

Jason J. Sarnoski - Commissioner Director

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# SENIOR VOICE

Warren County Division of Aging and Disability Services

Steve Unger - Executive Director

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Warren County Department of Human Services  
Division of Aging & Disability Services-ADRC  
Wayne Dumont, Jr. Admin. Bldg.  
165 County Route 519  
Belvidere, NJ 07823

Phone: 908-475-6591 or  
1-877-222-3737 or email us at:  
seniorservices@co.warren.nj.us  
<https://www.warrencountynj.gov>

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**United Way  
of Northern New Jersey**

United Way Caregivers Coalition offers family caregivers support, information, resources, and education to help them with their vital role. The Caregivers Coalition promotes knowledge and action around critical issues and provides access to help for unpaid family caregivers in our region. They developed a range of responses and programs that are free and open to all.

For upcoming virtual programs visit:

<https://www.unitedwaynj.org/events-calendar>

For more information, visit:

<https://caregiversupport.unitedwaynj.org/> or

<https://www.unitedwaynj.org/>

Your donations to the Senior Voice are greatly appreciated! Please clip and mail this page to:

WC Division of Aging & Disability Services  
C/o Senior Voice Newsletter  
Wayne Dumont Jr., Administration Bldg.  
165 COUNTY RTE 519  
BELVIDERE, NJ 07823

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Application available at [www.eastoncoach.com](http://www.eastoncoach.com)

## Financial Assistance Available for Home Repairs in Warren County

If you are a low or moderate-income homeowner in Warren County and your home is in need of repairs, the Warren County Housing Rehabilitation Program may be able to help.

### Purpose of Program

The program provides financial assistance for the rehabilitation of one to four-family owner-occupied houses in need of repairs which may affect the health and safety of their occupants.

### Municipal Partnerships

The Warren County Housing Rehabilitation Program has established partnerships to provide additional local financial assistance to homeowners in the following municipalities:

Town of Hackettstown  
Hardwick Township  
Hope Township  
Knowlton Township  
Mansfield Township  
Washington Borough

### Eligibility

This program is a good option for homeowners who might have difficulty obtaining traditional bank financing due to their income level. Eligibility for the program requires that the household's income falls below program guidelines, which are listed below:

Maximum Income by Household Size

Persons	Income Limit	Persons	Income Limit
1	\$ 62,600	5	\$ 96,600
2	\$ 71,550	6	\$ 103,750
3	\$ 80,500	7	\$ 110,900
4	\$ 89,400	8	\$ 118,050

### How to Apply

To request an application or for any questions about the Housing Rehabilitation Program, please contact our office or visit our website.

Phone (908) 475-3989 ext. 6  
Mail Warren County Housing Programs  
337 Water Street  
Belvidere, NJ 07823

E-Mail: [info@warrenhousing.com](mailto:info@warrenhousing.com)  
Website: [warrenhousing.com](http://warrenhousing.com)  
Frank Delmore, Director



October is...

## National Disability Employment Awareness Month 2022

In acknowledgement of the significant role individuals with disabilities play in our diverse and ever expanding workforce, the Warren County Board of County Commissioners proclaimed October 2022 as Disability Employment Awareness Month. This observation helps to raise awareness and celebrate the many contributions and talents individuals with disabilities add to our workplaces and communities.

Observed annually in October, the theme for National Disability Employment Awareness Month 2022 is 'Disability: Part of the Equity Equation'.

To accept the National Disability Employment Awareness Month Proclamation for 2022, was Cindy Wildermuth, CEO of Abilities of Northwest NJ. Abilities of Northwest NJ provides individualized employment and support for persons with different disabilities. Their mission is to inspire people with disabilities to achieve their life goals by providing individualized support while striving to create an inclusive community where individuals with disabilities are given the opportunities to reach their fullest potential in life.

## LIFE AFTER LOSS

Losing someone you love can change your world. You may feel sad, alone or even angry.

You might have trouble concentrating or sleeping. If you were a busy caregiver, you might feel lost when you are suddenly faced with lots of unscheduled time. These feelings are normal and there is no right or wrong way to mourn the loss of a loved one.

### **Coping With Loss:**

- **Take care of yourself.** Try to exercise regularly, eat healthy food, and get enough sleep.
- **Talk with caring friends.** Let others know if you need to talk.
- Try not to make any major changes right away. It is a good idea to wait for a while before making big decisions, like moving or changing jobs.
- **Join a grief support group in person or online.** It might help to talk with others who are also grieving. Check with your local hospice, hospitals, religious communities, and government agencies to find a group in your area.
- **Talk to your doctor.** Be sure to let your healthcare provider know if you are having trouble with everyday activities, like getting dressed, sleeping, or preparing meals.
- **Be patient with yourself.** Mourning takes time. It is common to feel a mix of emotions for a while.
- **Consider professional support.** Sometimes talking to a trained counselor about grief can help.

For more information on counseling services available, contact the Division of Aging & Disability Services at **908-475-6591** or **1-877-222-3737**.

[NIH.newshealth.nih.gov](http://NIH.newshealth.nih.gov)

### **Flowerland Growers**

Flowerland Growers LLC is a family owned and operated greenhouse and garden center in Belvidere, NJ. We started out as a wholesale only business in 2005. Just two years later, in 2007 we opened our doors to the public. As our family grew, so did our business. We expanded our retail store by adding a gift shop and garden products alongside our plants that are grown on the same property.

Unlike conventional greenhouses, our store is open year round. Each season offers new and exciting products in our garden center. In the spring and summer, we have both annuals and perennials. Our staff loves to help pick out the best plants for your specific needs. In the fall, we have pumpkins, scarecrows, cornstalks, mums & fall annuals to decorate for autumn. In winter, our store transforms for Christmas. We have artificial Christmas trees, gift items, ornaments, poinsettias and all the Christmas décor you could ever imagine. Additionally, we are open for Valentine's Day for arrangements, cut flowers and gifts for your sweetheart.

We appreciate having the opportunity to work with Warren County Division of Aging & Disability Services throughout the year at their many events. We are blessed to be a part of the community and give back to those who need it the most!

For up-to-date information, visit our website [www.flowerlandgrowers.com](http://www.flowerlandgrowers.com) or our social media pages on Facebook and Instagram.

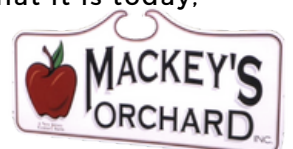


### **Mackey's Orchard**

In 1846, eight generations ago, William Mackey owned approximately 800 acres of land in White Township, New Jersey. The first fruit trees, some of which still stand, were planted by Levi C. Mackey in the early 1900's. Four generations ago, Mackey's used their large barn for dairy cows. Through the years and the generations since.

Mackey's has expanded its business in many ways. The ice cream barn was added in 2001 and is known for their homemade flavors, especially the homemade pumpkin. Before this, the orchard supplied the apples for the apple bakery, featuring the impressive and delicious, 'Mile High Apple Pie'.

April marks the beginning of ice cream and greenhouse season. Ice cream is open seven days a week until school starts in September and closes for the season the last weekend in October. The farm stand and bakery typically open in June and closes on Christmas Eve. For years, Mackey's Orchard has been partnering with the Division of Aging and Disability Services through generous donations as well as helping with the distribution and redemption of Senior Farmer Market Vouchers. Mackey's is proud to work with the division to help those in need and give back to the county that has helped build Mackey's into what it is today, hundreds of years in the making.





The NJ Office of the Long-Term Care Ombudsman (NJLTCO) is an independent advocate for individuals receiving long-term care in nursing homes and other facilities. It works to guard and promote their health, safety, and well-fare through investigations of abuse, neglect, and exploitation; legislative, regulatory, and personal advocacy; policy work; and educational outreach.

Under LTCO's mission to advance the rights, dignity, and the self-determination of individuals living in long-term care, field representatives called Volunteer Advocates work with residents to help them address challenges they face in their communities. The Volunteer Advocate serves as a troubleshooter and works to ensure that these residents are treated with dignity and respect.

Following the COVID-19 pandemic, nursing home residents continue to recover from severe restrictions on visitation with families and friends. Social isolation has badly affected residents' health and well-being. The inability of residents, families and friends to be together during the coronavirus pandemic has emphasized the importance of human connection.

A Volunteer Advocate can provide that connection. Volunteer Advocates (VAs) speak to residents and staff on a regular basis while visiting the facilities in person. Besides providing companionship, VAs advocate for residents on such issues as lack of staff responsiveness, failure to respond to call bells; hygiene problems; lack of activities; and missing personal belongings.

While the Volunteer Advocate Program (VAP) currently has about 160 volunteers, many more are needed. The VAP recruits, trains, and certifies advocates to play this valuable role. Be a Volunteer advocate and convert your compassion into action.

Contact the Volunteer Advocate Program at [volunteer@ltco.nj.gov](mailto:volunteer@ltco.nj.gov). Virtual training classes are forming now.



## **Navigating Doctors Visits as a Senior: Important Step Guide**

From youngsters to oldsters we still hate going to the doctor. Many seniors avoid physician visits because, let's face it; the bother, the stress and the experience are usually not joyful matters. However, health checks are imperative to living well and successful aging! Even though the multi-step process in regard to patient physician interface is not hassle free, the results can save or prolong life.

The first approach is to plan for the event. Prepare questions on paper to be asked of the reception person as well as the healthcare professional.

Personal questions include: What time is best for me and will there be adequate transportation dependent on my needs?

Is the doctor's office on the first floor or far away from parking areas?

Am I required to fast? This action would mandate an early morning appointment.

Will I be sitting for a lengthy time in a patient waiting area? Arthritis conditions could be painful. Can I understand all the informational forms I will be asked to fill out?

Make sure I bring proper identification and health insurance cards. It is a comforting to bring an advocate, family member or friend.

As you enter the physician's examine room there may be another wait upon his or her entry. When the doctor enters, exchange a simple greeting and state the reason for the visit. Don't socialize, listen and ask questions from your list that was prepared ahead of time. Take notes. The average duration of an exam and information exchange is eighteen minutes. If misunderstanding and confusion exists, do not hesitate to express to the professional "I don't understand," "slow down doctor" or "please allow me to speak" if there is appearance of hurry.

Afterwards, think about and review your experience as well as follow up.

Does physician show sensitivity and concern for your needs? Sometimes a physician's skills are exemplary however bedside manners lack.

Did the entire staff show courtesy and respect?

Were you satisfied with answers in regard to discussion of your questions about treatment and medication amount as well as interactions?

If a pending surgical situation comes to fruition, request what would happen to me if something went wrong during the surgery?

Were physician's instructions clear?

Are you confident of the care this physician provides or is a change appropriate?

For good reason physician's actions along with modern medications equate to the compression of morbidity (the postponement of illness until later and later). Don't put off going to the doctor and be prepared.

Tom Caleca, MS, CPG

## U.S Postal Inspection Services

On behalf of the U.S. Postal Inspection Service, Newark NJ Field Office, Philadelphia Division, we are pleased to contribute to the Quarterly Newsletter for the Warren County Division of Aging and Disability Services. Our focus within this publication will be to share information about consumer protection and fraud awareness. Since it's the Fall Season, and Veteran's Day is commemorated on November 11th, we'll highlight the "Operation Protect Veterans" initiative.

### **WHO ARE POSTAL INSPECTORS?**

By way of introduction, the U.S. Postal Inspection Service (USPIS) is the law enforcement, crime prevention, and security arm of the Postal Service. We work to ensure America's confidence in the U.S. Mail by enforcing more than 200 federal laws in investigations of crimes that may adversely affect or fraudulently use the U.S. Mail, the postal system, or postal employees. U.S. Postal Inspectors are federal law enforcement agents who conduct investigations of postal-related crime, such as mail fraud, theft, violent crimes against postal employees, dangerous mail and illegal drugs in the mail.

### **WHAT IS "OPERATION PROTECT VETERANS"?**

"Operation Protect Veterans" is a national outreach campaign launched by the U.S. Postal Inspection Service and the AARP to educate veterans and their families about fraud scams and fraud schemes targeting those who have served in the military.

### **WHY ARE VETERANS TARGETED?**

Veterans are targeted by scams directly related to their military service or veterans' benefits. Victims of veterans' scams report they are more likely to trust fellow members of the military and are more likely to donate to charities supporting the military and its veterans. Veterans who have been victimized were more likely to have experienced a serious injury, financial troubles or mental health concerns.

### **TYPES OF SCAMS TARGETING VETERANS**

- VA Loan scam - Veterans receive offers to refinance VA loans at extremely low rates.
- "Update Your File" scam - An imposter, claiming to be from a government agency, attempts to get a veteran's personal information to "update their file" to maintain benefits.
- Secret Veteran Benefits scam - Veterans are told they qualify for "secret" government programs or benefits that offer thousands of dollars, but first they must provide personal information or pay a fee.
- Pension Poaching scam - Scammers will offer a quick lump sum payment up front in exchange for signing over all of the veteran's future monthly benefit checks.
- Aid and Attendance scam - Veterans (or their family members) receive an offer to move their assets into a living trust so that they can qualify for financial assisted-living benefits.
- VA Phishing scam - A scammer claiming to work for the VA calls or emails the veteran, asking for Social Security Numbers and personal financial information.

### **HOW TO PROTECT YOURSELF?**

- Check out charitable donations, even ones with patriotic sounding names, before donating. Go to [www.CharityWatch.org](http://www.CharityWatch.org)
- Visit [www.AARP.org/fraudwatchnetwork](http://www.AARP.org/fraudwatchnetwork) ; or call (877) 908-3360
- For more tips on how to protect yourself and the people you love, or to learn more about scams targeting veterans, please visit: [www.uspis.gov/veterans](http://www.uspis.gov/veterans)
- You can report fraud on the USPIS website: [www.uspis.gov/report](http://www.uspis.gov/report); or call 877-876-2455 and say "Fraud."

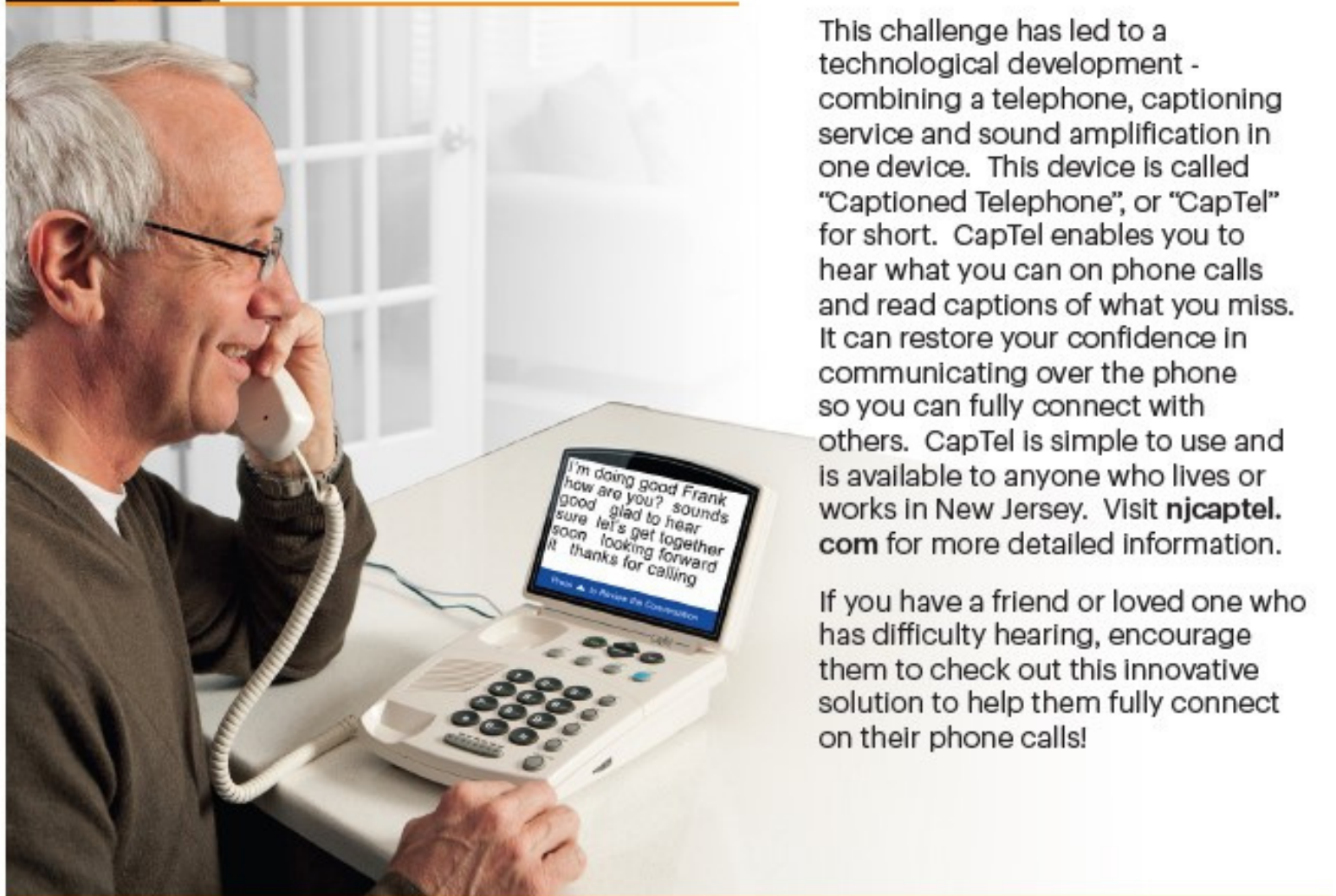
# An Innovative Way to Keep in Touch



By Lori Timney

Customer Relations Manager for  
NJ Relay & CapTel

Email: [lori.timney@t-mobile.com](mailto:lori.timney@t-mobile.com)



**W**hen you have a hearing loss, it can be difficult to understand what is being said over the telephone. And it is frustrating not being able to communicate easily with relatives, friends and coworkers.

This challenge has led to a technological development - combining a telephone, captioning service and sound amplification in one device. This device is called "Captioned Telephone", or "CapTel" for short. CapTel enables you to hear what you can on phone calls and read captions of what you miss. It can restore your confidence in communicating over the phone so you can fully connect with others. CapTel is simple to use and is available to anyone who lives or works in New Jersey. Visit [njcaptel.com](http://njcaptel.com) for more detailed information.

If you have a friend or loved one who has difficulty hearing, encourage them to check out this innovative solution to help them fully connect on their phone calls!

New Jersey CapTel

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# Warren County – New Jersey Statewide Respite Care Program (SRCP):

Does the Person You Care for Qualify?

**This program is for unpaid caregivers. The person needing care must:**

- **Be a frail or functionally impaired adult who requires daily, basic care;**
- **Have an unpaid/uncompensated caregiver, such as a spouse, partner, child, other family member, neighbor, or friend, who provides the necessary daily care;**
- **Live in the community, and not in an assisted living, nursing home, or residential care facility;**
- **Not participate in other services that provide this care, such as JACC (Jersey Assistance for Community Caregiving), Alzheimer’s Adult Day Services Program, MLTSS (Managed Long Term Services and Supports) or other NJ Family Care program, VA Aid & Assistance, etc.; and**
- **Meet financial guidelines for income and assets. There may be a co-pay based on income**

This program is designed to give short term, intermittent relief to the caregiver. It’s not for ongoing, routine care. For example, if you are having surgery or become injured and can’t provide your regular care, the Statewide Respite Care Program may be able to arrange home care, adult day care, or inpatient care at an assisted living or other facility while you recuperate. Maybe you need a break to take a vacation with your family, or a weekend to settle a child into college. Perhaps you are taking a caregiving class for six weeks and need someone to stay with the person you care for during class times. If you need regular, long-term care for the person you care for, then the Statewide Respite Care Program may not be for you.

\*If you are an unpaid caregiver seeking temporary relief from caregiving duties for a Warren County resident, you may qualify for this program- Please reach out to Kate (Warren County SRCP Coordinator) at Visiting Homemaker Service of Warren County, to see if you and your loved one may benefit from these services.



Warren County SRCP Contact Information:

**Kate Hargreaves RN Phone: (908) 689-4140**

Director of Nursing at Visiting Homemaker Service of Warren County, Inc.  
& Warren County Statewide Respite Care Coordinator