



GLEN ROCK PERENNIAL

Borough of Glen Rock's Senior Connection Newsletter #6 September

SENIOR SHUTTLE

The Senior Shuttle is a free service that provides transportation for Glen Rock seniors. The shuttle has a set weekly schedule that includes local grocery stores and shopping centers. It is also available to help residents get to doctor's appointments. The shuttle picks up residents at Glen Courts on scheduled shopping days. Residents who do not live at Glen Courts can call 201-670-3956 to arrange pick up at their residence. Tuesdays—Stop & Shop (10 am), Thursdays—local shopping mall, Fridays—Kilroys (9:00 am). The Thursday trips to local shopping malls include Garden State Plaza, Bergen Town Center and Paramus Park. The schedule rotates weekly; to learn more call 201-670-3956 ext. 1.

Arrange a Ride: the shuttle is available Monday-Friday between 8:30am-2:00pm to bring resident seniors to local doctor appointments. The shuttle will pick you up at home and bring you to the appointment, and then after the appointment it will bring you back home. To schedule a pickup, call 201-670-3956 ext. 1

Masks will be required and capacity is limited.



Borough public buildings will now require entrants to be masked while in the building, regardless of vaccination status., in all public areas including employees.

USEFUL PHONE NUMBERS AND EMAIL

Glen Rock Shuttle Bus

201-670-3956—Option 1

Community Meals on Wheels

201-447-8295

communitymealsonwheels@gmail.com

Bergen County Social/Senior services

201-336-7400

seniors@co.brgen.nj.us



It's that time of year!! As the kids return to the classroom we ask our readers the question of the month...

**WHAT IS YOUR
FAVORITE BACK TO
SCHOOL MEMORY??**

Let us know at
grperennial@glenrocknj.net



“Glen Rockin’ Seniors”

**Join our exciting new group every Tuesday
and Thursday from 10-2 in the Annex Bldg.
678 S. Maple Avenue**

**We’ve got live musical shows, fitness programs,
game shows, unique presentations, informational
speakers, dancing, and much more!**

GRAND OPENING DAY!
Tues. Sept 14th from 10-2

**Sponsored by FirstLight Home Care of Glen Rock
Partnered with the Borough of Glen Rock**

We adhere to the Borough of Glen Rock’s safety mandates. A mask is required if you are
not vaccinated

Entertainment • Live Music • Games

**11:30 – 12:30 Music show
featuring Singer/Entertainer
Van Martin**

Dancing from 12:45-2:00

**Free
refreshments!
Goodie Bags!
Prizes!**

**A lucky winner will receive a \$50.00 Gift Card
compliments of The Glen Rock Inn! Drawing at 1:30**

Schedule of Bus Trips For 2021

We're Back!

We are so pleased to offer a selection of trips for Glen Rock Seniors.

To register: call 201.670.3956 ext.6 then option 2 or email grparksandrec@glenrocknj.net

Please note: Masks are required on buses and whenever event locations require them.

Refund policy: Refunds will only be issued if members contact the Borough at least 1 week prior to departure date.

Date	Event & Location	Bus Time	Depart	Arrive	Return	Fee
Sept 15 Wed	Shore Club, Spring Lake 'A Half Way to St. Patrick's' Show With Irish Tenor Mike Byrne, Comedian and Irish Bagpipes Choice of: Corned Beef & Cabbage, ½ Roasted Chicken or Salmon w/ Dill Sauce- Open Bar 1 Hour	9:30	10AM	11:30	3:45PM	\$73
Oct 13 Wed	Li Greci's, Staten Island Oktoberfest , The GB's Bavarian Show Band- Ach Du Lieber Choice of: Sauer Braten or Chicken Bruschetta or Salmon w/ Dill Sauce – Open Bar 1 Hour Please advise your entrée selection at least 1 week prior to departure date	10.00	10:30	11:30	3:45PM	\$73
Nov 17 Wed	Shore Club, Spring Lake Country Hall of Famers – Songs by Dolly, Denver and Cash sung by Bill Turner, Nanette Mason and Mike Byrne Choice of: Sirloin of Beef or Herbal Salmon – Open Bar 1 Hour	9:30	10AM	11:30	3:45PM	\$73
Dec 16 Thurs	Li Greci's Staten Island All Star Christmas Cheer & Sing Along – A Christmas Show to Remember Choice of : Sirloin of Beef or Chicken Sorrentino or Salmon w/Dill Sauce – Open Bar 1 Hour Please advise your entrée selection at least 1 week prior to departure date	10:00	10:30	11:30	3.45PM	\$73

Buses leave from Wilde Memorial Park, 683 Maple Ave, Glen Rock, NJ 07452, opposite the Glen Rock Fire Dept.

We are hopeful that the Glen Rock Senior Citizens Club will be able to offer a full slate of activities in 2022 including monthly bus trips, regular luncheons with entertainment in the Municipal Annex on Maple Avenue.

GLEN ROCK SENIOR MAHJONG

Tuesdays, 1-3PM (on September 14th subject to change) Municipal Annex

A DEEPER DIVE INTO SOCIAL SECURITY

As we mentioned in our last article, there are various ways to claim your Social Security Benefits. These will be covered more deeply below. In the order to be covered, claiming can be done as a worker, a spouse, a divorced spouse, or as a survivor.

BASIC WORKER CLAIM – What constitutes a basic claim?

For every year a worker earns \$5200, 4 credits will be earned towards Social Security. 40 credits must be earned to create a basic Social Security Claim. Once a worker has accumulated 40 credits, he/she has a right to claim Social Security Benefits. A person is considered eligible for Social Security Benefits at age 62. A claim can be made any time between the ages of 62 and 70.

FUNDAMENTAL RULES FOR SPOUSAL BENEFITS. There are so many variations and exceptions to Spousal

Claiming, we will only cover the basic spousal claiming requirements.

A couple must be legally married in their state of residence for at least a year before spousal claiming can be invoked. The higher earning spouse must claim their own benefit, and the spousal claimant must be at least 62 years old (minimum age for claiming social security benefits). Only one person from a marriage can claim a spousal benefit, both spouses cannot claim a spousal benefit. Spousal benefits stop upon termination of the marriage.

DIVORCED SPOUSAL BENEFITS. Under certain conditions, a person may collect spousal benefits from a divorced spouse.

In order to claim spousal benefits from a divorced spouse, a claimant must be at least 62 years old. The previous marriage had to last at least 10 years, and the claimant must not be re-married. It is not necessary for the spouse from the previous marriage to have claimed their benefit as long as they are at least 62 years old.

SURVIVOR BENEFIT CLAIMING. In the case of a married couple, survivor benefits may be claimed by the surviving spouse.

Assuming that the spouse that died was the higher earning person in the marriage, and the surviving individual is at least at Full Retirement Age (FRA), the remaining err) essentially takes over the monthly benefit of the deceased higher benefit spouse. Since we assume that two checks were previously being paid, after the passing of one of the individuals, only the higher paying benefit will remain.

CASE HISTORY #1

- A 62 year old woman had been a widow since she was 55. She was working 3 part time jobs and was bringing home around \$1,000 a month and also was not terribly healthy. She needed to claim Social Security and had no idea how to go about it.
- The best course of action: She claimed her Survivor Benefit based on her husband's worker benefit. Beginning the following month, she would be receiving a check for \$2,300 a month from Social Security. She delayed her worker benefit claim so she continued to increase her benefit to the point that when she turns 68. At that point, she will turn on her own worker benefit to increase her benefit amount to \$3,000 a month

KNOWING HOW TO MAXIMIZE YOUR BENEFIT CAN CREATE A LIFETIME OF INCREASED INCOME



CARE ONE SENIOR SOURCE ZOOM EVENT

Check out seniorsourcenj.org to find out great opportunities for seniors! Everything from therapists who will come to your home and evaluate you for physical therapy or speak with someone about emotional support and therapy. They also offer online classes, great and information Zoom sessions and sometimes have free tickets available to the Bergen Pac! You can also call them at 201-342-0962 to sign up to receive their monthly newsletter via email. A great source in Hackensack! Currently they are not open for in-person gatherings due to Co-Vid but still have many opportunities for seniors available !



Did you know that many county and state colleges in our area offer
tuition-free classes to seniors 65 and over?

Check out the opportunity to take free classes by calling the Admission
department at

Bergen Community 201-447-7100

Ramapo 201-684-7500

William Paterson 732-720-2000

In general, classes are offered on a no-credit, seat available basis.

Usually seniors are not subject to
exams in these type situations.

BEWARE OF THOSE SCAMMERS !

Have you ever received a Robo call from someone who claims to be from the IRS? This is an example of a scam when criminals pose as someone looking to separate you from your hard earned money.

AARP is seeing a rise in these types of imposter scams—with imposters claiming to represent Amazon, Costco, Walmart or other major retailers and trusted brands. Scammers follow the trends and know that since the start of CoVid there has been an increase in purchases made online.

How does this scam work? The scammer will call or text saying they are representing Amazon, or another major online retailer. The criminal often says they have detected some suspicious activity on your account. They may ask you to press 1 or call another phone number for assistance. Next, the scammer will ask you for your account information or ask you to download a certain type of software that allows the scammer to access your computer or phone to fix the issue. This allows the scammer to then access your sensitive information and instantly drain your bank account.

People lose tens of thousands to dollars to this scam. Here's what you need to know to protect yourself:

- Do not respond to any robo calls or from anyone claiming to be from Amazon or another major retailer.
- Do not respond by hitting one, following a link that is sent to you, or call another number.
- If you have concerns about your account, hang up and log into your relevant credit card account and check for any fraudulent activity and/or charges.
- Amazon and other retailers will never ask you for any sensitive information such as your social security number, tax-ID number or credit card or banking account number.
- They will not call to offer you a refund that you did not expect.
- They will not ask you to download anything that gives them access to your phone or your computer remotely.

If you are concerned you have been scammed, you can call a trained volunteer at the

AARP Fraud Watch Network Hotline at 877-908-3360.



NORTHWEST SENIOR CITIZENS CENTER

50 Center Street—Midland Park, NJ 201-445-5690

The Northwest Senior Citizen Center in Midland Park is open free to all seniors. It is currently open 1/2 days due to Covid restrictions. You must be fully vaccinated in order to attend any events. You can see request a copy of their calendar by calling the above phone number and they will mail one to you.



HEALTH CONSULTATION PROGRAM

Health Consultations for seniors are available every 2nd and 4th Tuesdays of the month from 12:30-2:30 on September 14 & 28, October 12 & 26, November 9 & 23, December 14 & 28. The program is offered at the Glen Courts Senior Apartments, 1 Glen Court, Glen Rock

Health Consultation includes:

- Confidential consult with a Public Health Nurse
- Health history evaluation
- Cardiac assessment
- Height and Weight
- Podiatry
- Balance Evaluation
- Memory Assessment

This program is possibly by the local Board of Health contract with Bergen County Department of Health Services, designed to meet the needs of Bergen County Residents. For more information, please call 201-670-3956



Fun Fall Events



There's nothing like a trip outdoors on a crisp fall day—but where to go and what to do? Here are some ideas of events and places to go !

LAURELWOOD ARBORETUM—725 Pines Lake Drive in Wayne is offers a tranquil public park with paths winding amid wooded areas, ponds and seasonally blooming gardens. On 9/18-9/19 there will be a Grand Opening Sculpture Trail featured in the arboretum with special events on Saturday for families and Sundays for adults only. Please see their website if you are interested in tickets for this event at www.laurelwoodarboretum.org

THE GREAT JACK O'LANTERN BLAZE—Meander through an 18th century landscape and discover a breathtaking display of more than 7,000 illuminated jack o'lanterns—all designed by the staff and local artisans. New for 2021, gawk at the NY City skylines pumpkin treatment and take a stroll under the sea in an immersive river display. Complete with synchronized lighting and an original soundtrack, tickets can be purchased on their site by visiting hudsonvalley.org

RIDGEWOOD FALL CRAFTS AND ART STREET FAIR—With over 195 vendors, food sections, and more, there will be plenty to see on nearby Ridgewood Avenue on September 19th from 11am-5pm

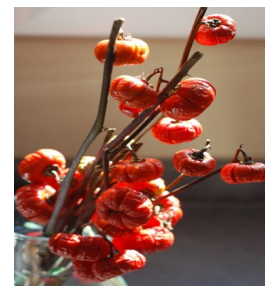
APPLE PICKING—There are so many farms that feature apple picking close by in Warwick NY. Among them are Penning's Farm, Apple Dave's Orchards, Apple Ridge Orchards and Ochs Farms. Google anyone of them for address and directions and you're on your way to a fun day!

SLEEPY HOLLOW CEMETARY LANTERN TOURS—Soak up the history of this famous cemetery by the light of kerosene lanterns! It's like stepping back in time. Saturday nights in September at 8 pm. For tickets check out all the events on visitsleepyhollow.com

NEW HOPE RAILROAD—The lovely town of New Hope, Pa., is filled with niche shops and restaurants. You can relive the golden age of rail travel and take a front-row seat as you take in the passing scenery of streams, scenic farmland, historic buildings, bridges and surroundings on the New Hope Railroad. You can call 215-862-2332 for more information or see all the various trips (such as the wine & taps train) online at newhoperrailroad.com

BEAR MOUNTAIN STATE PARK. Featuring biking and hiking trails, boat rentals, camping, fishing, and a nature center all in a beautiful setting in Bear Mountain NY.

* **VISITNJ.ORG**—check out this website for more events and ways to create beautiful memories this autumn! You can search by date or type of events you are looking for!





More Events happening Fall in Glen Rock !

There is so much happening this fall right here in Glen Rock. Get outside and enjoy the beautiful weather during one of these many fun, outdoor events.

9/11 - September 11th 20th Anniversary Ceremony 6:30pm, Glen Rock 9/11 Memorial Veteran's Park

9/19 - Glen Rock Street Fair 11:00am-4:00pm, Rock Road. Enjoy a wide variety of craft and food vendors at this yearly Glen Rock event!

9/25 - Glen Rock Arts Council "Arts Fest" 11:00am-5:00pm, Borough Hall Grounds. Glen Rock artists' work of all different media on display and for sale.

9/26 - "Down by the Station" with the Glen Rock Pops 11:30 am, Main Line Station. Enjoy classic tunes played by Glen Rock's favorite orchestra! Bring your own seating.

10/9 - The 2nd Annual Children's Book Festival 11:00am-4:00pm, Borough Hall Grounds. Bring the grandkids or shop for gifts as popular children's authors bring their latest and greatest to our town.

2022 Borough Calendar Theme

The theme for the Borough of Glen Rock's 2022 Calendar will be "Wildlife of Glen Rock." We are looking for photographs from residents which represent the incredible variety of wildlife (animals, birds, reptiles, insects, plants, etc.) that can be found in our Borough. If you wish to submit a photograph to be considered for inclusion in the 2022 calendar, here are the steps to be followed:

Provide a copy of the image to Teresa Gilbreath at tgilbreath@glenrocknj.net. (If you cannot provide the copy via email, please reach out to Teresa to arrange an alternate means of submitting the photo.)

- Provide a brief description of the image. This may include the circumstances surrounding the photograph, the weather, anything special about the equipment used, etc.
- Individuals whose photographs are selected will be asked to sign a release before the photograph can be included in the calendar.

We are looking forward to seeing the amazing photographs from Borough residents!



Hospital Observation Status and Why it Matters

By: Patty Masterson-Kane, LCSW
Calmer Days Counseling and Care Management

You have been in the hospital emergency room for hours and finally, are transferred upstairs to a room. Be aware this may not mean you have been admitted to the hospital. Several years ago, hospitals started using “observation status” as a category for patients who are not ready to be sent home from the emergency room, but do not qualify for admission. Why does it matter? Medicare beneficiaries are entitled inpatient rehabilitation, covered at 100% for the first 20 days, if they have been hospitalized for 3 nights. If you are in the hospital under observation status, you are not considered hospitalized under the Medicare guidelines and therefore not entitled to coverage for inpatient rehabilitation. So, if you are in the hospital for four nights, with the first two classified as observation status, you will not be entitled to inpatient rehabilitation under Medicare no matter how weak you are from being in bed for four days. This is particularly problematic for the frail elderly who might have been in a weakened state even before their hospitalization.

Hopefully a visit to the emergency room is not in your future, but if you find yourself or a loved one in this situation and are told you are being transferred to a floor, ask whether you are being admitted or placed on observation status. If the answer is observation status and you believe inpatient rehabilitation might be needed, begin questioning why you are not being admitted and what will trigger a change in status from observation to admission. Keep following up with the doctor regarding your status and advocating for admission if this seems appropriate.

Don't forget if you have a question or a suggestion for the Perennial, please contact Kathy McCann at grperennial@glenrocknj.net

FIND US !!!!

If you are looking to access The Glen Rock Perennial online, simply go to
glenrocknj.net

In the search bar type the word: perennial (that will take you to the link for the Senior newsletter). You can find previous publications there as well.

THE BOROUGH IS HERE TO HELP !!

HANDS HELPING HANDS



The Big Sweep: Need help with your fall leaves? Contact the Administration Office at 201-670-3956 to request assistance. The Borough will match you with a volunteer who can come do your fall cleanup.

Shovel 4 Seniors: Glen Rock has a snow removal which is a similar program to The Big Sweep. Volunteers sign up to assist seniors when it snows by shoveling their walkways and sidewalks. Seniors can request this assistance by calling the Director of Parks and Recreation Office. Please be aware volunteers will arrange the time to shovel as is weather-dependent and safe. For additional information, contact Tom DeSiervo, Director of Parks and Recreation at 201-670-3951 ext.1.

DPW Recycling Pickup: For those senior residents who live alone and are unable to place recycling to the curb for normal pickup, the DPW can arrange to pick up recycling from the back of the house. This service is intended for those senior residents who are physically unable to put their recycling to the curb and must be re-applied for at Borough Hall prior to the start of each year. For more information, please contact the Department of Public Works at 201-670-3980.