

James R. Kern III, Director

Jason J. Sarnoski, Deputy Director

Lori Ciesla, Commissioner

# SENIOR VOICE

Warren County Division of Aging and  
Disability Services  
Steve Unger - Executive Director

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Address Services Request

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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**Warren County Division of Aging and Disability Services  
Newest Information and Assistance Staff Member**

**Deb Dunlap**

I am excited to be a part of the Division of Aging. I have been working with seniors in our community for the past 12 years. My journey began as a caregiver with a local agency that focused on helping seniors stay independent in the comfort of their own home for as long as possible. This led me to become a self-employed Care Coordinator. In this role I assisted seniors as they navigated through medical paperwork, doctor's appointments, grocery shopping, and daily living tasks. I have been a volunteer driver for the Meals at Home program, as well as a current volunteer shopper and friendly visitor. I feel very fortunate to be joining a team that focuses on helping the elderly connect with the resources they need, and prioritizes the safety and well-being of the seniors in our community.

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

PLEASE PRINT:

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ ST: \_\_\_\_\_

ZIP \_\_\_\_\_

PHONE: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

EMAIL: \_\_\_\_\_

DONATION AMOUNT

\_\_\_\_\_ \$ 3.00

\_\_\_\_\_ OTHER AMOUNT

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COMPANY

**NOW HIRING**

**CDL Drivers w/ P Endorsement**

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Phillipsburg, NJ 08865

For more information contact:  
Call 908-454-4044 or  
email [Jobs@eastoncoach.com](mailto:Jobs@eastoncoach.com)

**SIGN ON  
BONUS!**

**IMMEDIATE  
OPENINGS!**

- Competitive wages w/ rate increases
- Benefits including medical, dental, vision, disability & life insurance, 401(k) w/ company match & paid time off
- Valid drivers license, safe driving record, age 21+ and drug free required

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

**The Warren County Department of Human Services, Division of  
Aging and Disability Services would like to introduce an  
additional new staff members to its team:  
Jacqueline Petersen, MSgt, USAF (Retired)  
Social Worker Aging**

Jacquie will be responsible for assisting and advising veteran claimants in their pursuit of benefits from the Veterans Administration (VA) and other community agencies by explaining State and Federal veterans legislation, regulations and procedures; consulting with medical care providers about specific benefits to which veterans or their dependents may be entitled, preparing veterans benefit claims as requested, and consulting with other governmental agencies to ensure that our veterans are receiving the maximum level of assistance and benefits to which they are entitled.

Jacquie comes to us with an extensive knowledge and background of the Divisions partner agencies and other community organizations which will allow her to make a seamless transition when working hand in hand assisting veterans and additional individuals within Warren County.

Jacquie is a native of Mont Clare, PA, currently living in Great Meadows, NJ. After graduating high school she joined the United States Air Force, completed basic training at Lackland Air Force Base (AFB), TX and Command Control Operations training at Keesler AFB, Miss. Her first assignment was at the former Pease Air Force Base, Portsmouth, NH. She served as an Emergency Actions Controller for FB-111A's and KC135's. Other permanent bases included Fairchild AFB, Spokane WA and McGuire AFB here in New Jersey.

MSgt Petersen was deployed numerous times, most notably in 1990 in response to the invasion of Kuwait. During Operations Desert Shield/Desert Storm Jacquie served as a Command Control specialist for the 1701st ARW (Provisional) in Jeddah, Saudi Arabia. While deployed she assisted in the launch and recovery of the largest air refueling campaign in history as well as numerous battle-damaged aircraft and in-flight emergencies. She directed B-52s over the Republican Guard and broadcasted scud attacks and threat conditions to coalition troops in theatre.

While at McGuire, Jacquie earned her bachelor's degree in communications and completed the Non-Commissioned Officer's Academy. She was promoted to the rank of Master Sergeant in 1997. After retirement she used her GI Bill to fulfill a life's goal of attending nursing school. Jacquie started her nursing career as a scrub nurse in Labor and Delivery at Hunterdon Medical, however, most of her time has been spent providing critical care and compassion for individuals who are placed on Hospice Care.

Utilizing her life experiences, with an understanding that life is precious and growing old is not a gift afforded to everyone, Jacquie worked as a floor nurse in the hospice unit at St Clare's and most recently served hospice patients throughout Northwest New Jersey as the Director of Patient Relations for Ennoble Care. She was the first person to meet with the patient or family members, helping to navigate them during one of, if not the most difficult times in their lives. She has advocated for countless patients and also assisted numerous veterans to receive the proper care, housing and benefits they have earned. Outreach and public relations, growing the business and promoting awareness of services available was a very large part of day-to-day operations.

Jacquie is not only a veteran, but also a military spouse and parent of three active military members. She is married to retired BGen Robert Petersen, who is also a retired Police Chief from Independence Township. They have five grown children; two daughters and three sons. One daughter is a NYC Fashion Designer and the other an amazing Teacher of Special Needs. Two sons are Air Force Majors and the other a 2026 Coast Guard Academy Cadet. Jacquie is a Life Member of the VFW and the American Legion, Post 164, where she is on the Executive Board, Unit 164 Auxiliary and the Legion Riders Unit 164.

Awards and Decorations include: Air Force Commendation Medal/two devices, Air Force Achievement Medal/one device, Air Force Outstanding Unit Award, Air Reserve Forces Meritorious Service Medal/two devices, National Defense Service Medal/one device, Air Force Good Conduct Medal, South West Asia Service Medal/one device, Arm Forces Service Medal, Air Force Longevity Service Medal/two devices, Small Arms Marksmanship Ribbon, NCO Professional Military Education Ribbon/two devices, Air Force Basic Training Ribbon, Kuwait Liberation Medal/Government of Kuwait, Kuwait Liberation Medal/Government of Saudi Arabia, New Jersey (NJ) Good Conduct Medal/two devices, NJ Merit Ribbon/four devices and the Warren County, NJ Veterans Medal.



♥ Caregiver Resource & Information Specialist

♥ [RobinEnnisLLC@gmail.com](mailto:RobinEnnisLLC@gmail.com)

♥ 908.866.1333

### **EVENTS & PROGRAMS:**

**Caregivers Conference** Bi-annually - Spring and Fall Workshop topics vary per event. Registration is required. This event is for unpaid caregivers.

#### **In-person Caregiver Support Group**

1st Tuesday of each month from 1:30-2:30pm

Warren County Libraries (location varies from month to month)

Facilitated by Dr. Frank Gilly, Geriatrician and Robin Ennis, Caregiver Resource & Information Specialist.

#### **Virtual Caregiver TimeOut Group**

3rd Tuesday of each month from 10-11am via Zoom

Topics vary monthly. Registration is required. This event is for unpaid caregivers.

#### **Ramblings by Robin: Scoop for Caregivers Newsletter**

Monthly via email

Content is specific to supporting unpaid caregivers.

To be added to the email list to receive the monthly newsletter and invitations to the events, email

[RobinEnnisLLC@gmail.com](mailto:RobinEnnisLLC@gmail.com) or call 908.866.1333.

## **Stretching Your Food Dollar**

### **Patricia Gibbons, Nutritionist DTR**

In the current economy, spending less for life's essentials has become difficult. Food is essential for living. Given the rising costs at the supermarket, there are ways to purchase food without breaking the bank.

For weekly shopping and meal planning follow these tips:

Prior to the shopping trip/s:

Plan to prepare and eat food that you have at home first.

Plan meals for the week.

Plan ingredients for those meals by taking inventory of what you have on hand and purchasing what is needed.

Plan meals that contain a variety of vegetables, protein, grains, dairy and fruit.

Plan to purchase shelf stable sale items for future meals.

Limit prepackaged processed foods with added sugar, saturated fat and sodium.

Plan which markets you will purchase certain items from by comparing weekly circulars.

Plan how much money is budgeted for food.

Purchase only what is on your grocery list and only the amount that you need to avoid food waste.

Purchase items with a lower unit cost (price per ounce, pound, per 100, etc.) which is identified on the left side of the shelf label.

Purchase meats that are marked for quick sale which usually have a yellow or red label.

Purchase store brands which usually cost less and have equivalent quality. Be sure to compare the nutrition facts labels to be sure they're equivalent.

There are other money saving ideas that go above and beyond weekly shopping trips. Know what stores offer the best prices on certain items. Discount stores like Aldi offer lower prices with equivalent quality. Look for sales on shelf stable items like canned and dry goods which last longer. Only buy those sale items if you know that they will be used. Sometimes shopping clubs offer great values, but not always, so know your pricing.

When purchasing fresh fruits and vegetables, consider a farmers market as they're usually less expensive than a supermarket and only purchase in season items. Freeze unused produce before it goes bad for use in recipes, soups and sauces.

Use or repurpose leftovers or freeze them in single portions for a quick meal. For instance, if you roast a chicken, use the leftover chicken for chicken salad, chicken pot pie and soup. Use the bones to make healthy bone broth.

Finally, do not shop when you're hungry and avoid the snack aisle.

Sources: <https://otda.ny.gov/programs/nutrition/smart-shopping.asp> accessed 8/21/24

<https://snaped.fns.usda.gov/snap/EatRightWhenMoney'sTight.pdf> accessed 8/29/24





As the temperature drops, here are some precautions to consider

### **1. Hypothermia:**

- Hypothermia occurs when body temperature drops dangerously low.
- Warning signs include cold, pale skin; fatigue; confusion; weakness; and slowed breathing or heart rate.
- Stay indoors or limit outdoor exposure.
- Keep indoor temperature at 65°F or warmer.
- Dress in layers and protect your lungs from cold air.

Essential winter wear includes hats, gloves (preferably mittens), a winter coat, boots, and a scarf to cover your mouth and nose.

### **2. Frostbite:**

- Frostbite damages the skin, potentially reaching the bone.
- Common areas affected include the nose, ears, cheeks, chin, fingers, and toes.
- Cover all body parts when going out in the cold.
- Recognize warning signs: white or ashy skin, hardness, numbness.
- Seek medical help immediately if frostbite occurs.

### **3. Injury While Shoveling Snow:**

- Shoveling snow can strain the heart, especially for those with heart disease.
- Consider safety if you have balance issues or osteoporosis.
- Consult your healthcare provider before shoveling or doing snow-related work.

Remember to dress warmly, stay dry, and take necessary precautions during winter!



### **Tips to maintain a constant and safe indoor temperature**

Home insulation provides resistance to heat flow and lowers cooling and heating costs. By insulating your home correctly, you not only save money on heating and cooling, but you also increase your, or your loved one's, comfort.

#### **Without sufficient insulation, heat can easily be lost through:**

- Walls
- Roofs
- Windows
- Doors
- Floors

Ensure there is sufficient insulation throughout the house so heat can't escape and make it challenging to maintain proper room temperature – leading to health concerns for the elderly.



Be a Hero...

Volunteer!

## Tax time is here!

The Norwescap **Volunteer Income Tax Assistance (VITA)** program needs your help in **Sussex & Warren counties!** Receive training to assist seniors & those facing challenges in your community.

### Volunteer Opportunities Include:

- Tax Appointment Scheduler
- Intake Specialist
- Tax Preparer
- VITA Site Coordinator



Scan here  
or contact:

Rochelle Ostenfeld  
973-784-4900 ext. 2909  
ostenfeldr@norwescap.org  
norwescap.org



NORWESCAP

Each year, Norwescap teams up with the Internal Revenue Service and other community partners, to provide free tax preparation for poverty-level community members, seniors, and people with disabilities, in our Warren and Sussex County regions. The Volunteer Income Tax Assistance program, or VITA, is the number one anti-poverty tool in the U.S. Last year the VITA refund total in the U.S. was \$512 billion dollars and the Norwescap VITA refund total was over \$800 thousand dollars. These funds assist community members with their financial stability. Financial counseling to assist community members in utilizing their refund to pay down debt and/or the option to split the refund into a savings account is available. Volunteers are essential to this vital service! No experience is necessary and free training is provided to ready volunteers to prepare both federal and state tax returns. Volunteer opportunities include; Tax Preparer, Greeter/Intake Specialist and Tax Appointment Scheduler. VITA volunteer opportunities are available in Warren and Sussex Counties. For more information about volunteering, please contact Rochelle Ostenfeld at [ostenfeldr@norwescap.org](mailto:ostenfeldr@norwescap.org) or call 973-784-4900 ext. 2909.

# Flying Blind

Just like life, businesses have do's and don'ts, but they call them 'best practices'. These are guidelines that essentially dictate the way things are supposed to be done in order to maintain a secure environment. As if that's not complicated enough, now these policies and practices need to be migrated from the boardroom into the digital world, where the disabled tend to be left behind.

Many of the challenges faced by disabled people tend to be complicated by trying to comply with the interfaces created to satisfy the simplest of requirements. I'm not a conspiracy theorist, so I'd like to believe that these oversights are unintentional. However, I'd like to point out some of the adaptations a blind person, such as myself, has to make.

Oddly enough, I have a bit of an advantage coming from a tech background. However, things still seem to feel complicated. In order to use my cell phone, I have to turn on a feature called Voice Assistant. This means that notifications, alerts, and texts are spoken to me as they come up. Even the keyboard has to be read letter by letter in order for me to physically type anything. Unfortunately, this also means that sometimes when I'm on the phone, the phone is trying to speak to me. Thereby, interrupting what I'm trying to do at the moment. Keep in mind that, being blind, I dictate daily tasks through my phone. This makes phone conversations, texting, searching, and general correspondence more complicated than they need to be. It also makes any automated phone interaction nearly impossible.

These days businesses employ 'bots' to answer the phones. So, when you call support centers, you are greeted by an AI that wants to collect and verify information before allowing you into the system. Many of these systems do not have voice capability. They require you to type in the information in a timely fashion. Even worse, some of these systems are even programmed to hang up if they do not get the information they require in the allotted time, making those types of services unavailable to people like me.

Bear in mind, not being able to see any of the requested information that can easily be read off the back of a card, the majority of it needs to be memorized. Unfortunately, even if it is memorized, on a system without voice capability, it takes an exorbitant amount of time to type in something as simple as a phone number on a smartphone. Remember, the Voice Assistant has to read me the number pad one at a time for each digit required. This is an impossible task under time constraint. Even on a system with voice recognition, there is a direct conflict with the interruptions of the Voice Assistant.

I have been asked, "can't you just turn that off", or better yet, "isn't there somebody there to read it to you". The short answer is, no. The Voice Assistant is what makes my phone accessible to me. Without it, it might as well be a brick.

I'm constantly belittled for struggling to maintain some semblance of independence in a system that caters to the sighted. The idea of accessibility is no longer limited to ramps and parking spaces. Things that purport to provide ease of use need to take into account that not everybody that is interacting with their systems is capable of handling the inherent restrictions that come with eliminating human interaction.

**Written by: Warren County Resident - Jim Kimball**



## **63 Percent of People Can't Be Wrong**

**If the time is now** for you to file for your Social Security retirement benefits, there are two ways to apply.

**You can set up a telephone appointment by calling our 800 number - 1-800-772-1213.** One of our employees will then give you a specific date/time when we will call you.

You should be aware that with a whole bunch of baby boomers coming through our system, your appointment may have to be set for six weeks out or so. You will not lose any benefits, however, as your application date is protected back to when you first requested your claim.

**Now, a lot of people in our area are choosing to file online** instead of going the appointment route. Although nationally 58 percent of folks file online, locally the number is 63 percent. Must be the "I Hate to Wait" crowd!

### **Here are things to know if you wish to file online:**

- You must be at least 61 years, 9 months of age.
- You want benefits to start within the next four months.
- You can track the status of your claim using the My Application Status feature.
  - If you are eligible for more than one type of benefit, protective filing is ensured and an additional application is not necessary.
- The process provides you with informational links to help ensure you pick the right month to start your benefits.
- You will receive email confirmation when SSA receives the completed application.



# BelieveNJ

## ADULT DAY HABILITATION

700 Coventry Dr  
Phillipsburg, NJ 08865

908-213-5223

[admins@believenj.org](mailto:admins@believenj.org)



**SCHEDULE A  
TOUR!!**



## COMPREHENSIVE SUPPORT SERVICES

**OFFERING DAY HABILITATION TO  
ADULTS WITH INTELLECTUAL &  
DEVELOPMENTALLY DISABILITIES**

Monday to Friday  
9am - 3pm

**Get paid to care for  
your loved ones**

- DAY HABILITATION
- PRE-VOCATIONAL TRAINING
- COMMUNITY-BASED SUPPORT
- COMMUNITY INCLUSION ACTIVITIES
- INDIVIDUAL SUPPORT
- PERSONAL INTEREST

## HOW TO USE HOME EQUITY TO KEEP YOUR HOME

With New Jersey property tax rates continuing to be the highest in the nation, it's becoming more and more difficult for seniors to be able to afford to stay in their homes for the long term. Too many Warren County homeowners have either lost their homes to a tax sale, or reluctantly sold their homes, because they couldn't afford to stay. Most seniors have well over \$100,000 in home equity, but they have no way of accessing it, because they're on a fixed income, and likely won't qualify for a traditional mortgage or home equity loan.

Usually, the only way for a senior to access some of their locked-up home equity is through what's probably the most misunderstood financial product - a reverse mortgage. But there are two big misconceptions that prevent most seniors from even considering this option. Most people think that you have to sign your home over to the bank, or that the bank takes your home when you pass on. These are not true. You keep ownership of your home, and your children will inherit your home when you pass on.

Reverse mortgages are both regulated and insured by the federal government (FHA), which makes them very safe. All of the money that you receive from this program is tax-free, with no effect on other benefits. You never make a monthly payment, as long as you live in your home. Typical uses of a reverse mortgage include paying bills, stopping the depletion of savings, and improving quality of life.

Rick Schluter is a U.S. Navy nuclear submarine veteran, currently working at Mutual of Omaha. He has exclusively specialized in the reverse mortgage field for the past 19 years, and has helped over 500 New Jersey seniors get approved for the program. He can be reached at 973-726-0548 or [Rick@Reverseman.com](mailto:Rick@Reverseman.com).

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## MEDICARE OPEN ENROLLMENT

Each year from October 15 to December 7, current Medicare recipients get a chance to evaluate and make changes to their health care and drug coverage. Navigating this process without guidance can be complicated, even overwhelming. Thankfully, a federally funded program, SHIP, is available to help. The State Health Insurance Assistance Program (SHIP) provides in-depth, objective insurance counseling and assistance to Medicare-eligible individuals, their families and caregivers. Call Warren County Division of Aging and Disability Services your local State Health Insurance Assistance (SHIP) office at 908-475-6591 if you need help understanding and applying for OEP. Our SHIP counselors provide unbiased Medicare Counseling. [shiphelp.org](http://shiphelp.org)



**ARE YOU,**  
Tired of eating alone?

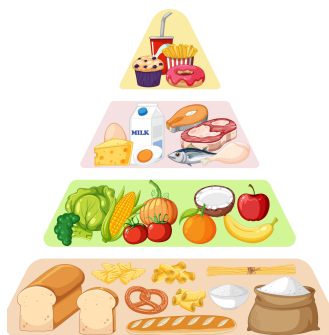
Bored with your  
own cooking?

Eating poorly?

Join us for lunch!

Grab & Go Meals are  
available!

Warren County  
Division of Aging &  
Disability Services  
Toll-Free 1-877-222-3737  
[www.co.warren.nj.us](http://www.co.warren.nj.us)



**SENIOR CENTERS LOCATIONS:**

**Washington**

Faith Discovery  
Community Center  
33 Brass Castle Rd.  
Washington, NJ  
908-689-0650

**Phillipsburg**

Senior Center  
310 Firth St.  
Phillipsburg, NJ  
908-859-2423

**North Warren**

Senior Center  
505 Route 94  
Columbia, NJ  
908-496-4001

**Hackettstown**

Senior Center  
293 Main St.  
Hackettstown, NJ  
908-850-5438

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**VOLUNTEERS ARE NEEDED**

**Friendly Visitor:**

Compassionate and caring volunteers visit with isolated, homebound clients on a regular basis, usually an hour each week, for socialization and support. When a visit is not possible, a telephone call shows they care. Many long-term friendships have developed because of this program.

**Medical Transportation:**

Allows clients to get to essential medical appointments, when no other means of transportation is available.

**Phone Reassurance:**

Compassionate and caring volunteers can contact clients by phone on a regular basis to engage in conversations to uplift mood.

**Meals at Home Program:**

Volunteers deliver lunches to homebound seniors who are unable to grocery shop or cook for themselves, ensuring they receive at least one hot and nutritious meal a day.

**Grocery Shopping Program:**

Volunteers help consumers who are unable to shop for themselves due to physical limitations.

**Chore Corps:**

Volunteers help / perform small, handyman-type repairs.

**IF YOU ARE INTERESTED IN BECOMING A VOLUNTEER FOR ANY OF THE ABOVE PROGRAMS,  
PLEASE CALL: Warren County Division of Aging & Disability Service @ 908-475-6591**