

# Golden Outlook...a publication for Senior Citizens

Thea M. Guilfoyle, Editor  
Community Services Department

Issue 103, December, 2021  
Michael S. Procuk, Mayor

## Editor's Message

I hope this last newsletter of the year finds you well. The best part of the holiday season is being with those who make the holidays meaningful and we look forward to celebrating with you at our senior social on December 15th!

Please note that Wednesday, December 15th is also the date of our **Christmas Lights Bus Tour!** This is a tour of the Christmas lights in our local area. Call today - everyone is welcome! Bus pick up begins at 6:00 p.m.

This issue contains articles to keep you mindful of safety in your home and tips to be attentive when shopping and donating to charities. A little precaution can keep the holiday season fun and rewarding!

Thea M. Guilfoyle  
Director, Community Services

*Mayor Mike, our Village Council & all of us in the Community Services Department wish you a Very Merry Christmas and a Happy and Healthy New Year!*

## **HOLIDAY REMEMBRANCE CELEBRATION**

The Remembrance Celebration is on Wednesday, December 8th at the Community Center.  
Please arrive by 5:50 p.m. We will begin promptly at 6:00 p.m.



## **VILLAGE OFFICES CLOSED**

The Village offices will be closed on Friday, December 24th and Friday, December 31st.  
Trash pick up is not affected. Kimble will pick up trash as usual on both Friday's.  
Trash to curbside program participants: Please have your trash out by 11:00 a.m. on Thursday and the cans will be brought back on Friday, late in the afternoon.



## **COMMUNITY SERVICES DEPARTMENT**

Office: 739-3702 ~ Email: [cmtyserve@brooklynhts.org](mailto:cmtyserve@brooklynhts.org)  
Located in the Service Building, 233 Tuxedo Avenue  
Hours: 8:00 a.m. to 4:30 p.m., Monday through Friday (Call first! We're also working remotely!)  
Be sure to leave messages in the General Mailbox, Ext. 0



# GIVING WISELY DURING THE HOLIDAY SEASON: TIPS FOR SAFE DONATING

## If you're donating to a charity:

**Review the website carefully.** A responsible charity will include the following facts on its website: its mission and programs, measurable goals, and concrete criteria that describe its achievements. You should also be able to find information on their finances. Keep in mind, the type of work a charity does will affect its costs.

**Avoid on-the-spot donation decisions from unfamiliar organizations.** The holidays bring a higher frequency of donation requests outside public locations. Don't succumb to pressure to make an immediate giving decision. Responsible organizations will welcome your gift tomorrow as much as they do today.

**Watch out for name similarities.** When charities seek support for the same cause, their names are often similar. Before you give, be sure you have the exact name of the charity to avoid a case of mistaken identity.

## If you're donating to a funding campaign:

**Give to individuals and organizations you know personally.** Charities can be vetted, but it is much harder to verify the trustworthiness of individuals who have posted a request for financial help. The safest way to donate on a crowdfunding platform is to give to someone you already know.

**Photos don't mean a campaign is legitimate.** Con artists often use pictures of victims without their permission to make donors believe the campaign is legitimate. Your first line of defense against a crowdfunding scam is a reverse image search. Cross check any photos used in the campaign to see if they have been lifted from another website.



On 11/23/21 at approximately 12:30 pm, a distraction burglary took place at one of our residences. One male posing as a water department employee gained access in the house while two females waited outside in a white Toyota Tundra. Property was taken from the house and the suspects left the area in the truck. Surveillance footage captured the suspect vehicle leaving the area. An alert was sent out to all neighboring cities and Westlake PD spotted the vehicle at the Red Roof Inn. Our Detective obtained a search warrant for two rooms and some of the victims property was recovered. Investigation is still pending.

Do not let anybody in your home unless you know who they are or have proper identification. Call the police department if you are ever concerned about somebody you *don't recognize at your door*.

*Reprinted from the Brooklyn Heights Police Department Facebook Page*

## **DECEMBER SENIOR LUNCHEON**

Our next Senior Social is scheduled for

**Wednesday, December 15th**

at Noon at the Community Center. This is our holiday luncheon with a delicious Pork cutlet meal, a visit from our Police Department, and entertainment by singer Holly Prather.

**YOU MUST CALL TO REGISTER**

**Even if you don't need transportation!**

All seniors and retirees are welcome and there is no charge. **Register no later than Friday, December 10th.** Come and enjoy lunch and entertainment with your neighbors and friends! Transportation is available by calling us at 739.3702.



**Here's what Santa's doing!! He says do your best this month keeping up with moderate exercise!**

## **LITTLE FREE LIBRARY BOOK EXCHANGE**



A Little Free Library has been installed at the corner of Tuxedo and Schaaf Roads. It is a free book exchange to encourage a love of reading in the community, for everyone, especially young children. Little Free Libraries are hand-crafted structures filled with a constantly-changing collection of books donated and shared by people of all ages. The books, for all levels of reading, should always be family appropriate.

The Little Free Library was constructed, painted and installed by Boy Scout Sam Wheelock as his Eagle Scout project. Sam had the help of his parents and the scouts of Parma Elks Troop #24 who also made the first donation of books. The project was funded by a generous donation from the Women's Service Club and coordinated through the Community Services Department and Mayor Mike.

We are excited to have the library and it was stocked and ready for book exchanges on November 30th. If you would like to donate books and the Little Free Library unit is full, please call the Community Services Department at 216-739-3702. Books donated through our department will be monitored but we cannot be responsible for those that are shared directly through the library. Thank you to the residents who have already donated great books to this project!

The Little Free Library will be maintained through the Community Services Department and it will also be under video surveillance. We hope that everyone enjoys and participates in the Little Free Library book exchange!



# **Christmas Word Search**

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

ANGEL	MANGER
BELLS	MARY
BETHLEHEM	MISTLETOE
CANDLES	MYRRH
CANDY CANE	ORNAMENTS
CAROLS	POINSETTIA
DECORATIONS	SANTA
EGGNOG	SHEPHERDS
FAMILY	SKATES
FRANKINCENSE	SLEIGH
FRIENDS	SNOWFLAKES
FRUITCAKE	SNOWMAN
GABRIEL	STABLE
GIFTS	STAR
GOLD	STOCKING
GREETING CARDS	THREE WISE MEN
HOLLY	TOBOGGAN
ICICLES	TOYS
JESUS	TREE
JOSEPH	WREATH
LIGHTS	

## **FALL PREVENTION**



- **Have a lamp or light switch that you can easily reach without getting out of bed** - By having a lamp or light switch right by your bed, you can always turn on a light before you get out of bed and spot any potential tripping hazards. This is especially important when getting out of bed at night when there is no natural light shining on the floor.
- **Use nightlights in the bedroom, bathroom, and hallways** - Nightlights in these high-traffic areas help to illuminate tripping hazards.
- **Turn on the lights when you go into your home at night** - It's easy to fall into a habit of not turning on the lights in your home because you know it so well. However, you should always turn on lights to make sure that nothing unexpected is on the ground as a tripping hazard.
- **Add grab bars in shower, tub and toilet areas** - Showers and bathtubs can quickly become dangerous and slippery areas when they become wet. Consider installing grab bars so you always have somewhere to grab and avoid slipping. Once these are installed, make sure you always use them.
- **Use bath mats with suction cups** - Bath mats can easily slip and slide around which can cause a fall when stepping out of the bath or shower. If you use a bath mat with suction cups on the bottom, it is more likely that the mat will stay firmly in one place and reduce the risk of falling.
- **Use non-slip adhesive strips or a mat in the shower or tub** - As stated earlier, baths and showers can be incredibly slippery areas as they become wet. Consider placing a mat or non-adhesive strips on the floor of your bath or shower to help reduce the slipperiness of the floor.
- **Consider using an elevated toilet seat** - Lowering yourself onto a low toilet seat can be difficult. It can also be difficult to stand upright from a lower toilet seat. Consider getting an elevated toilet seat to bring the seat up to a higher level.
- **Wear non-slip, low-heeled shoes or slippers that fit snugly. Don't walk around in stockings** - Stockings can become a potential falling hazard when on certain floor types. Most stockings do not have any resistance to slipping which makes them a bad option for seniors, when wearing them without shoes. Instead, wear non-slip low-heeled shoes as often as possible to help prevent falls.
- **Keep telephone and electrical cords, as well as other tripping hazards, out of pathways** - If there's anything that you notice on your floor, like electrical or phone cords, keep them away from walkways. It can be easy to forget these tripping hazards are on the floor and hard to see them at night.
- **If you feel dizzy or lightheaded, sit down or stay seated until your head clears, and stand up slowly to avoid unsteadiness** - Do not try to stand when you feel dizzy. This can easily lead to a fall.
- **Keep snow and ice cleared from entrances and sidewalks** - Ice is incredibly slippery and can easily lead to a fall, if not cleared. Shoveling can help to remove snow, and road salt can help to remove ice.
- **Use helping devices, such as canes, when necessary. Learn how to get out of a chair safely, and lift objects correctly** - If a cane can help you walk more steadily, use it! It can help prevent a fall that would occur from not using it.
- **Exercise regularly to improve muscle flexibility and strength** - Doing exercise that encourages strength and flexibility can help to prevent falls and can sometimes help to reduce injuries after a fall occurs.



## **SENIOR SNOW REMOVAL**

Seniors, age 65+ and, disabled residents (with proof from a medical doctor) can apply. Cost is \$150 for the season, unless approved for HEAP for the 2021-22 year. HEAP-approved applicants will pay \$60. If you plan on participating in the program, please sign up as soon as possible. Completed applications can be dropped off or mailed to Community Services, 233 Tuxedo Avenue, Brooklyn Hts., 44131.



## CHRISTMAS LIGHTS BUS TOUR

On **Wednesday, December 15th** our village bus will tour the local area to view Christmas Lights and Decorations. Our pre-planned route will allow you to see some of the nicest displays in the area! Bus pick up begins at 6:00 p.m. and we'll return at approximately 9:00 p.m. Everyone is welcome! Sign up today for this fun holiday event!



## LOST YOUR PURSE OR WALLET? HERE'S WHAT YOU NEED TO KNOW

### Call Your Credit And Debit Card Companies

Do this immediately. Tell them you lost your wallet or that it was stolen, so they can cancel the card and issue you a new one. Start with your debit card, as your level of liability depends on how quickly you call in the incident. With credit cards, if you report the loss before the card is used, you won't be responsible for any charges you didn't authorize.

### Set Up A Fraud Alert

Thieves could use your information to open new credit card accounts or loans; setting a fraud alert with the credit bureaus means that lenders and creditors have to take extra measures to verify your identity. You only need to contact one of the three major credit bureaus; they'll notify the other two. And check your credit report a few times a year for fraudulent activity.

### File A Police Report

Filing a report with the police helps prevent fraud when you've lost your wallet. Even if you don't believe the cops will find the thief, file a report. This creates a paper trail, which can be instrumental in disputing any potential fraud with creditors, credit bureaus and insurance companies. Also let the police know if you had a spare house key in your wallet. (Consider changing the locks to your home as well.)

### Change Your Passwords

Losing your wallet could compromise your e-mail, credit card or bank accounts. Choose new, strong passwords to protect your personal information. Be sure to pick new secret questions and answers, too.

### Call The DMV

Report your missing driver's license to your local DMV. It's illegal to drive without one, though some states may allow you to use your driving record as proof of a valid license. Ask what the specific state requirements are to replace the license.

### Contact Your Insurance Companies

If you've lost your wallet, it's likely your medical insurance card disappeared with it, so report the loss to the insurer. They may or may not issue a new number; either way, check your explanation of benefits summaries regularly for fraudulent usage. Also notify your auto insurance company if you've lost your card.

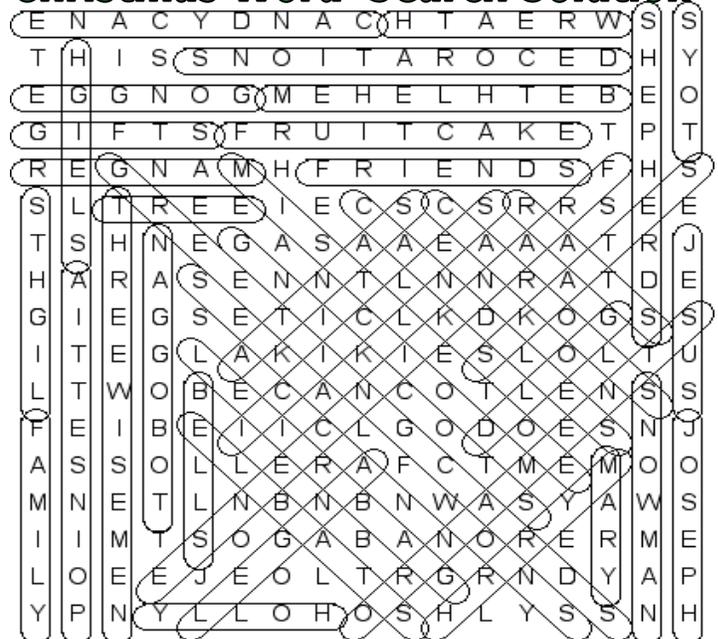
### Be Proactive

Before your wallet goes missing, some proactive measures can help keep a bad situation from becoming worse.

- Keep your contact information in your wallet - well-meaning people who find it can't return your possessions if they don't know how to reach you.
- Record all the contents in your wallet, including license and credit card numbers (of course, don't keep the information in your wallet!).



## Christmas Word Search Solution



## KATHLEEN KAPUSTA, LISW-S SOCIAL WORKER

### **MEDICARE PART B INCOME-RELATED MONTHLY ADJUSTMENT AMOUNTS**

Since 2007, a beneficiary's Part B monthly premium is based on his or her income. These income-related monthly adjustment amounts affect roughly 7 percent of people with Medicare Part B. The 2022 Part B total premiums for high-income beneficiaries are shown in the following table:

<b>Beneficiaries who file individual tax returns with modified adjusted gross income:</b>	<b>Beneficiaries who file joint tax returns with modified adjusted gross income:</b>	<b>Income-related monthly adjustment amount</b>	<b>Total monthly premium amount</b>
Less than or equal to \$91,000	Less than or equal to \$182,000	\$0.00	\$170.10
Greater than \$91,000 and less than or equal to \$114,000	Greater than \$182,000 and less than or equal to \$228,000	68.00	238.10
Greater than \$114,000 and less than or equal to \$142,000	Greater than \$228,000 and less than or equal to \$284,000	170.10	340.20
Greater than \$142,000 and less than or equal to \$170,000	Greater than \$284,000 and less than or equal to \$340,000	272.20	442.30
Greater than \$170,000 and less than \$500,000	Greater than \$340,000 and less than \$750,000	374.20	544.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	408.20	578.30

### **MEDICARE PART D INCOME-RELATED MONTHLY ADJUSTMENT AMOUNTS**

Since 2011, a beneficiary's Part D monthly premium is based on his or her income. These income-related monthly adjustment amounts affect roughly 8 percent of people with Medicare Part D. These individuals will pay the income-related monthly adjustment amount in addition to their Part D premium. Part D premiums vary from plan to plan and roughly two-thirds are paid directly to the plan, with the remaining deducted from Social Security benefit checks. The Part D income-related monthly adjustment amounts are all deducted from Social Security benefit checks. The 2022 Part D income-related monthly adjustment amounts for high-income beneficiaries are shown in the following table:

<b>Beneficiaries who file individual tax returns with modified adjusted gross income:</b>	<b>Beneficiaries who file joint tax returns with modified adjusted gross income:</b>	<b>Income-related monthly adjustment amount</b>
Less than or equal to \$91,000	Less than or equal to \$182,000	\$0.00
Greater than \$91,000 and less than or equal to \$114,000	Greater than \$182,000 and less than or equal to \$228,000	12.40
Greater than \$114,000 and less than or equal to \$142,000	Greater than \$228,000 and less than or equal to \$284,000	32.10
Greater than \$142,000 and less than or equal to \$170,000	Greater than \$284,000 and less than or equal to \$340,000	51.70
Greater than \$170,000 and less than \$500,000	Greater than \$340,000 and less than \$750,000	71.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	77.90

