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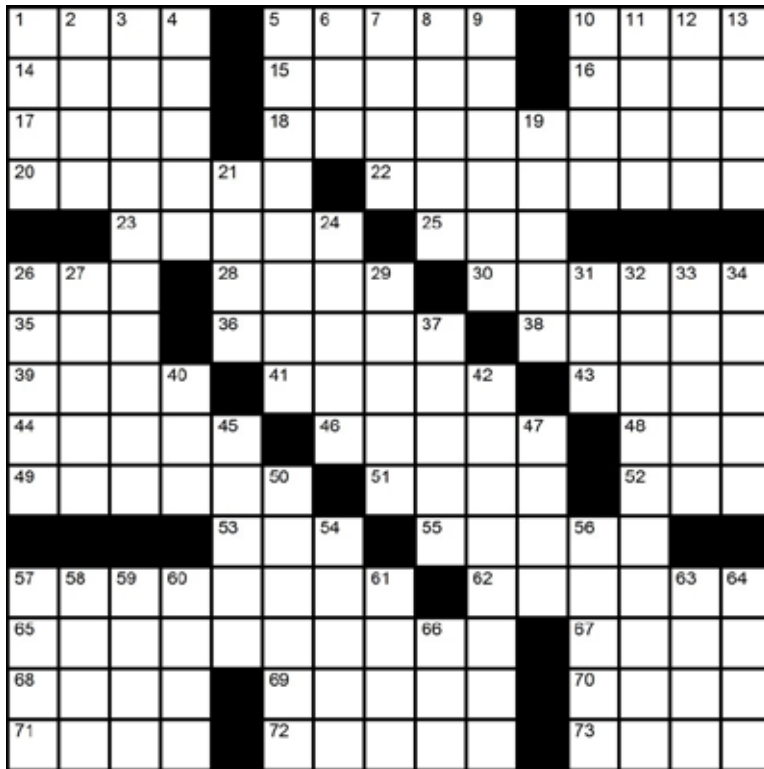
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# CROSSWORD PUZZLE



## ACROSS

- 1 Opposite of neither  
 5 Protect  
 10 "Four and twenty blackbirds baked in ---"  
 14 On the ocean  
 15 Publish  
 16 Route  
 17 Via  
 18 Serviced  
 20 Cotton Club setting  
 22 Jamboree  
 23 Up  
 25 Intelligence agency  
 26 Not traded on a stock exchange  
 28 Top guns  
 30 Ethnic  
 35 In favor  
 36 Adeptness  
 38 State animal of Maine  
 39 The Sultan of Swat  
 41 Talent seeker  
 43 Shuttle operator  
 44 Behaved  
 46 Wished  
 48 Beat  
 49 Accidental dive  
 51 Feeble  
 52 Some foreign Government heads  
 53 Except  
 55 Comic --- Martin

- 57 Light metal  
 62 Knuckleheads  
 65 Suspension  
 67 Duration  
 68 First to die in the Bible  
 69 Untrue  
 70 Egyptian dancing girl  
 71 Dabbling duck  
 72 Absquatulates  
 73 Drip slowly

## DOWN

- 1 Tub  
 2 Workplace regulation agency  
 3 Unglazed brownish-red earthenware  
 4 Pulls  
 5 Ingenious sales devices  
 6 World's largest economy  
 7 Expression of incredulity  
 8 Scrap  
 9 Despise  
 10 Parched  
 11 Small lake  
 12 U N nuclear watchdog  
 13 Swirl  
 19 Warning signal  
 21 Touchdown forecasts  
 24 German state  
 26 O founder  
 27 Temporary peace  
 29 Single-masted sailboat  
 31 Electrically charged particle  
 32 Maritime refugees  
 33 Tea-growing Indian state  
 34 Inclines  
 37 Southern hemisphere constellation  
 40 "He'd make a lovely corpse" (Dickens: "Martin Chuzzlewit")  
 42 1,000%  
 45 Kind of card  
 47 Artificially-colored  
 50 Went on the lam  
 54 Like Mayberry  
 56 Travel stamps  
 57 "I --- my wit's end"  
 58 Projecting part of the brain  
 59 Common fertilizer ingredient  
 60 Shopping center  
 61 Height of Denver  
 63 Dull  
 64 Sudden  
 66 Employ

ANSWER on page 18

# From The Publisher ...

If you'd like to be our featured photographer in an upcoming issue, simply email 12 to 15 images along with a brief bio to [cornercafe@seniorpub.com](mailto:cornercafe@seniorpub.com).. The images should be approximately 3000 pixels on the long side. Send an email if you have any questions about being our photographer of the month.

## Advertising Deadline For the June 2025 Issue Is May 6th.

Place Your Ad Online  
[www.SeniorPublishing.net](http://www.SeniorPublishing.net)

# SUDOKU

Complete the grid so that every row, column, and 3x3 box contains every digit from 1 to 9.

5								
			6	8			3	
	9					1	6	
							5	1
		4	7	2	1			6
7								
		6		1	2	4		
		1		5			7	
						8		

*Solution on page 18*

## Senior Care

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- Check backflow/well for any winter damage
- Check for any leaks
- Inspect rain sensor



#### Fall Winterizations

- Turn off water supply to sprinkler system
- Disconnect power to sprinkler clock
- Disconnect power to well pump
- Properly blow out well pump/backflow
- Blow out sprinkler lines

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Do you have an interesting story? Perhaps a trip you took with photos you'd like to share? How about a special event or award you received that you'd like your friends and neighbors to learn about? If you've seen a good movie recently, why not contribute a review?

Please, don't be shy! We'd love to hear from you. Submit your articles and photos via email to [santiagocc@seniorpub.com](mailto:santiagocc@seniorpub.com).

Here is a list of some articles we are looking for:

- Vacation Spots
- Movie Reviews
- Recipes
- Club Events
- Restaurant Reviews
- Original Artwork
- Sports Recaps
- And more!

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# Memorial Day

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# V.F.W. POST 10185 NEWS

*By Past Post Commander James Egan 732-644-2119*

The next meeting of Silver/Holiday V.F.W. Post 10185 will be held on Thursday, May 1st, at 1:00 PM at the Silver Ridge Park West Clubhouse, 145 Westbrook Drive. We meet in the daytime, so you do not have to drive at night.

To join our post, just bring a copy of your Discharge (DD-214) to our meeting and you'll receive a hardy welcome and refreshments before the meeting. If you need a ride to the meeting or want more information without any obligation call Past Post Commander James Egan at 732-644-2219.

Remember if you hear of any Post member passing away or being in the hospital, call any Officer and let him know

Thursday, May 8th World War II ends in Europe. Sunday, May 11th is Mother's Day.

Saturday, May 17th, is Armed Forces Day. Notice the Holiday City Berkeley First Aid Squad Memorial service will be at 10:00 AM.

On Monday, May 26th, is Memorial Day. Because it was first proclaimed this day on May 5, 1866. It was a day to honor all who died in the Civil War. Business was closed, graves were decorated with flowers and all flags were flown at half-mast.

The VFW State convention will be from 5/28 to 5/31, in Wildwood, New Jersey.

The VFW would like you to drop your old and faded flags off at either H. C. S. Clubhouse (Main Building), S. R. P. W., S. R. P. N., S. R. P. E., S. R. P. Westerly, Holiday Heights, and Holiday City Berkeley Clubhouses.

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# Medicare – Home Health Care

Allow me to clear up a very misleading idea, which is that Medicare will pay for home healthcare or Long-Term Care as you age. This is not True! Medicare Part A (Hospital Insurance) and/or Medicare Part B (Medical Insurance) can cover eligible home health services if **part-time** or **intermittent** skilled services that are deemed medically necessary are needed. To receive coverage, you would typically need to be deemed homebound by the doctor, and in need of physical or occupational therapy. The treatment would be paid for, but they do not cover 24-hour in-home care.

Let me repeat - Medicare **does not** pay for 24-hour-a-day care at your home, meals delivered to your home, homemaker services (like shopping and cleaning) that are not related to your medically necessary care plan. Furthermore, custodial, or personal care that helps you with daily living activities (like bathing, dressing, or using the bathroom), when it is not deemed medically necessary, will not be covered by Medicare. Only 2 out of 10 people believe they will ever need this type of care, while 7 out of 10 people do.

So, how do you protect yourself? There are a couple of ways. The first way is to plan with friends and family for what may happen in the future and the distant future. Friends and Family, if they meet the NJ State requirements, may even be able to be paid as your caregiver through NJ JACC. There is an income limit though, and a limit on how much is paid each month. You can also spend down all your assets and qualify for Medicaid, but they will choose the nursing home you go to, even if it is hours away, and you rarely have the opportunity to stay in home.

The most common way is with Long Term Care Insurance (LTC). LTC Plans pay a selected daily or monthly benefit as soon as you qualify for care. With the right plan, that amount is paid regardless of the actual cost of care, be it at home or in a long-term care facility. This type of plan is often referred to as a "There's no place like home" plan because it allows you to stay in your home and have the advantage of a home health aide.

Long-term care is an essential consideration for securing your future. It involves planning for various aspects beyond just purchasing insurance or updating a will. Let's explore when to start planning and what factors to consider:

1. **Start Early:** The best time to plan for long-term care (LTC) is long before you need it. Begin in your 40s or 50s if possible. Waiting until later may limit your options and increase costs<sup>12</sup>.
2. **Mapping Your Course:** Long-term care planning goes beyond insurance. It's about living life on your terms. Consider the following aspects:
  - **Home and Community:** Think about where you want to live and how to maintain independence.
  - **Health and Finances:** Plan for your well-being and financial stability.
  - **Medical Wishes:** Make decisions about your medical care and preferences.
3. **Advance Directive:** Take a step by completing your advance directive. This document outlines your healthcare wishes in case you cannot communicate them later.
4. **Budgeting:** Create a budget that accounts for potential long-term care expenses. Explore options like home care, assisted living, or nursing facilities.

Remember, small steps now can lead to a safer and happier future. Start planning today!

Jo Gallo, Licensed Medicare Broker



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# Recipe CORNER

## Cheesy Pizza Hot Dogs (6)

Prep Time: 10 mins Cook Time: 15 mins



### Ingredients

- 1 pound whole wheat pizza dough, at room temperature
- 6 beef, turkey, or vegetarian hot dogs
- 3 pieces string cheese

### Preparation

1. Preheat the oven to 450F
2. Divide the dough into 6 equal sized pieces.
3. Roll each piece of dough into a long, thin rope about 4 times the length of the hot dog.
4. Slice each piece of string cheese in half lengthwise. Slice each hot dog in half lengthwise, but make sure to not cut all the way through. Place 1 piece of cheese in between each sliced hot dog.
5. Starting at one end of the hot dog, wind the pizza dough around the hot dog from one end to the other.
6. Place the wrapped hot dogs on a greased baking sheet and bake for 15-18 minutes, until the dough is golden brown.

Source: <https://weelicious.com/cheesy-pizza-hot-dogs-recipe/>

## CREAMY CUCUMBER SALAD

Author: Sam Hu | Ahead of Thyme

Total Time: 1 hour 5 minutes Yield: 6 servings

Diet: Gluten Free

This creamy cucumber salad is the easy, refreshing snack and side dish your summer cookouts have been missing. Make it ahead with just 5 minutes prep.

### Ingredients

- 2 long English cucumbers, sliced into 1/4-inch slices (about 7 cups)
- 1/2 red onion, sliced
- 1/2 cup sour cream
- 3 tablespoons mayonnaise
- 1/4 cup fresh dill, chopped
- 1 tablespoon white vinegar
- 1/2 tablespoon garlic powder
- 1/2 teaspoon salt
- 1/4 teaspoon ground black pepper



### Instructions

In a large serving plate, toss to combine cucumbers and red onion.

In a medium bowl, combine sour cream, mayonnaise, dill, white vinegar, garlic powder, salt, and pepper. Whisk until smooth.

Add dressing to the cucumber and red onions, and toss to combine.

Refrigerate for one hour to help the flavours infuse, then serve.

Source: <https://www.aheadofthyme.com/creamy-cucumber-salad/>

## Watermelon Pizza

Prep Time: 5 mins Cook Time: 5 mins

### Ingredients

- 1 large watermelon
- unsweetened coconut flakes
- chopped macadamia nuts
- kiwi slices
- strawberries, halved
- blueberries, halved
- raspberries, halved
- blackberries, halved
- pomegranate seeds
- cherries, halved



### Preparation

1. Cut the watermelon into 1 inch slices. You can leave them in discs, or cut into pizza wedges.
2. Sprinkle the watermelon slices with shredded coconut, chopped macadamias, or a mixture of the top.
3. Top with all your favorite fresh fruit toppings: kiwi, berries, pomegranate seeds, cherries... the sky is the limit!

Source: <https://weelicious.com/watermelon-pizza/>

yummy!

If you have a recipe that you would like to share in our newsletters, please send them to [reporter@seniorpub.com](mailto:reporter@seniorpub.com)



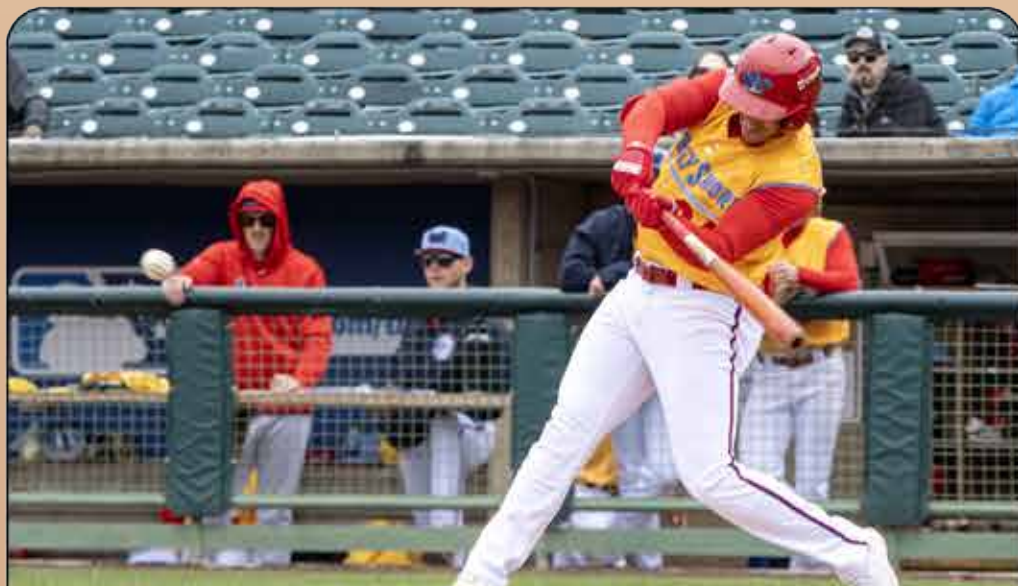
# Jersey Shore







# the BlueClaws



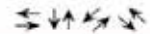


word search puzzle

# Mother's Day

B	C	R	C	A	R	D	E	Y	T	M	O	I	L	M	G	T
I	O	Q	U	D	C	M	N	S	T	H	Z	C	C	Y	L	H
V	O	S	U	N	D	A	Y	V	V	S	N	M	O	M	M	Y
E	K	C	X	S	Q	M	U	M	S	C	G	B	I	U	T	I
C	I	N	Q	W	P	Z	B	I	A	A	H	R	Z	B	I	B
F	E	S	M	T	I	I	K	E	D	Y	A	U	P	O	V	T
U	S	E	J	B	X	W	J	H	E	A	R	T	G	U	R	V
D	C	O	O	T	R	A	D	I	T	I	O	N	E	Q	U	Q
M	E	H	G	U	O	F	C	A	R	G	N	K	I	U	V	D
F	A	M	I	L	Y	J	X	F	E	Q	A	Z	Y	E	X	L
F	J	L	O	V	E	Z	G	N	Z	C	M	K	T	T	O	F
L	F	H	B	U	G	R	A	T	E	F	U	L	G	T	T	X
P	Z	C	F	L	O	W	E	R	S	P	P	C	H	R	L	R
R	L	C	E	L	E	B	R	A	T	E	W	G	H	K	D	Q

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# Grilling Safety

There's nothing like outdoor grilling. It's one of the most popular ways to cook food. But, a grill placed too close to anything that can burn is a fire hazard. They can be very hot, causing burn injuries. Follow these simple tips and you will be on the way to safe grilling.

## SAFETY TIPS

- » Propane and charcoal BBQ grills should only be used outdoors.
- » The grill should be placed well away from the home, deck railings and out from under eaves and overhanging branches.
- » Keep children and pets at least three feet away from the grill area.
- » Keep your grill clean by removing grease or fat buildup from the grills and in trays below the grill.
- » Never leave your grill unattended.
- » Always make sure your gas grill lid is open before lighting it.

## CHARCOAL GRILLS

- » There are several ways to get the charcoal ready to use. Charcoal chimney starters allow you to start the charcoal using newspaper as a fuel.
- » If you use a starter fluid, use only charcoal starter fluid. Never add charcoal fluid or any other flammable liquids to the fire.
- » Keep charcoal fluid out of the reach of children and away from heat sources.
- » There are also electric charcoal starters, which do not use fire. Be sure to use an extension cord for outdoor use.
- » When you are finished grilling, let the coals completely cool before disposing in a metal container.

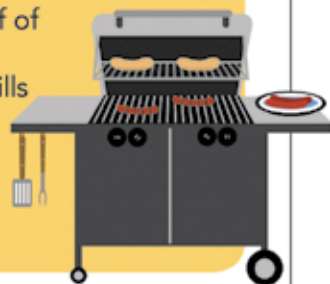
## PROPANE Grills

Check the gas tank hose for leaks before using it for the first time each year. Apply a light soap and water solution to the hose. A propane leak will release bubbles. If your grill has a gas leak, by smell or the soapy bubble test, and there is no flame, turn off both the gas tank and the grill. If the leak stops, get the grill serviced by a professional before using it again. If the leak does not stop, call the fire department. **If you smell gas while cooking, immediately get away from the grill and call the fire department.** Do not move the grill.

If the flame **goes out**, turn the grill and gas off and wait at least **5 minutes** before re-lighting it.

## FACTS

- ! July is the peak month for grill fires.
- ! Roughly half of the injuries involving grills are thermal burns.



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Source: <https://www.nfpa.org/Public-Education/Fire-causes-and-risks/Seasonal-fire-causes/Grilling>



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ads-3257

## Puzzle Solutions

5	6	3	1	9	7	2	4	8
1	2	7	6	8	4	5	3	9
4	9	8	2	3	5	1	6	7
6	8	2	9	4	3	7	5	1
3	5	4	7	2	1	9	8	6
7	1	9	5	6	8	3	2	4
8	7	6	3	1	2	4	9	5
2	4	1	8	5	9	6	7	3
9	3	5	4	7	6	8	1	2

1	B	O	T	H		5	G	U	A	R	D		10	A	P	I	E
14	A	S	E	A		15	I	S	S	U	E		16	R	O	A	D
17	T	H	R	U		18	M	A	I	N	T	A	I	N	E	D	
20	H	A	R	L	E	M		22	F	I	E	L	D	D	A	Y	
			23	A	S	T	I	R		25	N	S	A				
26	O	T	C		28	A	C	E	S		30	T	R	I	B	A	L
35	P	R	O		36	S	K	I	L	L		38	M	O	O	S	E
39	R	U	T	H		41	S	C	O	U	T		43	N	A	S	A
44	A	C	T	E	D		46	H	O	P	E	D		48	T	A	N
49	H	E	A	D	E	R		51	P	U	N	Y		52	P	M	S
						53	B	A	R		55	S	T	E	V	E	
57	A	L	U	M	I	N	U	M		61		62	I	D	I	O	T
65	M	O	R	A	T	O	R	I	U	M		66		67	S	P	A
68	A	B	E	L		69	F	A	L	S	E		70	A	L	M	A
71	T	E	A	L		72	F	L	E	E	S		73	S	E	E	P

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# KIRMS PHOTOGRAPHY

## Aperture, **Shutter**, Program

This is the final chapter in our three part series on controlling your exposure - Shutter priority. With Shutter priority you choose the shutter speed and the camera sets the aperture. this is useful when you want a slow speed to blur moving subjects, or a fast speed to stop the action.

Choose a slow shutter (1/20, 1/30) to blur moving objects, such as running water. You may need a tripod or other camera support to stop blurring that comes from camera shake. Choose a fast shutter (1/500, 1/1000) if you want to freeze moving objects, such as a bird in flight or sports action.

If your camera has the small picture icons you can use the sports icon to freeze action and the mountain icon to blur moving subjects.

As always you can email with any photographic questions to [bill@kirmsphotography.com](mailto:bill@kirmsphotography.com). You can visit my web site [www.kirmsphotography.com](http://www.kirmsphotography.com) if you'd like to see more of my images.

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