



GLEN ROCK PERENNIAL

Borough of GR Senior Connection Newsletter #10 September 2022

GET TO KNOW US!

Glen Rock's Senior Citizens

Advisory Committee

What Do We Do?

- Advise and assist the Mayor and Borough Council on issues related to seniors
- Provide input and feedback to Borough officials regarding senior interests and needs on a variety of quality-of-life topics
- Organize activities of interest to seniors, such as the annual pool party
- Sponsor programs designed to increase seniors' awareness on timely topics and issues, such as a 2022 program on the perils of dozens of current scamming schemes
- Promote awareness of Borough events and services through publication of the Perennial Newsletter and posts on Facebook and the Borough website



Who Are We?



- Donna Feigenbaum, Chairperson
- Skip Huisking, Vice-Chairperson
 - Bob Brooke
 - Anne Ciliberti
 - Charles Flynn
- Minna Greenberg
 - Ruth Kerr
 - Kathy McCann
- Barbara Schineller
- Mary Barchetto, Council Liaison

When and Where Do We Meet?

- Meetings are held the 2nd Tuesday of the month (except August) in Borough

Hall and are OPEN to the public

What Can We Do For You?

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




Chore Service

201-489-7790



The COVID-19 pandemic has had long lasting effects on the ability of individuals to obtain the food necessary for good nutrition. Some folks have either lost their jobs or their work hours have been significantly reduced. For others, the higher cost of food is making it difficult to make ends meet. There are ways that you can help and ways that you can find the help that you may need.

Glen Rock is sponsoring a special food collection for *Father's Cupboard*, a food pantry located at 21 Harristown Road, Glen Rock (in the back of Grace Redeemer Church). They currently service about 250 families (i.e., 600 individuals) each month. Father's Cupboard is looking for three specific items to supplement the supplies that they receive from foodbanks and other donations.

<p>Tuna</p> 	<p>Hungry Jack Instant Mashed Potatoes (box)</p> 
<p>Toilet Paper - Packages of up to 10 OR INDIVIDUALLY WRAPPED. It is essential that these guidelines are followed. The food pantry does not have the resources to repackage larger, bulk items.</p> 	

If you wish to donate any of these items, please bring them to Borough Hall from September 6 through September 30. We will make arrangements to transport the items to Father's Cupboard.

In addition, Father's Cupboard is always looking for volunteers to help pack and distribute the food on Wednesdays and Saturdays.

Should you have need of assistance or would like to volunteer, you can reach out to Father's Cupboard at 201-301-6260 or via the website www.graceredeemer.com/fc.

All Saints' Church (40 Central Ave, Glen Rock) collects items and donates them to Saint Paul's Food Pantry in Paterson. Please see the flyer below for detailed information.

DONATE TO ST. PAUL'S FOOD PANTRY IN PATERSON

1. NO-CONTACT DROP OFF AT ALL SAINTS'!

All Saints' Church, 40 Central Avenue, Glen Rock.

Follow the signs to the entrance off the parking lot, under the overhang

2. CURBSIDE PICKUP!

Call the church office at 201.444.6874 x 304

when your donation is ready and we will pick it up from your curb.

3. MAKE A CASH DONATION AT WWW.ALLSAINTSGLENROCK.ORG!

LET'S STOCK THOSE SHELVES!

Peanut butter
Jelly/Jam

Canned Meat/Fish,
Canned Fruits &
Veggies, Beans,
Soups

Pasta and Rice
Mac & Cheese
Spaghetti O's

Instant coffee
Creamers
Sugar packets

Loaf of sliced bread

Applesauce

Cooking oils

Crackers

Dried herbs and
spices, dried fruits

Oatmeal Packs

Pop tarts

Granola Bars

Juice Boxes

Cereal
Boxed Milk

Baby Food
Diapers (sizes 5&6)
Wipes / Formula

Toothpaste
Toothbrushes
Toilet Paper
Soap
Shampoo

Grocery Bags



**ALL ITEMS MUST BE UNOPENED AND NOT EXPIRED.
EVERY ITEM MAKES A DIFFERENCE. THANK YOU!**



Gurudwara Sri Guru Singh Sabha (541 Prospect St, Glen Rock – 201-251-4300)

The Glen Rock Gurudwara has been serving meals to those that are in need since 2020. At the height of COVID, the Gurudwara decided to open its kitchens to make meals. Over 80,000 nutritious vegetarian hot meals have been prepared and distributed all over Bergen county and surrounding areas. The meal service has scaled down as other programs became available. We still continue to provide meals for those in need. The Gurudwara does not distribute individual meals, but instead has connections with various pantries where we use their distribution network.

Sikh Gurudwaras are well known as a refuge for anyone in need. They provide sustenance for both the body and the soul. In India, most people are aware of this and attend gurdwaras. In the US, the Sikh community wants to achieve the same, make everyone feel that they have a place to go to at times of need.

Our volunteers are from all faiths who want to help their fellow humans. This whole program is solely supported by donations, donations can be in monetary form or can be food products (rice/beans/pasta). To make a monetary donation, you can write a check to "Sri Guru Singh Sabha, Glen Rock" - please make sure you put "food program" on the check. Mail the check 541 Prospect St, Glen Rock, NJ 07452. You can also Venmo a donation to @singhsabhaglenrock. Please contact Harjot Singh on 201-787-9955 if you have any questions, need a meal, or if you have any food donations that you wish to make.

St. Catherine's Food Pantry (905 Maple Ave, Glen Rock – 201-661-3651) is by appointment only.



SENIORS 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

OR

Pick up a print copy at:

Borough Hall Houses of Worship
The Library Glen Courts
Kilroy's



SCAN ME FOR LINK

RETURN PRINT COPIES TO BOROUGH HALL

Questions? Email mbarchetto@glenrocknj.net or
tgilbreath@glenrocknj.net
or Call - 201-670-3956 ext.1



Upcoming Library Programs



PROTEIN FOR SENIORS

with ShopRite Dietitian Erika Lannaman

Thursday, Sept. 15

11 am

Glen Rock Library

Erika will share the best protein choices
including a tasty sample!



100
YEARS
GLEN ROCK
PUBLIC LIBRARY
1922-2022

REGISTRATION
REQUIRED






GEORGE WASHINGTON & MORRISTOWN: FINDING THE PAST IN THE PRESENT

with Revolutionary War Lecturer
Joel Farkas

WEDNESDAY, SEPTEMBER 28

7:00 PM

GLEN ROCK LIBRARY

Discover the strategic importance of Morristown, the challenges facing the Continental Army and the many sites available to visit. Joel is a U.S. Army Officer and a retired Washington's Headquarters docent.



Walk-ins welcome
Register here for a reminder



LEAGUE OF WOMEN VOTERS

The League of Women Voters Provides Information to Voters for our Upcoming Election.

The League of Women Voters of Glen Rock (LWVGR), part of a national, nonpartisan organization (LWVUS) has resources for voters in Glen Rock.

On the Vote411.org website LWVGR will share background information from local candidates for Council and Board of Education positions and provide their responses to questions on topics of interest and importance to Glen Rock voters.

LWVGR can provide important forms to residents for voter registration, change of address, and information sheets about voting procedures.

As it has in the past, LWVGR will host candidates' forums, Candidates' Nights, planned this year for October 18 and 25. Voters will again have the opportunity to listen to the candidates' responses to questions submitted by residents. The League will advertise more information about format (in-person, virtual, hybrid) when the plans are settled with the Borough. The forums will also be broadcast live on GRTV, FIOS Channel 32 and Optimum Channel 77.

Residents may contact LWVGR through email [lwvgrnj@gmail](mailto:lwvgrnj@gmail.com) to ask questions about voting or membership. Look for members of our local League at voter registration tables at various locations in the borough.

In-person voting will take place on Tuesday, November 8. Information about early voting and voting by mail can be found at the New Jersey Division of Elections: nj.gov/state/elections/vote.shtml.



Bringing Glen Rock History into Your Homes

Do you ever wonder what your house looked like 50 years ago? Has the Rock changed in appearance over the years? When were the schools built and what did they look like? These are just a few of the questions that in the future you can have answered whenever you think about them---just log onto the internet and view the online catalog produced by the Glen Rock Historical and Preservation Society and see the photos that tell our story---free to you and to the rest of the world!

Thanks to two grants received from the Bergen County History Grant Program, the GRHPS will soon begin digitizing and cataloging its enormous collection of photographs and postcards that provide an exciting visual history of the development of our Borough. And, that's just the beginning! Volunteers will also be cataloging and scanning the hundreds of historical artifacts and documents in its collection.

Kathleen Walter, Glen Rock Borough Historian and author of the two Bergen County History grants, describes these developments as ground-breaking. "The hardware and software provided by the grants tells just half the story---the other half stems from the many, many hours our volunteers will be dedicating to this project." She explains that the process is complex and time-consuming, as each photo must be scanned and fully described before the image and cataloging data can be uploaded into professional-level collection management software. When a few hundred photos have been completed, the final step will be to post them on the internet, where they can be searched and viewed. Walter notes that although the volunteers face a steep learning curve, they are dedicated to making the project a resounding success and to bringing our Borough's history to life in the 21 st century!

Kay Tuite, President of the GRHPS, describes this innovative project as a "big lift" for our little museum and handful of volunteers. She smiles and adds that any kind of support is more than welcome---funds for WIFI at the museum, hands for scanning or volunteers for cataloging/describing the photos, artifacts and documents.

To learn more about this project or to donate funds, time or expertise, please just send an email to grhistoricalsociety@gmail.com. Or, better yet, visit us at the Museum at the Station, located at the Main Line Train Station, 176 Rock Road, by appointment or from 1 to 3 pm on the last Sunday of the month, except July and August.

“Glen Rockin’ Seniors” FALL 2022 at The Annex

ALL EVENTS ARE FREE! If you’d like to be on our mailing list to receive weekly and monthly notifications, please contact DARIA BOYD, EVENTS MANAGER AT:

dboyd@firstlighthomecare.com or 201-617-6692

AGELESS GRACE exercise – Every Tuesday and Thursday from 10:30 – 11:15 am

DON’T LET ALLERGIES HOLD YOU BACK Thursday Sept. 22 at 11:30 am

A natural and holistic approach with Dr. Deborah Tokarski

BERGEN CTY. WELLNESS PROGRAM Tuesday Sept. 27 th

10am – 11:30 Blood Pressure Screening

11:30 – 12:30 Memory Care Presentation Every 4 th Tuesday each month

REDEFINING RETIREMENT Volunteer Program Thursday Sept. 29 th at 11:30

GALA HALLOWEEN BALL! Thursday 10/27 starting at 11:30 am Music, dancing, contests for the best costumes, trivia game, and food!!! RSVP by 10/21 please!

Nutritionist/Dietician, Kailie Napolitano will be visiting us again in November to talk about ideas for Thanksgiving, along with her delicious samples. (Check calendar for exact date)

ANNEX CLOSED ON THURSDAY NOV. 24 TH FOR THANKSGIVING

NATIVE AMERICAN HERITAGE WEEK with REUBEN FAST HORSE!

TUESDAY NOV. 22 11:30 AM Native Lakota Indian Performer, Reuben Fast Horse, will be visiting the Annex. He is a Singer, Drummer, Storyteller; Educator. This is unique!!! Don’t miss it!

AN AMERICAN WIFE IN JAPAN - A talk on social and cultural differences by painter and author, Tina Stonefield Ishihara. Check calendar for date, either in Oct. or Nov.

For BINGO, TAI CHI, and ZUMBA classes, please check your monthly calendars for the dates.

The Big Sweep – Help with Fall Leaf Removal

The Big Sweep is a community program where volunteers sign up to assist seniors by raking leaves in the fall. Volunteers are matched with requests from seniors. Every attempt will be made to respond to a request for help, but as this is a volunteer program, assistance cannot be guaranteed. Seniors can request assistance by calling the Borough Administrative Office at 201-670-3956.

**GLEN ROCK SENIOR CITIZENS ADVISORY COMMITTEE
ALONG WITH THE BERGEN COUNTY DIV. OF SENIOR
SERVICES PRESENTS...**

An Introduction to Services for Older Adults and Caregivers

Date: September 22, 2022

Time: 2:00 PM

Location: Boro Hall, Glen Rock

**Topics include,
Money Saving Programs,
Transportation, HomeCare,
Caregiver Support,
Home Modifications, Health
and Wellness and much
more!**

**PRESENTED BY
BRIANNA GREENBERG, MPA, CALA
CARE COORDINATOR
BERGEN COUNTY DIVISION OF SENIOR
SERVICES ADRC**



Fall Fun Apple Picking!

APPLE PICKING—There are so many farms that feature apple picking close by in Bergen County as well as the Warwick NY areas. Starting September 3, Demerest Farms in Hillsdale begins apple picking! With movie nights and Halloween activities it is worth checking out! Riamede in Chester, NJ is our state's oldest "pick you own" apple orchard in a beautiful location with lots of yummy donuts too! Alstede Farms in Chester has apple picking from August to November depending on the variety. Ochs Orchards in Warwick has been voted one of the best orchards in the US. Apple Dave's Orchards in Warwick features a great place to pick apples along with a distillery and great food! Apple Ridge Orchards (also in Warwick) has not only an apple orchard but a pick your own pumpkin as well as a hay ride and friendly farm animals! Warwick Valley Winery & Distillery features apple picking and a line up of great outdoor concerts. You can even have a tasting "wine flight" and a great meal!

APPLEFEST tentatively returns to the Village of Warwick on October 2 and has been billed as one of the 30 best events in the country! This event includes apples, food, crafts, music, entertainment, and a kids carnival. An estimated 30,000 visitors attended this one day event when it was held previously!

HALLOWEEN HAPPENINGS

Fall is full of fun Halloween activities for all ages. Whether enjoying them with a group of friends or taking the grandkids, there is something for everyone. Many of these events sell out fast, so book ASAP!

Orchard of Light at Demarest Farm, Hillsdale, NJ (Sept 16-Oct 31): This event includes beautiful light displays, farm animals, fire pits, farm stand goodies, and make your own s'mores! What a night! www.halloweenlightshows.com.

Zoo Boo at Van Saun County Zoo, Paramus, NJ (Date to be determined): Costumes welcome at this event where fun Halloween displays pepper the zoo grounds, as youngsters trick or treat through the zoo. A spooky train ride (separate ticket required) entertains kids ages 10 and up. www.friendsofbergencountyzoo.org/events.html

The Jack O'Lantern Experience at Skylands Stadium, Augusta, NJ (Sept 23-Nov 6): Marvel at 6,000 jack-o'-lanterns while enjoying delicious food, craft beer, and carnival rides. Maybe not in that order... www.skylandsstadium.com/jackolantern

Halloween in Sleepy Hollow, Westchester County, NY (Sept 16-Nov 20): Home of the famed Headless Horseman, Sleepy Hollow does not disappoint during this spooky season with lots of activities. The Great Jack O'Lantern Blaze with more than 7,000 pumpkins, Hulda's Night, a haunting night of witchy storytelling, and an Oktoberfest with delicious food and beer. www.visitsleepyhollow.com

Parades: You don't need a ticket to watch a parade! New York City's annual Halloween parade is a spectacle to behold! Giant puppets and crazy costumes make for an unforgettable time. October 31 st at 7:00pm. Parade route: 6 th Avenue northbound between King Street and 15 th Street. And, don't forget Glen Rock's very own **Children's Costume Parade and Trunk or Treat** along Rock Road sponsored by Women in Community Service and the Borough on Sunday, October 30. Parade starts at 9:00 am!

Borough Events!

Glen Rock Library Centennial Celebration: The Glen Rock Library will be celebrating its Centennial on Saturday, Sept 17. In partnership with the Friends of the Glen Rock Library, the Glen Rock Historical and Preservation Society, the Arts Council of Glen Rock, the Borough of Glen Rock, and the Glen Rock Public School District, there will be a Library rededication, and art show, guided historical tours of Glen Rock, STEAM activities for children and teens, video presentations, and refreshments. Events will be held at Borough Hall and at the Library from 9:00 am until 4:00 pm.

Community Showcase: The Borough of Glen Rock is excited to announce it will host a Community Showcase on the lawn of Borough Hall from 11:00am- 4:00pm Sunday, September 18th, 2022. A variety of Glen Rock clubs and organizations will be there to share information and invite residents of all ages to join in the fun. From books to basketball, seniors to Scouts, we are sure there is something for everyone here in Glen Rock.

Chamber of Commerce Street Fair: An annual favorite, the Chamber's Street Fair features food, vendors, and live music. Enjoy a stroll along Rock Road from 11:00am- 4:00pm Sunday, September 18th.

Empty Nester's BYBO Cocktail Hour: Kids grown and flown and you're ready to kick up your heels? Join us for an Empty Nester's Cocktail Party at the Glen Rock Pool Pavilion Thursday September 22nd 6:00pm-8:00pm. Enjoy complimentary light bites, music, and a great time with your fellow free birds. BYOB.

Registration required. Visit <https://bit.ly/GRActivityReg> or call [201-670-3956](tel:201-670-3956) ext. 6 option 2. Refreshments cannot be guaranteed for unregistered guests. Rain date September 29th .

Newcomers Bagels & Coffee: Did you move to Glen Rock in 2020 or later? Join us for Newcomer's Bagels and Coffee Saturday, September 24 th 9:30-11:30am at Wilde Memorial Park! Meet fellow Newcomers and enjoy free coffee and bagels. Residents of all ages welcome! Registration required. Visit <https://bit.ly/GRActivityReg> or call 201.670.3956 ext.6, opt.2.

The Glen Rock Guild Children's Book Festival: The Guild is bringing the 3rd Annual Children's Book Festival to Glen Rock in partnership with The Curious Reader! The festival will feature popular children's authors for a day of family fun and storytelling. Come meet your favorite illustrators, support local businesses, and more! Saturday October 1st , 11am-3pm on the Borough Hall lawn.

Coffee with a Cop: Saturday October 1st , 1:00pm-3:00pm, Main Line train station parking lot. Meet our local police officers, get inside a real police car, and enjoy games, complimentary coffee, hot chocolate and snacks. Have the grandkids bring their bikes to enjoy bike safety activities with free giveaways!

Arts Council of Glen Rock—Arts Fest: Saturday, October 8 from 10 am to 4 pm at Borough Hall (rain date is Sunday, October 9). Enjoy a day of music and art featuring local artists and artisans displaying their work.

Glen Rock Senior Citizens Club

Bus Trips – Fall 2022

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

Date Location & Event Depart Arrival Return

Wednesday October 19th **The Brownstone** departing at 10:45AM (returning 3:30PM) \$75
Oktoberfest at the Brownstone, featuring songs that will get you singing and dancing for an afternoon of fun, music and comedy. Soup & Salad, Breaded Chicken, Sauerbraten, Veg & Potato, Dessert – Served Family Style. Coffee Soda & Beer

Tuesday November 15th **Shore Club**, Spring Lake NJ departing at 10:00AM (returning 3:30PM) \$77 Mike Byrne All Stars – Let The Good times Roll – Tribute to Carole King, Roy Orbison and Bill The Piano Man Select from: Sirloin of Beef or Chicken Kiev or
Herb Encrusted Salmon

Tuesday, December 13 th Li **Greci's Staaten**, Staten Island NY 10:30AM 11:30AM 3:30PM
\$79 Reconnect with those wonderful Christmas specials of Bing Crosby, Andy Williams, Nat King Cole and Radio City. Select from: Sirloin of Beef, Chicken Sorrentino, or Salmon with Dill Sauce

- ♦ The bus transportation is mask optional.
- ♦ Reservations can be made by completing the enclosed form and mailing it to: Andy Curshen, 11 Hillview Terrace, Glen Rock NJ 07452, or calling Deana at Borough Hall at 201-670-3956.
- ♦ Prices shown are per person. Please indicate menu selections for November 15 and December 13 trips on reservation forms.
- ♦ Refunds can only be issued if members contact Andy Curshen or the Borough of Glen Rock at least one week prior to departure date.
- ♦ Buses leave promptly at times shown. Please arrive at parking lot 15 minutes before departure time.

New Jersey Malls: More Than Just Shopping

Aside from access to a myriad of stores and restaurants, our local malls serve an unexpected purpose: a great walking location. Walking in the mall is ideal for folks who want to stay active year-round while avoiding extreme heat, extreme cold, and other inclement weather.

While walkers are free to utilize the malls during regular business hours, some of our local malls allow walkers to enter the mall before stores have opened. Here is an overview of mall hours and some of the special walking programs that they offer. Remember even when there is no special walking program, they are still a great place to walk.

Mall Regular Hours Walking Program:

Garden State Plaza 10am-9pm Monday- Thursday; 10am-9:30pm Friday and Saturday

Paramus Park 10am-8pm Monday-Saturday Special walking hours 9am-10am Monday-Saturday

Shops at Riverside 11am-8pm Monday-Saturday N/A — Willowbrook Mall 11am-8pm Monday-Saturday; 11am-7pm Sunday

Willowbrook Mall hosts a monthly “Walk with the Doc” program (currently paused due to COVID concerns). More information can be found at: <https://www.willowbrook-mall.com/en/visit.html>

Bergen Town Center 10am-9:30pm Monday-Saturday
Open at 7am Monday- Saturday for walkers

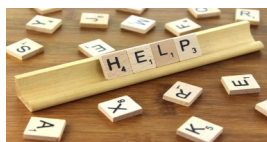


**The Glen Rock School System is hiring and
looking for part-time LUNCH ROOM AIDES at
Glen Rock Elementary Schools! Starting pay is \$20.15/hour
Apply online**

**www.AppliTrack.com/GlenRock/OnlineApp/ or call 201-445-7700 ext. 8951 for more
information.**

Need Help with Chores?

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



Do you need a little help with repairs around the house? Perhaps a leaky faucet or railing that's wobbly? Well, if you're a senior who owns a home in Bergen County, you're in luck. CHORE is a volunteer organization that provides assistance with minor home repairs and other tasks around the house. The volunteers are not licensed electricians or plumbers but have experience with a variety of home repair needs. Ensuring seniors remain safe in their home is CHORE's mission, so volunteers also help with things such as putting in and taking out window air conditioners and changing light bulbs.

There is no charge for the labor provided by CHORE volunteers. Homeowners are responsible for the cost of materials required. Vans carry a variety of supplies which the homeowner may purchase at the time of service. If the needed item is not stocked by CHORE and the homeowner cannot get it themselves, volunteers will arrange to purchase the item, but an additional appointment to complete the task may be needed. When setting up an appointment, ask about needed supplies and how they will be obtained.

One frequent request of CHORE volunteers is the installation of grab bars in the bathroom. CHORE stocks a variety of sizes but volunteers will also install bars purchased by the client. Bathrooms are the most dangerous place in the home and properly installed grab bars greatly reduce the risk of falls.

CHORE is not able to respond to emergency situations and volunteers do not perform outdoor tasks. There is frequently a waiting of several weeks for service. To verify that the service you need is provided, or to schedule an appointment, call CHORE at 201-489-7790 or email them at chore@bergenvolunteers.org.

SOCIAL SECURITY COST OF LIVING ADJUSTMENTS DURING ONGOING INFLATION

By Jack Schein

The increasing inflation is causing concern among legislators in Washington. Already there is a new proposal around the halls of Congress to address the effects of inflation and the devastating effect it is having on seniors with fixed incomes. The current plan involves adding \$200 a month per beneficiary to help with rising costs. Although at this time, it is not certain what the final monthly adjustment will be, it appears that some kind of financial relief is in the works. Due to the upcoming midterm elections, however, action is certainly not a given.

The annual Cost of Living Adjustment should be very interesting. Although the trustees have not yet published any updates for 2023, there is every right to believe that the Cost of Living Adjustment could be historical in effect. As soon as we learn what is in the works for 2023 as far as Social Security monthly payments, we will include the final adjustments in our next article.

Finally, some members of Congress are starting to speak to solutions to fix the solvency of Medicare. One of the early ideas being considered is to relax the caps on Medicare payroll taxes so that regardless of your income, you will pay Medicare premiums from payroll deductions with no cap on income. Again, at this time it is just in the discussion phase, but fixing the solvency issue seems to be coming a problem that might get some serious attention in the future.

PREDICTING WHAT BENEFICIARIES WILL PAY FOR PRESCRIPTIONS

As someone who actually helps beneficiaries select their Medicare Plans, there is always the concern about what folks are paying for their prescriptions. So here is the issue from someone who actually advises Medicare Beneficiaries when they are selecting their Prescription Plans.

During the Annual Enrollment Period (AEP), we use online Prescription Finders to price out what Prescriptions will actually cost the beneficiary. This period ends on December 7th . At some period of time, AFTER the AEP ends, drug prices change in the formularies by as much as 8%, so that whatever you expected to pay because that is what the plan said they would cost, when you fill your first prescription in the new year, it is not unusual for the that drug's price to be markedly higher than planned.

The problem is that much like a car's sticker price, a drug's list price is the starting point for negotiating discounts, between insurers and drug manufacturers. If at the end of negotiations the list price for a particular prescription goes up, in many cases the beneficiary will pay more than projected. The downside to this is that in many cases, the higher prices will cause a beneficiary to not pay for needed prescriptions because they just cannot afford the higher price. A possible solution would be to streamline access to a Medicare Savings Program. The problem with that is the program is income based, so this program would be available to beneficiaries with low incomes, but in a county like Bergen, many folks would not be able to meet the low income requirement. When negotiating plans to be sold to beneficiaries, CMS approves only the cost sharing amount or Tier a drug will be applied to. Some plans have as many as 6 Tiers. The only real solutions for beneficiaries who are caught in this situation is to appeal the payment to the insurance carrier. I have many times helped beneficiaries appeal these decisions made by the plans I provide. Sometimes we are successful, sometimes not.





If you are a senior who smokes, chances are you have tried to quit smoking in the past. Most smokers try to quit smoking seven times before they are successful. It is never too late to get benefits from giving up cigarettes. Stopping is likely to expand your life span, help you breathe easier, improve your circulation, increase your senses of smell and taste, and save you money. In addition to the many respiratory illnesses smoking causes and exacerbates, smoking harms your heart, bones, eyes, aggravates diabetes, and increases your chances of getting several types of cancer. It also causes wrinkling of the skin and may cause erectile dysfunction.

Secondhand smoke harms your family and friends. It can cause and/or contribute to their lung and heart problems. Babies younger than one who are exposed to cigarette smoke are more likely to die of Sudden Infant Death Syndrome. Asthma, lung problems, and ear infections are more common among children exposed to secondhand smoke.

Nicotine is addictive. Some people may feel withdrawal symptoms when they try to stop smoking. However, there are many options to help you. It is probably best to start by discussing these with your doctor. Smoke-Free60+ offers mobile apps and text messaging to help you quit. TobaccoFreeNJ offers free phone counseling to help guide you. Nicotine replacement products are available to help you get through withdrawal symptoms. Over the counter products include gums, patches, and lozenges. In some cases, your physician may prescribe medications to reduce withdrawal symptoms.

Many people are under the impression that smoking cigars or pipes is safer than smoking cigarettes. Both involve smoking tobacco. Cigars use tobacco leaves to wrap tobacco, rather than paper, and lack any filters. Pipes contain tobacco in a bowl at the end of a stem to a mouthpiece. They may or may not have filters. Both smoking methods have the same health risks as cigarettes. E-cigarettes are fairly new and not all the risks have been studied. They also use nicotine and are therefore addictive. The aerosols contain carcinogens.

Below are links and phone numbers to the resources mentioned above. They can help you be more successful in your attempt to improve the health of yourself and those around you. Good luck!

Call the NJ Quitline at 1-866-NJ STOPS (1-866-657-8677) to speak to a confidential, multilingual, quit counselor.

<https://60plus.smokefree.gov/tools-tips-60plus/mobile-tools>

<https://www.tobaccofreenj.com/quit-smoking>