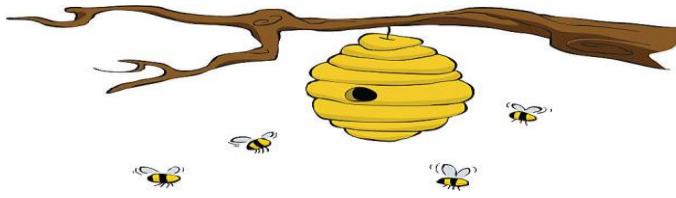


# CENTENNIAL



# BUZZ



## SPRING/SUMMER EDITION 2023



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# FROM THE PRESIDENT'S DESK



Letter from the President of the Board:

It is my pleasure to welcome all the new residents to Centennial Station.

We have hopefully seen the end of winter by now. We got away with a minimal amount of snow and ice. We look forward to seeing the green come back and flowers pop up.

Your Executive Board Members continue to work hard at proactively taking care of this wonderful community.

Bud Johnstin, your Vice President; Marty Rosenzweig, your Treasurer; Frank Faber, your Secretary; Eileen Darcy, Member at Large, and I studied one of the hardest problems, we face here at Centennial. That problem is safety of both our residents and their property.

We had several autos being broken into and catalytic converter's being stolen. After conversations with the police force, we decided that we needed an overhaul of the 30+ years outside, lighting systems. We started a replacement program by building 11's driveway, the front of buildings, 9 and 8, the building 5's trash area and parking lot. We started building 4 and part of building 2. This was phase 1 and we reviewed the rest of the community and the lighting will be addressed shortly. We will continue changing out the lighting fixtures as quickly as possible considering the supply chain availability.

The safety of our residents is an everyday essential. We need your cooperation in keeping everybody safe. To accomplish this do not give your key, your building code, or hold open doors for non-residents. We're talking about delivery persons, solicitors, or any other non-familiar person that you might encounter.

Every year we make mention of the need to follow the rules and regulations and by-laws of Centennial Station. At the time of your closing, you were provided with these rules and regulations. These are part of condominium life.

Please understand that it's not a choice of which rules and regulations each person wants to follow. Everybody must follow all the rules and regulations. If you find that these do not meet your individual requirements, then notify Michelle Burke in the management office and she can discuss this with you and if necessary, with the board. Please remember don't make contrary decisions on your own.



## FROM THE PRESIDENT'S DESK



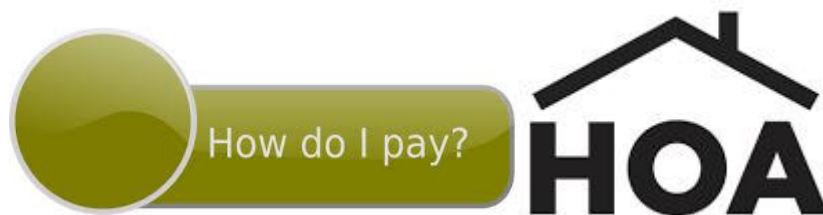
We are very lucky to have a wonderful maintenance staff with Jay Mannon, Maintenance Manager, Rob, Connie, Paul, Luke, and Mark the “get it done team.” In our Management office you will find our highly effective staff of Michelle Burke, Property Manager and Lori McPherson, Community Administrator.

At this time, all owners of Centennial Station condominiums should have received the ballots for this year's board member elections. There are three board member openings that are up for election. You can vote for a total of three.

This wonderful community survives due to the hard work and wonderful volunteers for your activities committee, special events/activities, chairpersons, and they are well appreciated. In addition, your Executive Board members are also volunteers.

Have a great Centennial experience!

Best Regards,  
Richard Ganz



### Payment options for Condo dues

If owners pay through Town Square, there is a \$2.95 fee/month if paid by e-check and a 3.5% fee/month if paid by credit card. If the owners would like to set up **Direct Deposit**, we have forms in the office for them to complete and there is **NO monthly fee**. This option will automatically pull the correct amount each month.



Election night for the Centennial Station Board of Directors

In the Ballroom 7 P.M. on April 20, 2023



# Welcome to the Neighborhood!



2000	Emanuel Stueman	4111	Laura Cowan
4206	Dawn & Cevia Yellin	4315	Janice Brooks
5106	Eileen Dunlap	6106	Linda Leboffe
6303	Stephen & Karen Monte	7200	Annette & Val Linberg
8208	Leslie Canty	8208	Bob O'Brien
8303	John & Cynthia Kennedy	9205	Robert & Linda Levin
9403	Anna Kircun	10207	Rochelle Richards
10207	Andrea Werbock		

## In Loving Memory

2203	Sofia Kravets
3311	Marvin Pearlman
3407	Sandra Cohen
4301	Barbara Lefcoe
4315	Bunny Lit
5308	Sam Goodman
9108	Ron Markman
10110	Holly Mitchell





# RESIDENTS' INTERESTING INTERESTS

## HILDE GALLIK – AN ARTIST WITH NEEDLE AND THREAD

Sewing is considered an art form in its own right because it requires skill and precision to create beautiful pieces of clothing or accessories. Hilde Gallik is a seamstress. Hilde was born in Yugoslavia. After the end of World War 2, Hilde and her family traveled around eastern Europe, finally ending up in US occupied Vienna. After years waiting for her father's release from a Russian camp, Hilde and her family were finally able to board a ship to the United States leaving from Vienna. On arriving in Philadelphia, Hilde used her skill as a seamstress to find work in the sweatshops in and around the Market Street garment district.

Hilde became an expert seamstress and tailor. The pictures below, are testaments to her skills ranging from made to order creations of blouses, women suits to wedding dresses. Hilde's creative artistry is also seen in the beautiful needlepoints that decorate her condo. She continues to do tailoring for her friends at Centennial and 5 Ponds.



In Addition, Hilde loves growing flowers and plants. She takes care of the plants that brighten up our indoor pool area. You will often see Hilde doing laps in our pool in the morning. She is a lovely Lady with so many talents.

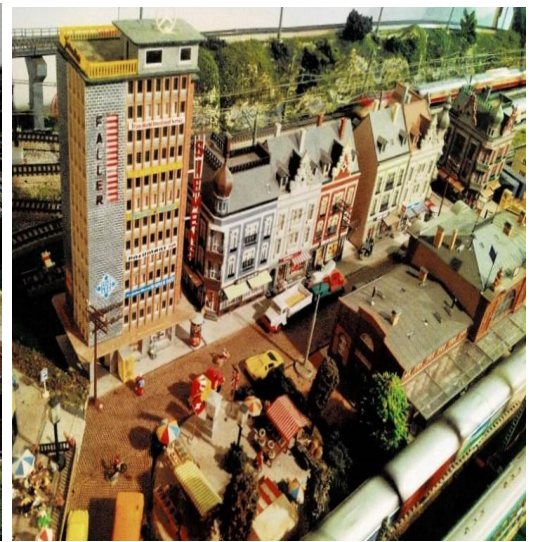
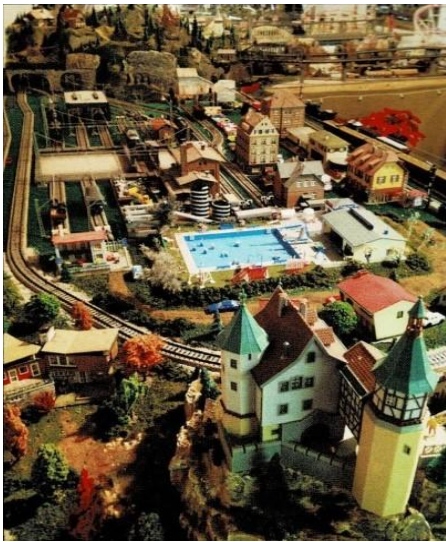


# KLAUS GEHLERT'S WORLD IN MINIATURE

For many of us, toy train sets bring back memories of Christmas. Mornings watching our Lionel train go round and round, only to be put away the next morning. That was not Klaus Gehlert's vision when he started to put together his massive European village landscape in 1962. Year by year the village and the train complex grew. In 2000, Klaus moved to Centennial Station and so did his growing miniature world.

Each building structure had to be meticulously glued together from 100 or more tiny pieces. One by one, over 60 years, more tracks were laid, more structures added and more landscaped sculptured.

Klaus has delighted and enchanted many of his family and neighbors who have come to marvel at the miniature world ensconced in his basement wonderland.

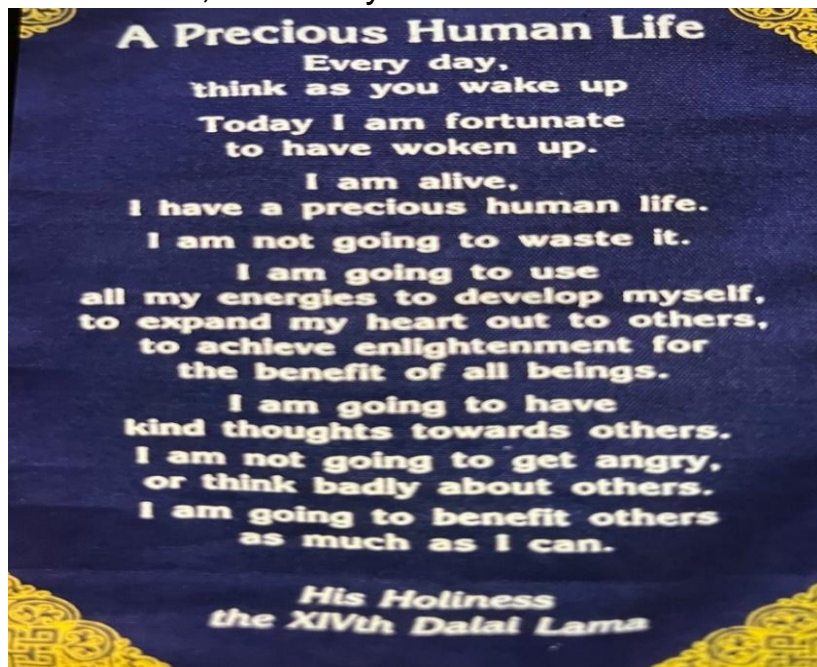




# KLAUS GEHLERT'S WORLD IN MINIATURE



Through this 60 year labor of love, Klaus says he has focused on the words of the Dalai Lama:





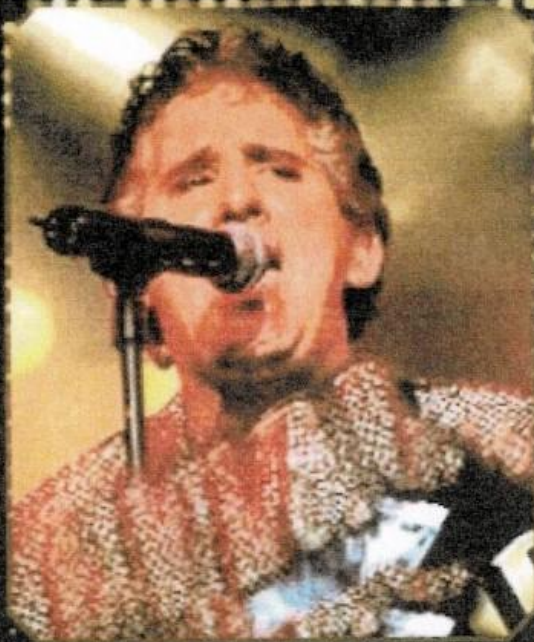
AN EVENING WITH THE LEGENDS PRESENTS:  
NATION'S NUMBER 1 NEIL DIAMOND TRIBUTE

# REAL DIAMOND



**MICHAEL  
BUBLÉ**

*Anthony  
Della Barba*



**NEIL  
DIAMOND**

*Curtis Di Domizio*



**ROY  
ORBISON**

*Johnny  
Bones*

**SATURDAY, JUNE 3RD, 2023**

*Doors open: 6:45pm - Show 7:30pm to 9:30 pm*

*Price: \$20.00 pp. BYOB and Snack..*



**JOE STAFFIERI**

**YOUR HOST:  
JOE STAFFIERI**

*Please drop check off in lockbox with who you  
would like to sit with.*

*Questions: Call Carol @ 215-441-5932*



## ENTERTAINMENT



**AN EVENING THAT WILL HAVE YOU IN STICHES**

**JULY 15, 2023**

Time: Doors Open 6:45 PM, Show starts 7:30 PM

Price: \$20.00 pp

Deadline for payment is Monday, July 15, 2023.

Please indicate who will be sitting at your table

BYOB and snacks.

Events Committee: 215-441-5932



## EVENTS



**Come out and enjoy.....Phillies Home Opener!!!**

**The Phillies play the Cincinnati Red**

**See it on the BIG screen**

**Place: Ballroom**

**Time: 3 P.M April 6, 2023**

**Come out and enjoy the beginning of a GREAT Season!!!**

**Events Committee: 215-441-5932**





Wednesday



**Come out and enjoy.....PRETZEL DAY!!!**

**Place: Ballroom**

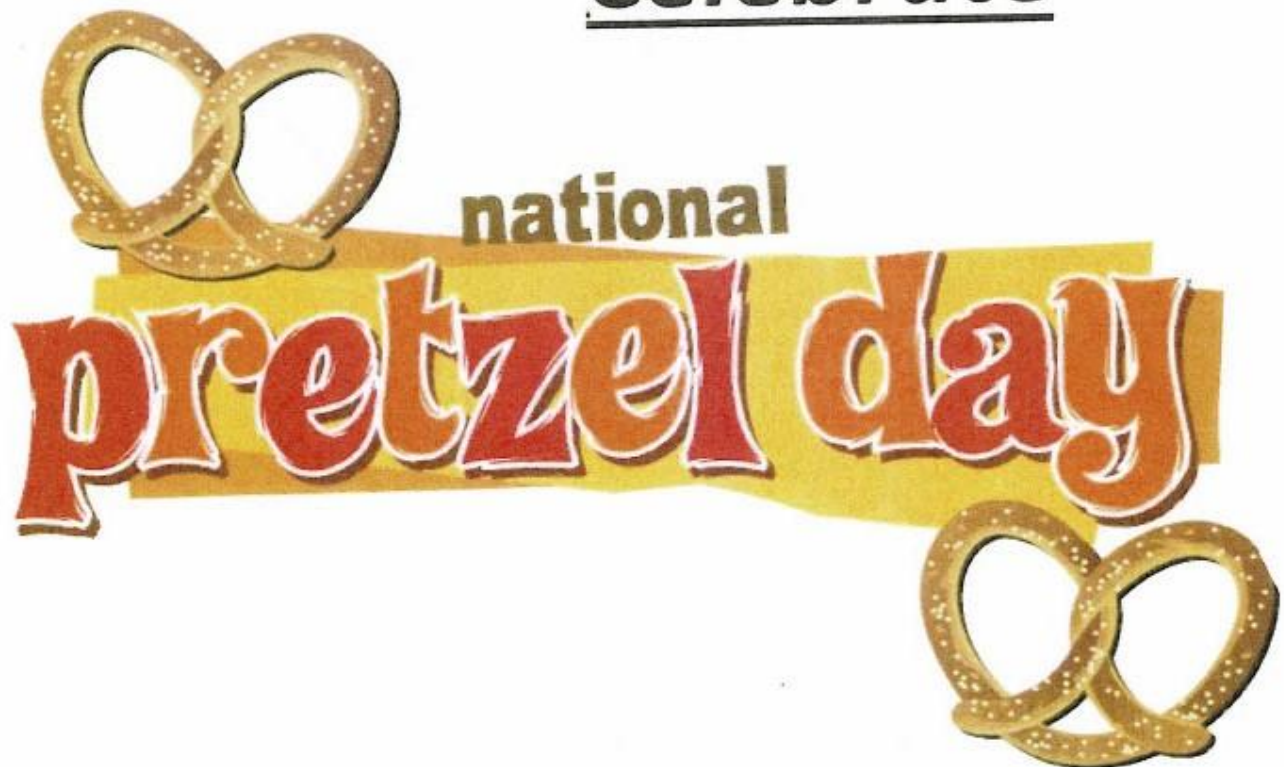
**Time: 11 A.M. to 1 P.M. April 26, 2023**

**Price: Philadelphia Soft Pretzels \$1.00 each**

**Come out and enjoy.....Pretzel Day!!!**

**Events Committee: 215-441-5932**

**Celebrate**





## EVENTS



**IN SUPPORT OF PARKINSON COUNCIL**

**MAY 15, 2023**

***Everyone is invited. Centennial Station residents, families and friends.***

***\$10 admission at the door includes two cards. Additional cards are available at the door. Tables of 8 will be \$80.00 in advance to hold your table.***

***Sixteen games will be played; some will be specials. Multiple winners will split the prize money.***

***Raffle baskets/prizes - \$1.00 per ticket or 6 for \$5.00. 50/50 tickets will be sold for \$1.00 – straight 50/50 - half of the cash goes to the winner and the other half to the Parkinson Council.***

***Amazing Raffles! Coffee/tea/water will be supplied.***

***Please bring desserts or snacks for your table.***

***Place: Ballroom***

***Time: Doors open 6:30 P.M. May 15, 2023***

***Bingo starts at 7:00 P.M***

***Sponsored by Bingo Committee. For questions call 215-674-0700***



**LAST GAME \$100 CASH PRIZE**



## EVENTS



**Join your neighbors for a Memorial  
Day BBQ, **Sunday May 28, 2023**  
celebrating the coming of Summer**



**Place: Ballroom**

**Date: May 28, 2023**

**Come out and enjoy Memorial Day with friends & neighbors!!!**

**Events Committee: 215-441-5932**





# **Celebrate** *National* *Ice Cream Day*

**COOL OFF FROM THE SUMMER HEAT**

**Place: Ballroom**

**Date: July 16, 2023**

**Come out and enjoy with friends & neighbors!!!**

**Events Committee: 215-441-5932**

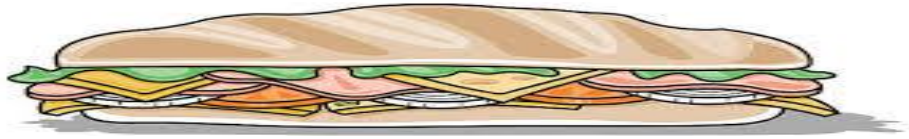




## ACTIVITIES

EVERY THIRD WEDNESDAY OF THE MONTH

# HOAGIE



**With a hoagie sandwich on your plate, you know you are up for a good meal, good conversation and always a night to remember.**



## Marinucci's Hoagies

**Choice of hoagie: Tuna, Italian, Turkey, Ham & Cheese**

**Cost: \$8.00 per Hoagie and sides**

**All hoagies come with 1 soda (coke or diet), and 1 bag chips**

**Additional sodas and chips available for \$1 each**

**Dates: 4/19/23, 5/17/23, 6/21/23, 7/19/23, 8/16/23, 9/20/23**

**Time: 5:30 PM and stay as long as you like and socialize with your friends.**

**Place: Ballroom – Bldg 12      Event committee: 215-441-5932**



## ACTIVITIES

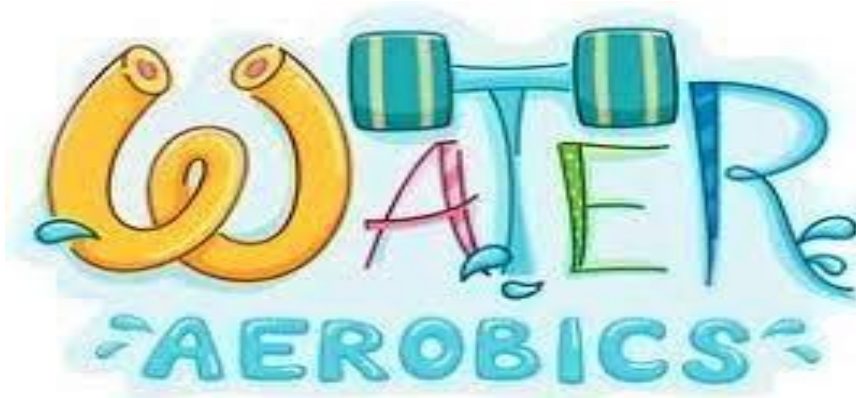


**Let's kick off the Spring/Summer with  
Exciting New Movies, Enjoy The Theater Experience**

**Bring your own popcorn and snacks**



**\$2.00 Per Person**



**Tues 5 PM to 6 PM Thurs 10 AM to 11 AM Place: Pool – Bldg 12**

**16 Classes for \$65.00 Per Person – Or \$5.00 Per Class**

**Checks Will Be Collected At Class Made Out To CSRF**

**Water Aerobics Exercise helps perform gentle movement in warm water to increase range of motion, strengthen muscles and enhance overall fitness. It is also a lot of fun...**

**Questions: Call Eileen 215-901-2754**



## ACTIVITIES

### Centennial Stations



### Men's Club

**As a social club, our mission is to promote friendship and comradery among all the men in our community. As a service club, we volunteer our services to support community and charitable activities. So, join in the fun and the civic spirit here at Centennial Station.**

**For the past few years, we have planned events for the Veterans Breakfast, helped with Alex's Lemonade sales, hosted Hot Dog Day and worked with the events committee closely with helping hands.**

**We meet twice a month for our general meeting and gather once a month at a local restaurant for an open dinner.**

**COME JOIN US!! Look for our flyers posted in your building for the times and place of our next open dinner.**

**Questions – Ralph -215-441-5932**

### Centennial Stations



### Women's Club

#### **The Centennial Stations Women's Club Event**

**Event: Breakfast at Warminster Diner**

**Date: Look for monthly flier as dates may vary**

**Time: 10 A.M.**

**If you are interested in attending, please call Bobbi Selkow at 267-614-5129**



## ACTIVITIES



**Monday Night BINGO ... Doors Open 6:30 PM**

**Admission - \$2.00      Individual Cards - \$1.00 Each**

**Place: Ballroom – Building 12**

**Games > Fun > Prizes Come and Enjoy a Night Out With Friends**

**Chairpersons: Juliann Hantman 215-675-4030    Eileen Darcy 215-378-5321**

\*\*\*\*\*

**Fridays 10 AM to 11 AM**



**Place – Ballroom**

**Cost \$8.00 Per Class**

**The first class is free**

**Yoga for Seniors is a gentle class incorporating a range of exercises to improve strength, flexibility and overall mobility. This class will combine a series of stretching and breathing exercises to improve alignment and generate a sense of relaxation. This class is done entirely in a chair or standing by a chair.**

**Chairperson: Lorraine – 215-510-1570**



## ACTIVITIES



### **Pinochle According To Hoyle**

**If you are Interested in a game of pinochle or are a beginner and would like to learn the game, join us Tuesday nights from 7:00 PM to 10:00PM in the card room in building 12.**

**Questions – Ralph – 215-441-5932**

\*\*\*\*\*

### **Poker Night**

**Wed 6:30 PM - 10 PM**



**Fri 6:30 PM - 10 PM**

**Place: Bldg. 12 Card Rm**

**5 cent & 10 cent Limits**

**Welcoming new players - Come out and join the game**

**5 cent & 10 cent 7 card stud ONLY. No more than 7 people per table. Lots of fun and laughs. As of now we are seeking at least one player for Wednesday nights 2 players for Friday nights.**

**Call Michaele: 215-675-3362**



## ACTIVITIES



### **Bridge Players Wanted**

**Did you ever play bridge?**

**Do you want to learn to play bridge**

**We play Monday Afternoons 12:30 P.M. to 3:30 P.M.**

**We play for the fun of it in the card room in Bldg. 12**

**Beginners and veteran players alike are welcome**

**Call Connie Williams at 215-328-9099**

**Residents of Centennial Station Only**

\*\*\*\*\*



**Come out and play with other scrabble players. This group meets on Tuesdays at 1 P.M. in the cardroom in building 12. This is a great game to keep you mentally sharp and makes you happy. Enjoy an afternoon of fun.**

**Call Nancy Jessup – 708-903-9044**



## THE CENTENNIAL LIBRARY IS OPEN FOR *MYSTERY LOVERS*



Many of the books that we have in the library are about mysteries, murder and/or mayhem. This is a genre that I have always enjoyed. We have a large collection for several authors e.g., James Patterson, Danielle Steele, Jonathan and Faye Kellerman and Janet Evanovich. These are just a few of the writers who seem to specialize in these types of stories. James Patterson frequently partners with other authors, and they each have their own series of characters and situations. The Kellermans sometimes write together, but more often they have their own series with a continuing set of main characters. Jonathan's is a psychologist named Dr. Delaware who, of course, consults with the police. Faye Kellerman, his wife, has a police detective who is married to an orthodox Jewish woman and has converted. It makes for an interesting combination. There really isn't any religion in the stories; it's just for background. The main focus of the stories is on the crime; be it kidnapping, theft, or murder. Janet Evanovich's star character is a female bounty hunter whose assistant is a former prostitute with a big personality. A lot of funny situations occur during her investigations. Danielle Steele has a combination of mystery and romance. For those who like some gore and technical medical descriptions, Patricia Cornwell and Kathy Reichs have main characters who are medical examiners. Reichs' books were the idea for the old TV show *Bones*. These are just a few of the authors in our library. There are many more to choose from. Come discover them.

Janet Swartz

Librarian



# DAILY ACTIVITY CALENDAR

Monday

Tuesday

Wednesday

Thursday

Friday

Bridge Game 12:30 PM Bingo 6:30 PM	Water Aerobics 5:00PM Scrabble 1:00 PM Pinochle 7:00 PM	Poker Night 6:30 PM	Water Aerobics 10:00AM	Chair Yoga 10 AM Poker Night 6:30 PM
Bridge Game 12:30 PM Bingo 6:30 PM	Water Aerobics 5:00PM Scrabble 1:00 PM Pinochle 7:00 PM	Poker Night 6:30 PM	Water Aerobics 10:00AM	Chair Yoga 10 AM Poker Night 6:30 PM
Bridge Game 12:30 PM Bingo 6:30 PM	Water Aerobics 5:00PM Scrabble 1:00 PM Pinochle 7:00 PM	<b>Women's Club Breakfast</b> 10 AM Check bulletin as dates may vary  Hoagie Night 5:30 P.M . Poker Night 6:30 PM	Water Aerobics 10:00AM	Chair Yoga 10 AM Poker Night 6:30 PM
Bridge Game 12:30 PM Bingo 6:30 PM	Water Aerobics 5:00PM Scrabble 1:00 PM Pinochle 7:00 PM	Poker Night 6:30 PM	Water Aerobics 10:00AM  <b>Men's Club Dinner</b> 5:30 PM	Chair Yoga 10 AM Poker Night 6:30 PM

## ENTERTAINMENT, EVENTS & ACTIVITY CONTACT LIST

Entertainment & Events	Carol Pasquarello	215-441-5932
Bingo	Juliann Hantman	215-675-4030
	Eileen Darcy	215-378-5321
Bridge	Connie Williams	215-328-9099
Chair Yoga	Lorraine Dorfman	215-510-1570
Men's Club	Ralph Pasquarello	215-441-5932
Pinochle	Ralph Pasquarello	215-441-5932
Poker Night	Michaele Antonucci	215-675-3362
Scrabble	Nancy Jessup	708-903-9044
Water Aerobics	Eileen Davis	215-901-2754
Womens Breakfast Club	Bobbi Selkow	267-614-5129



## LIFE AROUND THE STATION

### NEW AND LONGTIME RESIDENTS MIX AT MEET & GREET

Many people choose a 55 and over because they want a sense of community. In October, our social committee, activity heads and our board of directors joined together to welcome both new and existing members of our community. Enjoying coffee and cake, activity heads discussed scrabble, water aerobics, chair yoga, pinochle, poker, bridge and bingo. Our Social Director, Carol, reviewed some of the social events, hoagie nights, upcoming entertainment and trips. New residents stood and introduced themselves. It's up to you to join in the fun. We encourage you to try an activity and come to our wonderful entertainment events. If you would like to start a new activity i.e., book club, canasta, dancing, ideas are welcomed. Call Carol 215-441-5932.





# A NOSTALGIC JOURNEY TO JANUARY 28, 1956

Yes, there was nothing like it...the closeness of the row house environment, shopping or watching a movie on the avenue where all your needs were met within walking distance, and playing half ball in your own make-believe stadium in the back driveway. Utilizing filmed interviews, live commentary and period music, Rick Spector brought back the 50s memories. Pop music, quiz shows, black & white movies and sitcoms. The Jackie Gleason show, and others. Nostalgia warms our heart and stirs our memories. A trip back in time.



## VETERAN'S DAY REMEMBRANCE

On November 11 residents gathered in the ballroom. Veterans and relatives of veterans shared stories of their time in the service. Army, Navy, Air Force, Marines and U.S. Coast Guard, with stories about both their time in the service and how it affected them after. Again, this year, it was a time to honor those who have given so much to protect our basic freedoms.





# DECK THE HALLS

Once again, this year, our volunteer elves created the Holiday spirit through their decorating artistry.



## LUNCH WITH SANTA

"Lunch with Santa", on December 10, was a success! 120 residents with kids and grandkids celebrated the season. There is nothing more exciting than making memories by spending special time with our children and grandchildren. Love, laughter and light was felt throughout the room.





# HOLIDAY PARTY

This year's holiday party attendance was fabulous! Saturday December 17, 2022, 167 people had so much fun! The food, the music and the decorations were splendid. The spirit of all those who came together created a joyous fun filled evening and a fabulous part of the season.





# COMCAST MEETING EXPLAINING DISCOUNT BILLING RATES

Steve Coauzzi, Centennial Station's Comcast representative, spoke to large groups of interested residents on February 7 & 8. He explained the low base bulk rate that residents receive as well as the new HD discount that went into effect on January 15, 2023. Steve also took questions from the floor to clarify specific billing concerns. He encouraged residents to call **Comcasts Bulk Rate number 855-638-2855** to make sure that all available discounts were being received with our residents.



# VALENTINE HOAGIE SOCIAL NIGHT





# MEETING ON HOW TO PREVENT TRIPS AND FALLS



Glenn Gordon and Sherri Benson-Gordon, professional physical therapist, spoke of the many ways to avoid slips and falls. As this is a subject on all our minds, the meeting attracted a great many residents.

You can find the important point of the meeting below or by contacting the Gordons at 215-830-9997 or going to their website at [www.therapyrestoringyou.com](http://www.therapyrestoringyou.com).

## Environmental Factors Affecting Fall Risks

- |                  |                     |
|------------------|---------------------|
| Throw Rugs       | Poor Lighting       |
| Clutter          | Narrow Walkways     |
| Electrical Cords | Spills on The Floor |
| Bed              | Pets                |

## Interventions

- |                   |                  |
|-------------------|------------------|
| Clear Pathways    | Organize Cords   |
| Remove Throw Rugs | Improve Lighting |
| Tape Rug Edges    | Add a Bed Handle |

## Physical Factors Affecting Falls

- |                |                      |
|----------------|----------------------|
| Co-Morbidities | Vision               |
| Posture        | Dementia             |
| Flexibility    | Urinary Incontinence |
| Strength       | Sensation            |
| Balance        | Pain                 |

If you have fallen in the past year or have a fear of falling, call Therapy Restoring You for more information.



# ON THE ROAD TO ADVENTURE

## NASHVILLE SHOWS & SIGHTS

October 9, 2022, a bus full of Centennial Station adventurers left on a fun filled 7-day trip to Nashville Tennessee. As the pictures of the trip reveal, there was plenty of, bar hopping, line dancing, as well as guided tours and walking. Tours included Madame Tussaud's Wax Museum, an Antebellum home, a winery, the Country Music Hall of Fame, and the East Tennessee Historical Center. There was even time for a tour of the sights and sounds of Music City and down town Nashville including Honky-Tonk Row.

A highlight of the trip was the show at the famous Grand Ole Opry House as well as a taste of country entertainment at The Inn at Opryland and the Nashville Dinner Theater. They all agreed it was a wonderful time.









# THEATER NIGHTS AT THE STATION

## JENNA PASTUSZEK SINGS BARBRA STREISAND

In November Jenna Pastuszek brought to a close the 2022 entertainment season in front of a record-breaking audience of 130 people. Jenna intertwined her own personal theatrical history, through story and song, with that of the Barbra Streisand as Barbra began her career from 1960 to 1965. There were songs we knew and songs that were unfamiliar. All sung in a voice that ended the evening with a standing ovation. What a night!





# SONNY AVERONA & JOHNNY BONES COMIC REVUE

On January 21 an audience of 140 people gathered in the Centennial Ballroom to enjoy an evening of classic songs and comic skits. Sonny Averona Jr and Johnny Bones brought to our stage caricatures of Dean Martin & Jerry Lewis, Elvis Presley, the Doctor of Sex, and the crazy chef. The audience sang and laughed along through the entire hour & a half of routines.





# CLAUDIA PELLEGRINI VIOLINIST

Claudia Pellegrini had an amazing connection with the audience! The emotion that streamed from her violin was captured on every face in the audience. The music was fun and interactive which is unusual for a violin concert. It covered showtunes, swing, pop, classical, and familiar movie music. Claudia engaged our residents from the very beginning with her amazing talent for bringing the musical numbers to life through her violin.

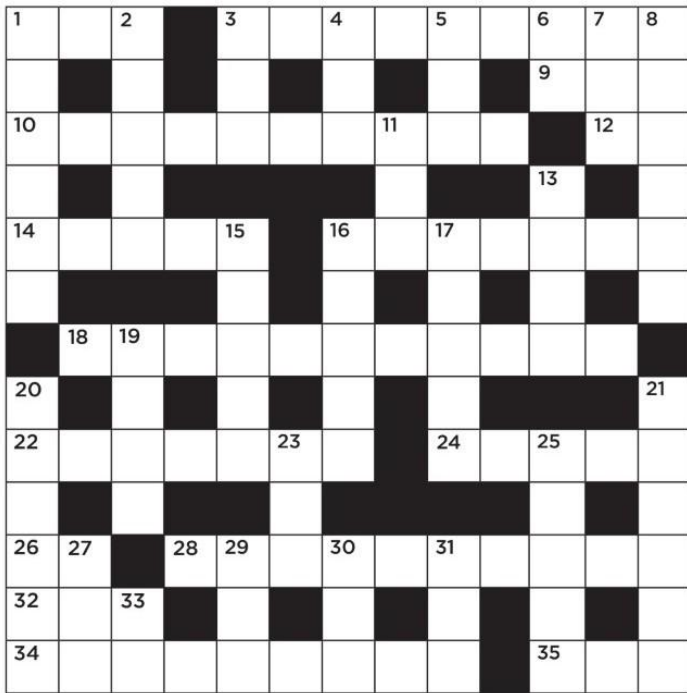


## FOLLOWED BY SUPER BOWL IN THE BALLROOM





# WORD PUZZLES



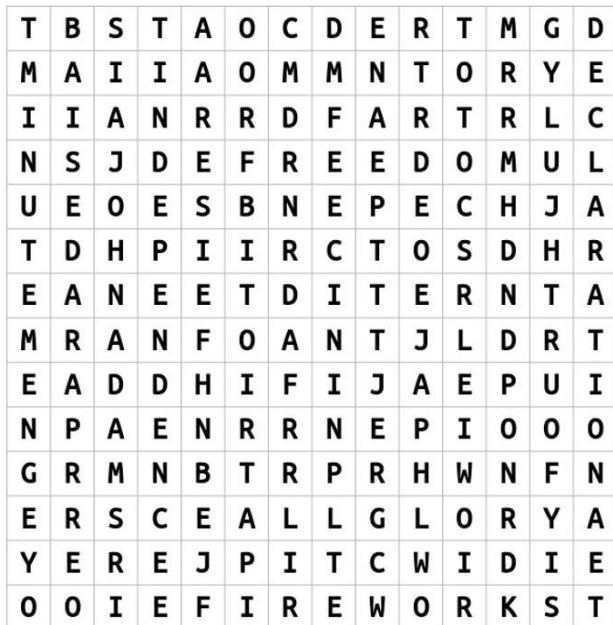
## ACROSS

1. Half-pint
3. Sleepy
9. Sean Lennon's mom
10. Sneezzy (phrase)
12. "\_\_\_ apple a day ..."
14. Bloom of the Netherlands
16. Dopey
18. Grumpy
22. Happy
24. Cheap and showy
26. Physician's request
28. Doc
32. \_\_\_ Mahal
34. Bashful
35. Suitable

## DOWN

1. Unsullied
2. Flower part
3. August baby, probably
4. Tic-\_\_\_-toe
5. Hubbub
6. Monopoly starting space
7. Barefoot Food Network star
8. Communicate
11. Santa syllables
13. Clean with a cloth
15. Concise
16. Don Draper, for example
17. Unfit
19. Compatriot
20. What a swindler does
21. Young swan
23. Unusual
25. Pause mark
27. "So there!"
29. Forever and a day
30. Shakespeare classic: Richard \_\_\_
31. *Life of Pi* director Lee
33. Dallas villain

## Independence Day



PARADES  
FOURTH JULY  
FREEDOM  
PATRIOT  
INDEPENDENCE  
BRITAIN  
FIREWORKS  
DECLARATION  
JOHN ADAMS  
MINUTEMEN  
REDCOATS  
GLORY



"Okay, show me where it says on that apartment lease about NOT keeping ducks?"

Answers Page 37



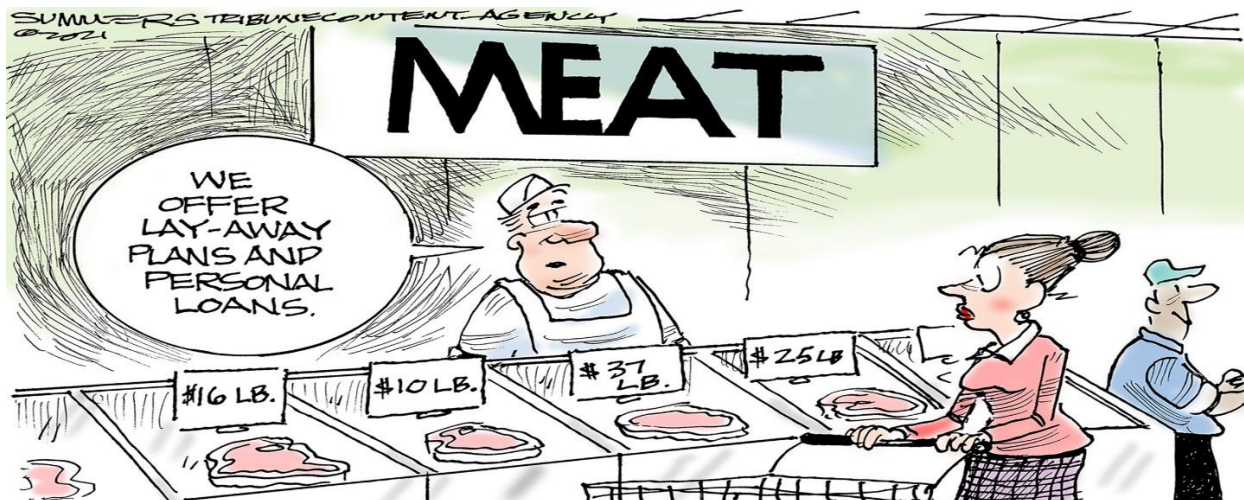
Our personal security is based on making sure that our buildings front doors are kept closed. Unattended doors that are propped open, or letting unknown people through our security door presents a danger to us all.



# COST OF LIVING

You're paying **WHAT?** Check out the cost of food in **2022** vs in **1950**

- |   |                   |
|---|-------------------|
| • 1 gallon of milk: 83 cents                | 2022 cost \$4.00  |
| • Eggs: 60 cents per dozen                  | 2022 cost \$2.90  |
| • 1 loaf of bread: 30 cents                 | 2022 cost \$3.25  |
| • 1 pound of chopped beef: 53 cents         | 2022 cost \$2.90  |
| • Cabbage: 6 cents per pound                | 2022 cost \$ .71  |
| • Chicken: 43 cents per pound               | 2022 cost \$2.70  |
| • Oranges: 69 cents for 2 pounds            | 2022 cost \$1.30  |
|   |                   |
| • Porterhouse Steak: 95 cents per pound     | 2022 cost \$14.00 |
| • Lamb chops: 49 cents per pound            | 2022 cost \$2.50  |
| • Lettuce: 25 cents for 2 heads             | 2022 cost \$4.80  |
| • Mushrooms: 49 cents per pound             | 2022 cost \$1.19  |
| • Onions: 15 cents for 5 pounds             | 2022 cost \$5.00  |
| • Pineapple: 25 cents each                  | 2022 cost \$3.89  |
| • Potatoes: 35 cents for 5 pounds           | 2022 cost \$5.00  |
| • Sliced bacon: 35 cents per pound          | 2022 cost \$7.61  |
| • T-Bone Steak: 59 cents per pound          | 2022 cost \$20.75 |
| • American cheese: 45 cents per pound       | 2022 cost \$ 6.99 |
| • Frozen green beans: 48 cents pound        | 2022 cost \$1.80  |
| • 1 pack of Kraft Cheese Slices: 29 cents   | 2022 cost \$2.35  |
| • 1 box of Ritz Crackers: 50 cents          | 2022 cost \$2.00  |
| • Toilet Paper: 5 cents                     | 2022 cost \$ .84  |
| • Campbell's® Tomato Soup: \$.32 for 2 cans | 2022 cost \$1.28  |
| • 11 oz of Nabisco® Oreo Cookies: \$.34     | 2022 cost \$ 3.80 |





# BEAT INFLATION WITH SENIOR DISCOUNTS

You must ask at checkout to get discount (Check store participation before buying)

[Applebee's](#) has a 15% discounts for seniors 60+ with Golden Apple Card

[Amtrak](#) has a 15% discount available for senior citizens 62+

[Arby's](#) has a 10% discount available for senior citizens age 55+ in Pennsylvania

[Auntie Anne's Soft Pretzel's](#) has a 10% discount for seniors citizens 65+

[Ben & Irv's](#) has 10% discount for seniors 60+ on their free E club

[Ben & Jerry's](#) has a 10% senior citizen discount available for seniors 60+ in Pennsylvania

[Boston Market](#) has a senior citizen discount of 10% for seniors 65+

[Chick-Fil-A](#) has a 10% senior discount or a free small beverage for seniors 55

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[Dress Barn](#) has a 10% discount available for senior citizens 55+

[Friendly's Resteraunt](#) has a 10% discount on meals

[Golden Corral](#) has a senior discount of 10% for seniors 60+

[Kohl's](#) has a 15% discount for senior citizens 60+ every Wednesday

[Krispy Kreme](#) has a 10% senior citizen discount for seniors 50+

[Perkins Restaurants & Bakery](#) has senior discounts for seniors 55+

[Popeye's Louisiana Kitchen](#) has a 10% discount for seniors 55+

[Subway](#) has a 10% discount for senior citizens 60+

[Taco Bell](#) has a 5% discount or a free beverage available for senior citizens 65+

[TCBY](#) has a 10% discount available for senior citizens 55+

[Wendy's](#) has a 10% discount available for senior citizen 55+

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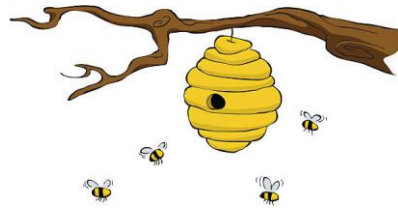


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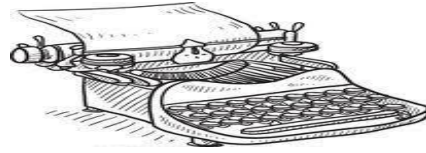


# VOLUNTEER

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The Centennial Buzz



Interested in becoming a working staff member of the Buzz?

Below is the staff whose efforts brought you this issue of the Centennial Buzz:

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Tom Davis

Connie Williams

Janet swartz

Miriam Bagel

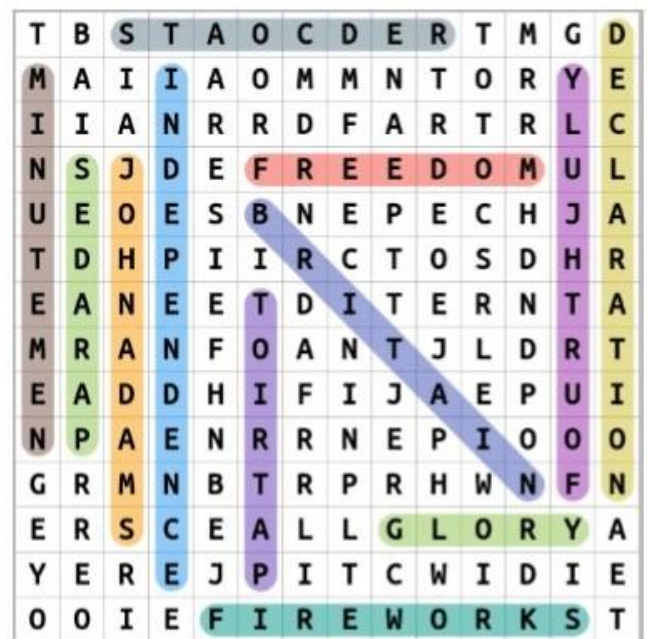
Sue Schrenk

Your name here?

**Come join us to focus on why Centennial is a great place to live**

If you would like to join our staff on a full or part time bases, please contact Tom Davis at 215-901-6426 or email your contact information to [Centennialbuzz@gmail.com](mailto:Centennialbuzz@gmail.com).

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### Do I really need a Will?

Technically, no. Practically speaking, why wouldn't you prepare one? A Will is a document that determines how your estate is distributed after your death. Most people will leave everything to a surviving spouse and/or to children but there are other factors to consider. Many people assume that their surviving spouse will inherit everything, but this is not necessarily the case. There is also a misconception that if you do not have a Will, the "State" takes everything. Again, this is not the case. Most states, including Pennsylvania have provisions for how an estate is distributed if someone dies without a Will. Also, if you are a part of a blended family and there are children not of that marriage, the distribution of the assets will be different. Also, you may designate beneficiaries with IRA's or other investment accounts which will pass "outside" of the Will and will supersede the language in the Will.

By preparing a Will you are able to appoint the Personal Representative of your Estate (the Executor or Executrix) who will be the person who handles your affairs after you have passed away. Without you specifically making this appointment, things can get a bit complicated (and messy) since it now may become a race to the Courthouse or a dispute among family members, all of whom will claim to have a greater right to handle your estate. Not having your wishes down on paper may also preclude gifts to grandchildren, donations to charity or even specific bequests such as family heirlooms or jewelry to that favorite niece or nephew (not to mention, who gets the dog?). There are some people out there who clearly can get by without drafting a Will. This may work very well in a fairly uncomplicated family situation, but it seems like a better idea to take a little bit of time to make sure your thoughts are put down on paper and to avoid potential problems.



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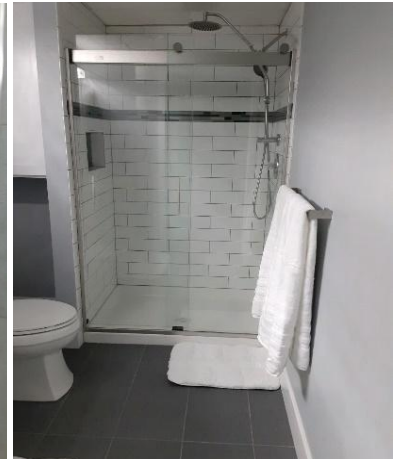
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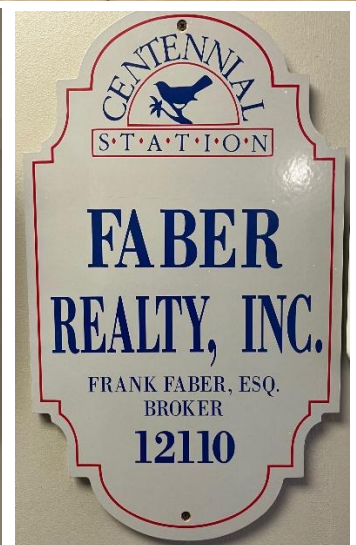
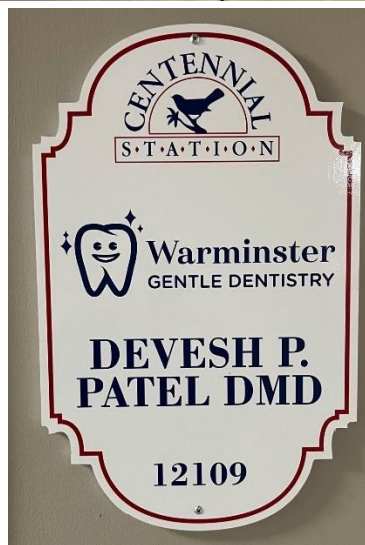
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# THE CENTENNIAL STATION PROFESSIONAL CENTER BUSINESSES



## CENTENNIAL STATION PROFESSIONAL CENTER BUSINESSES

### BUILDING 12



### Marc V. Rosenblum, CFP®, ChFC, CLU Wealth Preservation Specialist

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b

## Getting Long-Term Care Planning Right: Smart Approaches for People at All Stages

**PROBLEM:** When it comes to planning a safe and secure retirement, long-term care (LTC) remains a confusing and unaddressed challenge to many people's financial security.



### Why are people not planning for this critical issue?

- ✓ Seems remote, far off
- ✓ False sense of security
- ✓ Don't want to think about it
- ✓ Think Medicare/Medicaid will pay for it
- ✓ Don't expect to need long-term care
- ✓ My family will take care of me
- ✓ It's too expensive
- ✓ I'll just pay for it out of pocket
- ✓ Questionable value

### Emotional and financial risks to families

- ✓ Family strife about responsibilities and care arrangements
- ✓ Anguish about choosing best care vs. high cost of care
- ✓ Sandwich generation mired with guilt, weariness, and financial strain
- ✓ Lost wages/missed work for some family members
- ✓ A smaller or non-existent estate inheritance

### KEY #1:

Long-term care is MORE than just the popular image of an elderly person sitting alone in a nursing home.

- ✓ **Long-Term Care definition:** A variety of services designed to meet a person's health and/or personal care needs so that they can live as independently and safely as possible when they can no longer perform everyday activities on their own.
- ✓ **Activities of Daily Living (ADLs):** Bathing, dressing, eating, transferring, toileting, and incontinence
- ✓ **Who will need LTC?** As of 2021, someone turning 65 has an almost 70% chance of needing long-term care support going forward.
- ✓ **Five LTC settings:** Nursing home, at-home, community-based care, independent living, assisted living
- ✓ **Cost of LTC per year:** National median for one person: \$51,600 to \$105,852

### KEY #2:

Relying on Medicare or Medicaid is NOT a plan most people want to rely on for long-term care — and many aren't eligible, anyway.

- ✓ Medicare does not pay for LTC, only limited short-term care and skilled nursing.
- ✓ Medicaid only pays for LTC for very low-income patients.
- ✓ In most states, applicants must only have \$2,000 or less of assets and very limited income.
- ✓ Even if you use up your assets, there's a 5-year lookback period you must pass before being eligible; additionally, being eligible still doesn't guarantee LTC. There are bed shortages and waiting lists.

### KEY #3:

Given historic problems with long-term care insurance, it's understandable people have avoided making a plan.

- ✓ Problems with original LTC insurance ultimately led to skyrocketing premiums, refusal to pay for care, policy cancellations, litigation, and insurance companies getting out of LTC business.
- ✓ Regulators since 1993 have enacted a wide range of consumer protections that addressed most of the problems of original LTC insurance, though legacy policies are still causing problems.

### KEY #4:

New approaches to planning for long-term care address people's skepticism and provide a wide range of flexible options for people at all stages of financial planning and health.

- ✓ Improved traditional LTC insurance
- ✓ Hybrid products with LTC benefits such as life insurance or an annuity
- ✓ Other strategies to cover LTC costs: Reverse mortgage/home equity line of credit (HELOC); existing life insurance with accelerated benefits; pre-tax savings (traditional IRA or Roth IRA) Health Savings Account (HSA)
- ✓ You can receive care in your home. Having a plan is important. It doesn't mean it necessarily has to cover ALL possible costs
- ✓ 3 questions to keep in mind: 1) Who will provide care? 2) Where do you want the care? 3) How will you pay for care?

**SOLUTION:** In order to feel safe and secure about your retirement plan, you need a custom approach—a "real plan"—for how you'll pay for long term care.

## SCHEDULE A NO-COST LONG-TERM CARE ANALYSIS TODAY!

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