

BY PROGRESSIVE CENTER *Forward*

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DISABILITIES DO NOT DISCRIMINATE

A personal reflection on the topic of discrimination in the United States from the perspective of a person living with disabilities by Scott Elliott, Executive Director of the Progressive Center for Independent Living.

I do not have the experience or knowledge to write about strong or specific view points on prejudice, racism, or discrimination as a whole in our society. I do have extensive experience living with a significant disability and seeing so many individuals with disabilities dealing first hand with discrimination because we are different. By no means am I comparing what many of us with a disability deal with to racism, sexism, ageism or other social injustices. What I will

IN THIS ISSUE

- PG 3 The Age of Ageism
- PG 5 Consumer Scams
- PG 8 Recreation Corner
- PG 11 Finding Silver Linings
- PG 12 PCIL's New President
- PG 13 Your Right to Vote
- PG 14 30th ADA Anniversary
- PG 15 Provide Possibilities
- PG 16 Gateway Program
- PG 17 Back at Work
- PG 18 Mercer County Library
- PG 19 Rutgers Virtual Services
- PG 20 Power of Attorney Explained

This publication is brought to you by staff of Progressive Center for Independent Living and Mercer County ADRC

“I think we all just want equal treatment and should treat people how we wish to be treated.”

tell you is that disability is the largest diversity population on earth and that it affects the entire human race; all ethnicities, ages, and genders.

I consider myself very lucky however to have grown up and learned from my parents and close friends the true nature of humanity and its meaning; compassionate, sympathetic, or generous behavior or disposition: the quality or state of being humane. My childhood was a great foundation to be better prepared to understand the difference between good and bad and not focus on the difference in human beings. I think we “all” just want equal treatment and should treat people how we wish to be treated.

Since being in the human services field, and even before, I have advocated and fought for civil rights, integration, inclusion and promotion of *diversity in our society, communities, workplace, social gatherings and everyday activities.

People first language, treatment, and respect is all people with disabilities and their families ask and hope for in this world. The same must apply to “all” people who are “all different”.

*Diversity; the condition of having or being composed of differing elements.

■ Scott Elliott





THE AGING OF AGEISM IT'S GETTING OLD

PHOTO FROM CUMANAGEMENT.COM ON JAN 1, 2020

This article was authored by Eileen Doremus – Executive Director Mercer County ADRC

We are experiencing what some have called parallel pandemics- that of COVID -19 and that of racial inequality. And yet another –ism has resurfaced that I am eager to explore- that of ageism. Headlines scream that those residing in nursing homes were some of the hardest hit with the onset, spread and eventual numbers of deaths. Why weren't they protected? Why did we allow those who should be most revered have to succumb to the ravages of the coronavirus as they did? Initially we were told the older population was most susceptible to the virus, it was due to the underlying conditions experienced by them to include respiratory ailments, heart problems, and more. We have since learned, sadly, younger coronavirus patients are also susceptible – far more than additionally thought. But that is not the purpose of this article. I'd like to begin a discussion about ageism...

one that can be revisited edition after edition of FORWARD.

Having been blessed to be able to spend 37 years enjoying a social worker's career in aging, it was 15 years into it that I was reminded that there exists a strong perceived stigma associated with the topic of aging. Standing before a class full of continuing education students as a facilitator/teacher for the Rutgers School of Social Work, I presented an exercise that began the course entitled Resources for Older Adults. I pre-wrote the word across the top of the flip chart – O L D. After introductions, I asked students to call out what immediately comes to mind when they hear the word old.

Immediately the words such as frail, forgetful, irritable, cranky, entitled, dependent, impatient were spoken. It wasn't until at least twenty-some words were shared that I finally heard the

THE AGING OF AGEISM - IT'S GETTING OLD

words wise, experienced, productive – the negative words far outnumbered the empowering words. I know my work was cut out for me that day. It also reminded me that this is also a societal view of what it is to age and grow older.

From that experience on, I am dedicated to individually keep taking steps to eradicate the stigmas associated with the aging process. Much of what we can control is how we communicate about aging; specifically the language we use. Why do we always refer to ‘having a senior moment’ when we forget something, or cannot find the right word? It happens to us all. Why are there ‘anti-aging creams’? Perhaps staying hydrated and staying protected from the sun should be a life-long practice. Is a ‘senior center’ the best name for a center that allows for life-long learning, productive and purposeful activities? How about activity center, or center for active living, community center and café (which suggests food/beverage availability), or maybe Aged to Perfection Center?

Having spent 10 years in the employ of the Alzheimer’s Association one of the books that was my constant companion was entitled Rethinking Alzheimer’s Disease (1996) by Sam Fazio, MA. In it he explores the impacts of words on thoughts on our actions and reactions. The essence of the use of empowering terminology encourages people to learn, and help create

new ways of thinking and ultimately act and react more compassionately. Instead of using the word wanderer to describe a behavior, by replacing it with ‘being curious’ or ‘shopping’ or perhaps, ‘looking for something to eat’ will cause us to respond differently with far more success in allowing positive communication.

So how we say what we say can be powerful in the messaging as it invites a response that can be more effective in communicating about the process of aging. This writing is just a start. Readers, help me develop this topic; help me learn along with you the how ageism impacts any aspect of your life. A review of ageism in health care, in the media, in housing, in the workplace will follow. An exploration of projects that are helping to erase ageism will also be shared. Send your thoughts/ ideas to adrc@mercercounty.org or directly to me at edoremus@mercercounty.org

■Eileen Doremus





PROTECTING YOURSELF FROM CONSUMER SCAMS

PHOTO FROM CUMANAGEMENT.COM ON JAN 1, 2020

This article was authored by Ryann M. Siclari, Esquire, and Daniel I. Rubin, Esquire, both senior staff attorneys and Marissa Fisher, a paralegal at Central Jersey Legal Services.

Unfortunately even during challenging times such as the one we are currently facing due to the pandemic caused by COVID-19, scammers are still active. We've compiled this list as a reference for consumers to avoid falling victim to scams. If you believe that you have already been scammed, we have also provided resources and information to report those scams

Stimulus Checks

The CARES Act provides for the automatic release of stimulus funds to eligible individuals. You won't need to release any personal information to receive your money, so if you receive a call telling you to "sign up" for your relief check, hang up immediately. Keep in mind that this request may also come via e-mail.

The Internal Revenue Service (IRS) will never call you and ask for your personal or banking information in order to send your stimulus payment. Any call you receive

purporting to be from the IRS is a scam.

Donations

Consumers should try to do some research before donating to a charity. A simple online search can yield information about prior complaints or scams associated with that charity. Be wary of anyone who specifies how your donation should be made, (e.g., by gift card or wire transfer), as this is a red flag that the "charity" is not legitimate. The best way to protect yourself is making your donation via check or credit card.

If you believe that you have already made a donation to a scam "charity", report the donation to the Federal Trade Commission (www.ftc.gov) and the NJ Office of the Attorney General's Division of Consumer Affairs Charities Registration Section (<https://www.njconsumeraffairs.gov/charities/Pages/default.aspx>). The

Charities Registration Section website provides a directory of compliant, non-compliant, exempt, retired, revoked, and denied charities in New Jersey.

Cures, Home Testing & Vaccination Kits

In the midst of the pandemic, everyone is rightfully concerned about their health and access to health insurance. Sadly, scammers are attempting to prey on these fears in order to steal your personal and financial information. Local government agencies have reported complaints from seniors who received phone calls from persons claiming to be affiliated with Medicare or Medicaid asking to verify their Social Security number, date of birth, and other personal information so that they can be tested for the coronavirus. They may even ask for credit card or bank information to pay for the test. Currently, coronavirus testing in New Jersey is limited to individuals who have symptoms of the virus and have received a referral from their primary care physician to go to a testing site. You should never provide your Social Security number or any personal or financial information in response to an unsolicited phone call.

As of the date of this writing, there are no known products available to treat or prevent COVID-19. The Federal Trade Commission (FTC) and Food & Drug Administration (FDA) have jointly contacted companies who have marketed products falsely stating that they can treat or prevent COVID-19, advising them that they must immediately cease making these false claims. These advertisements may be

attempts to steal your personal or financial information, or worse, you could receive dangerous or unapproved products which could result in severe health problems or even death.

If you have already purchased any item that claims to treat or prevent COVID-19, visit the FTC website to file a complaint at www.ftc.gov.

Delivery Services

New Jersey's stay-at-home order and social distancing requirements have made it difficult to obtain daily necessities, particularly for seniors. The Consumer Financial Protection Bureau (CFPB) has received complaints of scammers who have offered to help seniors run errands to pick up medication or groceries. These scammers take payment up front and then never return with the items they were supposed to purchase.

If you need help getting food, medicine, or other necessities, make sure to use a reliable delivery service established through the store that you are purchasing from. Keep in mind that legitimate delivery services are overwhelmed with requests right now, so it is best to order as far in advance as possible.

The CFPB has also received complaints of online sellers falsely claiming to have hard-to-find items in stock (toilet paper, hand sanitizer, etc.). Seniors have placed orders for these items and paid the seller, but delivery is never made. There currently are widespread shortages of many products,

and it will take some time before supplies are restocked. If Amazon and Wal-Mart are out of certain items, it is extremely unlikely that an online retailer that you have not previously heard of has them.

Social Security Scams

Scammers are using sophisticated technology to make the number from which they are calling appear to be from the Social Security Administration. It is important to know that the SSA will never call you to threaten your benefits or tell you to wire money, send cash, or purchase gift cards.

If you have already verified your Social Security number or shared personal information with a scammer, you can visit <https://www.identitytheft.gov/SSA> to find out the steps you can take to protect your identity.

Grandparent Scams:

The fright caused by scammers posing as a loved grandchild has caused many to fall victim to this scam. Typically they'll say they're stuck in a situation – at this time possibly hospitalized with COVID-19 or arrested for violating a stay-at-home order – and need funds immediately so that they can be treated or released.

If you receive a call like this, resist the urge to immediately do what the caller has asked. Instead, first, and most importantly, try to verify the claim by asking the scammer to answer personal questions that only that individual might know, and that

would not be posted on a hacked social media site. Contact other family members to find out where the grandchild or loved one is currently. NEVER send cash, gift cards, or wire transfer funds.

Central Jersey Legal Services
CJLS' attorneys and paralegals assist individuals facing problems with Medicaid eligibility, government entitlements such as food stamps and unemployment benefits, housing issues such as eviction, family issues including divorce and child support, and consumer debt issues, among many others. All people, regardless of their financial situation, deserve a fair shot at justice – and that requires legal help. It's not justice when a senior or disabled person is denied health care services or a family loses their home simply because they couldn't afford the legal help they needed. Central Jersey Legal Services provides access to legal help and information for clients in life-changing legal situations who could not otherwise afford an attorney.

If you need legal help, please contact our Mercer County office at 609-695-6249 to be screened for eligibility.

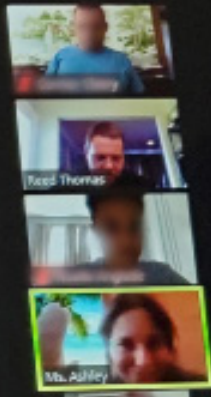
The purpose of this article is to present a general overview of common consumer scams. It is not intended to be used as legal advice. Each client's case is unique and merits individual substantive and procedural legal advice from an attorney.

■ R. Siclari, D. Rubin, and M. Fisher

ASL is ...

- a Visual Language (body and facial expressions)

- used by all ages and everybody!



PCIL has taken to ZOOM for their Community Connections Program every Thursday afternoon and it has been very successful at keeping the PCIL community connected.

RECREATION CORNER

▪ Reed Thomas

Maybe I'm showing my age here, but the phrase "what a long, strange trip it's been" seems to resonate with the experiences of this year more than it has any other time in my 40-plus years on this planet. From the suddenness of the onset, to the major disruptions in all of our daily routines, COVID-19 has forced us all to adapt and overcome a series of challenges that few of us ever saw coming. It is in that spirit, one of perseverance and determination, which I find myself writing this article for you all.

Normally I'd be writing about the arrival of warm weather, about the great places in our community that allow you to enjoy the summer, and about the great future activities we'll hold to continue to explore the outdoor spaces and unique opportunities summer provides. This year I'm saddened by the fact I can't do that, however, I can write about the amount of people we've been able to bring together through alternative means, about the social

connections and re-connections I see people making on my computer's screen, about big smiles in a time when they seem hard to muster, and about continuing the Community Connections Recreation Program's over-arching goals under restrictive circumstances.

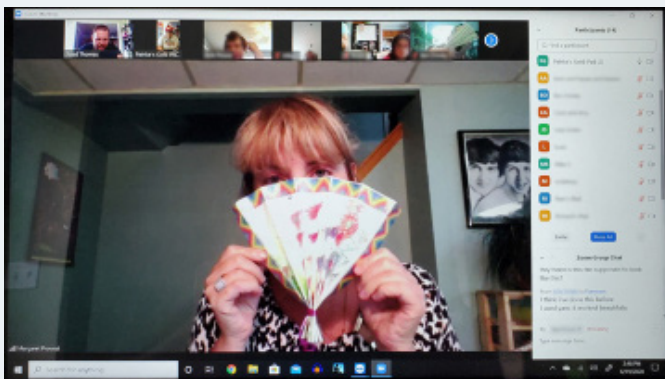
So, I think it goes without saying that our model of larger community gatherings has been out-of-the-question for months. The goals behind that model have not been abandoned, in fact we have held them closer than ever, as we morphed to meeting in a virtual environment. It is important to us that social connections can be forged and strengthened among the participants in our program. So much care is taken through planning and using the features of the Zoom meeting software to create an environment where people feel connected. This includes building in time specifically for socializing like introducing oneself, sharing how you've been experiencing the current events, and talking about techniques for

“It is important to us that social connections can be forged and strengthened among the participants in our program...”

copied during stressful times. This translates to an environment of open communication where participants are freely sharing with one another. Couple that with the ability to select which microphones are active, and spotlight the person speaking, and it begins to feel like an honest exchange between people hanging out for an enjoyable shared experience, each with a complimentary role within the larger whole. After a number of sessions we've seen people who were strangers at first recognize each other, ask about topics shared in previous activities, and start to know the nuances of each other's personalities. Social networks growing and expanding is a big part of what our program is all about.

carefully choose the activities, the presenters, and the accompanying information shared. We have sought out teachers of skills such as art and music, things which a participant can learn, then use independently. We have also tried to identify and bring on organizations that have offerings which can be accessed now, to fill up the toolbox of enjoyable activities a person can access. Groups like Special Kind of Improvisational Theater (SKIT), One Yoga Center, A-Plus Tutoring and Learning Center, and others have provided not just fun experiences for one hour of the week, but also piqued the interest of multiple participants who are now exploring how they can get involved in a deeper way, outside of our program. This exposure to resources and exploration of one's personal interests in a way that is further reaching than just a one-off experience with our program, is one of the ways we measure our success, and promote independence.

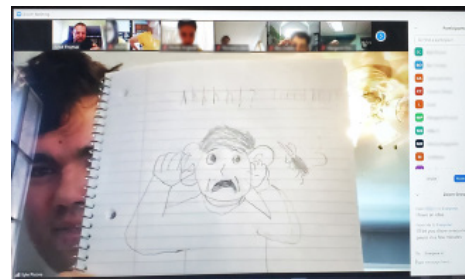
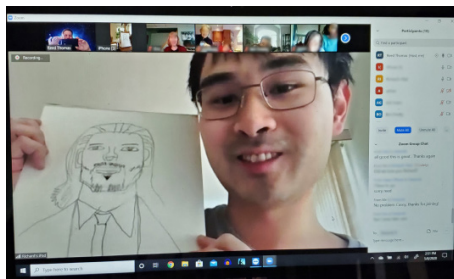
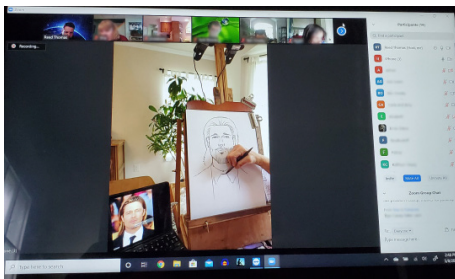
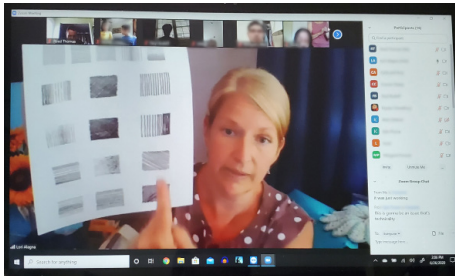
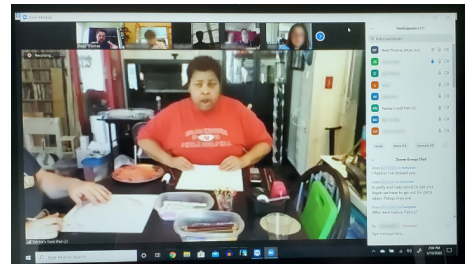
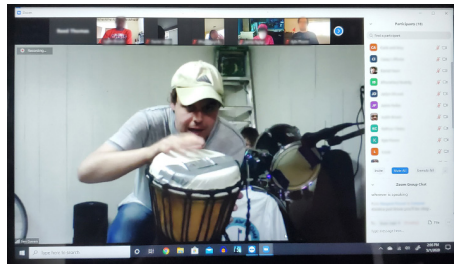
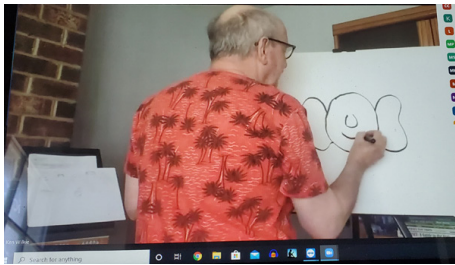
With our virtual activities happening weekly, there have been too many to list them all the way I normally would. I know that I miss seeing everyone in person, and the same has been expressed numerous times by many other people. I am proud to report that we've been able to adapt to a rapidly changing world, to offer enriching, engaging, and entertaining programming through very different means than is typical, to continue to further the values of the independent living philosophy, and to offer



Participant Tina is showing off her creation to the group.

Outside of socialization, learning skills for independence and learning about community resources are the other pillars of the Community Connections Recreation Program. For these to continue we need to

RECREATION CORNER CONTINUED



Looking back on our summer of zooms. Community Connections has taken on some fun projects virtually from learning how to draw to musical jams and yoga to improv and more! We cannot wait to show you what the fall has in store for you - virtually!

people a way to connect when that has become so much more difficult than it was just a few months ago.

This article is not a lament, nor does it look back on a time that has past. Our recreation program activities will continue in the Zoom virtual meeting format for the foreseeable future, every Friday afternoon. We're planning activities such as gardening, nutrition, yoga & meditation, jewelry making, and many more. Despite its differences and difficulties, we are committed to staying the course, until such a time when we can enjoy each other's company face to face.

■ Reed Thomas

JOIN OUR UPCOMING VIRTUAL EVENTS

If you'd like to find out more please contact us by email at: reed.thomas@pcil.org



Or follow us on Facebook
www.fb.me/progressivecenternj

Finding the Silver Lining

■ Tina Provost

Finding the silver lining in being at home for the past four months was sometimes difficult. My usual routine is disrupted. My parents came up with some really interesting things to do, that I love. I YouTube travel all over the world, watch Broadway Shows, paint rocks, join the Special Olympics virtually, Zoom with Reed on Fridays, journal, read, play with our dog, Buttons, and walk, walk, walk. We walk a lot. We found lots of interesting, beautiful places to walk in Mercer County where you can socially distance and be safe.

We love being outside. Parks are wide open spaces. It's calming and provides me with a sense of well being, too. I love to commune with nature and hear the birds sing. Personally, I feel at ease. It's a good way to lower stress levels during difficult times, like now. Going to the park helps me deal with stuff.

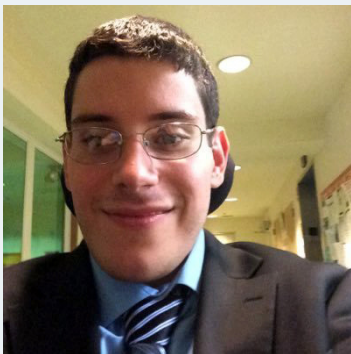
The parks we found and love to walk are:
Heritage Park, Allentown, NJ
Colonial Lake Park, Lawrence, NJ
Crystal Lake, Burlington, NJ
Marquand Park, Princeton, NJ

Each park is unique and has its own personality. All of them have level surfaces for easy walking. In Marquand Park and Heritage Park most of the trees and shrubs are marked for your enjoyment. I love learning the names of the trees. In Marquand Park, there is a tree with an arm for you to sit on and allows you to linger awhile. In Heritage Park I found a black walnut tree. My dad likes to bake, so maybe in the Fall we can go collect some black walnuts. At Colonial Lake Park you might see turtles sunning themselves, or a heron looking for fish. Crystal Lake is a grass path carved around corn fields.

Before Covid19, I didn't even know these parks were so close to my home. Maybe some of you will visit these parks, and who knows, maybe I'll see you there!



PCIL ELECTS NEW PRESIDENT OF THE BOARD



- Steve Gruzlovic, newly elected President of the Board at the Progressive Center for Independent Living.

MEET STEVE

Hello, My name is Steve Gruzlovic and I am the newly elected President of the Board for the Progressive Center for Independent Living. I have been a board member and volunteer advocate, as well as a consumer at PCIL for a number of years now. I have a Political Science Degree from Edinboro University and I currently serve as the Transportation Chair for the New Jersey Statewide Independent Living Council, as well as a number of other boards and organizations throughout the state that advocate for the rights of individuals living with disabilities. I am excited to bring my experience and passion for the community to my new role, and I hope to bring a fresh perspective to the PCIL board, while still maintaining a family organizational culture. In my spare time I enjoy watching sports, playing Scrabble, and spending time with friends and family. I look forward to continuing to help individuals and families, and I'm committed to helping PCIL continue to grow and expand both the scope and quality of services to our community.

▪ Steve Gruzlovic

VOTING IS YOUR RIGHT!

■ Reed Thomas

“Vote as if your life depended on it... because it does”. – Justin Dart

This quote from the man that is considered to be the father of the Americans with Disabilities Act feels more poignant today than in any other time I can remember. The direction our country goes in, how we handle social justice issues, issues of public health, how public funding is spent, how we interact with the greater world around us, and many more factors of great importance, literally fall to one thing... your vote.

I am not writing this to tell you which options are right, how you should think, how you should feel, or how you should vote. You need to make those decisions yourself, based on the best information you can gather. I am writing to underscore the weight your vote carries, and to encourage you to take in as much information, from as many non-biased sources as you can, digest it, consider what it means to you and your family, and then make the decision you feel is right.

I would hope that by the year 2020 anyone of age who is reading this understands that

voting is your right, regardless of race, religion, disability, or any other factor. If you're unsure, I would point you to multiple pieces of American civil rights legislation that support this fact. The ADA, VRA, VAEHA, NVRA, & HAVA acts, going as far back as 1965, support at the federal level a person's right to vote, and attempt to remove any barriers both physical and social that may stand in your way.

There are any number of ways to educate yourself on the voting process and options.

The state of NJ has a division of elections with an online voter information portal: www.state.nj.us/state/elections

The US government has a website with information about the process and important dates & events which lead up to Election Day: www.usa.gov/election

Websites like www.vote411.org and www.ballotpedia.org offer non-biased information about candidates, policies, and statistics relating to the election. And organizations like The American Association of People with Disabilities (www.aapd.com) have sources online that specifically talk about candidate's policies that affect the disability community.

Disability Rights NJ offers a program of protection and advocacy for voters with disabilities which can assist with registering and address any issues of discrimination or accessibility. (<https://www.drnj.org/pavaprogram.htm>).

The right to vote comes with a responsibility to decide what future you feel is right for you. If you experience problems, or need further assistance, please feel free to contact PCIL.

30TH ANNIVERSARY OF THE ADA

July 26th, 2020 marks the 30th anniversary of the signing of the Americans with Disabilities Act (ADA). The ADA is a civil rights law that prohibits discrimination against individuals with disabilities in all areas of public life, including jobs, schools, transportation, and all public and private places that are open to the general public. The purpose of the law is to make sure that people with disabilities have the same rights and opportunities as everyone else. The ADA gives civil rights protections to individuals with disabilities similar to those provided to individuals on the basis of race, color, sex, national origin, age, and religion. It guarantees equal opportunity for individuals with disabilities in public accommodations, employment, transportation, state and local government services, and telecommunications. The ADA is divided into five titles (or sections) that relate to different areas of public life.

Many of you reading this may already be familiar with the details of this landmark piece of legislation. If you're not, and would like to know more please visit the ADA National Network for the history, titles, amendments, and all things ADA at www.adata.org

Celebrations are happening all over the country over this 3-decade landmark. NJ's Centers for Independent Living held a different celebratory activity each day in the month of July this year,

but these activities are not the best reflection of what this law has really done for the disability community. That can be found in the first-hand accounts of those whose rights have been protected, who have found acceptance, employment, education, and shed the mantle of exclusion and excommunication thanks to the ADA.

To see this ground-floor view of this community the ADA National Network began its #ThanksToTheADA Campaign, asking everyone to share via social media a moment in their lives when they were thankful for the ADA. The responses were immense, tweets, Facebook posts, pictures, videos and much more were created and linked by the hashtag. Statements like "The ADA has impacted my life by allowing me to go anywhere in the community or even travel the US", and "Thanks to the ADA requesting accommodations at work can be simple and empower you to be your most successful in the workplace", are only a tiny fraction of the responses. If you'd like to add your testimony to those of people from all across our nation simply post and use the hashtag #ThankstoTheADA.

For more information on this campaign and further details about how to participate visit: www.adata.org/thanks-to-the-ada-campaign

Provider Possibilities

Over the course of the past few months, your day to day activities may have changed a little. Here at Progressive Center for Independent Living, we are always looking for new and innovative ways to get our community involved and engaged in activities. Did you know that if you are a company that teaches individuals, or promotes community inclusion, there is potential for individuals with disabilities to use their Supports Program or Community Care Program budget for your services?

As a Support Coordinator for Division of Developmental Disability services, I am always striving to speak with companies about registering their business with the division. Right now it is more important than ever to find new services, as lots of services are on hold due to COVID-19 community precautions. Prior to COVID-19 pandemic, examples of approved services in community included gym memberships, swimming lessons and sewing lessons. Transportation/Taxi Company authorizations continue to be approved at this time. This year due to COVID-19 pandemic,

the Division of Developmental Disabilities has begun approving some “remote” services. Remote meaning individuals can access service via “FaceTime” applications. Examples of other “Goods and Service” providers are horseback riding lessons, music lessons, game design lessons and tutoring services.



If you are a company that is able to provide services such as these, feel free to contact me, Sara Oleksak, at the Progressive Center for Independent Living and I can help you through the steps of becoming an approved provider with the Division of Developmental Disabilities. There are individuals out there looking for new ways of engaging in their hobbies and activities! Please don't hesitate to reach out!

■ Sara Oleksak

Gateways to
Success



*High school Transition
Program*

HUNTERDON CENTRAL HIGH SCHOOL'S GATEWAY TO SUCCESS PROGRAM UPDATE

As the Summer sun gets brighter, the Hunterdon students of PCIL's Gateways to Success program also continue to shine! The participants spent the last few months of their school year adjusting not only to doing all of their schoolwork from home, but also meeting with me once a week using a virtual app. Together, we covered topics such as where and how to apply for jobs, how to conduct oneself during a job interview, and how to keep a job once hired. Summertime has brought them opportunity to use what they learned to get some work experience! So far, they have been able to build-up their resumes by working at

places such as a dog grooming business, a youth day camp, and a local emergency squad... and they are still going strong! Along with all of the hard work they are performing, the students are also continuing to participate in monthly "peer group sessions", where we review additional topics that will help them meet their employment and educational goals for the future. I am beyond proud of each of them for their dedication to the Gateways program and wanting to persevere!

■ Laura Tapp

BACK AT WORK



*Monica Koppstein
reporting to work.*

On July 3, 2020, I celebrated my six-year anniversary working at Costco. I went back to work on June 1st after deciding to stay home at the end of March to avoid being exposed to COVID-19.

My co-workers showed how happy they were to see me. That welcoming feeling eased my return to work a lot. Before starting work each day, I had to answer a few questions about any symptoms of or exposure to others with COVID-19. I wear a face shield over a face mask and a pair of work gloves when working. I also wash my hands as often as I can. I bring and drink plenty of water from home. My co-workers often give me cold bottles of water while working too.

I work with cashiers at check-out lanes. Every Costco employee wears a badge on their name tags which says: “Costco Cares. We are following social distancing. Please stay 6 feet away.”

The first thing I do when I get home is taking a shower. Since my return to work, my supervisor has scheduled me to start my shifts half an hour earlier so that I work more during slower periods of the day. So far, I have been lucky to stay healthy. I am glad that I can stay busy while doing something helpful to others.

■ Monica Koppstein

MERCER COUNTY LIBRARY SYSTEM RESPONDS

▪ *Mercer County Library Systems*

Although the Mercer County Library System's branches are presently closed to the public, with a planned limited reopening in August, we continue to serve our patrons, keeping them engaged through this difficult time, with expanded free, online content and services, as well as a no contact pick-up of library materials service.

Visit the MCLS website at www.mcl.org for access to online magazines, eBooks, television shows and movies, comic books, audiobooks, and music or to find out about our curbside delivery of library materials.

How-to videos for using our virtual resources, as well as computer classes, may be found on the MCLS YouTube channel.

If you are missing visiting the library for children's programming, go to our Kids' Page or the MCLS YouTube channel for access to online story times in English and Spanish, crafts, music and science sessions, and activities presented by our youth services librarians and some of your favorite entertainers. Our YouTube videos are not just for children though – you can find cooking, DIY tutorials, book reviews, and a host of other content geared toward all ages. We currently have over 750 videos posted, with almost 40,000 views!

Content is being added daily to our Facebook page at www.fb.me/mclsnj including our Tuesday Trivia Night events at 7:00pm and Wednesday evenings at 8:00pm for discussions of readily-available short stories, TED talk discussions, and other virtual events. A library card is not necessary to visit any of the library's social media pages.

For a wide variety of information for school work, personal research, or just curiosity, take advantage of the library's always-available databases by visiting our Virtual Branch page of the library's website, www.mcl.org/reference/databases and our blog, which can be found on the main page of the library's website. Reference questions are being answered remotely via our eReference service, Ask a Librarian, <https://mcl.org/ask-librarian>, or you can take advantage of our readers' advisory, resume and college essay review services.

Keep up with what our MCLS family is doing by frequently visiting our website and social media sites – Facebook, Twitter, Instagram, Blogspot, Pinterest, Goodreads and YouTube. Tell us how you are keeping busy staying at home, and participate in our daily challenges, including our LEGO challenge and upcoming photography contest. Keep checking back – we are offering new content every day!

Don't have an MCLS library card, but think you are eligible for one? We've set up a temporary online application service to assist. Staff will issue temporary cards between the hours of 10 am and 3 pm daily, until the library re-opens to the public. For more information about this NEW and temporary service, see <https://www.mcl.org/online-registration>.

Please be assured, no library materials will be due during our closing, and no overdue fines will accrue, so please hold on to your library materials until you can visit us again.

For now, we look forward to serving you through the library's online offerings!



Rutgers Cooperative Extension of Mercer County is offering virtual services and programs to the public! Visit our website (<https://mercer.njaes.rutgers.edu/>) for more information. Please note that the office is currently closed due to COVID-19, but staff members are available by email.

Home Horticulture

Do you have a home gardening question? Contact Margaret Pickoff, County Horticulturist, at mpickoff@mercercounty.org for assistance. Margaret and a team of trained Rutgers Master Gardeners are standing by to help answer your plant and insect queries. Be sure to include a detailed description of your question or problem, your contact information, and a few clear photos of the plant or insect.

Family and Community Health Sciences

The Department of Family & Community Health Sciences (FCHS) promotes health and wellness throughout the community through education, research, collaboration and partnerships with a focus on food, nutrition, and healthy lifestyles. In-person and virtual programs are available as are newsletters, webinars, videos, and professional development workshops.

Join us every Wednesday at 2:00 for our “Wellness Wednesdays” webinars on nutrition topics relevant to a wide range of audiences. Visit [https://njaes.rutgers.edu/online-event-](https://njaes.rutgers.edu/online-event-series/wellness-wednesdays.php)

[series/wellness-wednesdays.php](https://njaes.rutgers.edu/online-event-series/wellness-wednesdays.php) to see the schedule and to register.

Stay in touch! Visit our Facebook page (www.facebook.com/RutgersFCHSMercerCounty) and our website (<https://mercer.njaes.rutgers.edu/fchs/>).

Read our Visions newsletter: <https://njaes.rutgers.edu/visions/>

If you would like information on our programs, please contact Michelle Brill at brill@njaes.rutgers.edu.

SNAP-Ed Program

Supplemental Nutrition Assistance Program (SNAP) Education, or SNAP-Ed, is also offered by the FCHS department, and provides programs to SNAP-eligible audiences to increase the likelihood they will make healthy, budget-friendly food choices and lead more active lives.

Due to COVID-19, all of SNAP-Ed’s classes will be offered virtually for the rest of 2020; some of the topics we cover are: “Stretching Food Dollars”, “Meal Planning”, and “Healthy Beverages”.

SNAP-Ed also works in collaboration with community partners to improve healthy food access throughout Mercer County.

If your organization is interested in hosting a class via Zoom, or you would like more information about how you can partner to improve food access, please contact Joan Healy at joan.healy@rutgers.edu.

POWER OF ATTORNEY

POWER OF ATTORNEY EXPLAINED

This article was adapted from an article authored by authored by Ryann M. Siclari, Esquire, and Daniel I. Rubin, Esquire, both senior staff attorneys and Marissa Fisher, a paralegal at Central Jersey Legal Services. It has been shortened to fit into this publication. If you would like to see the full article, visit Central Jersey Legal Service online.

What is a Power of Attorney?

A power of attorney is a legal document by which you (the principal) appoint someone else (the agent or attorney-in-fact) to manage your financial affairs if you are alive but incapable of doing so yourself due to physical or mental incapacity. A durable power of attorney is a power of attorney that continues even if the principal becomes incapacitated after it is signed. The Power of Attorney agent does not have authority to make medical or healthcare decisions. The agent for healthcare decisions is appointed in a separate document known as a Healthcare Proxy or Advance Directive.

A power of attorney will specifically list the powers that you are giving your agent. Some of the most important powers include banking powers, such as writing checks, the

power to sell real estate, the power to create trusts, the power to hire professionals, such as accountants or attorneys, and the power to make gifts in accordance with your estate plan. If a power is not listed, your agent does not have the authority to do it. As such, a carefully drafted power of attorney is critical when it comes to managing your affairs, especially in the event long-term care is needed.

There are two types of powers of attorney: immediate and springing. An immediate power of attorney is effective the date that it is signed, meaning the agent can write checks or handle transactions on your behalf that day.

Whereas a springing power of attorney “springs into action” or becomes effective only when you become incapacitated. Each

has pros and cons. The pro of the immediate power of attorney is that your agent doesn't have to take any additional steps to handle financial issues on your behalf. Additionally, you are not giving up your right to make your own decisions as long as you still have capacity. The con of the immediate power of attorney is that many people do not necessarily want to give someone that authority if they are healthy. However, this con is mitigated if you choose a responsible agent that you trust (see below on how to pick an agent). The pro of a springing power of attorney is that it only goes into effect if you are incapable of managing your own affairs. The con is that it is often very difficult, and sometimes impossible, for the agent to prove that you are incapacitated. The agent would need two doctors to certify in writing that you are incapable of managing your own affairs. Often doctors are reticent to write these letters. Even if your agent can get the letters, the bank may reject them as insufficient as the bank has discretion to determine if the power of attorney terms requiring incapacity has been satisfied. The only way to remediate this con is to have an immediate power of attorney.

How do I pick an Agent?

Your selection of an agent should not be based solely on age, relationship, gender, or the fact that you do not want to hurt someone's feelings. Your selection of agent should be based on who you believe is most suitable for the job. An agent under your power of attorney is a fiduciary which means they are acting on your behalf for your benefit. You are essentially hiring someone to manage your finances for your benefit. Qualities you should consider include trustworthiness, financial savviness, credit or lack thereof, history of bankruptcy, and someone who has likeminded spending habits.

The most important responsibility of an agent is to manage the assets of principal for the benefit of the principal. To do that, the agent must manage the principal's assets carefully by paying bills on time, cancelling unnecessary bills, investing money appropriately, and obtaining government assistance where appropriate, among many other tasks. The agent must also keep



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POWER OF ATTORNEY EXPLAINED

▪ *Ryann M. Siclari of Central Jersey Legal Services.*

the principal's assets separate from their own. The agent is not a joint owner of the principal's assets; the agent manages the principal's assets on his or her behalf. Additionally, the agent must keep excellent records to show how the principal's assets are spent. For a PDF guide from the Consumer Financial Protection Bureau titled "Managing Someone Else's Money: Help for agents under a power of attorney" visit https://files.consumerfinance.gov/f/documents/cfpb_msem_power-of-attorney_guide.pdf. This guide will help you, and your agent, more thoroughly understand their responsibilities.

Do I need a Power of Attorney?

Every single adult who is eighteen (18) or over who has capacity to sign a power of attorney, should have a power of attorney in place and they should not get it off the internet. What if I do not have a Power of Attorney? If the person becomes incapable of managing his or her own financial affairs without a power of attorney in place, then their family must become legal guardian in order to be able handle the financial affairs.

When does a POA end?

A power of attorney gives the agent the authority to handle your financial affairs while you are alive. A power of attorney ends at the earlier of (1) its revocation or (2) your death. Revocation means that you still have capacity and you put in writing your decision to end the power of attorney you previously signed. This can be done with a written document stating that you are revoking your power of attorney or, more commonly, you draft a new power of attorney. If the power of attorney is revoked, it is important that all banks or financial institution receive notification that the prior agent no longer has authority.

If you need legal help, please contact the Mercer County office of Central Jersey Services at 609-695-6249 to be screened for eligibility.

**THIS PUBLICATION IS A COLLABORATION BETWEEN
TWO AGENCIES TO BRING YOU MORE INFORMATION!**

Articles and photos in this issue have been curated by both the Progressive Center for Independent Living and Mercer County Aging and Disability Resource Connection.



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