

Golden Outlook...a publication for Senior Citizens

Thea M. Guilfoyle, Editor
Community Services Department

Michael S. Prociuk, Mayor
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Editor's Message

I hope this last newsletter of the year finds you well. The best part of the holiday season is getting together with friends and family and we hope you enjoy the Christmas Lights Tour and the concert at Cuyahoga Heights High School with your neighbors and friends.

Please be aware that the World Health Organization recently extended the expiration dates on some of the home Covid-19 test kits. To check if your at home test kit has been extended visit the FDA website for up to date information: <https://www.fda.gov/medical-devices/coronavirus-covid-19-and-medical-devices/home-otc-covid-19-diagnostic-tests>

This issue contains articles and tips to be safe and attentive when shopping online and immediate steps to take if your purse or wallet gets misplaced. A little precaution can keep the holiday season fun and rewarding!

We wish you a wonderful Christmas holiday and a happy and healthy New Year!

Thea M. Guilfoyle
Director, Community Services



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

COMMUNITY SERVICES DEPARTMENT

Office: 739-3702 ~ Email: 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!)
Be sure to leave messages in the General Mailbox, Ext. 0

FIVE SAFE ONLINE SHOPPING TIPS



Ho-ho-hold on before you click on a link delivered to you in an email. Can't wait to buy that Chia Pet for 80 percent off? Beware clicking on links you receive from unfamiliar websites. It could be a "phishing" scheme, where shoppers who click through are led to a false site developed to steal their data. If the deal is too good to pass up, enter the website name by hand into your browser.

Santa's watching! And so are thieves unless you lock your device. Webroot found that a surprising 53% of respondents leave their devices unlocked, which can expose their personal information to prying eyes. Most devices request that you lock it with a password or code; take advantage of this feature to keep your information secure.

'Appy holidays: For safe online shopping, make sure your apps are downloaded from a trusted source, such as the Android Market, Apple App Store or the Amazon App Store. When you download the app, it will ask for various "permissions." Be sure to read through them and note whether they make sense... for example, does a shopping app need access to your contact list? Another way to check on the safety of apps is to read through the feedback in the comments section of the market and choose apps with a high rating.

There's no place like home for the holidays... for safe online holiday shopping. Remember, a secure network connection - like that in most homes or workplaces - is ideal. Public Wi-Fi can be hacked by someone with the right tools, exposing your passwords, billing information, and other sensitive data. Therefore, if you're using a public connection, it's best to limit yourself to window-shopping and price comparing, rather than buying.

Deck your halls: A security app is more than ornamental window dressing -it's vital for online shopping. Webroot found that only 40% of respondents have a security app installed on their smartphones and tablets, putting their devices and personal information at risk. Take a hint from older surfers: While younger users more often use their devices for shopping - to place orders, compare prices and download coupons - the survey found that users ages 50 and older



Christmas Tree Word Search

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

ANGEL LARGE SPRUCE
 ARTIFICIAL LIGHTS STAND
 BRANCHES NEEDLES STAR
 CANDY CANES ORNAMENTS TAKING DOWN
 CELEBRATION PINE TINSEL
 DECEMBER PRESENTS TOPPER
 DECORATE PURCHASE TRADITION
 DECORATIONS REAL TREE FARM
 FESTIVE SCENT TREE LOT
 FRESH CUT SETTING UP TRUNK
 GARLAND SKIRT WATER
 GIFTS SKIRT YEARLY
 GREEN SMALL



CHHS BAND/ORCHESTRA CONCERT

Superintendent Tom Evans invites all seniors in the school district to a high school band/orchestra concert on Tuesday, December 13th at 11:00 am. They will perform holiday favorites in the auditorium followed by lunch in the north gym. Everyone should have signed up already but call Community Services 216-739-3702 if you haven't or need to cancel.



GROCERY SHOPPING

Our next weekly trip for grocery shopping is on Wednesday, January 4th. Pick up will start at 8:30 a.m. and we will visit Drug Mart and one other store. You'll have ample time to shop and the driver will assist those in need getting the groceries into your home. We limit grocery shopping to your household and not purchasing for other families. Please call our office to sign up **no later than Friday, December 30th by Noon.**



HOLIDAY MUNICIPAL SCHEDULE

The Village offices will be closed on Monday, December 26th and Monday, January 2nd.

Kimble will pick up on normal days over the holidays. Trash to curbside program participants, have your trash out by 11:00 a.m. on Thursday and cans will be brought back on Friday.



A FUNNY STORY ABOUT LOST KEYS...

After a meeting several days ago, I couldn't find my keys. I quickly gave myself a personal "TSA Pat Down." They weren't in my pockets. Suddenly I realized I must have left them in the car. Frantically, I headed for the parking lot. My husband has scolded me many times for leaving my keys in the car's ignition. He's afraid that the car could be stolen.

As I looked around the parking lot, I realized he was right. The parking lot was empty. I immediately called the police. I gave them my location, confessed that I had left my keys in the car, and that it had been stolen. Then I made the most difficult call of all to my husband: "I left my keys in the car and it's been stolen."

There was a moment of silence. I thought the call had been disconnected, but then I heard his voice. "Are you kidding me?" he barked, "I dropped you off!" Now it was my turn to be silent. Embarrassed, I said, "Well, can you come and get me?" He retorted, "I will, as soon as I convince this cop that I didn't steal your car!"

JANUARY SENIOR LUNCHEON

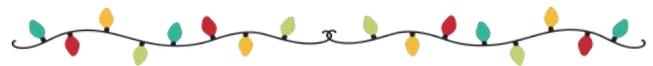
The Senior Social is scheduled for **TUESDAY, JANUARY 10th** at Noon at the Community Center.

Entertainment by Holly Prather

All seniors and retirees are welcome and there is no charge. Enjoy lunch with your neighbors and friends. Transportation is available.

REGISTER BY THURSDAY, JANUARY 5TH! EVERYONE IS WELCOME TO JOIN US!

**YOU MUST CALL TO SIGN UP
EVEN IF YOU DON'T NEED TRANSPORTATION!**



SENIOR SNOW REMOVAL

Staking the driveways is still in process. They will get all drives done before any snowfall. It is best if you don't stake the drive yourself as they have specific places where they are installed.

Any calls for the senior snow removal program should be made to the Community Services Department by calling 216.739.3702. Still not signed up? Applications can be found on our village website, and at the Community Services and Municipal offices. Applications can be dropped off or mailed to Community Services, 233 Tuxedo Avenue, Brooklyn Hts., 44131.

FOLLOW THESE TIPS IF YOU LOSE YOUR PURSE OR WALLET

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 cops 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, says Schaffer.

- 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!).
- Purchase identity theft protection before any problems occur. This will monitor your credit and help restore your identity if your wallet does fall into the wrong hands.

ALSO, DO NOT CARRY THE FOLLOWING IN YOUR WALLET

- Your social security card or a list of passwords, which could allow crooks to compromise your identity very quickly.
- More than two credit cards—this will make for more work if you lose your wallet.



KATHLEEN KAPUSTA, LISW-S SOCIAL WORKER

MEDICARE PART B - 2023 CHANGES

Congress has now partly fixed the coverage gap problem with new, simpler rules that will bring some welcome changes for people who need to sign up for Medicare Part B. Starting in 2023, people who delay enrolling in Part B until after they reach age 65 will no longer face potentially lengthy waiting periods. For people who sign up after their 65th birthday, Medicare coverage will begin on the first of the month after they sign up.

Here is how the new rules will actually work. If someone turns 65 in June and does not sign up for Medicare Part B until September (the last month of their Initial Enrollment Period), coverage will start on October 1st. With current regulations, the person waits till December 1st for their Part B coverage to start.

Additionally, with the new rules, if a person signs up during the General Enrollment Period, their Part B coverage will begin the month after they sign up. That's a much needed improvement over current rules, whereby people enrolling in Part B during the General Enrollment Period wait until July 1st for their coverage to start.

For some, such changes ensure that Part B coverage begins without the lengthy delays that can occur currently. These improvements will benefit many people.

FURTHER WAYS TO REDUCE DELAYS IN SIGNING UP FOR PART B

Despite this significant change, more can be done to address enrollment delays. Here are changes recommended by senior advocates to facilitate more timely Medicare Part B coverage:

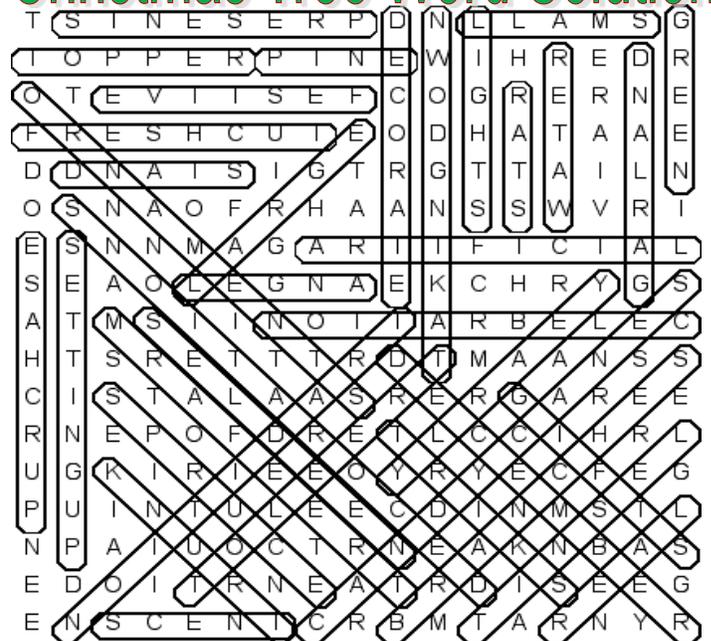
- ▶ Require the Social Security Administration to notify people about to turn 65, who will not be automatically enrolled in Medicare, that they are nearing eligibility and need to sign up. The notice should make clear how and when people can enroll, explaining that those who delay Part B enrollment may face a financial penalty.
- ▶ Ensure adequate funding for the Medicare program to conduct outreach and education programs giving consumers simple, clear, and accurate information about Medicare enrollment. Also, guarantee sufficient funding for the State Health Insurance Assistance Programs, which offer free and unbiased help with understanding Medicare enrollment rules and signing up for the program.

Consumer organizations and employers can also play a key role connecting people nearing Medicare eligibility age to resources and information to help with enrollment decisions. Providing people with the information regarding how to sign up for the program, will better ensure that newly eligible people have timely access to critical Medicare benefits and, ultimately, to the health care they need.



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

Christmas Tree Word Solution



Hidden Picture Puzzle

