

Glen Rock's Senior Connection Newsletter #8 March 2022

LET'S KEEP CURRENT!

Our wonderful community has many Facebook Groups which you can join. Being a member of these groups will provide you with useful information and opportunities to have questions answered as well as seek recommendations for various professionals and help.

To become a member of any of these groups, open Facebook and click on the Search Icon (magnifying glass) on the upper right. An empty rectangular box will appear at the top of the page. Type the name of the group in the empty rectangular box at the top of the page and this will take you to that particular Group's Facebook page. To become a member, you may have to click a box that says JOIN or BECOME A MEMBER.

Here is a list of Glen Rock Facebook Groups:

Glen Rockers

Glen Rock NJ Current Residents

Glen Rock New Jersey

Glen Rock Recommends

Glen Rock Parents

Glen Rock Dads

Glen Rock Dads, Solid as a Rock

Glen Rock Moms and Women

Glen Rock Items for Sale

Buy Nothing Glen Rock, NJ

Glen Rock, NJ - Buy/Sell/Trade

Glen Rock Backyard Composting and Garden-

ina

Glen Rock Shade Tree Advisory Committee League of Women Voters of Glen Rock

Thielke Arboretum, Glen Rock, NJ

Arts Council of Glen Rock

Glen Rock Environmental Commission

Glen Rock Green Team

Glen Rock Volunteers

Merchants of Glen Rock

LOTS TO EXPLORE!

THE GREAT HOUSEPLANT EXCHANGE OF 2022!



The Glen Rock Borough Council, in conjunction with the Glen Rock Environmental Commission (GREC) and the GR Arboretum, is excited to announce the launch of glen Rock's 2022 Great Plant Exchange. Plants are awesome but free plants are even better! Sign up for the exchange which will take place on May 14th. There is no cost to participate. You can see all the information online and at the same time sign up. Just go to:

Glenrocknj.net/plant2022

KEEPING UPDATED ON GLEN ROCK BORO NEWS

If you would like notification and updates on what is going on in the boro—it's easy and quick! Most of the information about what is going on in town can be obtained from going to the boro website at www.glenrocknj.net

On the left hand side 3/4 of the way down the page you will find "Glen Rock Information Notification System" If you select that link, it will take you to where to sign up for news alerts. If you would like to receive an email, or other ways to find out what's the latest in news, notices, emergencies, etc., you can read about how you can be notified.



SOME COVID HELP

Last year we were writing about how to book an appointment at the Meadowlands to get the vaccine! We have come along way but there are still ways to provide information that may make life easier during the pandemic. Here are some things that might prove helpful:

- If you have received both immunizations, you should receive a booster six months after your last vaccination. You can easily do this by reaching out to local pharmacies such as CVS and Rock Ridge Pharmacy to make an appointment. It's easy, quick, and will keep you up to date immunity wise. Just remember to bring your vaccine card when you get your booster.
- DOCKET app—Docket is a mobile app that makes it easier for you and your family to securely access your COVID-19 vaccination record. If you don't have your vaccination card with you or have lost it, you can easily access your record through the app to provide proof of COVID-19 vaccination, as needed. You can download the Docket app through the app store.
- You are eligible for free at home COVID-19 tests. To receive a free test, you must visit covidtest.gov and once on the site, simply click the button that reads "Order free at home tests" The test will be shipped through USPS. You can also call 1-800-232-0233 if you need help placing your order.
- The federal government is also providing free N95 masks for pickup at pharmacies and community health centers that have partnered with the federal government's COVID-19 vaccination campaign through the country. Masks are limited to 3 per person. Please check with local pharmacies as well as Walgreens and Rite Aid to see if they have the masks. I received mine through Acme Pharmacy in Midland Park.
- Everyone is eligible for FREE Covid-19 non-rapid testing. If you would like to be tested, you can make an appointment by going to testnj.online. The date of your test, please remember to bring your personal ID (such as your license and Medicare card) with you. You do not have to leave your vehicle, just drive up and get swabbed! Tests results are usually sent to you via text or email within 24-48 hours.
- It's important to know what to do if you start to feel sick. If you are vaccinated or unvaccinated and have symptoms such as fever, chills, shortness of breath, fatigue, muscle aches, loss of smell or taste, sore throat, congestion, runny nose, nausea or vomiting, contact a health care professional after a positive test to see the next steps to take. If you have an emergency warning sign (like shortness of breath), call 911.
- Out of an abundance of caution surrounding the latest COVID variant, the Borough of GR has temporarily suspended senior activities in the annex through March 31, 2022. Look for further updates on the borough's website, the weekly update email, or the Glen Rock Senior Council page on Facebook.



Glen Rock Senior Citizen Advisory Committee

The Mission of the Senior Citizen Advisory Committee (SCAC) is to advise and assist the Mayor and the Borough Council of Glen Rock on matters pertaining to the general physical and social welfare of the senior citizens, including but not limited to housing, activities, transportation, and such other duties which may be appropriately assigned. The Committee shall, from time to time, report to the Borough Council. Members of the Committee shall serve for terms of 3 years and until their successors are approved and qualified.

Membership - Ten members are appointed by the Mayor and approved by the Borough Council to serve a term of three years.

Meeting dates: 2nd Tuesday of the month at 1:30 pm except August. Meetings are open to the public. Meetings at Boro Hall will resume in April.

Contact Information
1 Harding Plaza
Glen Rock NJ

Contact person: Donna Feigenbaum, Chair scac2022@glenrocknj.net

2022 SCAC Committee Members
Donna Feigenbaum, Chair
Skip Huisking, Vice-Chair
Bob Brooke
Anne Ciliberti
Charles Flynn
Minna Greenberg
Ruth Kerr
Kathy McCann
Karen Mitchell
Barbara Schineller
Mary Barchetto, Council Liaison



WORDLE, ONLINE GAMES AND MUSIC TO EXPLORE!

WORDLE, a free daily online word game, has become very popular in the past month. You are given 6 guesses to get the 5 letter mystery word of the day. Clues are given regarding letters that are in the word and whether or not they are in the correct position in the word. WORDLE is fun and a nice way to exercise your brain each day. The link for WORDLE is:

www.nytimes.com/games/wordle/index.html

There are many other free online word games and puzzles.

SCRABBLE GO is one of my favorites! Play Scrabble online. Google 'SCRABBLE GO app' and click on the link to install the free app. You can play one or more games against the computer or other opponents. You do not have to set aside time to play one complete game. You can take your turn whenever it's convenient for you. Here are links to other free online word games, math games and more:

https://zaratustra.itch.io/dordle

https://games.mirror.co.uk/game/mirror-quick-crossword?categoryId=crosswords-sudokus-and-word-games

https://www.mathler.com/

https://mathlegame.com/

https://worldle.teuteuf.fr/. (geography)



MUSIC



There are several ways to listen to audio streaming online. This means you can hear specific music through an audio scource such as Pandora, Spotify, and Apple Music (just to name a few). These apps allow you to listen to music you customize to your own tastes. For this article, we are going to concentrate on Spotify. Spotify is a audio streaming and media services. What does that mean? Simply put, you can customize your music choices and selections into playlists that suit your particular music tastes. You can go to Spotify.com and download the app which will appear on your phone or tablet. Once on the app, you can search (using the magnifying glass) to find a particular song or musical artist you like. Spotify will open up a "catalog" for the artist and you will see their individual songs and/or album releases. You can simply select the play button (green) and Spotify will play your favorite. You can also create playlists which you can return to, adding songs as you like or simply playing what you have already selected. If you prefer jazz, you create a jazz playlist. Classic rock, folk, classical are all options as well as many others you can customize for your listening enjoyment. There are over 80 million songs to choose from Users can search for music based on artist, album, or genre, and can create, edit and share playlists with friends. Connect Spotify to a smart speaker such as Amazon Echo or Google Home and ask Alexa or Google to play a particular playlist.

You can also listen to podcasts and Spotify offers a wide variety of them, ranging from news and politics, sports, lifestyle and health as well as arts and entertainment.

The two most popular subscriptions plans are Spotify free which has commercial advertisers. Additionally there is Spotify premium which carries a monthly charge and is commercial free. You can add an additional family member to Spotify premium for an additional fee. This enables them to create and manage their own account independently. With Spotify it's easy to find the right music or podcast for your phone, home, tablet and more!

The Northwest Senior Activity Center



46-50 Center Street, Midland Park, NJ 07432 Phone: 201-445-5690 Fax: 201-493-8911 Email: northwestcenter@co.bergen.nj.us

AARP TAX ASSISTANCE

MONDAYS & TUESDAYS BY APPOINTMENT

Steps Needed:

At least one week in advance, stop in the office to secure your appointment by picking up and completing forms and providing proof of Covid vaccination. Masks are required.

For those who need to file 2019 and 2020 tax returns, please schedule your appointment for February 1st.



All 2021 tax return appointments will begin Monday, February 7th, as well as continuing 2019 & 2020 returns.

ON DAY OF APPOINTMENT:

For 9:00 appointments, please arrive between 9-9:30 to drop off your paperwork. You will meet with a tax advisor briefly in our library downstairs, outside our community room.

Provide a cell phone where you may be reached.

Return between 12-12:30 to pick up your return.

For 12:00 appointments, please arrive between12-12:30 to drop off your paperwork. You will meet with a tax advisor briefly in our library downstairs, outside our community room.

Provide a cell phone where you may be reached.

Return between 3:00-3:30 to pick up your return.

For assistance with PTR 1 AND PTR 2 PROPERTY TAX REIMBURSEMENT

Make an appointment with Shella Brogan, LSW, ACSW 201-447-5695



If you would like to order a to-go lunch, please reserve one day in advance before noon.

Lunch is \$1.25 donation.



James J. Tedesco III
Bergen County Executive

Board of County Commissioners

Tracy Silna-Zur, Chairwoman • Thomas J. Sullivan, Vice Chairman • Dr. Joan M. Voss, Chair Pro Tempore Mary J. Amoroso, Commissioner • Ramon M. Hache, Sr., Commissioner

• Germaine M. Ortiz, Commissioner • Steven A. Tanelli, Commissioner

B C L A



Bergen County LGBTQ+ Alliance Monthly Senior Event

Creating a space for 60+ LBGTQ+ Seniors to come together to Meet, Greet, and Eat

In Person on the second Tuesday of every month

Starting Date: Tuesday, January 11th

Time: 11:30AM

Place: Rutherford Pancake House

40 Park Ave.

Rutherford, NJ, 07070 Note: Metered Parking And online via Zoomevery Third Friday of every month

Starting Date: Friday, January 21st

Time: 11:30AM

Zoom link available on request - please contact email provided

below



For More Information contact us at: Email: nick@bergencountylgbtq.org

Phone: 201-470-8946

Website: www.bergencountylgbtq.org/



Welcome to the Florham Institute for Lifelong Learning (FILL) Outreach Program

This spring take an online class for free at Fairleigh Dickinson University!

The lifelong learning program Florham Institute for Lifelong Learning (FILL www.fdu.edu/fill) is doing a free promotional program right now – anyone can enjoy/sit in on a course (all sessions) via Zoom. We are doing this both to spread the word the program but also to provide some wider community support in the age of Covid.

FILL is designed for folks 60 and older. Some classes have already begun, but new students can join classes in progress. The program will close/we will stop adding new registrants at the end of the month. There really is no catch – it is 100% free and there is no further obligation.

Life in the Future (Mon. 10a)

FILL Forum: A Speaker Series Presented by FDU Faculty and Graduates (Mon. 7p)

Past, Present, & Future: Threads of History & Their Influence on Current Affairs (Tues. 10a)

Teas for You...Enriching Our Lives with Tea for Health, Well-Being and Socialization (Tues. 11:30a)

Current Events Roundtable (Tues. 4p)

The Comics and Cartoons - Humor, Adventure, Mystery, and More (Wed. 11:30a)

Linguistics-Quirks of the English Language (Wed. 2:30)

Topics in Cosmology & Beyond Einstein (Wed. 2:30)

A Brief History of the 20th Century: World War I and Its Aftermath (Thurs. 10a)

iPhone & iPad (and a few iMac) Tips & Tricks (Thurs. 11:30a)

Why Do We Have Such High Divisions & Discords in the Country Today? (Fri. 10a)

Imagination Time - Table Topics (Fri. 10a)

Religions of the World (Fri. 11:30a)

*NOTE: All classes that are part of this Outreach program are Zoom/online only. Any person 60 years and older is eligible. Most classes begin in February 2022 and meet weekly for 6-12 sessions. The times listed are not necessarily every week. Classes normally run 75 minutes. There are NO tests, quizzes, homework, term papers or grades.

I'M INTERESTED! WHAT DO I DO NEXT?

If you are interested in auditing one of the free classes listed above, please visit our website (www.fdu.edu/fill), email Bruce Peabody (bpeabody@fdu.edu) or call Abagail Belcastro (973-443-8721)

Glen Rock Senior Bus Trips 2022

Buses Leave from Wilde Memorial Park Parking Lot, 683 Maple Ave, Glen Rock NJ

Date	Location & Event	Depart	Arrival	Return	Price		
March 3 -	Wind Creek Casino, Bethlehem, PA	9:00 AM	10:30 AM	4:30 PM	\$30		
More Points, More Rewards, More Winnings, Free Hotel Stays, Outlet Stores, Outstand-							
April 21-	Hunterdon Hills Playhouse, Hampton	10:15 AM	11:30 AM	3:30 PM	\$95		
'The Fantastic Jersey Tenors' Sing Rock 'N Roll, Queen, Frankie Valli, Sinatra, Spring-							
May 17 – Tues	Li Greci's Staaten, Staten Island NY	10:30 AM	11:30 AM	3:30 PM	\$79		
'Billion Dollar Trio' - Tribute to: Patsy Cline - Judy Garland - Neil Diamond - Revel in							
June 15 – Wed	Casa Bianca, Oak Ridge NJ	10:45 AM	11:30 AM	3:30 PM	\$75		
Magic Moments' of Your Life Brought Back by Joe Zisa & Friends & His Music -All Your Rock & Roll Favorites, Memories of High School Proms And Summer Vacations - Great Food, Dancing, Music & Fun Menu: One Drink, Pasta Shells & Salad, Beef, Chicken Francese, Veggies, Potato, Desserts							
July 20 – Wed	La Reggia, Secaucus NJ	11:00 AM	11:30 AM	3:30 PM	\$77		
Extravagant Aug 11 –	e Hawaii', 'Can't Help Falling in Lo 4-Course Lunch, Complimentary Co Shore Club, Spring Lake NJ v Concert' - Elvis and Patsy - Let's I Wind Creek Casino, Bethlehem PA	cktails, Doo	or Prizes & 11:30 AM	50/50 Drai 3:30 PM	\$77		
More Points, More Rewards, More Winnings, Free Hotel Stays, Outlet Stores, Outstand-							
Oct 19 – Wed	The Brownstone	10:45 AM	11:00 AM	3:30 PM	\$75		
Oktoberfest at the Brownstone, Featuring The GB's Bringing You German Drinking Songs, 'The Liechtenstein Polka,' 'Wooden Heart', 'Happy Wanderer' and More Rousing Songs That Will Get You Singing and Dancing, An Afternoon of Fun, Music & Comedy. Soup & Salad, Breaded Chicken, Sauerbrauten, Veg & Potato, Dessert – Served Family Style. Coffee Soda & Beer							
Nov 15 – Tues	Shore Club, Spring Lake NJ	10:00 AM	11:30 AM	3:30 PM	\$77		
Mike Byrne All Stars – Let The Good times Roll – Tribute to Carole King, Roy Orbison							
Dec 13 - Tues	Li Greci's Staaten, Staten Island, NY	10:30 AM	11:30 AM	3:30 PM	\$79		
Reconnect With Those Wonderful Christmas Specials of Bing Crosby, Andy Williams, Nat King Cole, Radio City & More - <u>MENU:</u> Select From: <u>Sirloin of Beef, Chicken Sorrentino, Salmon w' Dill Sauce</u>							

PLEASE NOTE: Reservations can be made by completing the enclosed form and mailing it to: Andy Curshen, 11 Hillview Terrace, Glen Rock NJ 07452.

Prices are Per Person. Buses leave promptly at times shown. Please arrive at parking lot at least 15 minutes before departure.

Glen Rock Senior Bus Trips 2022

Name(s):			
Address:			
Mobile Number:			
Email Address:		Number of People Traveling	
PLEASE CIRCLE D	ATES YOU AR	E REGISERIN	G FOR (and meal choice if applicable)
	Meal Choice		
3/3-\$30			
4/21-\$95			
5/17-\$79	Beef	Chicken	Salmon
6/15-\$75			
7/20-\$77			
8/11-\$77	Beef	Turkey	Salmon
9/13-\$30		·	
10/19-\$75			
11/15-\$77	Beef	Chicken	Salmon
12/13-\$79	Beef	Chicken	Salmon
TOTAL ENCLOSE	CD - \$		
Please mail this res	ervation form v	with your check	x, payable to: Borough of Glen Rock
to:		Andy Curshe	

If you have any questions, please phone: 201-248-9436 or email: acurshen@gmail.com

11 Hillview Terrace Glen Rock NJ 07452



"Glen Rockin' Seniors"



Springtime at The Annex

Great news everyone! We are resuming all activities at the Annex Building, 678 S.Maple Ave. Glen Rock, NJ with a starting date of Tuesday April 5th. It will be so good to see all our members again, and pick up where we left off.

Join us for our first "in person" Ageless Grace" Exercise Class with Sara. Sara's excited to be

working with everyone in person instead of the Zoom sessions she's been offering. As usual, this class will run every Tuesday and Thursday, starting at 10:30 for approximately 45 minutes. When the weather behaves, we'll continue our, "Take a Walk with Sara" immediately following the Ageless Grace class. It's a 15 minute invigorating walk around Wilde Memorial Park, directly across the street from the Annex Building.

Kailey Napolitano, RDN of Wakefern, Retail Registered Dietician will be with us on Thursday April 21st at 11:30 am. Kailey will be speaking to us about foods to increase our body's immunity and metabolism. She'll be bringing nutritious recipes like an Immune Boosting Salad, along with some delicious food samples to try out. (I did get a lot of requests for a talk by a Dietician/Nutritionist, so make sure not to miss this talk)



April 14th **EASTER BASKET GIVEAWAY DRAWING!** There will be a free drawing for an overstuffed, awesome EASTER BASKET! One lucky member will receive a large basket filled with chocolates, candies, beauty items, health items, gadgets and gizmos, and much more! Free tickets will be given out to members at the sign in desk when you arrive for an activity. Tickets will be given out starting April 5th. One ticket per member per visit. Don't lose you tickets, or you'll lose out!

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I've been learning that a lot of our members are fitness enthusiasts. In the next few months, I will be introducing, "Lose Weight with Country Line Dancing", Zumba sessions, Gentle Yoga, and Stretching for Flexibility. Lose the extra pounds, and get that body ready for the beach!

Dates will be listed on upcoming calendars.

In <u>May</u> there will be a **FREE FLEA MARKET Swap Meet Style** This is basically a free flea market and here's how it works...Bring in any items you no longer have any use for. They can be small household items, bric-a brac, pictures, jewelry, clean articles of clothing, new and unused pet food, etc. The items get placed on the tables. Members will browse the tables and pick up items they would like to have. Please bring a shopping bag as we do not supply. Check calendar for date and time.

Memorial Day, I am pleased to bring back popular speaker, Historian and Author, Paul Duerr on Thursday May 26th at 11:30 am. Looking back, Mr. Duerr gave a memorable talk on the American Civil War last Veterans Day, and was very well received by our group. This year, he has offered an entertaining and information talk on the administrations of some popular presidents like Washington, Lincoln, Teddy and Franklin Roosevelt to name a few. Learn some hidden facts about their quirks, habits, personalities, etc.

JUNE IS EXCITING!

SPECIAL CLASSES! On June 7th and 9th, we are super excited to have **REIKI MASTER Genevieve Lowry MS.Ed, CEIM, CCTSF, CCLS**. She will be with us Tuesday and Thursday starting at 11:30 – 12:30 teaching us to become Level One Reiki Practitioners. Members will leave being able to practice Reiki on themselves and loved ones. Reiki is an energy healing technique that promotes relaxation, stress and anxiety reduction through gentle touch. Reiki practitioners use their hands to deliver energy to the body, improving the flow and balance of energy to support healing.

Eldercare Money Management with Lori Fylstra CPA of Fylstra and Fylstra. On June 16th, Lori visits withus to speak about wise money management tips and hints, specifically designed for Eldercare options

The MYSTERY BOOK CLUB will also resume, meeting one day per month. If sleuthing's your game, come join this lively group! Date and time to be announced on upcoming calendar. Don't forget the LITTLE LIBRARY at the Annex. Leave a book, take a book.

We started **BINGO** last year, and it was a hit with our members! Once again we'll be having BINGO at the Annex. Check upcoming calendar for specific dates and time.



Be well and happy till we meet!

Daria Boyd

Activities Director 201-345-3398 201-617-6692 dboyd@firstlighthomecare.com

SENIORS!

Stay informed about important Borough business & fun activities in town!

Sign up for The Glen Rock Senior Citizen Contact List!

What information will be collected? The Borough will collect your name, mailing address and email address.

What will my contact information be used for? The Borough of Glen Rock will use this resource to send OCCASSIONAL mailers (and emails) containing important Borough information directly relating to seniors. For example, the Borough may send a mailer informing seniors of programming and social events specifically for seniors or enhancements to the Glen Rock shuttle schedule. This list is an effort to ensure all seniors – those online and those who prefer traditional mail – receive all senior-related Borough information.

Who will have access to this information? Only Borough staff who have direct business with seniors. This list will not be shared with any outside party **AT ANY TIME**.

How do I sign up?

Fill out and return this slip to the Administration Office at Borough Hall either in person or by mail (Administration Office, 1 Harding Plaza, Glen Rock, NJ 07452). Call Borough Hall 201-670-3956 ext1.

NAME	
AD- DRESS	
EMAIL	

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.



* * * WE NEED YOU! * * *

The Borough is conducting a survey of residents 55+. Give feedback on housing, activities, and services for seniors in Glen Rock!

HOW TO TAKE THE SURVEY

Online at: bit.ly/GRseniors



Pick up a print copy at:

Borough Hall Houses of Worship

The Library Glen Courts
Kilroy's

RETURN PRINT COPIES TO BOROUGH HALL

Questions? Email mbarchetto@glenrocknj.net or tgilbreath@glenrocknj.net or Call - 201-670-3956







SPRING FLINGS

As promised, SPRING IS ON THE WAY !!! It's healthy and fun to plan even one trip or event a week to keep us sharp, active, and healthy. There are lots of lots of ways to do this. If you have a favorite let us know! Here are some of ours...

Take a trip—schedule or plan a trip for a day, a few days, a week or more! Whether you go by car, train or your own two feet, it's always nice to plan and have something to look forward to.

AMTRAK is currently offering low one way and roundtrip tickets to Boston, Philadelphia, Lancaster, NY and other destinations that can allow you to book, take a walk around the city, spend the night or hop back on the train home to NJ. Check out these deals at Amtrak.com

Amightygoodtime.com is an app (and website) that you can use to find out what's going on in your area. You can choose what to search for (restaurants, outdoor events, concerts, entertainment, etc.). Put in your information and it will come up with both physical and virtual offerings.

COLLEGE HAPPENINGS—There are many fun events such as concerts, performances, shows, music offerings and more at many local colleges. Just go online to local spots like William Paterson, Bergen Community College, Montclair University and Ramapo.

MUSIC VENUES—Don't forget to check out the schedule for places like Bergen Performing Arts Center in Englewood, NJ PAC in Newark, Bethel Woods in Bethel NY, and Count Basie for the Arts in Red Bank. You can check outdoor venues such as Tanglewood in Mass., or if you want something more local—Ridgewood 's Kasschau offers free outdoor concerts at it's band shell every Tuesday and Thursday as part of a summer music series.

MOVE IT—Why not call a few friends and form a walking group? There are so many local paths right here in Glen Rock at the duck pond and Ridgewood's duck pond also. And check out njhiking.com which gives you lists of hiking trails in NJ which are rated according to ability. Have you ever walked across the GW Bridge on a nice day? It's flat and the views are magnificent!

STAY SOMEWHERE—There are so many overnight options in this area it is mind boggling! Go down the shore for an overnight, check out Buck County Pennsylvania with places like New Hope and nearby NJ towns like Frenchtown and Lambertville. You can get there and back in a little over an hour, or stay the night! Whether it's an overnight or extended a few days you have options—local hotels or try VRBO (Vacation rental by owner), Bed & Breakfasts are another choice for fun exploring. We've even stayed in a tiny house and it was great!

Whatever your preference—plan to get out. Whether it's a walk around the block, or an overnight get-away. It's a great tool to have in our physical and mental toolbox!

Before You Throw out That Old Paperwork

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

As the temperature begin to warm perhaps you are thinking about spring cleaning and getting rid of some of the things that have collected around the house. Before you purge those old files, be aware that if Medicaid is in your future, you might need them.

Medicaid is a government program providing financial assistance to those with both medical and financial need. To qualify, one must require assistance in three activities of daily living: bathing, dressing, ambulating, transferring, toileting or eating. In addition, an individual cannot have more than \$2000 in assets. To apply for Medicaid, five years of financial records must be submitted to the Board of Social Services for review. This includes copies of all statements from bank and investment accounts which were open in the five years prior to the eligibility date being requested. In addition, documentation of all transactions over two thousand dollars must be provided. This means copies of checks or deposits slips and if it is not clear why the transaction was made, additional supporting documentation. So, if a check was made out to John Smith for professional services as an accountant, a copy of the bill for this service would be needed to clarify the payment was for a service received and not a gift to a friend or relative. On the other hand, if the check was made out to Dr. John Smith no further documentation is usually required as the assumption is the payment was for medical services.

There is sometimes confusion about the rules around giving money to someone. While under IRS regulations a gift of up to \$16,000 can be given to any individual without gift tax consequences, under Medicaid rules, any gift is seen as a transfer for less than fair market value and a penalty will be imposed. It does not matter what your intensions were or whether you knew you would need Medicaid in the next five years at the time of transfer.

Other financial records required include documentation of stocks, real estate or vehicles sold in the previous five years as well as copies tax returns. The Board of Social Service also requires a birth certificate and marriage and death certificates for a spouse of the applicant, if applicable. This is not a complete list of the documents required, but often it is the five years of financial records which are the most time consuming and difficult to obtain. So, consider saving five years of those financial records starting now. You may never need Medicaid, but if you do, having the records will make the application process much less stressful.



2022 CHANGES TO SOCIAL SECURITY AND MEDICARE By Jack Shinn

NEWEST UPDATE ON MEDICARE – REDUCTION IN PART B PREMIUMS

As we all know, the Part B premium for 2022 has been raised to \$170 month. This was calculated by CMS by adding in the effects of a new Alzheimer drug that costs around \$56,000 per shot and then applied it to the number of folks that were going to need this shot.

It turns out, the price for this shot has now been reduced to around \$25,000. Because of the decrease in the price, CMS now estimates it will not need as many dollars to prepare for this new medication. Therefore, I anticipate that in the next month or two, the Part B premium will be reduced to some degree.

GOING BACK TO WORK AFTER RETIRING?

We have seen many incidences where folks retired, and then changed their minds and went back to work. The reasons for this vary. Some found that they were just not ready to retire, while others found the financial realities of their retirement more daunting than they thought. Regardless of the reason, there are Social Security and Medicare issues that need to be understood before returning to the work force. This change should be considered a reaction to a change in circumstances, rather than correcting a mistake.

Impact of earnings on Social Security Benefits – The effect of going back to work would in most cases raise the eventual monthly benefit amount of Social Security. If the return to work is on a part-time basis, the effect on the Social Security Benefit would be slight if at all.

The Earnings Test – If a person retires, and applies for benefits before reaching their FRA (Full Retirement Age based on their year of birth), and then goes back to work, any earnings above \$19,560 will be subject to the earnings test, which simply states that for every 2 dollars of income earned over the \$19560 threshold, one dollar of Social Security benefit will be withheld. These withheld benefits will be added to an individual's benefit amount once they do reach FRA (Full Retirement Age). Also, upon reaching Full Retirement Age, the earnings test goes away.

Health Insurance—Prior to reaching 65, health care consists of access to employer health insurance, or private health insurance plans since Medicare is generally not available to those under 65. If a person has reached 65 and has enrolled in Medicare, they can call Medicare and disenroll from Part B if they go back to work and then decide to reenroll when they again retire and lose Employer Coverage. The main reason to disenroll is to save the Part B Premium when they have employer coverage.

If an Employer Health Plan provides an HSA, Medicare would need to be dropped as you cannot contribute to an HSA and have Medicare. And remember, if you are receiving Social Security Benefits, you cannot drop Medicare so you could not continue with the HSA contributions.

CONLUSION

Deciding when to retire has a lot to do with what to do about Social Security and Medicare Benefits. In some instances, there may be limits on the amount of earnings you can have before triggering certain financial consequences that may have varying levels of financial pain. Your age will certainly play a big part in what decisions you make. Should you wait to 65? Should you retire earlier than 65 and what will be the financial consequences of acquiring private health insurance?

There are other earnings tests you need to consider when deciding when to walk away. A thorough analysis of your financial situation needs to be done to make sure you have planned for all of the contingencies of your retirement.



Who did Jack Kennedy defeat in the Presidential Race of 1960?

What year was the "British Invasion" in music?

What dance from the 1960's created the biggest craze? Who sang it?

What TV Western featured "Rowdy Yates" and "Gil Favor", how about "Hoss" and "Little Joe"?

This comedian premiered his show in 1950 on CBS and it ran for 15 years. It featured his wife Mary Livingstone. Who is the comedian?

What did Claude Kirhner of Terrytoon Circus say every night when he closed his show that kids hated and parents loved?

What was the movie where Sean Connery uttered the famous words "Bond, James Bond" for the first time? When did it premier?

SCREENING & PREVENTION By Fay Sharit, Glen Rock Board of Health



The White House recently issued a Call to Action on Cancer Screening and Early Detection. Due to the COVID 19 pandemic, they state that 9.5 million cancer screenings in the United States have been missed. As a result, many cancers were detected at more advanced stages, at which time they are more difficult to treat. If you have missed your yearly physical due to COVID 19, now is the time to reschedule. Medical offices are taking precautions and hopefully you are fully vaccinated and boosted. Mammograms, colonoscopies, and all other screening tests are again available. Many cancers are treatable if caught early.

It is important to not neglect screening for other health conditions such as diabetes, high blood pressure, and heart disease. These can all progress and lead to complications if not treated. Also, if you have missed your appointments with your dentists, optometrists, and podiatrists catch up on these too. Poor dental health, besides leading to gum disease and tooth decay, has been linked to heart disease, cancer, and diabetes. Diabetics and those with poor circulation should see their podiatrists to avoid ulcerations and infections of their feet. Vision problems can lead to falls and are often treatable.

Glen Rock offers a free Health Consultation Service to Borough residents who are 18 and above. Services that are offered include health history evaluation, blood pressure measurement, height and weight, individualized counseling and education, referral and follow-up, and confidential consultation with a public health nurse. The program is offered on the second and fourth Tuesdays of the month from 12:30 p.m. to 2:30 p.m. at Glen Courts at 1 Glen Avenue. More information is available by contacting the Borough Administration Office.

Spring will be here soon! The healthier we all are, the more we can enjoy it!



Budget Process—Borough of Glen Rock

Annually, the Glen Rock Council is responsible for passing the budget for the Borough. Each and every resident is able to participate in this important activity. So far, six public budget meetings have taken place in January and February; each of these meetings was announced and advertised. The meetings took place via Zoom since no public meetings are taking place at Borough Hall for the first quarter of 2022. At these meetings, departments and organizations presented their plans and made the associated budget requests.

On March 7 and March 14, there will be two additional budget meetings to conduct "page turns" of the draft budget. On March 23, the 2022 Borough of Glen Rock Budget will be formally introduced in accordance with the legal obligations for municipal budgets. These meetings are open to the public and will be on Zoom. Go to the Borough website to find the link to the meetings. At a future public meeting, the budget will then be formally adopted.

The Finance Committee welcomes the participation and input of all residents. Join us at a future meeting!



Local Senior Centers

Did you know in addition to the activities going on in our own municipal Annex there are local senior centers that are open to all Bergen County residents? Check out the activities and meet some new friends. Some centers serve meals for a fee and registration may be required. Book a ride on The Glen Rock Shuttle to one of these nearby spots!

Northwest Bergen Senior Activity Center

46-50 Center Street

Midland Park, NJ 07432

Phone: (201) 445-5690

Open Monday-Friday 8:00 a.m. - 3:30 p.m.

Elmwood Park Senior Activity Center

Market St. & Doulevard

Elmwood Park, NJ 07407

Phone: (201) 796-3342

Open Monday-Friday 8:00 a.m. - 3:30 p.m.

Fair Lawn Senior Center

11-05 Gardiner Road

Fair Lawn, NJ 07410

Phone: (201) 796-1191

Email: srcenter@fairlawn.org

Monday through Friday 8:00 a.m. to 4:00 p.m.

Saturday 10:30 a.m. to 3:30 p.m.

Sunday 12:00 p.m. - 3:00 p.m.

Senior Source

The Shops at Riverside- 2nd Floor (across from Arhaus furniture)

Hackensack, NJ 07601

Phone: (201) 342-0962

Email: info@seniorsourcenj.org

Monday- Thursday 11 AM – 5 PM

Saturday 11 AM - 3 PM

