jersey residents age well and promoting age-friendly communities.
- Advocate strategies for sustainable change and access to services.
- Foster conversations with stakeholders and advocates.

The New Jersey Foundation for Aging is an invaluable resource for our state's senior population. The organization is a force for advocacy and activism that supports a growing population of aging adults that might otherwise be underserved in the community. Many thanks to NJFA's staff for their continued diligence and vigilance on issues pertinent to New Jersey's seniors.

Elizabeth Connolly
Acting Commissioner,
NJ Department of
Human Services

Many of NJFA's resources are free to everyone. It is where New Jersey seniors and their loved ones gain access to information in order to connect to community resources and services that affect their lives. Everything we do is done to help seniors, their families and the professionals that serve them. We don't sell products like insurance or discount cards.

Our mission-aligned activities directly touch more than 500,000 people in New Jersey each year. NJFA focuses on supporting and promoting New Jersey's public policy that impacts our ability to live with independence and dignity in our communities. We strengthen these communities by enabling seniors to age well and remain vital and involved. We connect families, seniors and caregivers to available community resources.



New Jersey White House Conference on Aging Forum panel.

Promoting

Promoting Public Policy Focused on Aging Well

At NJFA, we advocate for public policy issues affecting seniors at both the local and the state government levels. One example is our extensive work in the development and distribution of the NJ Elder Economic Index. The Index Data offers government and business leaders, planners and service providers a new senior profile with demographic details of those single and elder couple households that have incomes below the Elder Economic Cost of Living levels. The county specific profiles tell you ‘who’ is economically vulnerable across genders, housing status, age and race.

The Elder Index Data highlights the ability of public benefit programs to improve the quality of life and economic security for seniors who are living on the edge or in poverty. With comparative data over several years we can also see how costs rise while the seniors’ asset base does not show similar growth.

We place a strong emphasis on raising the visibility of the needs of New Jersey’s low income seniors. Below you can see the remarkable stepwise bar chart to see economic rise with public benefits programs for a typical female senior who lives alone in a one bedroom apartment and is receiving the average Social Security Benefit.

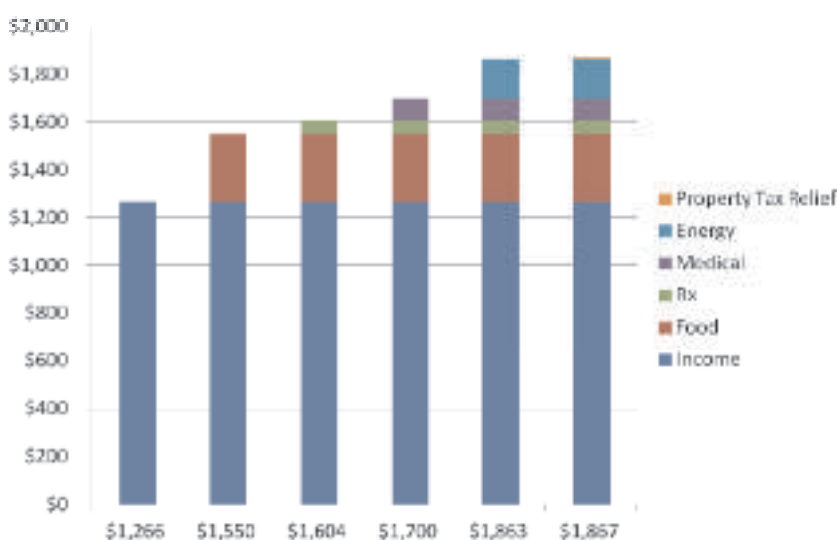
Based on the proven research in our recent report, in 2015 the NJ Legislature proposed and adopted a new public law requiring the NJ State Department of Human Services to produce and utilize the NJ Elder Index Data for ongoing State Aging Policy. This bill was signed by the Governor on May 7, 2015 and later funds were earmarked in the FY 2016 State Budget for the NJ DHS to implement requirements under this new law. A proud moment for the Foundation!

The Elder Economic Index is an invaluable tool for us. The Index gives a true picture of the real cost of living in Ocean County - it was a revelation to our advisory council. We are very grateful to NJFA for publicizing the information and presenting it in person in a user friendly fashion!

Jackie Rohan
Director, Ocean County
Office of Senior Services

The Impact of Public Supports on Economic Security of a Single Elder Renter Living on Social Security

Monthly Elder Economic Security Index \$2,436 needed to cover basic costs



Looking at the Needs of Single Elder Woman Living on Average Annual Social Security of \$15,191*

Elder woman receives the state average SS of \$1266/mo and would be at 52% economic security. If she applies and receives the following benefit programs, it would bring her closer to **79% economic security**. *\$15,191 is the average benefit. However, many elders receive less. **The only item that further closes the gap is affordable housing.**

- Food Assistance: SNAP/MoW/Nutri.sites/Farmer Market Coupon
- Rx Assistance: PAAD
- Medical Assistance: Medicare Savings Prog., (SLMB/QMB)
- Energy Assistance: HEA, Universal Service Fund, Lifeline
- Property Tax Assistance: Property Tax Credit

Helping

Helping New Jersey Residents Age Well and Promoting Age-Friendly Communities

I just read the Summer 2015 edition of Renaissance; it was the best yet!! I thoroughly enjoyed "Watch Your Language" by Kip Rosser... Excellent article!

**From D. Farrell
Resident of Union County**

The NJ Foundation for Aging addresses a myriad of aging and caregiver issues. When one asks, "how do I find resources for myself or my loved one?" NJFA is the trusted answer. We utilize numerous informational platforms and tools to help seniors, caregivers and families navigate the aging landscape.

COMMUNITY OUTREACH

Over the last two years, NJFA has produced eight issues of Renaissance, our resource guide and magazine. Experts addressed topics such as fitness, healthy eating, preventive benefits, home modification, how to apply for benefits such as SNAP, Personal Safety, and spotlights local, county and state programs such as services available through local Senior Centers or County Offices on Aging.

In addition to these articles, every issue of Renaissance features listings for all twenty-one County Offices on Aging, Adult Protective Services contacts to report elder abuse; where to call to apply for SNAP

Aging Insights programming is very informative.

**From Catherine C.
Resident of Atlantic Cty.
who called NJFA's office
after watching the
program on Stockton
University's Channel 9**



Left to Right: Melissa Chalker, NJFA Deputy Director interviews Exec. Dir. Grace Egan and Board Members, Celeste Roberts and Mark Tabakman on the set of Aging Insights.

(Supplemental Nutrition Assistance Program) and SHIP (State Health Insurance Program). Each issue also features healthy recipes!

Since August of 2011 the Foundation has been honored to produce a comprehensive television program called Aging Insights. Over the last two years we have produced twenty-four 30-minute shows. Each episode is broadcast over 60 outlets, more than 300 times a month. Shows include a wide array of guests addressing topics such as Social Security Boot Camp, Defining Senior Services, Assistive Devices and Home Modification, Driver Fitness, Elder Abuse, Elder Economics and Housing, Benefits from Food Programs, Utility Assistance and much more! Guests have included representatives from the US Department of Human



Guests on Aging Insights: Jennifer Adams-Barsch (left) VA NJ Health Care System, US Dept. of Veterans Affairs and Sue Moleon the Monmouth County Office on Disabilities & Veterans Services.

and Health Services, the NJ State Unit on Aging, the Social Security Administration, Senior Medicare Patrol, municipal leaders, NJ Division of Taxation, and County Service Providers that address home care, investigate abuse, offer fall prevention programs, to mention only a few of the forty eight guests over the last two years.

New public access outlets broadcast the Aging Insights show each month; the viewer area now includes towns not only in New Jersey but in Vermont, Massachusetts, New Hampshire and Pennsylvania. Currently, Renaissance and Aging Insights enable NJFA to reach an estimated 500,000 people. However, since Aging Insights is also available on our YouTube channel, we expect an ever growing number of viewers.

A founding goal of establishing NJFA included providing support for community service programs and over the years small grants ranging from \$500 - \$5000 have been provided for grass roots agencies to implement or expand new and evolving programs. NJFA's support has

often enabled a local program to leverage their work to attract other funders, or to initiate a new needed services, such as a local ride share program. Our grant program is undergoing review for continuation in 2016. However, the comprehensive resources contained in Renaissance magazine and on the Aging Insights TV show ensure the Foundation is still providing meaningful outreach assisting our constituency; and in fact, we have widened the outreach area and population touched. These offerings are not intended to supplant the grants but were developed to complement awareness and to promote connections and access to services available in local communities.

NJFA also maintains a digital database of resources for county aging services, contacts for foreclosure prevention programs, elder abuse referral agencies, and much more. In 2014 NJFA's digital and social media received more than 1.5 million hits. The hits are tracking even higher in 2015, demonstrating the growing interest in our services.



Melissa Chalker, NJFA Deputy Director addresses the audience at NJFA's Annual Conference.

The Annual NJFA conference is phenomenal. I have attended the conference since its inception in 1998 and I have never been disappointed. The conference always offers up to date information and education on relevant topics as well as a forum for networking with colleagues. It is a must for all professionals working in the field of aging.

**Maria DiMaggio, M.S.W.
Social Services Administrator
NJ Housing and
Mortgage Finance Agency**



NJFA Board and SEC Members left to Right: Robert Jaworski, Mark Tabakman, Theresa Berry, Bruce Davidson, Susan Bredehoft, John Heath, Kathleen Mason and Celeste Roberts.

Advocating Strategies for Sustainable Change and Access to Services Using Research and Best Practices Models



NJFA looks to address necessary changes related to demographic shifts in NJ and to removing barriers to accessing services. With these goals in mind, NJFA worked with a national partner, Wider Opportunities for Women on the development, expansion and utilization of the Elder Index Data to offer new perspectives on the challenges faced by economically vulnerable seniors. It offers benchmarks for case management and targeting outreach to low income seniors.

Professional education is intrinsic to our mission to promote high standards of care as well as access to community services. In 2014 and 2015 NJFA hosted its 16th and 17th annual continuing education conferences.

National keynote speakers assist to set the tone for the annual programs while multiple breakout sessions address policy

conversations and direct care strategies.

The 2014 Conference, *Strategies and Elements for Change* had 210 participants attend. The keynote speaker addressed Creating Age Friendly Communities, which was followed by twelve workshop sessions throughout the day.

The 2015 Conference, *Care, Protections and Responsibilities* drew more than 220 participants. Two national leaders offered keynote presentations which were followed by eleven workshop sessions throughout the day. Starting a new tradition the 2015 sessions were also expanded to include the autumn offering of two of the highly regarded CEU sessions on Addictions and Elder to Elder bullying.

Advocating

Policy Shapes the Framework of the Aging Network

Policy research and data provides a rich basis for innovation and change. The NJ 2014 Elder Index Data Update provided a unique blending of the economic and demographic profile of seniors living in New Jersey. This research enabled NJFA to share this information with the State Unit on Aging and the County Offices on Aging and their service provider networks over the last two years. These de-

tailed presentations highlighted targeting opportunities that counties could implement to reach the most economically vulnerable and use case management benchmarks to improve the economic security of seniors. The report emphasizes the local need for more affordable housing and improving transportation and access to public benefit programs.

Fostering Conversations with Stakeholders and Advocates

Soliciting feedback is also crucial to developing meaningful policy. In 2015, NJFA partnered with other stakeholders to host three regional sessions to gather consumer, provider and senior input to develop NJ's voice and recommendations to the National Staff of the White House Conference on Aging. Recommendations were forwarded to the White House Conference on Aging as well as to the Region II Director of the US Department of Health and Human Services.

Input was obtained from 218 registrants representing community programs, academia, advocacy initiatives from across NJ shared their perspectives on Retirement and Economic Security, Long-term Services and Supports, Healthy Aging and Elder Justice. Submitted in July 2015, New Jersey's recommendations

focused on the national themes of the 2015 White House conference on Aging.

- Preserve Social Security benefits, expand retirement planning tools.
- Address workforce issues: improve reimbursements; incentivize education for caregiver careers.
- Empower communities to identify and address priorities for healthy aging using age-friendly initiatives.
- Recognize the role of prevention to reduce vulnerabilities by improving access to transportation, senior centers and service information and coordination.



NJFA Board Member Celeste Roberts, presents Charles Clarkson with an award at NJFA's 2015 Honoree Event.



NJFA Board and SEC Member- Back row Left to Right: Robert Jaworski, John Heath, Andrea Lubin, Lisa Atkinson, Bruce Davidson, Roberto Muniz; Front row Left to Right: Renee Sklaw, Nancy Lewin, Eileen Doremus, Celeste Roberts, Susan Bredehoft, Mark Tabakman.



Left to Right: Mark Tabakman, Renee Sklaw, and Rosemarie Doremus at NJFA's 2014 Annual Conference.

Fostering

End of the Year Balance Sheet

As of December 31	2014 *	2015
Current Assets		
Cash and Cash Equivalents	106,831.00	142,738.00
Total Current Assets	106,831.00	142,738.00
Equity		
Retained Earnings	72,219.00	106,832.00
Net Income	34,612.00	35,906.00
Total Equity	106,831.00	142,738.00

* 2014 audited information

The Recent Audit may be found on www.njfoundationforaging.org/about-us
 The 2015 Audit will be posted after Board review in mid August 2016.

DONORS ARE KEY

NJFA would like to thank all of the generous and caring people who have contributed to our efforts. You can help make New Jersey a place of age-friendly communities that promote aging well.

Please fill out the form below, detach it and mail to: NJFA 145 West Hanover St., Trenton, NJ 08618

Your tax deductible contribution is appreciated and will support NJFA programs throughout New Jersey. Please help us continue this important work.

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

I would like this gift to be in memory of:

Relation: _____

- I would like my gift to be anonymous.
- Please contact me to discuss other giving opportunities.

Your Phone or eMail

To make your gift by credit card, please provide the following information. Visa or Mastercard only.

Card# _____

Security# _____ Exp Date _____

Name on Card _____

Your Signature _____

Your Total Donation _____

Name _____ Email _____

Address _____ Telephone _____

City _____ State _____ Zip _____

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

The NJ Foundation for Aging, Inc (NJFA) is qualified by the IRS to receive contributions which are deductible for federal income tax purposes. NJFA is also registered with the Attorney General of the State of New Jersey. Information may be obtained from the Attorney General's Office by calling 973-504-6215. Registration does not imply endorsement.



SEC Members at NJFA's 2015 Honoree Luncheon- Left to Right: William O'Donnell, SEC Member with the Founding Trustees and SEC Members: Susan Chasnoff, Rosemarie Doremus, Margaret Chester and Carl West.



NJFA 2015 Honorees, Charles Clarkson (left) and James Bullard (right).



Joe and Susan Bredehoft, NJFA Treasurer at NJFA 2014 Honoree Dinner.



2014 Honorees from the Grotta Fund for Senior Care, Lowell Arye and NJFA Treasurer Susan Bredehoft with NJFA Chair Mark Tabakman.



Kathleen Otte (left), Bi-Regional Administrator, US Administration for Community Living (ACL) and Nancy Day (Right), the Director of the NJ State Unit on Aging on the set of Aging Insights.



At Left: 2015 Conference Keynote Speakers, James Firman, President of NCOA (left) and Nora Dowd Eisenhower Assistant Director of the Office of Financial Protection for Older Americans at the US Consumer Finance Protection Bureau with NJFA Trustee, Robert Jaworski

NJFA TRUSTEES

Mark Tabakman, Esq.
Chair
(2014-2015)

Andrea Lubin, M.S.
Vice Chair
(2014-2015)

Susan Bredehoff, C.B.A., C.R.P.
Treasurer
(2014-2015)

Celeste Roberts, M.S.W
Secretary
(2014-2015)

Bruce Davidson, M. Div.
(2014-2015)

Robert Jaworski, Esq.
(2014-2015)

Steven Leone, A.I.A., LEED
(2015)

Nancy Lewin, M.B.A.
(2014-2015)

Rick A. Martinez, M.D.
(2014-2015)

Roberto Muñiz, M.P.A., L.N.H.A
2014-2015)

Joshua Raymond, M. D.
(2015)

SENIOR EXECUTIVE COUNCIL MEMBERS

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(2014-2015)

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(2014-2015)

Emily Greenfield, Ph.D.
(2014-2015)

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(2015)

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(2014-2015)

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(2014-2015)

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Susan Chasnoff
(2014-2015)

Margaret R. Chester
(2014-2015)

Rosemarie Doremus
(2014-2015)

Carl F. West
(2014-2015)

STAFF

Grace Egan
Executive Director

Melissa Chalker
Deputy Director

Special Thanks to the following former Board Members:

Eileen Doremus (Trustee) (2014)
Renee Sklaw (Trustee) (2014)
John Heath (Trustee) (2014)

I am very pleased with the strides the Foundation has made since 1998 to improve the quality of life for New Jersey's older residents. I know these efforts will continue to make a difference as we sensitize legislators, the general public, seniors, their families and caregivers about aging issues and help aging professionals work more effectively in this field.

Margaret R. Chester
Founding Trustee of NJFA



145 West Hanover St., Trenton, NJ 08618
609.421.0206 www.njfoundationforaging.org

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
Division of Welfare
(908) 788-1300

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

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

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

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

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

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

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

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

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

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

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

SHIP

State Health Insurance Assistance Program – 800-792-8820

LOCAL OFFICES:

ATLANTIC COUNTY
Division of Intergenerational Services
888-426-9243

BERGEN COUNTY
Bergen County Division
of Senior Services
201-336-7413

BURLINGTON COUNTY
RSVP
Burlington County
Community College
609-894-9311 ext. 1494

CAMDEN COUNTY
Camden County Division
of Senior and Disabled
Services
856-858-3220

CAPE MAY COUNTY
Cape May County
Department on Aging &
Disability Services
609-886-8138

CUMBERLAND COUNTY
Cumberland County Office
on Aging & Disabled
856-459-3090

ESSEX COUNTY
Newark Day Center
973-643-5710

GLOUCESTER COUNTY
Senior Corps, Gloucester
County College
856-468-1742

HUDSON COUNTY
Hudson County Office on
Disability Services
201-369-5280, Press 1,
then Ext. 4258

HUNTERDON COUNTY
Hunterdon County Division
of Senior, Disabilities
& Veterans' Services
908-788-1361

MERCER COUNTY
Mercer County
Family Guidance Center
Corp
609-924-2098 Ext. 16

MIDDLESEX COUNTY
Middlesex County Office of
Aging & Disabled Services
732-745-3295

MONMOUTH COUNTY
Family & Children's
Services - RSVP
732-728-1331

MORRIS COUNTY
Skylands RSVP
Volunteer Resource
Center
NORWESCAP, Inc.
973-784-4900 Ext. 208
or SHIP Ext. 3501

OCEAN COUNTY
Office of Senior
Services
800-668-4899

PASSAIC COUNTY
Passaic County
Division of Senior
Services, Disability
and Veteran's Affairs
973-569-4060

SALEM COUNTY
Salem County Office
on Aging
856-339-8622

SOMERSET COUNTY
Somerset
County Aging &
Disability Services
908-704-6319

SUSSEX COUNTY
Sussex County
Division of Senior
Services
973-579-0555
Ext. 1223

UNION COUNTY
SAGE Eldercare
908-273-6999

WARREN COUNTY
Warren County
Dept. of Human
Services - Division
of Aging &
Disability Services -
Aging & Disabilities
Resource
Connection (ADRC)
908-475-6591

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: 1-609-645-5965
Bergen: 201-368-4300
After Hours: 1-800-624-0275
Burlington: 609-518-4793
Camden: 856-225-8178
Cape May: 609-886-6200
Cumberland: 856-825-0255
Essex: 973-624-2528 x135
1-866-903-6287 (90FOCUS)
Gloucester: 856-582-9200 or
856-256-2101
Hudson: 201-537-5631
Hunterdon: 908-788-1253
After Hours: 908-782-HELP
908-735-HELP
Mercer: 609-989-4346
609-989-4347
Middlesex: 732-745-3635
Monmouth: 732-531-9191
Morris: 973-326-7282
After Hours: 973-285-2900
Ocean: 732-349-1500
After Hours: 732-240-6100

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

**You can also call
211**

24 hours a day, 7 days a week

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

Website:

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

Web Sites and Other Resources

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

FINANCIAL LITERACY RESOURCES

Financial Literacy: Important for Everyone!

www.360financialliteracy.org

INFORMATION ON INVESTING WISELY

www.finra.org/investors • www.sec.gov/investor

www.choosestosave.org • www.wiserwomen.org

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

<http://www.state.nj.us/treasury/taxation/ptr/geninfo.shtml>

CREDIT REPORTS

<https://www.annualcreditreport.com/index.action>

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/>

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

Find your local office for assistance with applying for and
understanding your different health insurance options.

<http://www.state.nj.us/humanservices/doas/services/ship/>

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>

NJ 211

A place to turn when you need to find state or local health and
human service resources to address urgent needs or everyday
concerns - Free; Confidential; Multi-lingual; TTY accessible;
Available 24/7

<http://www.nj211.org/>

NAVICORE

A Garden State Consumer Credit Counseling organization, a
non-profit, financial management, housing counseling, social
service agency.

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

PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

See if you are eligible for PAAD or Senior Gold, learn to apply:

<http://www.state.nj.us/humanservices/doas/home/paaddetail.html>

OUT AND ABOUT IN NEW JERSEY



Barnegat Senior Health Fair and Red Cross Blood Drive

(Ocean County)

March 30 • 10AM to 2PM.

Barnegat High School

600 Bengal Blvd., Barnegat, NJ

Event features over 50 health care providers some of whom will be speakers at the event. Refreshments will be available for purchase. 609-548-6319 or 609-698-1302.

The Atlantic City Beer and Music Festival

(Atlantic County)

April 8 and 9

The Atlantic City Convention Center

1 Convention Center Way, Atlantic City, NJ

For detailed schedule and ticket information visit

<http://www.acbeerfest.com/>

Cherry Blossom Family Day

(Essex County)

April 6 • 11AM - 3PM

Concert Grove, Southern Division,

Park Street Entrance, Newark, NJ

973-239-2465

<http://www.essexcountyparks.org/parks/branch-brook-park/calendar/2015-essex-county-cherry-blossom-festival>

Highland Park Street Fair and Craft Show

(Middlesex County)

May 1 • 11AM - 5PM

Downtown, Highland Park, NJ

908-654-1400

Over 200 Artists, Crafters and Vendors. Free admission. Free parking.

Dancing to a New Beat

New Jersey Intergenerational Orchestra

(Union County)

May 15 • 3PM

Summit High School

125 Kent Place Blvd, Summit, NJ

908-603-7691

Free. Donations accepted.

info@njio.org • www.njio.org

2nd Annual Tubbs Lecture: Growing Beautiful Boxwood

May 22 • 1PM - 3PM

Willowwood Arboretum

170 Longview Rd., Chester Twp., NJ

973-326-7601

Admission: \$20 per person. Please call to register..

<http://www.morrisparks.net/>

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 New Jersey Foundation for Aging (NJFA) was established in 1998 as a public charity to raise public awareness on aging issues and the need to increase funding for community programs that serve NJ's growing senior and caregiving residents. NJFA does this by:

- ▼ Promoting public policy for aging well in NJ.
- ▼ Helping people age well and promoting more age-friendly communities.
- ▼ Advocating strategies for sustainable change and access to services.
- ▼ Fostering conversations with stakeholders and advocates.

Visit www.njfoundationforaging.org for these resources and more:

- ▼ *Renaissance* magazine online – its just one of the educational and outreach tools NJFA uses.
- ▼ Every episode of the Aging Insights TV show
- ▼ Links To your County's Aging Services
- ▼ Donate Online At NJFA's website. It's easy and secure!

Or make a donation and provide us with your contact information below.

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, 145 West Hanover Street Trenton, NJ 08618

I would like to make a gift of:

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

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

I would like my gift to be anonymous.

Please contact me to discuss other giving opportunities.

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

Name

Address

City State Zip

Phone Email

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