



GLEN ROCK PERENNIAL

Glen Rock's Senior Connection Newsletter

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

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December 18, 2022—3:00 pm—Menorah Lighting — Maple Rock Exxon & Kilroys

(Sponsored by the Chabad of NW Bergen County with support from Glen Rock Jewish Center and Jewish Families of Glen Rock)



**December 2, 2022—4:30 pm — Christmas Tree Lighting—
Maple Rock Exxon & Kilroy's**

(Sponsored by the Glen Rock Christmas Tree Committee)

ANCHOR PROGRAM



For too long, high living costs have kept the dream of homeownership or affordable rent out of reach for many families throughout our state. However, thanks to this year's state budget, New Jersey residents everywhere now have access to the ANCHOR Program – the largest property tax relief program in state history, delivering \$2 billion in direct tax cuts to two million working and middle-class households, including 1.16 million homeowners and 900,000 renters.

Homeowners making up to \$150K annually will receive \$1,500 in rebates, homeowners with yearly incomes between \$150K and \$250K will receive \$1000, and renters making up to \$150K will receive \$450. The ANCHOR Program puts tangible savings back into the pockets of the same NJ residents that have struggled for years under the weight of soaring inflation and rent increases, bringing the average middle class family's property tax bill back down to rates not seen since 2012. The deadline to apply is December 30th, 2022.

ANCHOR Eligibility

- You are a New Jersey resident;
- You owned a house and paid property taxes on that property; owned a condominium and paid property taxes on your unit; OR you rented and occupied a residence in NJ that was your primary home on October 1, 2019;
- You were a resident of continuing care retirement community and your contract requires you to pay the proportionate share of your property taxes attributable to your unit;
- Your 2019 NJ gross income was \$250,000 or less as a homeowner, or less than \$150,000 as a tenant;
- You, as a tenant, paid rent, had your name on the lease or rental agreement, had your own separate kitchen and bath facilities (if building consisted of multiple units), and your rental property was subject to property taxes;
- Homeowners DO NOT qualify if your residence was completely exempt from paying property taxes or you made Payments-in-Lieu-of-Tax (PILOT) payments;
- Tenants DO NOT qualify if you lived in tax-exempt, subsidized, or campus housing.



Adopt-A-Family

There are opportunities to Adopt-A-Family through various charitable organizations. What a wonderful project for your reading group, walking group, bridge, mah jong, poker, canasta groups, boro committees, clubs, churches, synagogues, your neighborhood or your friends!! And why not consider Adopting a Family not just at Holiday time, but throughout the year!!

Adopt-A-Family opportunities are available through:

Rutgers Against Hunger -rah.rutgers. edu

The Brain Injury Alliance of NJ - bianj.org

Children Aid & Family Service - cabsnj.org

soldiersangels.org

families 4families.com

unbound.org

Guidestar.org and Charity Navigator are charity evaluation sites where you can get more information on these charities.

“Never doubt that a small group of thoughtful committed citizens can CHANGE THE WORLD; Indeed it is the only thing that ever has.” — Margaret Mead

CHORE SERVICE

Simple household repair services for the 60+ senior and disabled are available through Chore Services at 201-489-7790. These include repair of leaking faucets, toilets and replacement of washer hoses. Minor electric such as replacing existing outlets and light switches and plugs. Some weatherization (changing of screens and storm windows).

Chore is unable to service emergencies and does not do outdoor work, painting, tiling, door or window replacements, work requiring high ladders, heaving lifting, new wiring or appliance repair. Chore is a program of the Volunteer bureau of Bergen County.

Please call to inquire M-F 9-2

Making your home a safer place to live!

"Some people, no matter how old they get, never lose their beauty. They merely move it from their faces into their hearts"

THE BOROUGH IS HERE TO HELP !!

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.

Need help with snow removal this winter?

Sign up for

Shovel for Seniors

The Borough will match you with a local volunteer.

Volunteers are limited so sign up today!

Call 201-670-3956 ext 1

Please be aware volunteers provide this free service at their convenience.

Time of service is not guaranteed.

FREE...NO COST

Wellness Program for Adults (18 or Older)



**You're Invited to Join Us
On Any One
of the Dates Listed!**

**WHERE: Glen Rock Boro Hall.
1 Harding Plz**

**WHEN: 2nd Monday of the
Month**

TIME: 6:00 pm to 8:00 pm

DATES FOR 2022:

Nov. 14

Dec. 12

For more information call:

201-670-3956

SERVICES INCLUDE:

- ♦ **Health History Evaluation**
- ♦ **Blood Pressure Measurement**
- ♦ **Height and Weight**
- ♦ **Individualized Counseling and Education**
- ♦ **Referral and Follow-up**
- ♦ **Confidential Consultation with a Public Health Nurse**

This program is made possible by the contract your local Board of Health holds with the Bergen County Department of Health Services for programs and services like these that are designed to meet the needs of residents.



New York Holiday Happenings!

One of the great parts of living in Bergen County is our close proximity to the New York City area. While most of us already know about the Rockefeller Center Christmas Tree and the holiday window displays on 5th Avenue, why not try one of these lesser-known holiday destinations for some winter fun?

The Bryant Park Winter Village

Each fall, the Winter Village at Bryant Park returns in all its holiday glory. On the grounds you can peruse about 60 shopping and food kiosks—all at one of the best NYC parks. Expect loads of handmade, unique, and New York City-specific gifts for your family and friends. Work up an appetite at the free, 17,000-square-foot ice-skating rink and then fill up at the rink side pop-up restaurant called The Lodge Deck for festive cocktails and hearty food. www.bryantpark.org

Dyker Heights Holiday Lights

The Dyker Heights Christmas Lights 2022 display has become one of the best New York attractions during the holiday season. You'll see breathtaking light displays from 11th to 13th Avenues (also known as Dyker Heights Blvd) from 83rd to 86th St in Dyker Heights, Brooklyn. The Brooklyn neighborhood is home to the most over-the-top Christmas light decorations with life-sized Santas, sleighs, snowmen, and some houses even bump Christmas carols from loudspeakers. Crowds of all ages flock to the Kings County neighborhood to wander down the multiple blocks and avenues and experience one of the top things to do in NYC in the winter. The best time to see the lights is mid-December through New Year's Eve. We suggest going anytime between dusk and 9pm if you plan to travel by foot. Most of the houses turn their displays off after 9pm but some do leave theirs on later (depending on their bedtime).

The New York Botanical Gardens Holiday Train Show

The beloved New York holiday train tradition at the New York Botanical Garden, going on for over 30 years, is back! The garden will become a mini-train depot with its collection of 25 G-scale model trains that'll chug along a nearly half-mile track (which is also overhead) by 190 miniature NYC landmarks like the Empire State Building, Radio City Music Hall, the Statue of Liberty, Brooklyn Bridge and Rockefeller Center—all made of natural materials such as leaves, cinnamon sticks, twigs, bark, and berries. Tickets required and they sellout quickly! www.nybg.org

Have drink or meal at Rolf's

The dining room at Rolf's is transformed into a Christmas spectacular that's as much a December institution as the Rockettes and Rockefeller Center. The ceiling is absolutely covered with twinkling lights and thousands of ornaments. Green garlands like so many boughs of Black Forest don the front bar, while a seasonal roast suckling pig is ceremoniously served at the roughhewn tables and booths in back. Go early, or even better, on a weekday. www.rolfsnyc.com





WONDERFUL WINTER FUN!

Check out these local winter events, many that last well into the New Year!

Glen Rock Menorah Lighting

Come celebrate the Jewish holiday of Hanukkah in Glen Rock. This family-friendly event, now in its sixth year, includes food, games, music, and a special Hanukkah menorah candle lighting ceremony. The festivities will take place on Sunday, December 18 at 3 pm outside Kilroy's Wonder Market, 288 Rock Road.

This free event is sponsored by the Chabad of NW Bergen County, with support from the Glen Rock Jewish Center and Jewish Families of Glen Rock.

Glen Rock Christmas Tree Lighting

Kick off the Christmas season at this annual tree lighting. After the big moment, stay and enjoy free cookies and a visit from Santa. Friday, December 2 at 4:45pm at Kilroy's Wonder Market 288 Road. This free event for is sponsored by the Glen Rock Christmas Tree Committee.

Bergen County's Winter Wonderland at Van Saun County Park

NOW OPEN THROUGH FEBRUARY! Winter Wonderland includes ice skating, the North Pole Dome, kids' games, a heated pavilion tent, food trucks, beer and wine garden, the carousel, and the train. November 25 through February 16. Tickets required.

<https://www.bergencountywinterwonderland.com/#purchase-tickets>

Let It GLOW! A Holiday Lantern Spectacular at the Bergen County Zoo (November 10 through January 15)

The spectacular, sponsored by the Friends of the Bergen County Zoo in partnership with Tianyu Arts & Culture, Inc., will feature traditional Chinese lanterns with a modern twist, including dozens of hand-painted, larger-than-life structures that celebrate culture, animals, and the warmth of the holidays. With over 30 different scenes, each hand-made, artistic wonder is more breathtaking than the last. Tickets required.

<http://www.friendsofbergencountyzoo.org/>

Winter WonderLights Annual Holiday Light Drive-Thru

The spectacular Winter WonderLights drive-thru boasts more than 1.5 million lights animated to favorite holiday tunes, with 12 trees, a tunnel of lights, a tribute to first responders, and stunning, larger-than-life, holiday-themed displays synchronized to music playing in your car. Guests are welcome to bundle up in their car, bring snacks/beverages and tune their radio to enjoy the show. Join this journey celebrating the season's wonderful holidays (Christmas, Hanukkah, Diwali, and Kwanzaa). The park is a 1/2-mile long drive, and it is open seven days a week. Come check out all the new displays added this year programed to holiday favorite songs. Tickets required.

<https://winterwonderlightshows.com/>

(Open Nov 25, 2022 - Jan 1, 2023, Middlesex County Fairgrounds, 655 Cranbury Road, East Brunswick)

What to Do About Seasonal Affective Disorder

Do you get depressed in the fall or winter? You may be among the 10% of Americans who suffer from Seasonal Affective Disorder (SAD). If so, there are things you can do to make yourself feel better. This article will help you to understand SAD better and suggest ways to reduce its effects.

SAD is a type of depression that occurs with the changing of the seasons. More than the “winter blues,” it is a form of clinical depression with symptoms that can be debilitating and last for months. Symptoms of SAD commonly include:

- * Feeling depressed every or most days
- * Loss of interest in activities you usually enjoy
- * Changes in your appetite or weight
- * Sluggishness or loss of energy
- * Feeling hopeless or worthless
- * Social withdrawal
- * Changes in sleep, either trouble falling asleep or oversleeping during the day
- * Thoughts of death or suicide (if you have thoughts of suicide, call the Suicide Prevention Hotline at 988 for help)

SAD usually begins in the late fall or early winter, especially in October or November, and lasts through the winter. Some people have summer-pattern SAD, which begins in the spring or summer, but that is much less common. SAD usually lasts for four to five months at a time. People’s symptoms are usually worst in January and February and then start to get better in late spring or early summer.

If you think you may suffer from SAD, talk to your doctor or a mental health specialist. They may have you fill out a questionnaire to determine whether your symptoms meet the criteria for SAD. It is important to seek help for your symptoms quickly so that they don’t get worse or lead to other mental health problems.

According to the National Institute of Mental Health, experts don’t know exactly what causes SAD. The leading theory is that the shift to shorter days changes the amount of serotonin and melatonin that some people produce, causing them to feel depressed. People who already suffer from depression or bipolar disorder are more vulnerable to SAD. Women are more likely to suffer from SAD than men.

(continued)

Fortunately, there are several evidence-based treatments for SAD. The most common is bright light therapy, which is very easy to do at home. According to experts, bright light therapy done early in the morning dramatically improves the vast majority of people with SAD. Bright light therapy involves sitting in front of a light therapy box, which mimics the sun, for about 30 minutes a day, preferably early in the morning or as soon as you wake up. While you sit in front of the light box, you can engage in normal activities such as working, watching television or reading a book. Just sit within 2-3 feet of the light box so that you get its full effect. You can purchase a light box on Amazon or other online retailers for under \$50. In order for light therapy to work, you need to buy a box that has at least 10,000 lux brightness and is “full spectrum,” meaning that it emits light that most closely imitates sunlight. People who use bright light therapy often see their symptoms improve within 2-4 days. However, you should keep using the light box throughout the winter so that SAD does not return.

In addition to using the light therapy box, getting as much sunlight as possible can help reduce SAD. Keep your curtains open, sit near the window, and try to get outside in the sun as much as possible. Even if it's cloudy outside, the quality of light is still better outside than the light inside your home. And going outside for a walk, or engaging in fun outdoor activities, is a great way to boost your mood.

Cognitive behavioral therapy, or CBT, can also help to treat SAD. CBT is a form of talk therapy that tries to shift ways of thinking to be more positive. For instance, instead of thinking “I hate winter,” a therapist can try to reposition your thinking to “I like summer more than winter.” That kind of shift in thinking can result in a big change in symptoms and mood, since the more negative thoughts may be self-fulfilling. Because CBT changes your negative associations with the winter months, just a little bit of therapy can have long-term benefits.

Your doctor may also prescribe an antidepressant for SAD, especially if your symptoms are severe. If you know you usually feel depressed in winter, you can even start taking the antidepressant before your symptoms start in order to prevent or minimize them. Taking an antidepressant is usually just a matter of taking one pill once a day. Talk to your doctor to determine which antidepressant would be best for you. Some people have suggested that taking Vitamin D supplements might also help, but studies have shown mixed results, and it isn't clear that Vitamin D supplements provide any real benefit.

SPECIAL NOTICE REGARDING 2023 SOCIAL SECURITY/MEDICARE PROGRAMS

SOCIAL SECURITY

- Effective January of 2023, Social Security beneficiaries will receive an 8.6% Cost of Living Adjustment.
- Each Social Security Check should reflect this increase for 2023.

MEDICARE PREMIUMS

- As of this writing, I have no information regarding the Medicare Part B Premiums. Unless Medicare readjusts the Premiums, figure that they will remain the same as for 2022 (around \$179 per month).

A DEEPER DIVE INTO MEDICARE

Medicare consists of four basic parts as follows:

Medicare Part A (Hospital Insurance)

- **Part A** covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care coverage. Part A (also known as premium free Part A) depends on a person working long enough to pay enough in employment taxes to be eligible for Medicare.
- Costs **NOT** covered by Medicare Part A include private hospital costs, **ambulance services**, and other out of hospital services such as dental, physiotherapy, glasses and contact lenses, and hearing aids. Many of these items can be covered by private health insurance.

Medicare Part B

- **Medicare Part B** helps cover medically necessary services like doctors' services and tests, outpatient care, home health services (not covered under Part A), durable medical equipment, and other medical services. Part B also covers some preventive services
- **Unlike Part A, Part B** is paid for by beneficiaries either through deductions from their Social Security checks or through direct billing. For 2022, the Part B Premium will be \$170.10 per month.

Medicare Part C

- **Medicare Part C** also known as Medicare Advantage, is offered through private companies with the government's supervision, and unlike with Parts A and B, you can choose from a range of plans.
- Part C plans offer the same benefits as Parts A and B plus additional services, such as dental or vision coverage, Prescription medications, which are also covered by Medicare Part D are also covered by Part C Plans.
- While you usually pay less in premiums, you may end up paying more overall after factoring in co-pays. Also, Medicare Advantage isn't available in all parts of the country, particularly in rural counties.

Medicare Part D

Medicare Part D covers generic and brand-name medications, and like Part C, it offers a range of plans operated by private insurance companies.

- **Part D** can be a good choice for people who use Original Medicare but anticipate needing regular prescription medicines.
- Beneficiaries will pay a monthly premium, usually less than \$100 dollars, and there may be a deductible as well.

SUMMARY

Generically, whether you are retired or still working, Medicare will likely become part of your life after you turn 65. In the United States today, most health plans pay secondary to Medicare. So if you are currently covered by a retiree health plan, an individual policy, or a small employer group plan, you must enroll in Medicare when you turn 65.

In closing, when you turn 65, Medicare becomes the primary payer. Under Original Medicare, any private insurance you may have is secondary and will not pay until Medicare has paid its share. **The only insurance that remains primary to Medicare is employer group coverage that covers 20 or more employees.** So if you or your spouse is still working and covered by an employer group plan that covers 20 or more employees, you do not need to sign up for Medicare when you turn 65. **OTHERWISE YOU DO.**

**WISHING EVERYONE THE HAPPIEST HOLIDAY SEASON EVER AND ALSO THE SAFEST.
STAY SAFE GLEN ROCK**



HELP FOR SENIORS WITH SUBSTANCE USE

Substance Abuse is commonly thought of as a problem of younger generations. However, the NIH reported that data collected in 2018 indicated that nearly one million senior adults have a substance abuse disorder. Due to the medical conditions that are common with aging, older adults are more likely to be exposed to potentially addictive medications. They are more likely than other adults to accidentally misuse prescription drugs. However, the most commonly used drug among seniors is alcohol. It is reported that about 10% of seniors binge drink.

As we age, the ability to metabolize substances slows. Therefore, drugs may remain in the body longer and be more potent. Drugs taken improperly may worsen conditions that are common with aging. They can aggravate mood disorders, breathing and heart problems, and memory problems. Judgment, reaction time, and coordination may be affected and cause accidents. These symptoms may be confused for those of other medical issues.

Many seniors experience pain as a symptom of their health conditions. The NIH says that between 4 and 9% of seniors use opioids to treat their pain. Opioids are highly addictive and easily abused. If you are using opioids for pain, it is important that you speak with your physician about how to use them properly and if there are adjunct methods to help with your pain. Major life changes such as retirement, moving, loss of loved ones, and declining health may result in the use of drugs to cope. Your physician may be able to recommend services that can provide better coping strategies.

There are resources available to help quit the use of drugs or alcohol. Options may include behavioral therapies or medications. Treatments may be outpatient or inpatient. Below is a list of some resources for information about treatment options:

Bergen County Health & Safety Hotline, available 24/7, 201-225-7000, Office of Alcohol & Drug Dependency, provides assessment and referral for treatment for Bergen County residents.

State of New Jersey Addiction Services Treatment Directory, 1-844-REACHNJ (1-844-732-2465)

<https://njsams.rutgers.edu/TreatmentDirectory/>

IME Addictions Access Center, 24/7 1-844-276-2777, <https://twpoceannj.gov/notices/IME-Addictions-Access-Center.pdf>

If you need help, do not wait to call. By quitting, you will be able to improve the quality of your life and your overall health.

Alcove Art

Have you visited the mural in the Alcove? A group of Glen Rock residents did! Do you see anyone you know?

Take a walk over and have a look. Maybe you can head over with a friend and snap your own photos!

(Thanks go to the Arts Council for this lovely wall art.)



Beautiful mural

Residents of Glen Court Senior Living were recently introduced to the new Butterfly mural and poem created by members of Arts Council of Glen Rock. After comments by Heather Corey on how she and Libby Deeley designed the mural, residents took "selfies" inside the butterfly's multi-layered wings. The 10 x 12 butterfly adorns the exterior wall of Rock Ridge Pharmacy, and is available for visitors to take selfies. A poem by Hans Christian Andersen adorns the wall to the left of the magnificent butterfly. PHOTO PROVIDED BY JOHNAGEHARTPHOTOGRAPHY.COM



**LET'S
DO A
CHARCUTERIE
BOARD!**

A Charcuterie board is simply an appetizer, served on usually a large wooden board, tray or stone slab. It is usually eaten directly off the board and is a collection of cured meats, cheese, nuts, fruits and other things we all love!

I usually begin planning my board by visiting my favorite cheese shop. In my case it's Maywood Marketplace which I love for their wide selection of cheeses. I usually select a range of cheese, some soft, hard and in-between. There are also lots of spreadable cheeses that are great! Then I usually pick up some olives and perhaps a tapenade. Adding to my board I pick out some grapes or apricots and perhaps an apple which I will cut up. I also like to put a small bowl of cashews or other nuts on the board. Don't forget the meat! Any type of salami, summer sausage, ham or your favorite would be fine. And lastly, I usually pick out 2 different crackers or perhaps cut up a thin French loaf.

You can get ideas as to how to arrange your board on Pinterest or just google image charcuterie boards to see the many choices.

It's a lovely expression, fun to make and delicious to eat !!!

But don't stop there ! Why not try a cookie charcuterie? With lots of home-made treats like bar cookies, round and cut out cookies, brownies and candies. How about a s'more charcuterie? Different flavored marshmallows, a variety of light and dark chocolate pieces, sprinkles, fudge striped cookies, graham crackers.

BE CREATIVE AND HAVE FUN—HAPPY HOLIDAYS !!!

Cookie exchange!

This is a great time of year to get involved or have friends over for a cookie exchange !! It's a wonderful day to gather with your book club, organization, relatives and/or friends to share some great treats and collect from other's winning skills!

It's very simple. Invite some people and ask them to bring a specific number of their favorite homemade cookie. You might want to ask for 3 dozen each for example, but the more people you ask, the more cookies you might want them to bring.

Make sure you also ask them to bring an empty container to collect and bring home cookies in.

Set up everyone's plates and containers around a table (preferable a festive one)!

Invite everyone who brought cookies to move around the table with their empty container, taking 2-3 cookies from each plate/container of your guests.

Everyone now has a beautiful holiday assortment of delicious cookies !!

To make it more interesting, ask guests to bring a copy of the recipe. You might want to have recipe cards or paper/pens available so that everyone can jot down their favorites!





SENIORS LAST CALL!!



The Borough is closing its survey of residents 55+ on December 31st.
Don't miss your chance to make your voice heard!!



HOW TO TAKE THE SURVEY

Online at: bit.ly/GRseniors

OR

Pick up a print copy at:

Borough Hall The Library 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