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Advertising Deadline For the August 2025 Issue Is July 6th.

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From The Publisher ...

If you'd like to be our featured photographer in an upcoming issue, simply email 4 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.

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!

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 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!*

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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

KIRMS PHOTOGRAPHY

Beach & Pool Scenes

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



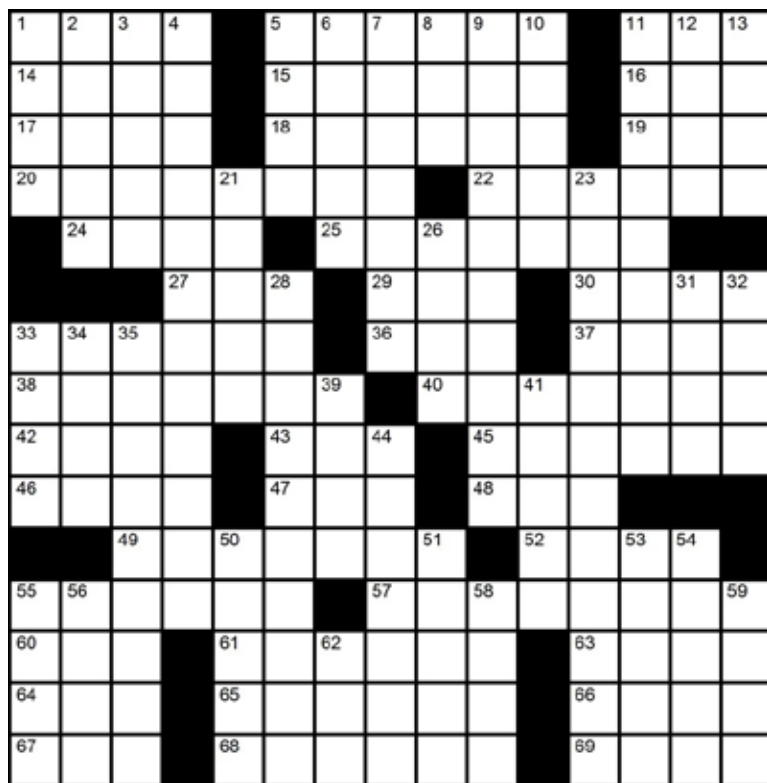
reflections in the water. This also works well for images around the pool.

That's it for this month. Send me an email at bill@kirmsphotography.com if you have any photographic questions. You can visit my web site, www.kirmsphotography.com, if you'd like to see more of my images. Keep shooting and trying to improve your images, but most importantly, have fun with your camera.



CROSSWORD PUZZLE

Answers on page 13



ACROSS

- 1 Back talk
- 5 Attraction
- 11 ABBA home, in short
- 14 "--- - Plata", Montana's motto
- 15 Crunchy
- 16 Bard's nightfall
- 17 Animal shelters
- 18 Unlicensed drug dealers
- 19 Boolean logic operator
- 20 Curse
- 22 Cooperates
- 24 Field of study
- 25 Slyness
- 27 Greek letters
- 29 Schubert's "The ----King"
- 30 Toward sunrise
- 33 Not terrestrial, perhaps
- 36 Calendar square
- 37 Dilly
- 38 Spiderman foe
- 40 Sequin
- 42 Part of the Hindu trinity
- 43 "-- - Believer"
- 45 Hard
- 46 Eolian propeller?
- 47 Hot, in politics
- 48 Aliens, for short

- 49 Goes downhill
- 52 Cobblers' tools
- 55 Exaggerate
- 57 Saloons
- 60 Needle
- 61 Belittle
- 63 Complain bitterly
- 64 Building wing
- 65 Pressed
- 66 When the Qu'ran was compiled in its present form
- 67 "A pox on you!"
- 68 Expert swimmers
- 69 Brother of Japhet

DOWN

- 1 Scotch partner?
- 2 "Gladiator" setting
- 3 Sub detector
- 4 In a manner that affects the whole
- 5 Bad marks
- 6 Flat-bottomed boats
- 7 Copied illegally
- 8 Bailout key
- 9 Cataclysmic event
- 10 Disinfectant brand
- 11 Profound transformation
- 12 Hit the road
- 13 Wraps up
- 21 Hangout
- 23 Retracted a previous statement
- 26 Extended periods
- 28 Computer connection
- 31 Unload
- 32 Deuce topper
- 33 Clutter
- 34 Others, to Ovid
- 35 Capable of correction
- 39 "- --- babbino caro" (Puccini aria)
- 41 Essential oil
- 44 Humerus e.g.
- 50 Part of a TV feed
- 51 Carpenter, at times
- 53 Aquarium fish
- 54 Photographer's request
- 55 Preferred, briefly
- 56 Leslie Caron musical
- 58 Doctor's short routes?
- 59 Big loser's nickname?
- 62 Morse E

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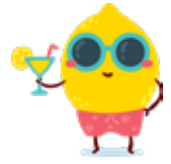
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SUDOKU

ANSWERS ON PAGE 13



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

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 game 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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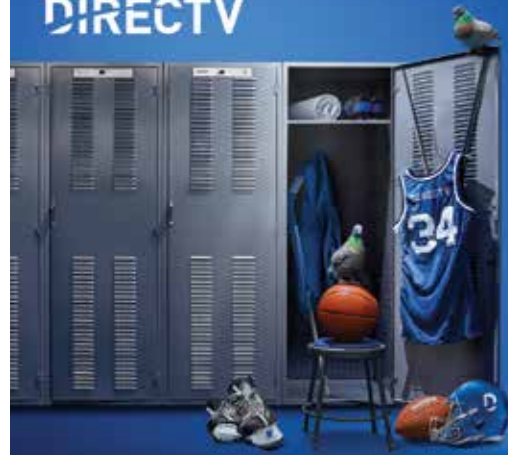
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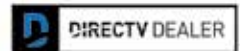
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17	D	E	N	S		18	N	A	R	C	O	S		19	A	N	D		
20	A	N	A	T	H	21	E	M	A		22	C	O	23	A	C	T	S	
	24	A	R	E	A		25	S	T	E	A	L	T	H					
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33	M	A	R	I	N	E			36	D	A	Y		37	O	N	E	R	
38	E	L	E	C	T	R	O		40	S	P	A	N	G	L	E			
42	S	I	V	A		43	I	M	A		45	S	T	E	E	L	Y		
46	S	A	I	L		47	A	I	R		48	E	T	S					
			49	S	L	A	L	O	M	S		52	A	W	L	S			
55	P	L	A	Y	U	P		57	B	A	R	R	O	O	M	S			
60	R	I	B		61	D	O	D	O	W	N		63	R	A	I	L		
64	E	L	L		65	I	R	O	N	E	D		66	D	C	L	I		
67	F	I	E		68	O	T	T	E	R	S		69	S	H	E	M		

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

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