

WORKSHOP

The A-B-Cs of Home-based Businesses

Thursday, March 28, 2019 | 6:00 - 8:30 pm

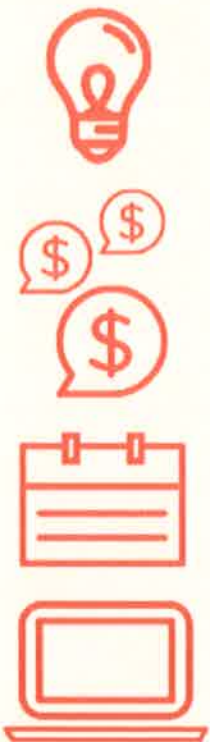
Union County College - Plainfield Campus

232 East Second Street, Plainfield, NJ

LEARN:

- Legal and financial requirements
- Matching your skill-set with your business idea
- Marketing Your Home-based Business
- And MORE ...

LIGHT REFRESHMENTS SERVED



America's SBDC New Jersey (NJSBDC) is funded in part through a cooperative agreement with the U.S. Small Business Administration (SBA) and additional support from the New Jersey Business Action Center (BAC), as well as other private sector sponsorships and private/public grants.



SATELLITE OFFICE

AT
**UNION COUNTY COLLEGE,
PLAINFIELD CAMPUS**



**232 EAST SECOND STREET
PLAINFIELD, NJ 07060**

CALL FOR AN APPOINTMENT
973.353.1927 OR 908.412.3550

SERVICES PROVIDED:

- One-on-One Business Consulting Services
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- Diverse Population Business Assistance
- International Trade/ Exports

NJSBDC | Where Businesses Go *TO GROW*

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News Release

SOCIAL SECURITY

Social Security Announces New Online Service for Replacement Social Security Cards in New Jersey

Available to People through a *my Social Security* Account

The Social Security Administration introduced the expansion of online services for residents of New Jersey available through its *my Social Security* portal at www.socialsecurity.gov/myaccount. Nancy A. Berryhill, Acting Commissioner of Social Security, announced that residents of New Jersey can use the portal for many replacement Social Security number (SSN) card requests. This will allow people to replace their SSN card from the comfort of their home or office, without the need to travel to a Social Security office.

“I’m pleased to offer the residents of New Jersey the added convenience of replacing a Social Security card through the *my Social Security* portal,” Acting Commissioner Berryhill said. “We will continue to work on innovative initiatives to provide people with safe, secure and convenient options for doing business with us online or in person.”

The agency is conducting a gradual roll out of this service; New Jersey is one of the states, plus the District of Columbia, where this option is available. Throughout 2019, the agency plans to continue to expand the service option to other states. This service will mean shorter wait times for the public in the more than 1,200 Social Security offices across the country and allows staff more time to work with customers who have extensive service needs.

U.S. citizens age 18 or older and who are residents of New Jersey can request a replacement SSN card online by creating a *my Social Security* account. In addition, they must have a U.S. domestic mailing address, not require a change to their record (such as a name change), and have a valid driver’s license, or state identification card in some participating states.

my Social Security is a secure online hub for doing business with Social Security, and nearly 41 million people have created an account. In addition to New Jersey residents replacing their SSN card through the portal, current Social Security beneficiaries can manage their account—change an address, adjust direct deposit, obtain a benefit verification letter, or request a replacement SSA-1099. Medicare beneficiaries can request a replacement Medicare card without waiting for a replacement form in the mail. Account holders still in the workforce can verify their earnings history and obtain estimates of future benefits by looking at their *Social Security Statement* online.

For more information about this new online service, visit www.socialsecurity.gov/ssnumber.

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WHAT IS ELDER ABUSE?

Any knowing, intentional or negligent act by a caregiver, or any person who causes harm, or serious risk of harm to a vulnerable adult.

MAJOR FORMS OF ELDER ABUSE

Physical Abuse

Inflicting or threatening to physically hurt or injure a vulnerable elder.

Emotional/Psychological Abuse

Inflicting mental pain, anguish, or distress on an elder through verbal or non-verbal act.

Sexual Abuse

Non-consensual sexual contact of any kind, even without physical touching.

Financial Exploitation

Illegal taking, misuse, withholding or concealment of funds, property, or assets of a vulnerable elder.

Neglect

Refusal or failure by those responsible to provide food, shelter, health care, or protection for a vulnerable elder.

Self-Neglect

An elder who threatens his/her health or safety and generally fails to provide for him/herself with adequate food, water, clothing, shelter, personal hygiene, medication (when capable), and safety precautions.

Abandonment

Desertion of a vulnerable elder by anyone who has assumed the responsibility for care or custody of that person.

Quick Facts

- 1 in 10 Americans 60+ have experienced some form of abuse
- Only 1 in 14 cases of elder abuse are reported
- Older women are more likely than men to be victims of abuse
- 60% of elder abuse is committed by a family member
- Abuse of elder residents by other residents in long-term care facilities is more common than physical abuse by staff
- Abused and neglected older adults are twice as likely to be hospitalized and die at a rate of 3 times faster than other elders who haven't experienced abuse
- Elder financial exploitation is estimated to cost up to \$37 billion in losses annually

What Older Adult May Tell You

- "No one talks to me."
- "My children make decisions without telling me."
- "People call me names."
- "And then s/he hit me."
- "I am scared."
- "I don't like my aide/nurse/caregiver."
- "I don't know/understand what happened to my money."

SIGNS OF ELDER ABUSE

Physical Abuse

Abrasions, lacerations, bruises, fractures, use of restraints, burns, pain, depression, delirium with or without worsening of dementia, or dementia-related behavioral problems.

Emotional/Psychological Abuse

Direct observation of verbal abuse (verbal attacks, belittling, bullying, talk to an elder as though s/he were a young child even though the elder has full mental capacity) refusing to talk with an elder, isolating an elder from others, stalking unexplained withdrawal from normal activities, a sudden change in alertness, unusual depression, strained or tense relationships, frequent arguments between the caregiver and older adult, subtle signs of intimidation, evidence of isolation of victim from both previously trusted friends and family members, depression and/or anxiety.

Sexual Abuse

Bruising, abrasions, lacerations in the anogenital area or abdomen, newly acquired STDs (especially in nursing home residents with cluster outbreaks), and/or urinary tract infection.

Financial Exploitation

Sudden changes in financial situations, inability to pay for medications, healthcare, food, rent, or other basic needs, loss of utility services, initiation of eviction, inability to keep medical appointments, unexplained worsening of chronic medical problems that were previously controlled, nonadherence to medication regimen or other treatment, malnutrition, weight loss, poor financial decision making, firing of home care or other service providers by abuser.

Neglect and Abandonment

Failing to provide food or water, failing to take the elder for medical care, failing to take the elder to the toilet, failing to keep the elder well-groomed and the home safe and clean, failing to help the elder to dress, failing to assist in paying bills, and/or leaving the elder alone for long periods of time.

Elder Abuse Impacts All of Us

- Elder abuse reduces the ability for older members of our community to participate in society
- Healthcare and Legal costs end up being taken up by public programs, like Medicare and Medicaid, hospitals and social service agencies
- Without access to quality healthcare and social services, people become more at risk for abuse as they age

We can All Address and Prevent Elder Abuse

- If you witness elder abuse, speak up and report the incident!
- Are you an elder, or do you know of an elder, who you suspect is being abused?
- Are you a caregiver finding yourself in a stressful situation and could use help from our social worker and in need of home health care services for a loved one or friend?
- Interested in having your senior center, social service agency, or community group learn more about elder abuse?

Contact Peter Jacob, MSW, LSW, pjacob@jfscentralnj.org, 908-352-8375
if your organization or community is interested in a presentation on elder abuse,
or, if you are interested in supportive services.

Project CEASSE (Combatting Elder Abuse through Supportive Services and Education) is a program of Jewish Family Service of Central NJ and is open to the entire community. Project CEASSE is funded by the Healthcare Foundation of NJ, the Jewish Federation of Greater MetroWest NJ, and the Iris Teen Tzedaka Program.





Testimonials

"I'm so glad I have my nurse, she has made me want to live. I needed a hernia operation, and afterwards, the mesh broke. I was given 48 hours to live by my doctor. When I met my nurse, I was using a walker. Now I'm using a cane!"

-Barbara, Roselle

"My husband had some surgery that left him disabled. Our aide has been just wonderful – she's eager to help, really cares about him, and puts a smile on my husband's face even when he doesn't want to smile. She has made our lives so much easier."

-Joan, Westfield



For more information on Community Home Care Solutions and other CAU services, please contact the Information & Referral Department.



80 West Grand St. Elizabeth, NJ 07202

Phone: 908-354-3040 | Fax: 908-354-2665

info@caunj.org | caunj.org



Helping you achieve independence in the community, that's



Community Home Care Solutions



Health & home services for adults in New Jersey.





Community Home Care Solutions, a Community Access Unlimited (CAU)-supported program, can help you achieve independence at home with our comprehensive in-home service offerings.

We understand that you deserve assistance with your dignity in mind. From home repairs to personal care and more, our expert, NJ Board of Nursing-certified staff provides community-based support according to your wishes and lifestyle.

Services can be purchased via Medicaid or through private insurance.

Home & Property Care

When you reach out, Community Home Care Solutions provides a complimentary home assessment to create a personalized service plan that fits your unique needs and connects you with the best support available.

What we can do:

- Home & Property Maintenance
- Home Repairs, Chores, and Improvements
- Landscaping, Snow and Leaf Removal
- Cleaning Clutter Removal
- Moving & Relocation Assistance



Home Health Care

CAU trains and employs Certified Home Health Aides so we can provide you with the best care possible.

Our Certified Home Health Aides will help you create an individualized service plan according to your requirements.

Aides provide the following supports:

- Personal Care Assistance
- Errands & Transportation
- Meal Preparation & Dietary Information
- Light Housekeeping
- On-call services backed by Registered Nurses
- Advisement from Certified Dementia Practitioners
- Home Transition Care from Hospital or Assisted Living Facility



Personal Care Assistance Services are accredited by the Commission on Accreditation for Home Health Care.

Additional Services:

Recreation Services:

CAU offers affordable activities and overnight excursions, including dining out, cinema, local festivals, sporting events and visits to the theater. For more insight into the events schedule, visit www.caunj.org and view the bi-monthly recreation newsletter.

Budgeting Program:

Budgeting and financial counseling is available through CAU to any person who needs assistance managing their finances and bill payments.

Information & Referral Services:

CAU identifies and provides information on community resources. Contact the director of Information & Referral at 908-354-3040 x4272 or gtaverra@caunj.org with questions.

Representative Payeeship Services:

This service is designed for Social Security/SSI beneficiaries who need assistance with money management and financial guidance.