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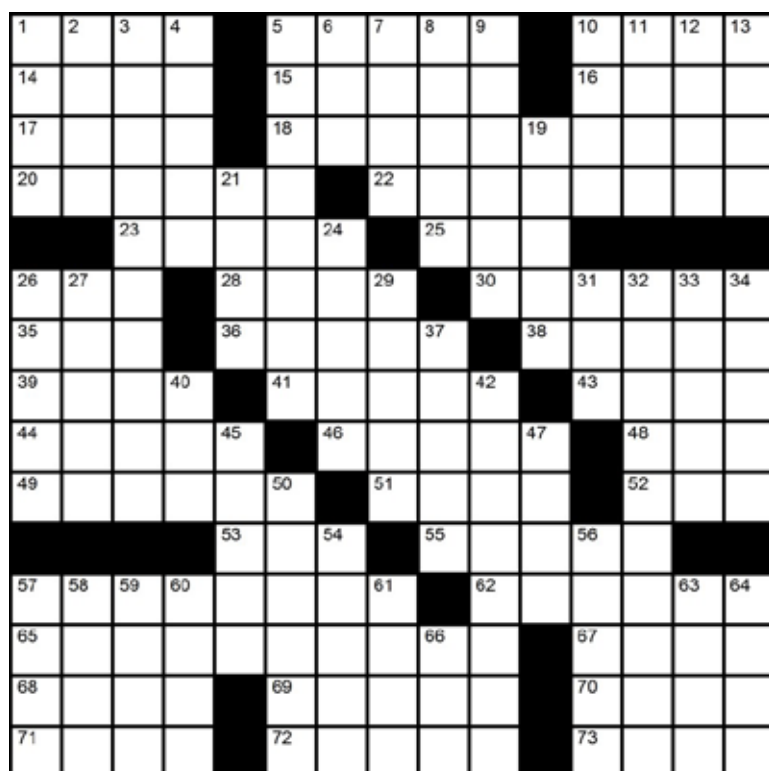
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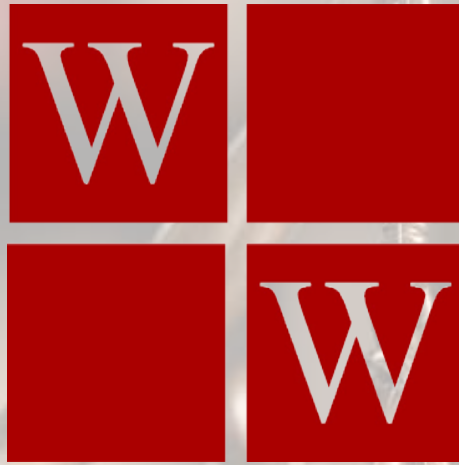
- 1 Opposite of neither
 5 Protect
 10 "Four and twenty blackbirds baked in ---"
 14 On the ocean
 15 Publish
 16 Route
 17 Via
 18 Serviced
 20 Cotton Club setting
 22 Jamboree
 23 Up
 25 Intelligence agency
 26 Not traded on a stock exchange
 28 Top guns
 30 Ethnic
 35 In favor
 36 Adeptness
 38 State 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

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ANSWERS on page 21



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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 benefits 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 costs¹².
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!

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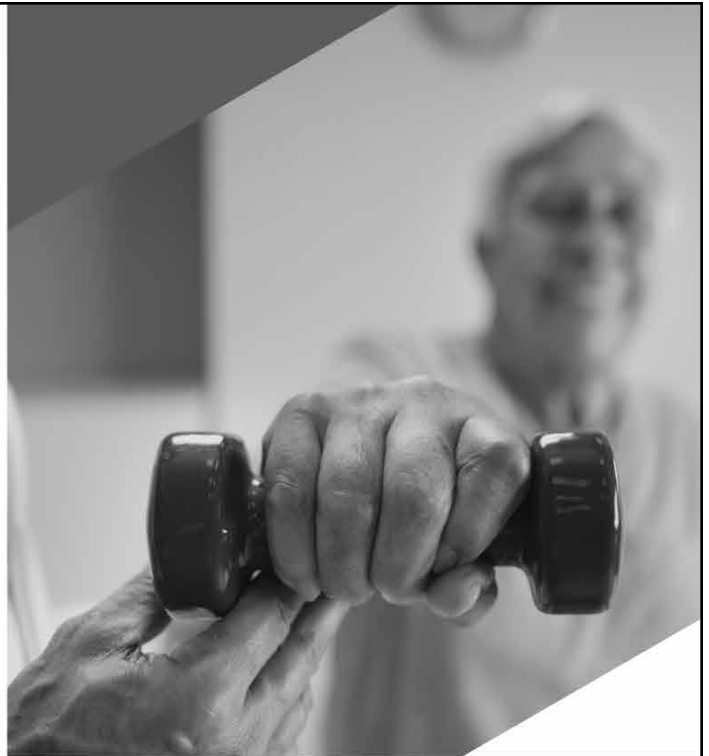
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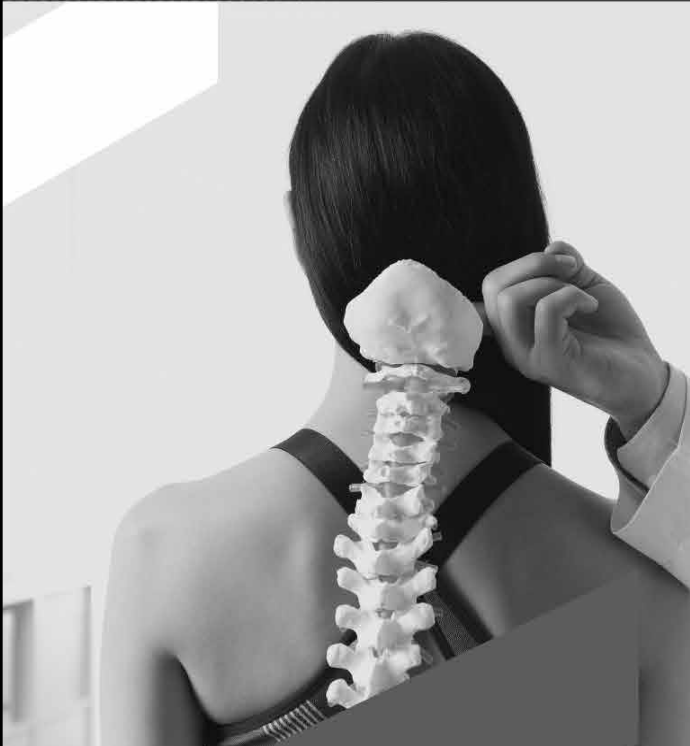
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SUDOKU

ANSWERS ON PAGE 21



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



Sudoku requires no calculation or arithmetic skills. It is essentially a game of placing numbers in squares, using very simple rules of logic and deduction.

The objective of the game is to fill all the blank squares in a game with the correct numbers. There are three very simple constraints to follow. In a 9 by 9 square

Sudoku game:

- Every row of 9 numbers must include all digits 1 through 9 in any order
- Every column of 9 numbers must include all digits 1 through 9 in any order
- Every 3 by 3 subsection of the 9 by 9 square must include all digits 1 through 9

Every Sudoku games begins with a number of squares already filled in, and the difficulty of each game is largely a function of how many squares are filled in.

The more squares that are known, the easier it is to figure out which numbers go in the open squares. As you fill in squares correctly, options for the remaining squares are narrowed and it becomes easier to fill them in.

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1	R	A	M	P		5	A	W	E	D		9	S	C	O	W	L		
14	A	S	I	A		15	W	I	S	E		16	T	O	T	E	D		
17	G	O	S	S		18	A	P	P	L		19	I	A	N	C	E	S	
20	E	N	D	S		21	K	E	Y		22	N	R	C					
23	D	E	E	P	24	R	E	D		25	E	S	C	H	26	E	W	S	
				29	M	O	A	N		30	B	L	A	H		31	M	A	P
32	S	T	E	R	N		34	C	O	I	L		35	S	O	D	A		
36	T	O	A	T		37	S	H	O	O	T		38	A	T	E	N		
39	R	U	N	S		40	C	A	S	T		41	A	C	I	D	S		
42	A	G	O		43	T	R	O	T		44	M	I	R	O				
45	P	H	R		46	A	S	E	S		47	F	A	M	I	N	48	49	S
				50	S	H	E		51	J	A	R		52	L	A	N	E	
53	C	I	N	C	I	N		56	N	A	T	I		57	E	L	S	E	
58	A	D	A	I	R		59	I	V	A	N		60	G	L	U	M		
61	T	O	W	I	T		62	P	A	L	E		63	E	Y	E	S		

Sudoku Solution

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

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