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From The Publisher ...

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We Love To Hear From You!

We'd love to hear from you! If there is anything you would like to see included in future issues, please email cornercafe@seniorpub.com

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We Want To Hear From You!

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 cornercafe@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!

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 benefitas 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!

Jo Gallo, Licensed Medicare Broker

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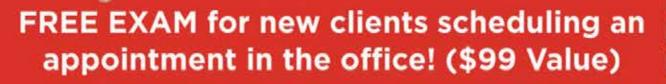
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Answers on page 13

CROSSWORD PUZZLE

1	2	3			4	5	6	7	8	9		10	11	12
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61	\square			62								63	\vdash	\vdash

ACROSS

- Possible problems, with buts 1
- Polo field? 4
- 10 Rastafarian topper
- Dead language test 13
- Neither here nor there 14
- Author Levin 15
- 16 Fair-haired boy
- Kitten's cry 18
- 19 See
- 20 First rate
- 22 Florida National Forest
- 23 Lummoxes
- 25 Amazes
- 28 Ego
- Arab League member 29
- Form 30
- Island 31
- 32 Fergie's ex
- 33 Old Glory
- 39 Humorous entertainment
- 40 Shiba ---, barks in Japan
- Amorphous creature 41
- Blows it 42
- "Lovely" Beatles girl 43
- 47 ---- mortals
- Grps. of execs. 48
- 49 Unexpected extra
- Medically worse 50

- Imposes
- Where villains are written off?
- Conductive solution 55
- 58 Help

52

53

1 2

3

4 5

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7

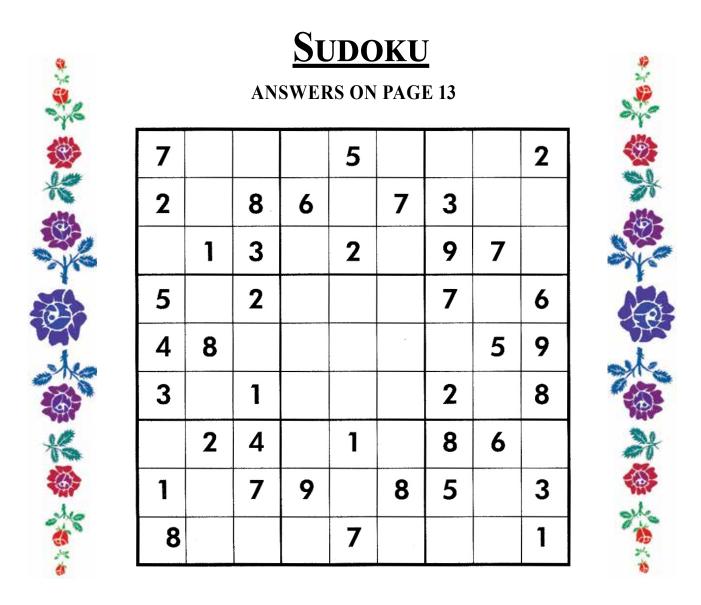
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- 59 More touchy
- Cashew, e.g. 60
- 61 Data units
- 62 Open follower to gain access
- 63 Pennies: Abbr.

Down

- Emcees' lines
- Rip off
- "Under Siege" actor Steven
- Like The Citadel, now
- The cruelest month
- Scrabble bonus square: Abbr.
- Occur
- 8 Maples
 - Abominable Snowman
- Sci-fi periodical distortion 10
- Add up to 11
- Big mouth 12
- 14 Drag racing org. 17
 - A little lower
- 21 Muslim messiah
- 23 "Absolutely!"
- Forty-niner's quest 24
- 26 Duel tool
- 27 Runs up
- 29 "Sure, why not?"
- Ratio of audio gold to dross? 30
- 32 "Do you bite your thumb -- --, sir?": (Romeo and Juliet)
- 33 Rip-off
- 34 Heavy reading
- 35 Cheyenne, e.g.
- 36 Riot
- 37 Sat. churchgoers
- Oldies, shrunk a little 38
- 42 Exit
- 43 Stir up
- Harmonized 44
- 45 "For shame!"
- Holdings 46
- 48 Ruckus
- 49 Churl
- "---- go!" 51
- 52 Priceless?
- Popular cooking spray 53
- The EU's lending institution 54
- 56 **Runs** Ls
- 57 Tiny Dickens character

Bricktown Corner Cafe - May 2025 10



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. 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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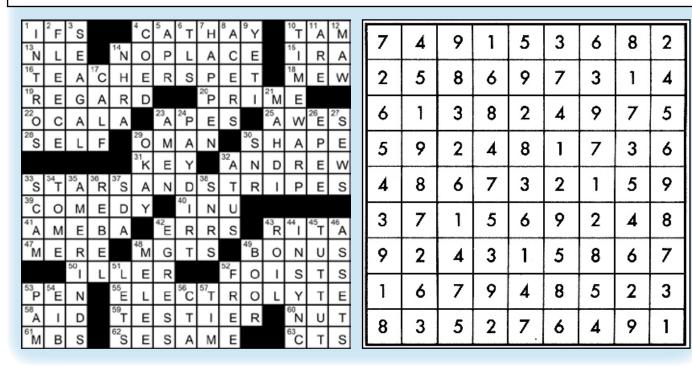


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