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KIRMS PHOTOGRAPHY

It's summer time and a great time to get some shots at the beach and pool. On crowded beaches you can shoot the people, activities, and colorful umbrellas. On remote beaches you can look for wildlife, patterns in the sand, or great cloud formations against the water. There's always sunrise images early in the morning. Don't forget sunscreen and a hat!

The challenge with beach shots is getting the proper exposure. Your camera is designed to give you an average exposure of the entire scene. This is why most of your images are properly exposed. A very bright scene tricks your camera into thinking there is too much light, so the camera will cut back on exposure. To compensate you should increase the exposure slightly. If your camera has "scene" modes, use the one for snow or beach.

A great way to enhance your images is using a polarizing filter, which cuts glare the same as polarizing sunglasses. Many photographers use this filter to make the sky in their images darker (and the clouds brighter) but this filter works wonderfully to show the detail in the sand and to remove the reflections in the water. This also works well for images around the pool.

That's it for this month. As always you can send me an email at bill@kirmsphotography.com with any photographic questions. You can also visit my web

Beach & Pool Scenes

site, www.kirmsphotography.com, if you'd like to see more of my images. Keep shooting and improving your images, but most importantly, have fun with your camera.



SUDOKU

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

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		3		6			4	

Solution on page 15

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. 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 August 2025 Issue

Is

July 7th

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Medicare – PACE Program

Program of All-inclusive Care for the Elderly (PACE)

PACE stands for Program of All-inclusive Care for the Elderly. It is an innovative Medicare program that provides individuals aged 55 and older comprehensive medical and social services coordinated and provided by an interdisciplinary team of professionals in a community-based center and in their homes, helping program participants delay or avoid long-term nursing home care. Each PACE participant receives customized care that is planned and delivered by a coordinated, interdisciplinary team of professionals working at the center. The team meets regularly with each participant and his or her representative to assess the participant's needs. A participant's care plan usually integrates some home care services from the team with several visits each week to the PACE center, which serves as the hub for medical care, rehabilitation, social activities and dining.

To participate in PACE, an individual must be 55 years of age or older, require nursing home level of care but be able to live safely in the community at time of enrollment with the services of PACE, and reside in the service area of a PACE organization. PACE participants may disenroll from the program at any time and for any reason and those with Medicare or Medicaid who disenroll will be assisted in returning to their former health care coverage.

PACE provides its participants with all services covered by Medicare and Medicaid, without the limitations normally imposed by these programs. It also provides any other services deemed necessary by the interdisciplinary team that would allow program participants to remain in the community. Services provided by PACE include, but are not limited to, primary care (including doctor, dental and nursing services), prescription drugs, adult day health care, home and personal care services, nutrition services, and hospital and nursing home care when needed. Transportation to and from the center and all off-site medical appointments is also provided.

PACE agencies receive a set amount of Medicare and Medicaid funds each month to ensure participant care, whether services are provided in the home, community or in a nursing home setting. This capitated funding arrangement rewards providers who are flexible and creative in providing high quality care and gives them the ability to coordinate care across settings and medical disciplines. The program also accepts participants who pay privately.

Two PACE agencies are currently operating in Ocean and Monmouth Counties, New Jersey, and you must live in their coverage area to participate. Those centers are:

- Beacon of LIFE, located in Lakehurst. It serves all zip codes in Ocean County.
- Beacon of LIFE, located in Oceanport. It serves all zip codes in Monmouth County.

For more information, please contact: New Jersey Division of Aging Services toll-free at 1-800-792-8820 or contact the PACE agencies currently in operation.

Jo Gallo, Licensed Life & Health, Property & Casualty Agent



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ad-8440

Backyard



ed Birds



Recipe CORNER

Star-Spangled Parfaits



Total Prep Time: 15 min.
Makes 4 servings

Ingredients

2 cups fresh strawberries, cut into 1/2-inch pieces
2 cups fresh blueberries
4 teaspoons reduced-fat raspberry walnut vinaigrette
3/4 cup fat-free vanilla or strawberry Greek yogurt
2 teaspoons minced fresh mint
Unsweetened shredded coconut, optional

Directions

Place strawberries and blueberries in separate bowls. Drizzle each with 2 teaspoons vinaigrette; toss to coat. In a small bowl, mix yogurt and mint. Spoon strawberries into 4 parfait glasses. Layer each with yogurt mixture and blueberries. If desired, top with coconut.

Nutrition Facts

1 parfait (calculated without coconut): 172 calories, 7g fat (5g saturated fat), 0 cholesterol, 41mg sodium, 24g carbohydrate (17g sugars, 5g fiber), 5g protein. Diabetic Exchanges: 1 fruit, 1 fat, 1/2 starch.

Source: tasteofhome.com

yummy!

Apple-Nut Blue Cheese Tartlets



Total Time Prep: 25 min. Bake: 10 min.
Makes 15 appetizers

Ingredients

1 large apple, peeled and finely chopped
1 medium onion, finely chopped
2 teaspoons butter
1 cup crumbled blue cheese
4 tablespoons finely chopped walnuts, toasted, divided
1/2 teaspoon salt
1 package (1.9 ounces) frozen miniature phyllo tart shells

Directions

Preheat oven to 350°. In a small nonstick skillet, melt butter over medium-high heat. Add apple and onion; cook and stir 3-5 minutes or until tender. Remove from the heat; stir in blue cheese, 3 tablespoons walnuts and salt. Spoon a rounded tablespoon of mixture into each tart shell.

Place on an ungreased baking sheet. Bake for 5 minutes. Sprinkle with remaining walnuts; bake until lightly browned, 2-3 minutes longer.

Freeze option: Freeze cooled pastries in a freezer container, separating layers with waxed paper. To use, reheat pastries on a baking sheet in a preheated 350° oven until crisp and heated through.

Nutrition Facts

1 tartlet: 76 calories, 5g fat (2g saturated fat), 7mg cholesterol, 200mg sodium, 5g carbohydrate (2g sugars, 0 fiber), 3g protein. Diabetic Exchanges: 1 fat, 1/2 starch.

Source: tasteofhome.com

If you have a recipe that you would like to share in our newsletters, please send them to
reporter@seniorpub.com

4TH OF JULY

WORD SEARCH

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U F R E U S L Q R R R U I U A A E
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Declaration

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Half Page	7 1/4" x 4 3/4" or 3 1/2" x 9 3/4"	63	180	341
Quarter Page	3 1/2" x 4 3/4"	42	120	227
Eighth Page	3 1/2" x 2 1/4"	28	80	152

Advertising Deadline

6th of the Month preceeding publication

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