

CENTENNIAL



BUZZ



FALL/WINTER 2025

CENTENNIALBUZZ.COM

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FROM THE PRESIDENT'S DESK



Letter from the President of the Board

Greetings everyone! It's amazing how fast this year is passing by. As the new president, I hope you all had a wonderful and healthy summer. Earlier this year we said thank you to three dedicated board members who stepped down after years of service to the community. Hopefully they are enjoying a less "hectic" life now. A special thanks to Rich Ganz our past president for all he did for us. We also welcomed three new board members this year who have been very engaged and have quickly risen up to all the tasks we deal with as board members. It never ceases to amaze me how much is involved in executing this role, but I'm grateful that with the help of the office personnel, staff and other board members, things have been running fairly smoothly.

Total turf has kept our community grounds looking very nice, our buildings are clean thanks to Connie, our facilities/amenities have been kept in good shape and we've had many incredibly enjoyable events thanks to our CSRF committee headed by Carol. In addition to all the everyday maintenance/normal wear & tear issues being addressed, there have also been several upgrades to our community. A number of buildings have had new carpets installed, the ballroom stage was expanded with removable platforms, and a few buildings had new fire/security doors installed.

We've also had to weather a few emergency events like the burst fire pipe in building 9 with resultant flooding in a few other buildings due to the increased water pressure and severe storms damaging several of the buildings and knocking down large tree branches. Kudos to those community members and our staff who helped resolve these issues.

To enhance information dissemination, we've instituted a new community communication form, established the Council of 12 made up of the 12 building representatives to improve the flow of information and concerns affecting our community and we're also providing more details in the monthly board meeting minutes. While room for improvement still exists, these efforts have expanded the amount of information reaching our residents.

In closing, Centennial Station is a great place to live and I look forward to working with everyone to continue making improvements throughout the community.

Steve Spadafora

President

COMMUNITY GOVERNANCE

NEW BOARD MEMBERS ELECTED

On Tuesday, April 8, from a field of eight candidates, three were elected to the Centennial Board to serve two-year terms. The resident turnout filled the ballroom as the final vote count, tabulated by the condominium's CPA, was announced. Our future now rests in the hands of an almost entirely new Board, ready to take on the immense task of governance.



The newly elected members are:



James Lemanowicz



Rochelle Richards



Michael Erlick

The board now consist of Steve Spadafora, President; Frank Faber, Vice President; Michael Erlick, Treasurer; James Lemanowicz, Secretary; Rochelle Richards, at large.

LOOKING UNDER THE HOOD – OUR STAFF

I recently realized just how spoiled I've become. On a recent long road trip to South Carolina, everything went perfectly—no issues at all. I didn't even consider looking under the hood. Why would I? The car just *worked*—smooth, effortless, reliable.

And that got me thinking; life at Centennial Station is a lot like that drive. Day in and day out, things run so seamlessly we rarely stop to wonder *how* or *why*. So maybe it's time we do what I didn't on that trip—take a peek under the hood. Because behind that smooth ride is a team of dedicated staff members whose hard work keeps everything humming along. Let's give them the recognition they deserve.



From Left to right: Lori McPherson, Mark Bell, Jay Mannon, Rob Passio, Connie Lynch, Luke Burke, Michelle Burke

Thanks for all your great work!

ODDS AND ENDS

RESIDENT CLASSIFIED ADS NOW AVAILABLE



In response to frequent resident requests, the Centennial Buzz editorial group is now accepting personal advertisements in our magazine. Residents can submit free ads (maximum 1/8 page) to sell personal items, advertise units for rent, offer personal services, promote local events, etc.. To place your ad, please email Centennialbuzz@gmail.com



The Buzz is on the lookout for photos capturing events or activities around Centennial Station. Your snapshot might be the unique angle or perfect moment we're hoping to feature! Send your pictures to CentennialBuzz@gmail.com, and keep an eye out—you might see them in the next issue of The Buzz!

OFFICE CONTACT INFORMATION

215-674-0770



Office hours are Monday – Friday, 9 – 4

Lori works from 9–3. If Michelle is on vacation or sick, the office closes at 3 PM

The office will be closed for the following holidays:

- Thursday November 27, 2025 (Thanksgiving)
- Friday November 28, 2025
- Thursday/Friday December 25/26, 2025 (Christmas)

The after-hours emergency # is **855-399-8917**

ODDS AND ENDS

OFFICE SAFETY CONCERNS



The office has asked the Buzz to remind residents that all water containers, either empty or full, are not permitted in the hallways. These oversized items are obstructions and hinder the safe and effective use of carts walkers and other mobility aids.



The office would like to remind all residents that, if your dryer vent was last cleaned on or before 2023, that for community safety and well being it is mandated to be clean by December of 2025. A receipt for cleaning is to be filed with the office.



The office would like to remind residents that our maintenance staff and outside contractors have assigned duties to complete throughout the day. Distracting them to discuss personal concerns interfere with their ability to perform these important responsibilities.

If you observe any work that needs to be done in the complex, please report it by completing the appropriate work order form and submitting it to the office.

Thank you for your cooperation.

— The Office



Please follow these trash guidelines

- . Do not block the trash dumpsters when placing bulk items out.
- . TV's and other electronics (i.e. computers, monitors, etc.) **will not be taken**-please make separate arrangements for disposal/recycling.
- . Mattresses must be wrapped in a plastic bag before placing them out.
- . Items should be put out Tuesday night for Wednesday morning pick-up.

Welcome to the Neighborhood!



2005	Elizabeth and Allen Cohen
3201	Deborah Bunello
3407	Richard & Donna Charlino
4106	Kusum Patel
4300	Debra Goldson
6300	James & Edith Richards
6502	Deborah Frassetta
9303	Paula and Neil Levinson
10200	Rita & Steven Schimpf
11200	Michael & Kathy Harbison
11209	Sandra Daciuk
11405	Halina Ruzyc

In Loving Memory

1302	Walter Jasinski
5207	Seymour Cooper
5307	Roselyn Lenore Colton
6207	Aileen Vincoff
9000	James McShane
9108	Marcy Markman
9303	Linda Grobman
10107	Rita Lawler
11105	Steven Carson



The Centennial Buzz apologizes for any missed remembrances.
In the future, please submit all remembrances to centennialbuzz@gmail.com

YEARLY REAL ESTATE TAX COLLECTOR VISITS

As usual, many Centennial Station residents took advantage of the Warminster Tax Collector's visits to the ballroom, making it quick and easy to pay their real estate and school taxes. This convenient service is offered twice in April and twice in August each year—no lines at the township building, just a short walk from your door.



**PLEASE JOIN OUR NEW
CENTENNIAL STATION
PRIVATE**



FACEBOOK GROUP

FROM FACEBOOK

REQUEST MEMBERSHIP AT:

Living at Centennial Station

(Not a Centennial Station Association Sponsored Group)

Our forum for this group is for our residents to share with each other ideas, items for sale, needs for assistance, and/or questions about or in our community etc. There are membership rules for respect and privacy etc.

For questions, please feel free to contact the admins



Linda Levin via text, phone or email 215-870-1943
LevinLindaK@gmail.com

or

Jean Brooks via email
JeanBrooks1964@gmail.com



ESCAPE THE ORDINARY

PHILADELPHIA MUSEUM DAY TRIPS



Brandywine River Museum of Art

1 Hoffman Mill Rd, Chadds Ford, PA 19317

Philadelphia museums burst with beauty inside and out. The region is home to one of the country's top five art museums (Philadelphia Museum of Art); the world's greatest collection of impressionists, post-impressionist and modern works (Barnes Foundation); and tons of under-the-radar gems.

Museums and institutions house collections devoted to science, animals, literature, African-American culture, Jewish-American history, chemistry and even medical oddities. Remember Septa's & the Flash's free senior rides.



National Museum of Jewish History

101 S Independence Mall E, Philadelphia, PA 19106



National Constitution Center

525 Arch St Independence Mall, Philadelphia, PA 19106



Philadelphia's Magic Gardens

1020 South St, Philadelphia, PA 19147



Museum of the American Revolution

101 S 3rd St, Philadelphia, PA 19106

ESCAPE THE ORDINARY

PHILADELPHIA MUSEUM DAY TRIPS



Rodin Museum

2151 Benjamin Franklin Parkway, Philadelphia, PA 19130



The Franklin Institute

222 N 20th St, Philadelphia, PA 19103



Barnes

2025 Benjamin Franklin Pkwy, Philadelphia, PA 19130



Philadelphia Museum of Art

2600 Benjamin Franklin Pkwy, Philadelphia, PA 19130



Eastern State Penitentiary

2124 Fairmount Ave, Philadelphia, PA 19130



Mutter Museum

19 S 22nd St, Philadelphia, PA 19103

HISTORY OF US

SOME THINGS CHANGE – SOME THINGS STAY THE SAME

SOME THINGS CHANGE

So, how do our property values compare to the early days?

Rising property values underscore the strength of the Centennial Station investment.

The steady appreciation of home values here is more than just a market trend—it's a reflection of the community's enduring appeal, thoughtful management, and continued reinvestment. For both longtime owners and new buyers, Centennial Station has proven to be not just a place to live, but a smart and growing investment.

The table below compares a sample of original sales prices adjusted for inflation with Zillow's current estimated values.

Sale Year	Sale price	Inflation adjusted \$	Estimated current value	Square footage	% value increase
1994/1995	\$110,000.00	\$225,000.00	\$280,000.00	1104	24%
1996/1997	\$117,900.00	\$230,000.00	\$315,000.00	1408	37%
	\$147,000.00	\$285,000.00	\$345,000.00	1468	21%
	\$150,000.00	\$292,000.00	\$365,000.00	1584	25%
1998	\$145,900.00	\$279,400.00	\$320,000.00	1348	15%
	\$147,000.00	\$283,000.00	\$361,000.00	1588	28%
2001	\$143,900.00	\$253,300.00	\$330,000.00	1438	30%
	\$154,000.00	\$272,000.00	\$345,000.00	1602	27%

Condo Fees: Then vs. Now—Amenities and fee changed over time?

When Centennial Station first opened, condo fees, though small, supported a much simpler lifestyle. At the time, the only recreational amenities were an activity room and a hot tub.

Today, our condo fees support a vibrant and active community—one that many residents consider well worth the monthly fee. Residents now enjoy a wide range of amenities, including:

- Indoor/Outdoor Pool
- Beautifully Maintained Walking Paths
- Library
- Dance Parties
- Game Room
- Educational Seminars
- Weekly Monday Bingo
- Hoagie Nights
- Holiday Celebrations
- 5–6 Food-Themed Events Each Year
- Workout Room
- 10–11 Major Entertainment Events Per Year
- Organized clubs & social events

HISTORY OF US

The Buyer's Capital Contribution

Originally, new unit buyers paid a one-time capital contribution of \$400—equivalent to about \$842 today's adjusted dollars. In contrast, today's capital contribution is calculated as nine months of the unit's current monthly fee. That means:

- Studio: $\$361 \times 9 = \mathbf{\$3,249}$
- 1 Bedroom: $\$452 \times 9 = \mathbf{\$4,068}$
- 2 Bedroom: $\$499 \times 9 = \mathbf{\$4,491}$
- Penthouse: $\$546 \times 9 = \mathbf{\$4,914}$

Although this represents a significant increase, these additional funds have not slowed unit sales. More importantly, they provide essential additional resources to preserve and enhance the infrastructure of our community—helping Centennial Station remain a well-maintained and desirable place to live.

SOME THINGS STAY THE SAME



Although there has been significant turnover in ownership over the past 30 years, nearly 10% of our current residents remain original owners.

Those originals were among the early settlers who watched Centennial Station grow—building by building, event by event—into the vibrant community it is today.

The following is a list of that pioneering band:

Building 1	Norman & Ellen Levin Deena Kaplan Marsha Zeitzer Sylvia Kurland Michael Delvisco	Building 6	Ray & Beatrice Kolman Audrey Gordon Patricia Weiss Sandy Rothkoff Steven & Susan Mensch	Building 11	Pauline Dubin Ruth Lodwig Adele Hahn Marsha Factor Elaine & Sheree Richman
Building 2	Cynthia Berenbaum Sharon Fishbein	Building 7	Zeena Dubin Judy Doetiger		Ferne Urofsky
Building 3	Muriel Adelman Catherine Pearlman Roz Pousman	Building 8	Mildred Fein Shirley Morris Helen Brookland Sheila Frantz Charlotte Miller		Susan Ignatin John Manachelli Mary Roscioli
Building 4	Sophie Sherman	Building 9	Bill McCarthy Hedy & Klaus Gehlert Mickey & Sandee Coren Ed & Dolly Cohen Gordon King		
Building 5	Sheldon Harad Eleanor Sands Norm & Eddi Axler				

ENTERTAINMENT

CENTENNIAL STATION

Welcomes

A TRIBUTE to JOURNEY



Date: Saturday, October 11th, 2025

Time: Doors open, 6:30pm-Show 7:30pm

Place: Ballroom, Bldg. 12

Introducing

The BCHF Bristol Community Band

Triumphant return to centennial



November 29th, 2025.....Doors open 1:30 PM

Ballroom – Show Time: 1 PM to 2 PM

This Band consists of 23 professional musicians.

Our ballroom will be filled with MUSIC....

Price: FREE.....FREE.....FREE

Please let us know you are attending.

Leave a message with your name & how many will be attending.

Carol – 215-441-5932



A modern day twist on the Andrew Sisters,
Serve as Ambassadors of America's Gratitude,
traveling the globe with an All-American show
that dazzles in three part harmony!

Date: November 1, 2025

Price: \$25.00pp – Under 21 not permitted.

Time: Doors open – 6:30pm – Show – 7:30pm

Robert Eric's Tribute To The Piano Man



The Billy Joel Show

Known as "Philly's Piano Man", Robert Eric performs regularly at Ceasars, Harrahs, Trump Marina, Hilton, and the entire Jersey Coast.

January 10, 2026 Hold the date Prices not yet available

Catskills: The Golden Age of Comedy



The Uproarious World of the Catskills: The Golden Age of Comedy

A one-man tour de force starring Philadelphia's own **Tony Braithwaite!**

Join Tony Braithwaite as he hilariously channels the legendary humor of the Borscht Belt icons — including **Mel Brooks, Joan Rivers, Rodney Dangerfield, George Burns**, and many more. It's a nostalgic, laugh-out-loud journey through the golden era of Catskills comedy, brought to life by one of Philly's finest performers.

February 22.2026

Hold the date

Prices not yet available

Tommy Cono: The Voice of Tribute



Tommy Cono is a standout talent in the entertainment industry, recognized for his powerful voice and captivating stage presence. Known as “The Voice of Tribute,” Tommy has carved out a unique niche by celebrating the iconic sounds of the '50s, '60s, and beyond.

March 14, 2026

Hold the date

Prices not yet available



The tradition and sound that originally made the Duprees such a well-loved and successful group has echoed through time for more than 60 years.

Tommy Petillo, Jimmy Spinelli and Shawn Stevens active today clearly show their dedication and passion for the type of music that started on a New Jersey street corner and grew to something both classic and ultimately timeless. Hit like “You belong to me”, “Have you heard”, “Why don’t you believe me”, “My own true love”, “It’s no sin”, & more

Coming to Centennial Station

Save The Date: June 6, 2026



EXCURSIONS



Hunterdon Hills PLAYHOUSE



April 22, 2026

Dinner and Show

Some Enchanted Evening is a celebration of songs that have become a part of our lives. We sing them in the shower and we sing them to entertain and amuse. This show places five performers -each of whom could easily be cast in any Rodgers and Hammerstein show - in a theatrical setting -- first "backstage", where the songs are sung as personal interplay and then "on stage" where the songs are "performed" for the audience. Of course, the songs themselves and the five performers are the most important elements. Each singer must bring his own style and personality to the songs and to the situations in which they are set.

Price and details to follow

IN-PERSON EVENT

COULD IT BE **DEMENTIA?**



The
Forgotten
Caregiver



October 14, 2025



1:00 PM



**Centennial Station
Community Center**

Do you see changes in a loved one that make you concerned? Are they...

- Forgetting appointments
- Struggling to find words
- Disengaging socially
- Not grooming as they once did
- Struggling with everyday tasks

Join us to learn the early signs and symptoms, types and stages of dementia, resources and communications skills to navigate dementia caregiving with knowledge and confidence.



Hosted by Beth Allen, RN, BSN
Founder of The Forgotten Caregiver

DAVID JAY
SINCE 1974
JEWELERS

BUYING EVENT

ONE DAY ONLY!!!

GOLD
IS AT ALL
TIME HIGH
PRICES!

October 28th
10am-4pm
*In the Centennial
Station Ballroom*

Stop in anytime on 10/28
for a **FREE** evaluation or
call Carol Pasquarello at
215-441-5932 to schedule
a personal appointment.

GET PAID IMMEDIATELY!!!!

NOW is the time to cash in!



APPROVED



money
\$\$\$ selling
your old:

- Chains
- Rings
- Charms
- Bracelets
- Earrings
- Pocket Watches
- Diamonds
- Flatware
- Serving Trays & Tea Sets
- Gold & Silver Coins

Your old unused and broken jewelry/items may be worth more than you realize.
We, at David Jay Jewelers, are a trusted family run business with a 50+ year
commitment to offering exceptional value and service to our community.

A VENDOR SUPPORTER OF THE CENTENNIAL BUZZ

EVENTS



Veterans Day Italian Dinner Tuesday, November 11, 2025

Time: 5pm to ?

Centennial Station is proud to thank our Veterans for their service. Please join us for a special day honoring our members who have served and defended our great country.



Centennial Veterans are FREE

Non – Veterans Price: \$15.00pp

Dinner will include: Penne Pasta & Meat Balls, Salad, Italian bread, coffee, water & Soda. Feel free to bring your own wine or spirits. There will be a dessert table that we hope you will help support with a favorite dessert.

✓ APPROVED

All must register for this dinner by dropping a envelope in the lock box with your name and either noted Veteran FREE, or each guest name and \$15.00pp check to CSRF.



Please show your support to our Veterans.

Questions: Carol – 215-441-5932

EVENTS

Meet & Greet

*Come One ...Come All
To Centennial Stations Annual
“Meet & Greet”*

*Sunday November 16, 2025 11 AM in our Ballroom
Come and share a cup of coffee, bagels and sweets, while
getting to know your new and old neighbors.*

Plus



*For your entertainment, the Centennial Station Players
will present “Remember When”. Enjoy songs & dances &
events from the 60's & 70's*

*Your Hosts: Dawn Yellen (267-387-8406), Barbara Schall
(215-323-4546)*

*Michelle Wodotensky (215-906-9965), Fran Silverman
(215-630-7578)*

Please RSVP by November 1, 2025 Desserts would be appreciated

EVENTS



Starting November 28, 2025

Check bulletin boards for upcoming events

Centennial Station Ballroom

Rep. Monroe's staff will be able to assist residents with:

Senior SEPTA pass applications	Birth & death certificat applications
State government services	Property tax/rent rebates
Unemployment claims	Much more!

For more information, please contact Rep. Monroe's office

1410A West Street Road, Warminster PA 1974

215-323-6997 or toll free 833-787-1092 Fax 267-282-6697

Repmonroe@pahouse.net



DECK THE HALLS

Let's Celebrate!

Wednesday December, 10th, Bldg. 12

Lobby & Ballroom, Time 7:pm.

Any decorations are welcome for our

TREE or MENORAH

Coffee & Cake will be served.

Donations will be accepted.



Events: Carol – 215-441-5932

EVENTS



A Tale of Two Holidays

Memories from the "PAST"

Date: Saturday, Dec. 13, 2025

Time: 7:00pm to 11pm - Place: Ballroom

ENTERTAINMENT: East Coast

Buffet: Catering by Mario's

Menu Selection: Salad Choice: Garden, Caesar

Entrée: Chicken Parmesan, Roast Beef,

Turkey Breast with Stuffing

Pasta: Bowtie Pasta with Vodka sauce

Vegetables: String Beans Almandine,

Herb Roasted Potatoes.



Dessert: Assorted Desserts-Coffee, Tea, Soda.

Tables Will seat 10 people only, Cost \$50.00pp

Committee: Carol Walker, Lorraine Dorfman, Eileen Darcy

Events: Carol Pasquarello

Dead Line: Dec 1st...



December 31, 2025

Watch the ball drop on the big screen

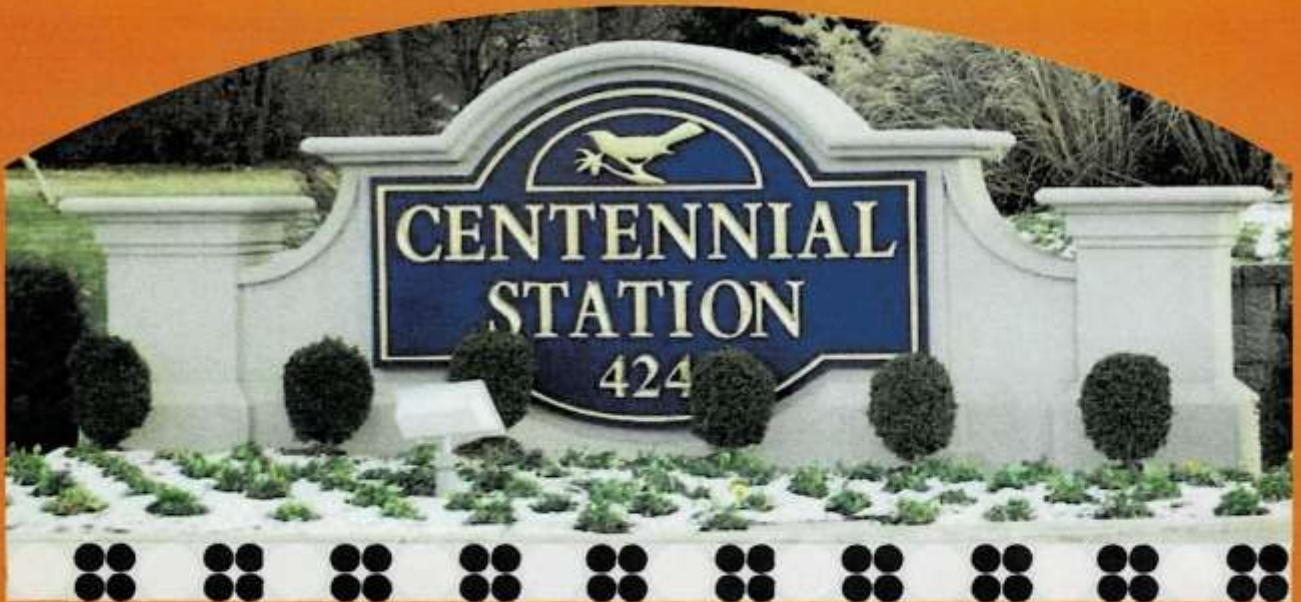
\$15 pp to dance into the New Year

Hats & noises makers provided- Bring your own food & Drinks

Doors open at 8 PM until 1PM

IN MOTION FITNESS

Balance & Fall Prevention Workshop



Get Off the Floor

Workshop 1. Balance & Fall Prevention.

Observe first hand, balance drills to improve both your dynamic & stationary balance along with reaction drills to improve your ability to recover from a loss of balance.

Workshop 2. Strength & Conditioning "For Getting off the Floor".

Learn multiple methods of "getting off the floor". Which one is best for you? How much strength and range of motion is required for each? Learn how to physically train your body to "get off the floor".

Centennial Station located in Warminster.

February 3rd, 1pm.

To register contact Carol at
215-441-5932.

For more information contact In Motion at 267-968-7318 or inmotionfit2004@gmail.com

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: \$10.00 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: 10/15, 11/19, 1/21, 2/18, 3/18

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
Welcome Centennial Residents & Guests \$2.00 Per Person
Check your bulletin board for upcoming movie titles & times
Place: Ballroom Event committee: 215-441-5932**



**Monday Night BINGO ! Doors Open 6:30 PM
Admission - \$2.00 Individual Cards - \$1.00 Each
Place: Ballroom – Building 12
Games > Fun > Prizes Come & Enjoy a Night With Friends
Guests are welcome
Chairpersons: Juliann Hantman 215-675-4030 Eileen Darcy 215-378-5321**

ACTIVITIES

Centennial Station



Men's Club

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

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

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!! 5 ROMEIO (Retired Old Men Eating Out) Look for our flyers posted in your building for the times and place of our next open dinner.

Questions – Ralph -215-441-5932

**Centennial
Station**



**Women's
Club**

The Centennial Stations Women's Club Breakfast

Event: Breakfast Starting in October 8, 2025

Date: Held every 2nd Wednesday Time: 10 A.M.

Check bulletin board monthly for restaurant locations or:

If you are interested in attending, please call Loraine Dorfman at 215-510-1570 or

Fran Silverman 215-630-7578

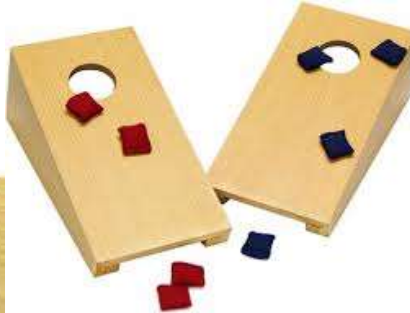
ACTIVITIES

Cornhole – Wii Bowling

Play like a pro ! Free Fun for all

Thursdays 1:00 P.M. - 4 P.M. Place: Ballroom

Also Puzzles and Board Games



CHAIR YOGA



Fridays 10AM-11AM In Ballroom Cost \$5.00 Per Class. **The first class 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



Tues. 5 PM to 6 PM

Thurs. 10 AM to 11 AM

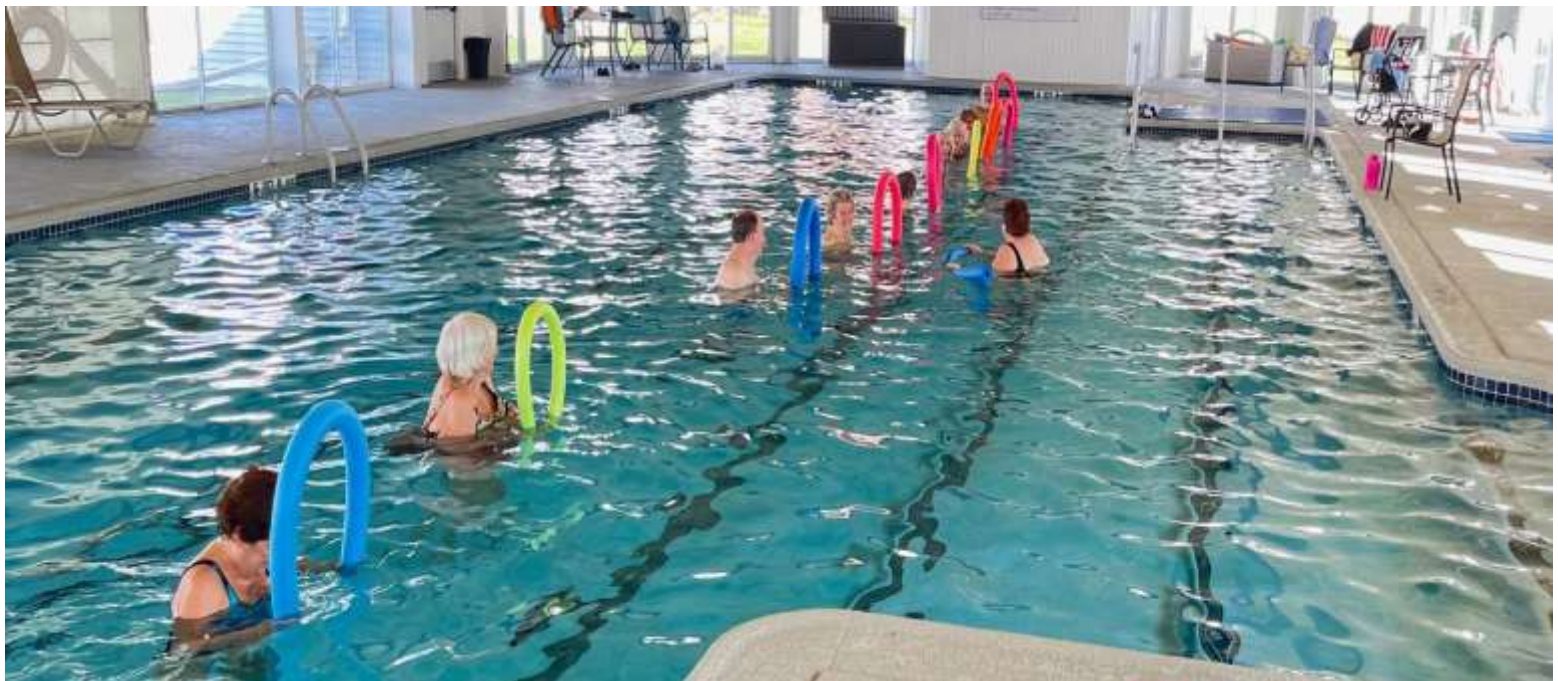
Place: Pool – Building 12

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

Checks Will Be Collected in Class, Made Out To CSRF

Water Aerobics Exercises involve gentle movements performed in warm water to improve range of motion, build muscle strength, and boost overall fitness levels. Plus, it is also a lot of fun...

Questions: Call Eileen 215-901-2754



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 Poker games. 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.

Eileen Darcy: 215-378-5321

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 Tom Davis at 215-901-6426



Crochet Class

If you're interested in learning crochet or need assistance completing a current project, please contact Cynthia at 215-323-4184. If she's unavailable, kindly leave your name and number. Additionally, please indicate your level of interest and your preference for a day or evening class.

ACTIVITIES



We're seeking fellow enthusiasts eager to explore diverse literary works and engage in stimulating discussions. Our mission centers on relishing enriching reads and igniting captivating conversations.

Once every three months, our book club will gather in the library at 7 PM on the first Wednesday of that month. We will analyze a selected book, sharing insights into its narrative, characters, and themes. Creating a welcoming and inclusive atmosphere is our priority, ensuring that every individual's perspective is valued. Please feel free to bring along snacks and beverages.

If interested please contact Michele at 215-805-1027.



The Centennial Station Players

Have some fun! Explore a new interest!

Be a part of our next theatrical presentation!

Please Contact: JEAN BROOKS - Building 4

484-288-9808 jeanbrooks1964@gmail.com



THE CENTENNIAL LIBRARY IS OPEN FOR *MYSTERY LOVERS*



This issue, we will review works by Robert B. Parker. As with many great authors, their characters live on after their originator has gone. He was a very prolific mystery/crime writer with well over 50 novels. His character Spenser, a private detective, has a series of 40 novels. These read like the old gangster character/detective stories with short, catchy dialogue. Spenser was so popular that ABC television network created the series called *Spenser for Hire* from 1985 to 1988. Another one of Parker's characters also had a TV run: Jesse Stone, a police chief in Paradise, Massachusetts. Though he struggles with alcohol and a difficult relationship with an ex-wife, he's respected in the police department and (of course) amazing at solving intriguing cases. Since Parker's death, there have been 12 more Jesse Stone novels, written, in turn, by Michael Brandman, Reed Farrel Coleman, and Mike Lupica. These authors have been true to the character. If you have ever seen Jesse Stone on TV, in your mind, you can see and hear **Tom Selleck** as you read the books. There is also a short series of six books on Sunny Randall, a female private detective based in Boston.

Although some of Parker's characters have been picked up by other writers, you will find them on our library shelves under Parker. The titles are prefaced by "Robert B. Parker's" and then the actual title.

One more library thing. Thank you to the people who thoughtfully put the jigsaw puzzle pieces in bags before donating them. It keeps the pieces from falling out. If you cannot do that, try securing the top and bottom of the box with tape (if possible). Thanks for your generosity.

Thanks

Janet Swartz

Librarian

DAILY ACTIVITY CALENDAR

Monday	Tuesday	Wednesday	Thursday	Friday
Bridge Game 12:30 PM Bingo 6:30 PM	Water Aerobics 5:00 PM Pinochle 7:00 PM	Poker Night 6:30 PM	Water Aerobics 10:00 AM	Chair Yoga 10 AM Poker Night 6:30 PM
Bridge Game 12:30 PM Bingo 6:30 PM	Water Aerobics 5:00PM Pinochle 7:00 PM	Women's Breakfast 10:00 AM Book Club: Oct 9, Dec 4, Feb5, April 2 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 Pinochle 7:00 PM	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 Pinochle 7:00 PM	Poker Night 6:30 PM	Water Aerobics 10:00AM Men's Club Dinner 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

Tom Davis

215-901-6426

Book Club

Michele Bernstein

215-805-1027

Chair Yoga

Lorraine Dorfman

215-510-1570

Crochet

Cynthia Kennedy

215-323-4184

Men's Club

Ralph Pasquarello

215-441-5932

Pinochle

Ralph Pasquarello

215-441-5932

Poker Night

Eileen Darcy

215-378-5321

Theater

Jean Brooks

484-288-9808

Water Aerobics

Eileen Davis

215-901-2754

Women's Breakfast Club

Loraine Dorfman

215-510-1570

LIFE AROUND THE STATION – FEED THEM & THEY WILL COME

NATIONAL PRETZEL DAY

Every April 26, the residents of Centennial Station proudly honor this sacred national holiday the only way we know how — by gathering together and eating way more than any doctor would recommend.



A PIZZA PARTY!

The social committee hosted a pizza party in the ballroom and as always residents gathered to enjoy the eats and good conversation.



LIFE AROUND THE STATION – FEED THEM & THEY WILL COME

NATIONAL ICE CREAM DAY

Scoops, smiles, and sprinkles galore! Ice Cream Day at Centennial Station was a deliciously cool celebration. Neighbors of all ages came out to chill, chat, and chase the cherry on top of a perfect summer afternoon!



LIFE AROUND THE STATION – FEED THEM & THEY WILL COME

MEMORIAL DAY CELEBRATION



Memorial Day is a major food event at Centennial Station-and this year was no exception. Although the festivities were scheduled to begin at 2:00 p.m., hungry residents—eager to be first in line—started arriving by 1:45. With hot dogs, hamburgers, baked beans, salads and desserts, which were devoured between lively conversation, it was the perfect opportunity to reconnect with old friends and meet new ones. As you can see, the ballroom was packed,



LIFE AROUND THE STATION – FEED THEM & THEY WILL COME

LABOR DAY CELEBRATION

What a Labor Day! This year's hot dogs and hamburgers brought out many of our new residents, along with some longtime neighbors who don't usually attend social events. It was wonderful to see you all!



LIFE AROUND THE STATION – PHILLIES OPENING GAME

Crowds of residents gathered in a sea of red for hotdogs, sodas, and the thrill of watching the Phillies beat the Nationals 7 to 3 in overtime.



LIFE AROUND THE STATION – IT IS DEER MATING SEASON



⚠️ Deer Alert! ⚠️

Fall is deer mating season, and our local herd is very active.

They can often be seen in the central grassy area and near the main entrance. Please **drive slowly and stay alert** when entering Centennial Station, day or night, to help keep both residents and wildlife safe.

LIFE AROUND THE STATION – CHARITY BINGO

Charitable giving is a proud and integral tradition at Centennial Station, and on May 12, 2025, that spirit was on full display at our annual Charity Bingo event! Residents came together for an evening of fun and generosity, all in support of the Bucks County Association for the Blind and Visually Impaired. We're thrilled to announce that the event raised \$8,000 for this worthy community organization.



Besides bingo, many auction winners went home with valuable prizes.



THE BALLROOM BECOMES A JEWELRY EXCHANGE

On May 14, Carol invited David Jay Jewers, a specialist in buying and selling jewelry, gold, silver, and other precious items into the ballroom, offering residents a unique on-site opportunity to turn their valuables into instant cash. See page 61 for ad in the vendor section.



David Jay has been a long-time supporter and advertiser in *The Buzz*, showing consistent dedication to both our magazine and our community. If you missed him this time, don't worry—David Jay is always ready to come to you and meet all your needs.

LIFE AROUND THE STATION – SEMINAR - SCAM ALERT



DAN MCPHILLIPS **Bucks County Recorder of Deeds** meets with residents of Centennial Station

In June, Bucks County Recorder of Deeds Dan McPhillips visited residents of Centennial Station, delivering an important message about safeguarding one of your most valuable assets—your home. "For most Bucks County residents, your home is the single largest investment you'll ever make," McPhillips emphasized.

To help protect this investment, McPhillips discussed the Bucks County's Free Fraud Alert System—a powerful, no-cost service that notifies you of any fraudulent activity against your property.

Signing up is simple and free. All you need is a cell phone number or email address. Visit www.landex.com/recordalert/bucks today to enroll and start protecting your property.

Additionally, Bucks County Recorder of Deeds McPhillips is committed to being accessible to the community. He holds open office hours every third Tuesday of the month at 6 pm at the Warrington Township Building, 852 Easton Road, Warrington, PA 18976. Don't miss this opportunity to speak with him directly and learn more about how you can safeguard your home.



Contact Dan McPhillips:
Email: djmcphillips@buckscounty.org
Phone: 215-801-2551

LIFE AROUND THE STATION – THE DANCE PARTY



Centennial seniors stepped back in time, dancing the night away in the ballroom with the enthusiasm of their younger years. Classic tunes from the '50s through the '80s filled the air, keeping everyone on their feet. From lively line dances to graceful slow numbers — and even a bit of carefree swaying — the dance floor was alive with energy all night long. One more event to keep the Centennial Spirit alive.



LIFE AROUND THE STATION – CHEERING ON THE PHILLIES

With plenty of hot dogs—complete with all the fixings and sides—and the Phillies playing on the big screen, it felt almost like being at the ballpark. The only downside? On August 6, The Phillies lost to the Orioles, 5 to 1.



THEATER NIGHTS AT THE STATION

THE JERSEY BEACH BOY

The Lights Out Singers made a triumphant return to the Centennial Station stage, delivering a captivating tribute to the Beach Boys and The Four Seasons. Their flawless harmonies, supported by cutting-edge audio equipment, created the perfect atmosphere for an unforgettable show. Interspersed throughout their performance were unexpected classics from three golden decades of music, inspiring spontaneous sing-alongs and dancing in the aisles.



THEATER NIGHTS AT THE STATION

THE JERSEY BEACH BOY



And as always, a chance at a bucket full of money in the 50/50



THEATER NIGHTS AT THE STATION

COMEDY NIGHT

Comedy Night was nothing short of spectacular! The community room was transformed into a lively hub of laughter, with neighbors and friends gathering for an evening filled with wit, chuckles, and belly laughs.



From the moment the first comic took the stage, the energy was electric. Each performer brought their own unique style—ranging from clever one-liners to hilarious stories we all could relate to. There were moments when the laughter was so loud, it echoed down the hallway. People who came in expecting a few smiles left with their cheeks sore and their sides aching.

If you missed it (And that would have been a mistake), don't worry— there's already talk of planning the next one. **But next time, be sure to grab a seat early... because Comedy Night is clearly the hottest ticket in town!**



THEATER NIGHTS AT THE STATION

TRIBUTE TO ROY ORBISON & FRIENDS



Roy Orbison, Johnny Mathis, Elvis Presley, Frank Sinatra, Tom Jones, Neil Diamond, Bobby Rydell, and more came to life on the Centennial Ballroom stage through the extraordinary talents of Johnny Bones Cipparone in his one-man show, "Tribute to Roy Orbison & Friends." With uncanny vocal authenticity, Cipparone delivered tributes to the legends of the '60s, '70s, and '80s, captivating and entertaining an gathering of 220 residents and guests.



THEATER NIGHTS AT THE STATION



A packed ballroom erupted as the nation's top Queen tribute band brought Freddie Mercury and Queen roaring back to life. Two giant screens lit up with original concert footage, blurring the line between past and present. Frontman Stefan Thomas, channeling "Freddie" in stunning detail, electrified the crowd with a performance perfectly synced to the legendary videos.



THEATER NIGHTS AT THE STATION

Country Western came alive at Centennial Station as the ballroom stage lit up with classic Kenny Rogers & Dolly Parton songs, beautifully performed by Becca Braxxon and Tim Sells.



WORD PUZZLES

ACROSS

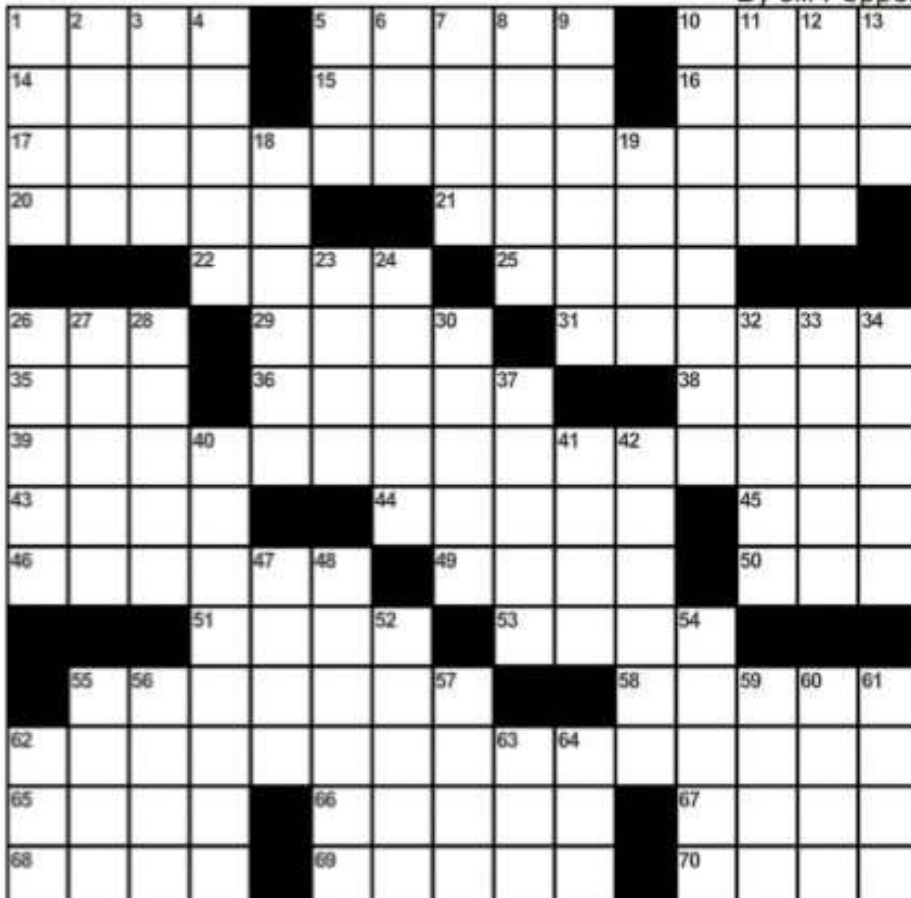
- | | |
|--|--------------------------------------|
| 1) Baby bleater | 43) Bakery appliance |
| 5) Blood and acid, for two | 44) Largest of the Florida keys |
| 10) Preschool lesson | 45) A start for "few" |
| 14) Field of expertise | 46) Kingdoms |
| 15) It may accompany waves
on 51-Across | 49) Spot for Hitchcock's
"Window" |
| 16) Tantrum-prone kid | 50) "You, over there!" |
| 17) One month after New
Year's | 51) Hawaii's "Gathering Place" |
| 20) Topps rival, once | 53) Dutch cheese |
| 21) Scraped | 55) Like some cars, colorwise |
| 22) Apply crudely, as paint | 58) NBA position |
| 25) Per | 62) One month before New
Year's |
| 26) Degree for a CEO, often | 65) Place for a nice apple |
| 29) "1,001 ____" | 66) Princeton athlete |
| 31) Ice Capades performer | 67) Furniture wood |
| 35) Dadaist Jean | 68) Sean in Hollywood |
| 36) Deserving praise | 69) Dictator's helper |
| 38) Archaeological find | 70) Put in a hold |
| 39) New Year's Day | |

DOWN

- 1) Joke response, in entertainment mags
- 2) Seed covering
- 3) "A ____ formality"
- 4) "____ on a true story"
- 5) Guiding principle in Chinese
philosophy
- 6) Worker up north?
- 7) Parlor perch
- 8) Monetary unit of Botswana
- 9) Israeli natives
- 10) Capital on the Persian Gulf
- 11) Scottish hill
- 12) Hand part
- 13) Porky pen
- 18) Severe emotional shock
- 19) Scrabble tiles holder
- 23) End ____ (ultimate customer)
- 24) Emerald, for one
- 26) Thatcher's successor
- 27) Atlanta player
- 28) Snorer's disorder
- 30) Guitar relative
- 32) Weight for Miss Liberty
- 33) Follow logically
- 34) Take another crack at
- 37) Little-pigs complement
- 40) Free from restraint
- 41) "Ods bodkins!"
- 42) Search for food
- 47) Actor LeBlanc
- 48) Photo opportunities
- 52) Out of shape
- 54) Illness that is a swell time?
- 55) Become bored
- 56) "Beau Geste" author
- 57) Perimeter
- 59) "This won't hurt ____"
- 60) "Divorce capital," once
- 61) Obtained water
- 62) Modern way to transfer documents
- 63) Poet's dusk
- 64) ____-Magnon

DAY ONE

By Jill Pepper



WORD PUZZLES

WINTER WORD SEARCH

O	C	H	R	I	S	T	M	A	S	F	H	I	B	E	R	N	A	T	E
E	B	H	Q	S	E	H	P	J	A	H	A	K	K	U	N	A	H	T	G
F	P	X	N	T	E	U	R	T	S	B	J	G	S	V	W	S	D	S	N
Y	F	K	P	Z	V	X	E	P	E	N	U	P	Y	H	I	A	O	M	I
S	U	R	C	S	E	A	I	A	J	L	E	K	E	I	O	U	B	K	T
W	Y	W	D	T	C	Q	N	N	P	B	B	T	E	J	P	V	B	L	A
I	F	P	Y	O	R	I	S	E	V	O	L	G	T	D	Y	G	E	R	K
N	A	I	C	O	E	J	N	D	S	X	E	W	D	I	R	Y	E	L	S
T	G	G	R	B	P	I	J	K	E	K	F	R	G	Z	M	Z	C	T	T
E	Z	D	M	E	G	C	C	E	W	K	A	F	K	P	E	R	O	S	S
R	S	L	E	D	W	S	N	O	W	Z	K	R	W	H	B	U	L	I	O
Z	P	S	V	H	O	O	D	O	Z	H	R	E	A	D	S	S	D	G	R
L	P	X	J	L	F	Y	O	I	U	C	N	E	N	A	E	K	U	L	F
S	O	D	L	R	I	A	L	D	H	P	K	Z	Z	X	K	I	N	O	C
E	Y	O	A	O	U	B	G	I	B	D	P	E	A	L	T	I	L	O	P
Q	V	C	W	N	Q	Z	L	O	H	P	W	W	A	C	A	N	M	D	J
M	S	O	X	I	A	I	M	V	P	N	C	E	A	O	L	G	W	J	L
B	H	T	U	R	T	L	E	N	E	C	K	I	Y	C	H	K	B	Y	I
V	C	E	A	R	M	U	F	F	S	Q	P	S	Q	O	I	T	A	O	C
V	W	G	P	E	N	G	U	I	N	R	N	E	Y	A	N	G	T	C	B

WORD LIST:

BEANIE
BLIZZARD
BOOTS
CHILI
CHRISTMAS
COAT
COCOA
COLD

EARMUFFS
FIREWOOD
FREEZE
FROST
GLOVES
HANUKKAH
HIBERNATE
IGLOO

KWANZAA
LATKES
MITTENS
PENGUIN
SCARF
SHOVEL
SKATING
SKIING

SLED
SNOW
SOUP
TURTLENECK
WINTER
WOOL



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"HAPPY ANNIVERSARY, LORETTA... THE FLORIST WAS CLOSED."

BUZZ WORKS

Surprising Uses For WD-40

Shines the leaves on artificial plants	Cleans Garden tools and keeps them from rusting
Removes ink from carpet	Protects wrought iron from rust
Cleans and polishes gold & brass	Helps remove adhesive from price tags and labels
Cleans & softens paint brushes	Removes gum stuck to walls, concrete & floors
Loosens stubborn zippers	Removes crayons from plastic, wood & leather
Clean toilet bowls	Cleans scuff marks on tile, laminate, and linoleum
Keeps bugs and spiders at bay when sprayed on windowsills	
Remove stuck rings – A tiny spray can help slip a ring off a swollen finger.	

Things You Should NOT Use WD-40 On:

Door Hinges (in the home)- It attracts dust	Bicycle Chains
Locks (like padlocks or deadbolts)	Electronics and Circuit Boards
Painted Surfaces	Rubber Seals (like car doors or fridge gaskets)
Touchscreens or Glasses	Computer Fans or Keyboards

WD-40 is great for cleaning, loosening, and water displacement—but not as a long-term lubricant or on delicate/sensitive materials.

Lesser-known, clever, or downright odd uses for eggs

Facial Mask (Egg White Tightener)	Hair Conditioner
Under-Eye Treatment to reduce puffiness	Silver Polish (with Egg Whites & Alum)
Fertilizer (Crushed Eggshells)	Eggshell Filter for Wine or Soup
Seed Starters for seeds	Pest Deterrent around plants
Egg whites are Leather Cleaners	Clears and mellows strong Coffee
Hair Remover (DIY Wax)	Remove Ink from Fabric
Glue Substitute (in a pinch)-egg whites have binding properties	

Odd Uses for Bananas

Shine shoes with banana peel	Soothe bug bites or rashes
Polish silverware naturally	Fertilizes plants (potassium-rich peels)
Whiten teeth (rub peel on teeth)	

Odd Uses for Dryer Sheets

Repel mosquitoes in pockets or hats	Deodorize shoes or gym bags
Remove static from hair	Cleans soap scum from shower doors
Loosen baked-on food from pans	

BUZZ WORKS – GARBAGE DISPOSAL DO & DON'TS

Garbage Disposals – Do's & Don'ts *Living in a multi-story building means your kitchen is part of a shared plumbing system. One mistake can cause clogs, flooding, and costly repairs for you and your neighbors.*

Why It Matters

- **Avoid Clogs:** Waste pipes run vertically; misuse can block the shared plumbing stack. Clogs often back up into other units—sometimes several floors away.
 - **Prevent Costly Repairs:** Damage to shared lines can leave you liable for repairs to multiple units and common areas. Insurance may not cover negligence.
 - **Protect Against Flooding:** Leaks or jams can flood under your sink and damage units below, leading to mold and expensive fixes.
 - **Be a Good Neighbor:** Scraping scraps into the trash helps prevent emergencies and neighbor complaints.
-

Life Span

With proper care, a disposal lasts **10–12 years**. Quality, usage, and what you put in it make all the difference.

DON'Ts (Prevent Damage & Clogs)

- ✗ Grease, oil, or fats (solidify in pipes)
 - ✗ Large bones, fruit pits, fibrous veggies (celery, corn husks)
 - ✗ Starchy foods (pasta, rice, potato peels – they expand)
 - ✗ Non-food items (plastic, metal, paper towels)
 - ✗ Harsh chemical cleaners (damage disposal & plumbing)
-

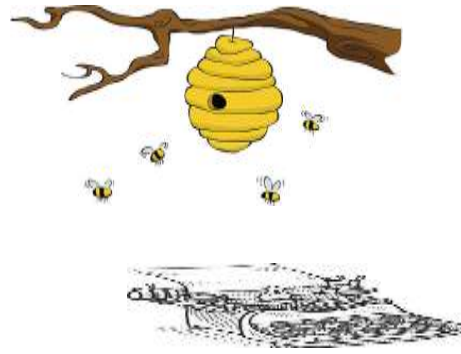
DO's (Keep It Running Smoothly)

- ☒ Run **cold water** while grinding (keeps grease from coating parts)
- ☒ Use regularly (prevents rust/corrosion)
- ☒ Grind **small amounts** at a time (avoids jams)
- ☒ Cut large scraps into smaller pieces (reduces strain)
- ☒ Clean regularly:
 - **Baking Soda & Vinegar:** ½ cup baking soda + 1 cup vinegar, fizz 5–10 min, flush with hot water
 - **Ice & Rock Salt:** 1 cup ice + ½ cup rock salt, grind with cold water to scrape buildup
- ☒ Run for a few seconds after grinding to flush particles



VOLUNTEER

Become Part of



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:

Eileen Darcy Tom Davis Connie Williams Rochelle Richards

Janet Swartz Miriam Bagel Walter Felix Sue Schrenk

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

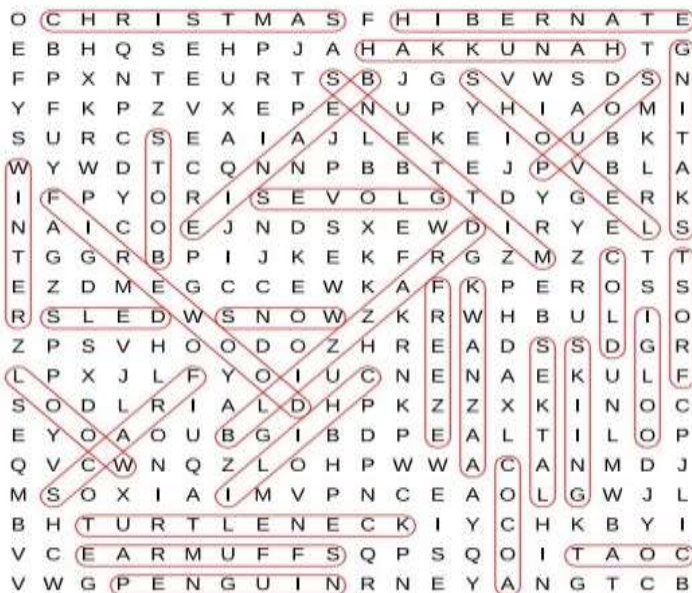
215-901-6426 or email your contact information to Centennialbuzz@gmail.com.

All issues and additional contact information can be found on our website CentennialBuzz.com

If you takes pictures at any of our events, please email them to Centennialbuzz@gmail.com

PUZZLE SOLUTIONS

WINTER WORD SEARCH



DAY ONE

By Jill Pepper



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Q&A Time

Q

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A

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A-1

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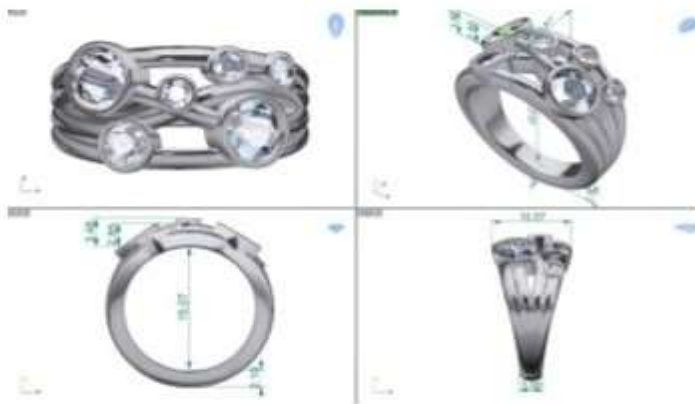
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Marc V. Rosenblum, CFP®, ChFC, CLU Wealth Preservation Specialist

12106 Centennial Station, Bldg. 12
Warminster, PA 18974
(215) 672-7676
marc@AmericanCornerstoneGroup.com
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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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Marc V. Rosenblum, CFP®, ChFC, CLU
American Cornerstone Group

12106 Centennial Station
Bldg. 12, Professional Center
Warminster, PA 18974

(215) 672-7676

marc@americancornerstonegroup.com
americancornerstonegroup.com



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