

Third Quarter Tax Due on August 1

By Samantha Rampacek,
Tax Collector

The following is to provide some clarity about the 3rd quarter estimated bills that you will receive shortly in the mail.

As a result of the COVID-19 health crisis, the State of New Jersey notified all municipalities of a delay in the adoption of the State Budget and has recommended that 3rd quarter estimated tax bills be prepared and mailed.

Under normal circumstances, each year in July, the Township mails out your tax bill that includes quarterly stubs for the next four tax payments. This year, however, because of uncertainty in state funding, it will be different.

Because the state and county have not yet certified tax rates for the next year, the Township can only send out the bill with 3rd quarter estimated information included.

As you will soon see, the 3rd quarter estimated bill reflects the estimated 2020 rate less payments made in the first two quarters of 2020

that were based on the 2019 final rate without any 2020 increases. **(IMPORTANT: Please do not multiply your estimated 3rd quarter tax bill by four to get your annual taxes owed as this calculation will be incorrect.)**

Once the tax rates are certified, you will receive a reconciled and final 2020 tax bill along with the three remaining tax payment stubs. That mailing is anticipated to be ready for distribution in September for the November tax bill.

As a reminder, **3rd quarter estimated taxes are due on August 1 and, as always, there is a grace period of ten days.**

In light of the COVID-19 financial uncertainty, the

State of New Jersey allowed municipalities to extend the second quarter tax grace period from 10 days to 30 days. We have not yet been notified if the same extension will be authorized for the third quarter payment. Of course, we will notify you of any changes via the Township website and Nixle if this extension is granted once again.

For more information on how to pay your bill, visit <https://www.monroetwp.com/index.php/departments/tax-collector>.

Feel free to call my office at 732-521-4405 if you have any questions. For your reference, below is a breakdown of the estimated 3rd quarter tax bill by source.

(Continued on page 2)

Financial planning for the long run amid the COVID-19 epidemic

Norman J. Politziner, CFP®
President of NJP Associates

By Aug. 4 the Institute of Health Metrics and Evaluation (IHME), an independent

public health research center at the University of Washington, expected 68,841 deaths from COVID-19 in the U.S. The numbers are almost twice that now. This has exceeded the 58,209 Americans killed in the 14-year Vietnam war and the 54,246 American lives lost in the three-year Korean War. The human toll in sickness, suffering, and grief is unimaginable.

Almost overnight, the crisis has changed the financial and economic outlook. A change like this is frightening and brings new risks, but it also brings new opportunities. Here's a shortlist of what to do now.

Do not despair. As grim as things are, the models forecast an end to the epidemic. It's not a permanent condition. It will end. IHME, which is funded by the Bill and Melinda Gates Foundation, may turn out to be imprecise about the exact date of the end of COVID-19 deaths, and a second wave of the virus is a risk. Life may not be quite the same for at least a couple of years and possibly longer, but life goes on. A survivor of the 1918 Spanish flu epidemic, according to The Wall Street Journal, said it took a couple of years before social, and, in turn, economic conditions returned to normalcy.

Stocks. The Standard &

(Continued on page 4)



Rossmoor's beautiful Veterans Memorial garden
Photo by Atossa Cicchino

The COVID-19 pandemic: what you need to know

By Anne Maczulak, Ph.D.

By now, we know more about viruses than we ever wished. Halfway through the year, an emerging disease has already changed everything. Emerging diseases are those that appear unexpectedly and are caused by a germ new to science, such as AIDS, the 1918 flu, and now the novel coronavirus.

Different microbes exist on every part of the Earth: bacteria, protozoa, algae, yeast. And viruses. Viruses are the smallest. We cannot see bacteria without a microscope and viruses are a hundred times smaller than bacteria. To see them, virologists use an electron microscope. It reveals a fascinating world. One virus always reminds me of a lunar landing craft. Others are multi-sided spheres. The rabies virus is blimp-shaped. Coronavirus has spikes making it look like a crown, thus it's named "corona."

Viruses are also simple. They consist of a piece of genetic material called DNA (or similar RNA) coated in protein. Some, like coronavirus, have an outer fat layer. Once viruses get inside us, they enter healthy cells (host

cells), remove the protein coat, and then insert their genes into the host cell's replication system. Our cells start producing more viruses, which infect more cells. We actually help viruses make us sick.

Different viruses attack specific host cells. Herpes invades nerves. HIV assaults certain cells of the immune system. Coronavirus targets the respiratory tract. Until novel coronavirus showed up, coronaviruses were known mainly for causing head colds as well as the more serious SARS. (It stands for Severe Acute Respiratory Syndrome, which emerged in 2002. Corona is like SARS, so it was named SARS coronavirus #2, abbreviated to SARS-CoV-2.) SARS-CoV-2 spreads extremely fast. This easy transmissibility caused a local outbreak in late 2019 to turn into an epidemic, which became a pandemic. A pandemic is an epidemic so huge it covers the world. Saying "global pandemic" is redundant.

Viruses evolved right along with humans. They exist in enormous numbers. The

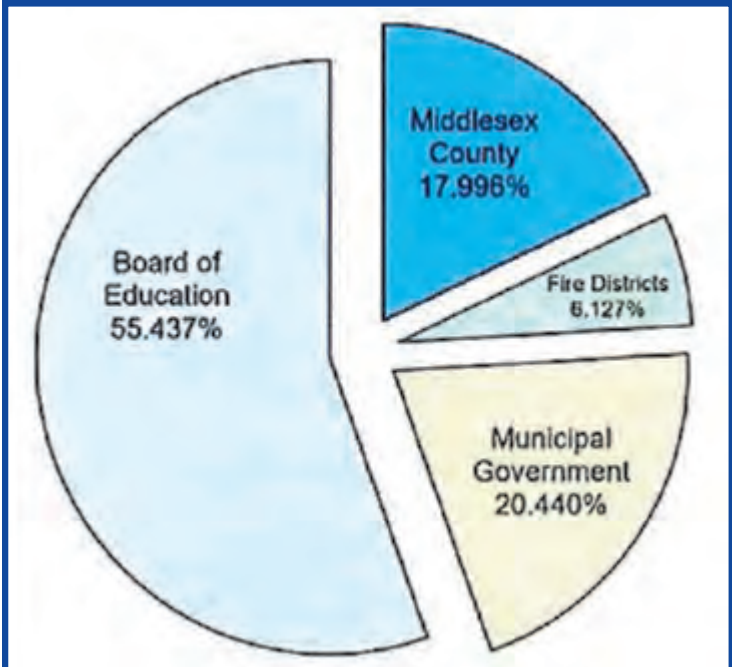
(Continued on page 3)



Hydrangea blooms brighten this summer garden.

Inside this issue

Ask the G.M.....	4	New Neighbors	11
Clubs	11	RCAI Meetings.....	2
Culinary Corner	10	Recycling Information ...	14
Health Care Center	15	Sports.....	14
Hi Tech Landscape	16	Transportation Tidbits ...	14
Month in Pictures.....	16	Website Notice.....	2



3rd Quarter Estimated Bill: Tax Bill Breakdown

Municipal services represent only one component of your tax bill. In Monroe, only 20.44 cents of every tax dollar goes to municipal operations and the local open space tax. The operating budgets of the Monroe Board of Education, the Middlesex County Board of Freeholders and your focal fire district all affect the amount of property taxes you pay. The municipal administration has no jurisdiction over the budgets of the school board, the county and the local fire district which together account for approximately 80 percent of your tax bill.

Taxes due

(Continued from page 1)
2020 3rd Quarter Property Taxes
Due Date:
August 1, 2020
Last Day of Grace
Period: Aug. 10, 2020
As per state law, any payments received after August 10 would accrue interest back to August 1.
THE MUNICIPAL BUILDING IS CURRENTLY CLOSED TO THE PUBLIC.
DUE TO THE STATE BUDGET DELAY,

HOMEOWNERS WILL BE RECEIVING AN ESTIMATED 3RD QUARTER 2020 TAX BILL.

Tax Payment Options
Mail – You may mail your check or money order to our office. The payment must be received in our office by August 10 to avoid interest charges, postmarks not accepted.
Please mail payments to:
Monroe Township
Tax Collector
1 Municipal Plaza
Monroe Township, NJ 08831
Online Payment – Online payments can be made through our WIPP portal,

however fees apply. Payments can be made on www.EdmundsGovPay.com/ Monroe with a credit card (2.95% fee) or with an e-check (\$1.05 fee).
ACH Program – Residents may enroll in our free ACH Direct Debit plan where your payment would be debited directly from your checking or savings account quarterly. You may contact our office for a form, or download the form off of the Tax Collector page on www.monroetwp.com. Please have the form and a void check submitted to our office no later than July 27, 2020 for you to be enrolled starting for the 2nd quarter, which will be debited from your account on August 4, 2020.
Online Bill Pay – Online bill pay may be set up through the customer's bank. Please contact your bank with any questions regarding this option.
Drop Box – There is a Drop Box located outside of the front entrance of the building, which a payment can be placed in at any time. Please only put checks or money orders in the drop box, no cash.



If you have any questions, please call the Tax Collector's office at 732-521-4405
Please refer to the Division of Taxation's website if you have questions regarding the Property Tax Reimbursement Pro-gram (Senior Freeze) or the Homestead Benefit Program – <https://www.state.nj.us/treasury/taxation/relief.shtml>

RCAI meeting in August
RCAI Board of Governors Meeting
Thursday, August 20 9 a.m.

The meeting will probably be held via Zoom.
Please watch Channel 26 on your TV or www.rcainj.com for more information.

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Walter Gryskiewicz

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The *Rossmoor News* a monthly periodical is mailed to every home within the Rossmoor community. News items are welcome. Appropriate news items from outside organizations will be considered as space permits. Unscheduled volunteer writers should contact Rossmoor News Chairman Joe Conti about any article they wish to contribute. All copy and pictures are subject to editing and are accepted with this understanding.

Letters to the Editor must be emailed to PES at pescmd@aol.com and clearly marked *Rossmoor News*.

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Bits & Pieces

Sue Ortiz

I am washing dishes, eating, watching something on TV, or filing my fingernails when random thoughts come into my over-loaded brain: (for example) When was *Shake-a-Pudd'n* popular? What can I make with all these eggplants I just bought? How do I sew a mask? Who is that actress who starred in that Hallmark Channel movie I watched yesterday?

I stop what I'm doing, open my slow-starting laptop, and open a new Firefox tab. My fingers are poised over the home keys, ready to type my question in the search bar, when POOF! The thought disappears like a magician's vanishing rabbit!

So, thinking that by staying at the computer, I will soon remember what I forgot, I start reading emails, checking the weather, and updating my system. I also browse Amazon, eBay, Facebook, craft supply stores, and other sundry websites. After hours of distraction, and maybe adding a few things to my cart, I still haven't remembered what I came here for in the first place.

It's getting late now; I have to let it go. I vow to make a physical note the next time this happens. I yawn, close the laptop, and stand up. POOF! It all comes rushing back like the proverbial reappearing rabbit! Facepalm! Too late to wait for everything to restart ... even computers have to sleep sometimes.

No, I'm not going senile or becoming forgetful. I think it's information overload – the endless possibilities the World Wide Web presents to us every time we open our browsers: buy this, read that, watch these videos, like my posts. Everyone wants a "byte" of us. And, so, we get distracted.

It was amazing, back when I got my first Windows 95 desktop computer, Internet was dial-up with all of its glorious squeaks, rattles, and groans, along with a separate, dedicated phone line. After upgrading from my old Commodore 64, this was a whole new world, indeed. The Commodore 64 had, by its name, only 64 kilobytes of memory (and very limited internet, if you can call it that). But, this new Hewlett-Packard of mine had a whopping 16 megabytes of RAM. Now, my current aging laptop has 1.5 terabytes of RAM, and I'm running out of space. I did the math: 1.5 TB equals 1,500,000,000 KB, or 23,437,500 Commodore 64s! How much would that be in today's dollars?

At any given time, I have at least 10 tabs open on my browser. One each for email, Facebook, eBay, plus as many for each search I've done during my last distraction session ... and the ses-

sions before that. But none contain the information that I really needed. Oh, well, maybe someday I'll remember.

I had to look up some information for this column, such as the original price of the C64 in 1982 (\$595, not including the floppy disk drive and a printer) and how much RAM was available for the 1995 HP (16 or 32 MB were my choices). I was "in the moment" of writing this, so it was easy to toggle between Word and Firefox.

To answer those burning questions from the beginning (that I made up just for this column): *Shake-a-Pudd'n* was a popular kids' dessert in the late 1960s (I loved it); as of this writing, I don't have any eggplants in my fridge; I have sewn a mask or two; and I no longer even remember the name of the movie, let alone which movie character, I was (theoretically) wondering about – I've been watching so many lately, they are all blending together.

Well, that's it for this month. I'm about to close the laptop. Oh, wait. I better hit send first – before I forget again!

B&P

"That we plug in carts or CDs with megabytes of memory when only yesterday we were happy to have 64K or 128K in our Apple II and PC workhorses... that's nothing short of phenomenal." – Ralph H. Baer, German inventor (1922 – 2014)

Please note

Printed copies of the August *Rossmoor News* are available for pick up at the Village Center by calling Administration at 609-655-1000.

Our Website

Rossmoor now has an improved website: rcainj.com.

The Amenities page features the ability to access Channel 26 slides anytime. Check it out.

Notice

ALL EVENTS ARE SUBJECT TO CHANGE OR CANCELLATION DUE TO HEALTH CONCERNS. VISIT THE MONROE AND ROSSMOOR WEBSITES AND TUNE INTO TV CHANNEL 26 FOR THE LATEST INFORMATION. www.monroetwp.com www.rcainj.com

COVID-19

(Continued from page 1)

highest amount occurs in the ocean. Viruses infect humans but also animals, plants, trees, and even bacteria. Yet we don't know all their roles in ecology. Algae emit oxygen; fungi digest dead trees; bacteria recycle nutrients through air and soil. Periodic virus epidemics sweep through severely overpopulated plant and animal communities. Perhaps this is one of their roles. But medical advances help humans evade many of nature's best strategies. We fight germs with all our might. Epidemiologists, scientists who study how diseases move through populations, predict more pandemics in our future. They also foresee more emerging diseases. When humans move into places previously occupied only by wildlife, we increase the risk of catching their germs. Scientists call it "species jump." COVID-19 (coronavirus disease 2019) may have come to us from bats after passing through pangolins, armadillo-like mammals illegally sold for their meat and the scales covering their body. No one yet knows if this virus jumped to humans in a street market selling exotic meat or by a poacher.

Now that this new germ is here, we will battle it like all previous infections. This means good hygiene, testing to see how far infection has spread, treatment, and prevention. The precautions are the same as for any contagious germ: keep infected people away from the healthy, wash hands frequently, disinfect contaminated surfaces, and cover the mouth and nose when sneezing or coughing. Because SARS-CoV-2 is very transmissible, doctors added extra measures: (1) temporary stay-at-home periods to slow the virus' spread and (2) use of mouth-nose coverings in crowded places. Until an effective vaccine arrives, we can minimize the risks with these precautions.

Poor decisions, intentional or not, gave SARS-CoV-2 a big head start globally. This gave public health officials the double problem of having to learn about a new germ while simultaneously trying to slow its spread. The many unknowns led to a very cautious approach. Imagine coming home late at night to find the front door ajar. Would you stride in, assuming there's nothing to worry about? You would more likely go slowly from room to room, clicking on lights and checking every corner and closet. Only after learning all is safe do you relax, breathe, and maybe chuckle. But something was indeed amiss; your house was invaded. Coronavirus has upset our lives and sense of security.

The number of new COVID-19 cases continues to rise, though the speed of this in-

crease is slowing in the most hard-hit places like New York and New Jersey. The slower increase fools us into thinking the crisis is over. But no, we may be done tiptoeing room to room and checking under each bed. But the bad guys remain in the neighborhood. How many? How dangerous are they? That's our current challenge: learning the extent to which this virus spread in our communities, especially since many people can carry it but show no symptoms. Stay-at-home periods, masks and social distancing are so frustrating. Who hasn't missed theatres, the office, a dance, cozy restaurants? As we learn more about this virus, we will find a pattern of precaution-treatment-prevention as we have for other germs like the flu, TB, and smallpox.

Drugs are difficult to invent, study and manufacture. People are working around the clock to make a good vaccine and effective antiviral drugs. Our job is to be patient and willing to sacrifice for the greater good. For in-

spiration, I think of my father's World War II generation, who did just that.

We have two main types of virus tests. The first detects coronavirus in a swab from the nose or mouth by looking for its RNA. It uses PCR technology (polymerase chain reaction). In a day or so a doctor learns if a person had the virus when they were tested. The second test is serologic, meaning it looks for antibodies in the blood. The body makes these molecules when the immune system detects anything it views as an invader, whether it's a virus, dust, or pollen. The invader, called an antigen, triggers the body to make antibodies to fight the invader. Presence of antibodies means that sometime in the past a person has had the virus in his or her body.

Vaccines are important because antibodies are key to beating germs. Special immune components constantly prowl the body like bloodhounds in search of antigens. When they detect one, they send out a signal.

Antibodies rush to the scene and hang onto the antigen for dear life. This gives time for other immune cells to arrive and destroy it. Meanwhile, your body gears up to produce more, long-lasting antibodies for any future invasion by the same germ. The coronavirus vaccine will prompt the body to produce this long-lasting, always-ready antibody. A vaccine, therefore, forces the body to turn on its natural anti-germ response.

Antiviral drugs present the biggest challenge. All antiviral drugs are difficult to design because virus activity occurs inside our own cells. Plus, viruses mutate. There is currently no dependable, tested and safe antiviral drug for coronavirus. Antibiotics will kill bacteria, but not viruses.

In summary, testing determines who has the virus or had it in the past. Vaccines prevent future infections. Finally, an antiviral drug will be used to kill SARS-CoV-2 in an infected person.

These therapies keep most

of us safe most of the time. In biology, nothing is guaranteed. No drug works 100% of the time. This uncertainty has caused people for centuries to reject science. Rejecting or merely distrusting science, and then mixing in politics and emotion hurts everyone. We have done it before with AIDS, leprosy, and plague. Humans are imperfect. And that is the very characteristic about us that germs will always exploit.

Author Anne Maczulak is the daughter of our fondly remembered Mutual 8 neighbor, Leo Maczulak, who served as General Dwight Eisenhower's bodyguard all through World War II. In 1984, Anne earned a doctorate from the University of Kentucky in Microbiology and Nutrition. Although she now lives in California, Anne visits Rossmoor regularly. She generously shares her expertise with us on this all-important subject of the COVID-19 pandemic which is causing so much trouble around the world.

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“Ask the G.M.”

Questions posed to RCAI General Manager Jane Balmer by Rossmoor staff and residents.

Q: As an owner, I understand the reasons why the common facilities are closed to the residents during the COVID-19 pandemic, but will there be some consideration given to adjusting carrying charges?

A: It certainly has not been business as usual and it is ever changing as to how we continue to operate. It is a time of great stress and uncertainty, but the RCAI Board of Governors, working as a team, has made the safety and well-being of our residents their number one priority. In doing so, some unpopular decisions had to be made such as closing the offices and the common facilities to the public, keeping the outdoor courts closed, and not opening the pool this summer.

I am not alone in being grateful for the contribution the staff has made serving the community as best we can under these circumstances. Dan Jolly, RCAI president is also very proud and appreciative of our staff's efforts during this crisis. Some employees have been on-site the entire time while some worked rotating shifts and others worked from home. It has been an eye-opening experience and gave management an opportunity to look at every department's efficiency and staffing. As a result, two positions were eliminated. In addition, one employee resigned recently and no one will be hired for that position until the offices and the common facilities are reopened.

Closings on units are taking place, the Rossmoor News is still being published and hard copies distributed, bar codes issued, work permits processed, guest lists updated, bills paid, monthly financials produced, bus reservations accepted, carrying charges collected, maintenance emergencies taken care of, golf carts and the Pro Shop restrooms are being cleaned after every use, and the telephones and emails in every department continue to be answered.

The landscapers, nurses, gate personnel, bus drivers,

pest control staff and trash removal workers have also been here the entire time since the beginning of the pandemic, serving the residents of Rossmoor and have not skipped a beat. Rossmoor's insurance agent, attorney, stock broker, auditor, and engineer have made themselves available for guidance and direction, too.

Each unit is still able to view TV through Comcast, water and sewer is still being provided, the property and liability insurance costs have not changed, the common facilities still need heat and air conditioning, but not as much electricity to light the interiors of those buildings not being used, roads have been repaved, concrete has been replaced, the golf course maintained, trees trimmed and removed, roofs, siding and gutters are being replaced, the heating/air conditioning replacement project Phase III is underway, and so on.

Unfortunately, due to the pandemic there have been some unexpected expenses for extra cleaning supplies and personal protection equipment for staff that will affect the bottom line. And the golf income is less than anticipated as well as the income from the Maintenance staff that handles and bills for work orders inside units for the Mutuals and residents. The good news is that the 2020 winter was very mild resulting in a surplus in the Snow Operations Cost Center and savings on labor overtime. This will certainly help to offset some of the unanticipated expenses and loss of income.

Every year at this time, the RCAI Budget Committee, chaired by the RCAI treasurer, reviews the income and expenses for the first six months of the year, calculates the anticipated income and expenses for the rest of the year and starts to formulate the next year's budget. Once those figures are available, the Committee will have a better handle on whether 2020 will end with a surplus, a deficit, or break even, and how to proceed with the 2021 Budget.

I trust this information will be helpful to you in understanding the financial workings of the Community, but should you still have comments, questions or concerns, please contact me directly at 609-655-1000. Stay safe!



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Stay-At-Home Weekend Kosher Offerings

Shabbat Dinner & Weekend Nosh (serves 3-4 people)



Week of Aug 3 Hors d'oeuvres Petite Franks in Pastry Mini Potato Knishes Mini Egg Rolls Mixed Green Salad Braised Brisket of Beef Kasha Varniskas Seasonal Vegetable Medley 2 Challahs Apple Cobbler Nova Scotia Salmon Tuna Salad Cream Cheese Tomatoes Bagels Deadline For Order Wed. Aug 5th 12noon Pick Up Friday 1pm - 3pm \$129.99 + tax	Week of Aug 10 Hors d'oeuvres Coconut Crusted Chicken Mini Kasha Knishes Baby Bite Reubens Mixed Green Salad Chicken Rollatini Seasonal Vegetable Medley Roasted Potatoes 2 Challahs Chef Choice-Cake Sliced Corned Beef Sliced Turkey Macaroni Salad Cole Slaw Pickles Rye Bread Deadline For Order Wed. Aug 12th 12noon Pick Up Friday 1pm - 3pm \$129.99 + tax	Week of Aug 17 Hors d'oeuvres Petite Franks in Pastry Sesame Crusted Chicken Mini Beef Wellington Mixed Green Salad Traditional Roasted Chicken Stuffed Cabbage Roasted Potatoes Seasonal Vegetable Medley 2 Challahs Chef Choice-Cake Sweet Noodle Kugel Tuna Salad Potato Salad Cole Slaw Tomatoes Bagels Deadline For Order Wed. Aug 19th 12noon Pick Up Friday 1pm - 3pm \$129.99 + tax	Week of Aug 24 Hors d'oeuvres Petite Franks in Pastry Mini Potato Knishes Mini Egg Rolls Mixed Green Salad Roasted Turkey Breast Thanksgiving Stuffing Seasonal Vegetable Medley Cranberry Sauce 2 Challahs Chef Choice-Cake Nova Scotia Salmon Pickled Herring Cream Cheese Tomatoes Bagels Deadline For Order Wed. Aug 26th 12noon Pick Up Friday 1pm - 3pm \$129.99 + tax
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Sound Advice

Norman J. Politziner, CFP®, CeFT® President of NJP Associates

Financial planning

(Continued from page 1)

Poor's 500 lost about one-third of its value from an all-time closing high on Feb. 19 through the ultimate low on March 23. It has subsequently rebounded 25% off its low. Lower stock valuations may present a unique tax and financial planning opportunity. For example, if you own securities with large losses in a taxable portion of your portfolio, you might consider selling those assets at a loss. This concept is known as tax-loss harvesting. Losses on assets held for more than one year can be used to offset capital gains realized on other assets. So long as you do not buy securities that are identical or substantially the same, you can buy a similar asset to match your portfolio's risk level. The replacement asset will then have a lower cost-basis and more of your investment will ultimately be subject to favorable long-term capital tax treatment.

Roth IRA conversions. Lower stock values may present an opportunity to convert some portion, or all, of a traditional IRA to a Roth IRA. Traditional IRAs are taxed as ordinary income upon withdrawal, while Roth IRAs are always tax-free upon withdrawal. However, when you convert any portion of a traditional IRA to a tax-free Roth account, you must pay tax on the withdrawn amount at your current income tax rate. With asset values having been lowered by the bear market, the taxes owed on assets you wish to convert are commensurately lower, making the cost of converting to a tax-free Roth account less

costly and lowering your tax bracket in the years ahead on withdrawals from the Roth IRA.

Wealth transfers. For individuals with taxable estates, unprecedented low-interest rates make it smart to consider the use of specially-designed trusts, such as a Grantor Retained Annuity Trust (GRAT), Intentionally Defective Grantor Trust (IDGT) and a Generation-Skipping Trust (GST).

Estates currently in administration. If you are a beneficiary of an estate in the administrative process of distributing assets, the change in asset values may have created a tax-loss harvesting opportunity. In addition, the lower asset values make it prudent for spousal beneficiaries of a qualified retirement account under administration to evaluate a partial or complete disclaimer of inherited assets.

Stay in touch. The strategic opportunities for individuals described above do not necessarily contemplate your unique personal situation. If you have a specific question about any of this, or how it may apply to you, please contact us.

Norman J. Politziner, CFP, a resident of Encore, is an Investment Adviser Representative of Kingsview Asset Management.

For more information, questions, or comments, we encourage you to visit our website at www.poltziner.com or call us at (732) 296-9355.

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School budget for 20-21 school year – subject to revision

By Linda Bozowski

As education has been impacted over the past several months by the COVID-19 pandemic, school administrators have struggled to plan for the upcoming school year. Among the requirements each school district faces is the generation of their local school budgets, which are subject to mandatory time constraints. The Monroe Township proposed school budget was presented at a streamed Board of Education meeting in June, and the details of that budget are available for review on the Board's website, monroe.k12.nj.us. Monroe Township is expecting its enrollment to reach nearly 7,200 students in the coming year.

The Board of Education follows the recommendation of the State Department of Education in keeping its annual budget within the recommended 2% increase limits, commonly known as the cap. That means that, in order to keep within the budget cap, districts must use careful planning to meet the needs of their students while maintaining safe environments and keeping cost increases to a minimum.

At this time, the proposed 2020-2021 budget is \$108 million, an increase of \$3.5 million from the 2019-2020 budget. Following is a much-abbreviated summary of the information on the Board's site from the PowerPoint presentation that was made at the public meeting.

Non-routine expenditures – transportation and capital improvements

These projected expenditures are based on mandatory equipment life-expectancy requirements and repairs and renovations that can be deferred no longer. The \$893,000 price tag for transportation line items includes replacing six 54-passenger school buses which have aged out and the purchase of two 25-passenger handicapped-accessible vans, hiring of an additional driver and paraprofessional, as well as monitoring and tracking devices for vehicles.

Among capital improvements in this year's budget, valued at approximately \$500,000, are repainting and other renovations at Barclay Brook School and other assorted health and safety improvements in other buildings. The planned rental of four portable classrooms to be placed on the High School site is deferred at this time, since state aid was significantly reduced after the original budget was drafted.

Sources of funds

The Board of Ed has determined that \$3.2 million will be spent from the surplus funds account. The surplus account represents unexpected savings that have occurred over several years. In order to stay within the 2% cap, the Board has had to draw down funds from this "savings" account to meet anticipated expenditures for the current year. Over the past several years,

the district has drawn down nearly \$3 million so as not to reduce services or cause additional tax increases.

In addition, the district will be receiving \$6.238 million from the state. This healthy amount represented a nearly \$1 million increase from the current year. The original amount that was budgeted as state aid was \$6.9 million, but all districts had their aid funding cut earlier this year. In our case, that cut was 10%, a significant hit to the planning for our district. In summary, Monroe Township is receiving \$400,000 more than last year, but has had to defer some significant expenditures for the coming school year. In addition to the deferral of the temporary classrooms for the High School, two new needed teaching positions and bond referendum costs were also deferred.

In addition to N.J. state aid and property tax funding, Monroe Township has other sources of funds. Most significant on that list are the profits that are generated by the Fal-

conCare program, which is uncertain at this time since school reopening plans are uncertain. We also receive tuition reimbursement for students from Jamesburg who attend our high school, as well as building usage fees, advertising income and monies from capital reserves. Excluding possible FalconCare income, other income is about \$500,000.

Although not a source of funds, there are substantial savings generated through careful purchasing and services shared with other municipal departments and with other school districts. These savings are related to insurance costs, technology, food services, transportation, and other sources. Altogether, these savings amount to \$2.5 million.

The largest source of funding for our school is property taxes, which accounts for 86% of the school budget.

The 2020-21 budget will have an average tax impact of an \$83.84 increase. That

amount is, of course, variable depending on the assessed valuation of each home.

What lies ahead

At the present time, school administration and the Board of Ed are trying to finalize plans for the upcoming school year. A related article is in this month's Rossmoor News. Since so much is uncertain, the proposed budget may include expenditures in the coming months that were not anticipated at the time the document was created. Additional expenses for transportation, professional and support staffing, house-keeping products, more technology equipment for those students who may not have such equipment – the list goes on and on. Residents are asked for their forbearance with future budget revisions. There is no way that, in the current environment, dollar-for-dollar changes can be anticipated. The safety and well-being of our students and those who care for them are the key objectives of our schools. We wish them well.


School reopening guidelines released by the Governor's Office

By Linda Bozowski

Governor Murphy released guidance developed by the Department of Education for schools to consider or adhere to, as administrators throughout the state work to develop plans for reopening schools later this year. School districts are expected to offer in-classroom education but may develop combinations of in-class and online learning if necessary. Other options may include staggered scheduling. Each of the state's 577 districts needs to develop its own methodologies for accommodating students who have been out of their classrooms for the past three months.

Following is a summary of

(Continued on page 6)



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Krakatoa: west (not east) of Java

By Jean Houvener

On August 27, 1883, one of the largest volcanic explosions of modern history occurred on the island of Krakatoa, located in Sunda Strait northwest of Java and southeast of Sumatra. At the time of the explosion, the area was part of the Dutch East Indies. It is now part of the nation of Indonesia, a land with some 130 active volcanoes.

The Sunda Strait was and still is an active shipping channel between the Indian Ocean and the Java Sea and on to the Pacific Ocean, so there were numerous earlier sightings of activity on Krakatoa. The Indo-Australian tectonic plate dives under the Asiatic tectonic plate, heating the heavier rock of the Indo-Australian plate as it is forced under extreme pressure, heats, and becomes molten. By 1883 telegraph cables connected the world globally so the entire world was aware of the events as they unfolded.

Krakatoa had erupted in 1680, and was thought to be extinct. In May of 1883 the first tremors and small explosions of smoke and ash had begun. At the time, a German warship, *Elizabeth*, observed a seven-mile high cloud of ash. Ships and local boats in the area also noted the continuing activity, more with an air of curiosity than fear. By the end of the month the activity had subsided.

Beginning on August 26 a large explosion destroyed much of the island and an observed plume shot 15 miles into the air. That was followed by four more explosions on August 27, with the largest and last one shooting ash and debris 50 miles into the air. The eruption reached 6 on the Volcanic Explosivity

Index (VEI), measuring some 200 megatonnes, 10,000 times more powerful than the bomb dropped on Hiroshima. The sound of the explosions could be heard up to 3,000 miles away in Perth, Australia, the Andaman Islands, Mauritius, and India. The sound at the explosion site is estimated to have been 310 decibels and 180 decibels 100 miles away.

Much of the island collapsed into the caldera of the volcano. The explosions and the collapse of the island and the ejection of volcanic pumice and ash displacing water as they crashed into the sea each set off tsunamis, some of which were over 100 feet high and which ran over the adjacent islands and coasts, scrubbing vegetation, villages, people, and boats off and out to sea. Over 30,000 people were killed from these tsunamis. Pyroclastic flows, which reached as far as 40 miles away, caused 6,000 more deaths and great destruction. A steamship, the *Berouw*, was lifted and deposited a mile inland in Sumatra, killing the entire crew. Skeletal remains on pumice floats were found months after the explosion and others washed up on the coast of Africa.

There was also a pressure wave that was measured around the world by barographs and that travelled out from the explosions met on the opposite side of the earth

and returned back again, recording seven times in a given site over a period of five days. It was powerful enough to rupture eardrums of sailors 40 miles away. Large chunks of pumice were seen all around the surrounding sea and land areas, some of which washed up in India and in Africa up to a year later.

Much of the volcano disappeared into the caldera, reducing the island to 30% of its size before the explosions, while masses of pumice and tephra created new islands which over the years eroded away.

Longer term, the fine particles that entered the stratosphere caused a global reduction in temperature of over one-degree Fahrenheit that persisted for several years. Los Angeles had record rainfall in the months after the explosion. Across the world spectacular red, green, and blue sunrises and sunsets were seen as a result of the atmospheric particles. Edvard Munch's painting of 1893, "The Scream," is thought to accurately depict what those sunsets looked like.

In 1927, new volcanic activity resulted in the beginning of a new volcanic peak rising out of the old caldera. That new peak Anak Krakatoa (child of Krakatoa) has continued to have explosions as recently as 2014, 2018, and 2020

Kool-Aid, the official soft drink of Nebraska

By Linda Bozowski

Back in the olden days – 1927 – an imaginative young man named Edwin Perkins figured out how to turn a liquid beverage concentrate called Fruit Smack into a powder. Mr. Perkins named his powdered invention Kool-Aid. Although the product was manufactured originally in Nebraska, production moved to Chicago in 1931 and remained there until the company was acquired by General Foods in 1953.

The original six flavors were expanded to twelve choices. Over the years, dozens of new flavors were added, many with enticing names such as Incrediberry, Purplesaurus Rex, Pink Swimmingo and Shaking Starfruit. The original product, which had an amazingly low price per packet, had one little hidden drawback –

it required the purchaser to add sugar, which certainly added to the cost of the drink. A packet used to make two quarts of the beverage, which probably didn't last too long in most households. After all, what six-year-old could resist a glass of the sweet flavorful drink?

A sugar-free product was developed and single-serve packets, pre-mixed bottles and ice cream and ice pop confections were added to the product line over the years. In 2012 beverage manufacturer, SodaStream, bought the company and added a number of Kool-Aid flavors to its home soda machine product line.

The residents of Hastings, Nebraska, celebrate the creation of Kool-Aid with a festival on the second weekend in August each year.



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Stop on Red Week – following the rules

By Linda Bozowski

In Detroit, in 1915, the first stop sign appeared on the city streets. In the late 1920s, red was adopted as the color to symbolize a sign that advised drivers to stop. Yet in 2016 nearly a thousand people were killed and 137,000 persons were injured by drivers running red lights. Over half of traffic deaths are caused by red light runs.

Why did we pass laws permitting drivers to turn right when they are at a stop sign or red-light signal? The Right on Red rule was adopted, state by state, in the 1970s when fuel shortages and rising fuel costs were a serious issue across our country. The Department of Energy decided that reducing the amount of idling time drivers spent at red traffic signals would be beneficial in terms of reducing gas usage. Since each state had to modify or approve the regulations, the laws varied slightly from state to state. Overall, the eastern seaboard states were last to implement this serious change in traffic

laws.

The key issue that some drivers ignore is that Right on Red means that the driver is to stop first when at a stop indicator – sign or traffic light - and check for oncoming traffic or pedestrians before proceeding through the intersection. We have all seen drivers whiz through corners

without even slowing down. Unfortunately, we have even seen our own residents deal with stop signs here in Rossmoor in the same hazardous manner.

Stop on Red Week is observed Aug. 7 to 10. We need to make that week last through all fifty-two weeks on the calendar.

CULINARY CORNER

By Sidna Mitchell

Marinated salad perfect for summer

Some folks complain about the hot August weather but this time of year is wonderful for fresh produce. The farmers' markets and roadside stands are full of delicious-looking fruits and vegetables. Granted our eyes are often bigger than our stomachs and unfortunately those cucumbers and heads of lettuce sometimes later rot in our refrigerators.

When I worked in Trenton, I knew all the backroad stands and which ones had the best assortments of the

veggies and fruits that I enjoyed. And now I will admit another nice thing about wintering in Florida is the availability of local farmers' markets — Wednesdays at Philippi Park, Fridays on Gasparilla Island and Saturdays in Venice. One day, I hope to check out the Englewood market on Thursdays. In addition to the abundance of produce at all the markets, there is also the nut man who makes fantastic Bourbon roasted pecans and mixed nuts.


If you or your friends are like Ken and me with sites —

Marinated Cucumbers, Onions and Tomatoes

3 medium cucumbers	1 cup water
1 medium onion	2 teaspoons salt
3 medium tomatoes	1 teaspoon coarsely ground black pepper
½ cup vinegar	¼ cup olive oil
¼ cup sugar	

Peel and cut the cucumbers into thin rounds.
Chop the onion into bite-size pieces.
Cut the tomatoes into small wedges.
Combine all ingredients in a large bowl and mix well.
Cover and refrigerate at least two hours before serving.
NOTE: I used grape tomatoes and simply cut those in half. You can eat the salad as is or top off some lettuce for a delicious side-dish.
If you think that's too many vegetables for you, then just cut them up so there's an equal amount of each. However, make the entire marinade and save for other salads and slaws.
I can be reached via e-mail at sbmcooks@aol.com.

Culinary Corner



at our age, I hesitate to say plots — at the Monroe Township Community Garden, there is an overflow of vegetables. By the end of June, we were picking yellow zucchini — looked like summer squash to me — acorn squash and lettuce, particularly arugula. We even gave some away and I found different ways to use arugula.

Before we had tomatoes, I tried a recipe for marinated cucumbers, onions and tomatoes that reminded me of a salad from a nearby deli when I lived on Waverly Place in Greenwich Village in New York City. With a fifth-floor, walkup-apartment, I would often go up one more flight to the roof in the summer and eat the salad as I watched people walking on the street below.

With the abundance of cucumbers and tomatoes, try this easy salad that keeps well in the refrigerator for days.

Clubs and Organizations

There’s science behind our latest decision

By Diane England, Ph.D.
I recently read an article in The Atlantic which I want to share with you — along with the Women’s Guild decision regarding our 2020-2021 program year. Tess Wilkinson-Ryan, a law and psychology professor at the University of Pennsylvania, who also has a sub-specialty in the psychology of judgment and decision-making, will tell you that currently, each of us is being asked to decide what chances to take with regard to COVID-19. Sadly, though, cognition research suggests we’re not good at assessing risk in complex situations like the one we currently face.

Unfortunately, it gets worse. When citizens are given vague guidance as to what their behavior should be during novel challenging circumstances such as we now confront, we’re particularly prone to engage in flawed thinking. Thus, for example, if a business is open which you’d actually be foolish to visit, you may do so and later be blamed by others. This will likely be the case if something unfortunate happens as a result of your poor choice. However,

Wilkinson-Ryan suggests you’re the victim of poor leadership instead. Another important point I’d like to make. As we face this current life-threatening situation together, there are those who essentially consider only their own well-being and, if they are risk-takers, will not want to be limited by measures put into place for the greater good. But then, there are also those who are intent upon acting in ways which should help us all—which the professor labels as displaying moral concern. Because we may find ourselves dealing with people sitting on different places on the above scale, we may find ourselves wanting to condemn others. In making such judgments, however, we forsake being empathic at the very time we could likely all

benefit from such empathy. Perhaps, to help us get to this place, we could focus less on the bad choices people have made, and instead, think about the fact that some people have had to face bad choices in the first place. Furthermore, how might one personally strive to rectify this reality instead? The Women’s Guild leadership team will remove one choice you may have feared being forced to make this fall. So, we do not intend to open for the remainder of the 2020 year even though, as I write this on July 7, things are going quite well in our state because we had good leadership with regard to COVID-19. But certainly, many states are not doing well. So, will we be impacted by the choices made by them? It is

(Continued on page 13)



New neighbors
By Christina Smith, Resident Services Manager

- Fred Whitehurst, 207B Madison Lane, formerly of Monroe Twp., N.J.
- Donna Trudgen, 169C Portland Lane, formerly of Sussex, N.J.
- Ken Williamson and Kezia Snyder, 345A Old Nassau Road, formerly of Havertown, Pa.
- Michael and Maryann Corsaro, 309N Sharon Way, formerly of Marlboro, N.J.
- Sharon Carroll and Richard Richiski, 272A Middlebury Way, formerly of Edgewater, N.J.
- Cassandra Sutton, 56B Fairfield Way, formerly of Somerset, N.J.
- Denise Dopson and Catherine Cullen, 293A Sharon Way, formerly of Staten Island, N.Y.

Heartfelt appreciation

On behalf of myself and Tom’s family, we want to thank all our friends and neighbors for your love, condolences, support, and well wishes at this very sad time. Rossmoor was very important to Tom and he treasured each of his friends and neighbors. Once again thank you so much.
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Adrienne Christiano

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Women’s Guild scholarships announced in virtual ceremony

By Diane England
Did you read the article last month by Dr. Dori Alvich, the Superintendent of Schools for Monroe Township? She was offering her congratulations to the Class of 2020. She also lamented that this class of

students had missed out on events the previous senior classes had enjoyed.
Well, some of us didn’t get to join in a celebration we would have in the past, either.
Guild Vice President Linda Klink and I have always enjoyed attending the awards ceremony. Oh sure, we’d complain ahead of time that we were going to have to clap incessantly for about two hours. But in reality, it was fun to be in that auditorium which felt so alive because of the students’ boundless excitement and enthusiasm. Indeed, they’d clap and cheer for all award recipients.
Of course, this year, none of you had the opportunity, at a June Scholarship Luncheon, to personally meet the four young women and one young man who were our scholarship recipients. Sadly, that meant you also didn’t get to hear them read their winning essays, tell about their extracurricu-

lar activities, or describe their college and career plans.
Regretfully, I can only provide you with their names. But if you wish, you can go to the Monroe Township High School website and, under the principal’s picture, you’ll see links to the virtual graduation, this ceremony, and other links not relevant to us. This way, at least you’ll get to see what each student looks like—and learn if he or she received others awards besides that from the Women’s Guild. That all said, here are the names: Casey Belko (our music scholarship recipient) Emma Mallon Sarah Kulpar Jaytor Otlowski (the sole male recipient) Shreya Parikh
Now, let me remind you that we will not be holding a Bazaar this November. As a result, we do not expect to be able to provide scholarships in 2021. But hopefully, we’ll once again have a great Bazaar in 2021 and provide some in 2022.


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News from the Book Discussion and Writers’ Groups

By Norman Perkus
In June, members of the Book Discussion Group met on a Zoom chat and discussed Shakespeare’s “A Midsummer Night’s Dream.”
In July, they discussed John Updike’s “The Centaur.”
The August meeting is scheduled for Thursday, Aug. 20 at 3 p.m. “A Gentleman in Moscow” by Amor Towle will be the book for August.
The Writers’ Group also had Zoom chats and discussed what they are writing. The next meeting will be on Thursday, Aug. 27, at 10 a.m. Rossmoorites are welcome to join us to discuss what they are writing or thinking of writing.
For both groups, call Norman Perkus at 609-395-1552 for Zoom meeting ID and password.

No new news from the Dance Club

By Judy Perkus
Unfortunately, the Dance Club won’t be dancing in the Rossmoor Ballroom this month either. We would love to welcome all Rossmoorites, but COVID-19 is still with us.
Stay safe. Keep social distancing so we may dance together sometime soon. Check Channel 26 for up-to-date notices. Call President Armen DeVivo at 609-655-2175 for more information.



Music Association updates concert information for upcoming season

By Linda Bozowski

As anxious as all of us may be to get out and enjoy the company of our families and friends and enjoy our favorite activities, we are still on hold. Given the uncertainty about social gatherings, the Rossmoor Music Association, after consultation with our expected artist performers, has postponed the first three performances of the upcoming 2020-2021 season to future dates to be determined.

The Association will still be accepting requests for new subscriptions. New subscription pricing will reflect the reduced season, which is expected to begin on Friday, April 30, with celebrated pianist Fred Moyer. Mr. Moyer, as previous concert attendees may remember, is the inventor of the Moyercam, an amazing device that permits audience members to see Mr. Moyer's skilled hands flying over the piano's keyboard.

Because we were unable to offer the last three concerts of the 2019-20 season and will be postponing the beginning of the 2020-21 season, existing season subscribers will be offered courtesy 2020-21 subscription tickets at no cost. Patrons who would prefer a refund of the unused portion of their subscriptions may contact Paula Richardson and will be issued a \$30 refund.

The Music Association is eager for the new season to start, even though it has been delayed. We hope that many residents will join us in the coming season to hear the talented artists who will be visiting us. The cost of the 2020-21 season new subscriptions will be \$30, to reflect the reduced number of presentations. Single concert tickets will continue to be offered at the door on the evening of each concert at a cost of \$15 per guest. Please contact Paula Richardson if

you would like to purchase your subscription for next season.

Other concerts scheduled for the spring are offered on May 7, Olga Vinokur and Dan Gnip – a mother and son pianist duet - and on June 18, the Frisson Ensemble, who will offer an array of rarely performed masterworks. We hope to see you for these exciting events.

There's science

(Continued from page 11)

difficult to predict.

We continue to believe at this time that while we lack good treatments for the disease, a vaccine, and herd immunity, it is best to remove risk for the Women's Guild, its leaders, and its membership. While we will miss seeing you and partaking in our usual fall activities, we also believe this is the decision required of us — as leaders.

squares or odd shapes.

Chill in refrigerator until set.

I am sure the grandchildren will enjoy this treat along with the adults.

If you are not watching your calories, you are sure to enjoy Helene Gray's Noodle Pudding, aka Kugel, recipe.

Noodle Pudding

2 pounds of wide noodles
¾ pound of margarine
1 large box of raisins
6-10 large apples
3 cups of sugar or Truvia blend
1 dozen eggs
1 teaspoon of baking powder
1 tablespoon of vanilla
Cinnamon to taste

Boil noodles and blanch in cold water.

Melt margarine and slice and peel apples.

Mix all ingredients well, put in a baking pan and sprinkle with cinnamon.

Bake 350-375 degrees for 1-1/2 to 2 hours.

The congregation will conduct services on Aug. 14 and Aug. 28. Please, check Channel 26 for dates and times to see if we will be zooming or meeting in the Meeting House. There will be Torah study on Aug. 15 and Aug. 29. Also, check Channel 26 to see if we will be zooming or meeting in the Clubhouse.

If you would like more information about the congregation, please contact Karen Seiden, vice president of membership or Cindy Sigl, president of the congregation.

A Message from High Tech Landscapes, Inc.

By Jeff Voss

The first pruning (late spring/early summer) has been completed (weather pending). The second pruning of all bushes and flowering shrubs will start early/end of month. We will be street sweeping this month.

Please remember to put any debris at the curb Sun-

day night in order for us to pick up Monday morning.

Just a reminder, the newly installed soil and seed needs to be watered at least twice a day, 45 minutes in the morning and evening.

Please call the East Gate phone and leave a message with any questions or concerns (609-655-5134).

WARNING: Attention, Runners, Bike Riders and Pedestrians
Be sure to wear reflective gear when out in the community at night.

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Rossmoor will now send robocalls to advise in case of bad weather or emergencies

The Rossmoor administration will send automated robocalls to residents' telephones whenever it is necessary to advise about predicted snow storms, severe weather warnings, or other emergencies.

If you are not home to answer, a message will be left in your voice mail or on your answering machine.

Please be sure to check your phone or answering machine. All necessary information will be included in the message so you will not need to call the office in return.

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Recycle information from Waste Management

- No caps on glass bottles/containers in the recycle bin.
- No lids on plastic bottles.
- Only #1, #2, and #5 plastic is acceptable in the recycle bin.
- Plastics numbered #3, #4, and #7, etc. must go in the household trash bin.
- Other plastic items as well as plastic bags, plastic wrap, shipping film, and Styrofoam go in the household trash bin. Please, no plastic bags in the recycling bin. You can use a plastic bag to dump your recyclables, but take the plastic bag away with you. (Recycle it at the supermarket.)
- Shredded paper cannot be recycled by Waste Management with their current equipment so put it in the household trash bin.
- Aerosol cans must be empty and punctured before being put into the recycle bin.

TRANSPORTATION TIDBITS

Important phone numbers:

Rossmoor Bus 609-655-4401
Hours 10:00 -11:00 a.m. and 2:30 p.m.- 4:00 p.m.

Monroe Township Transportation..... 609-443-0511

Middlesex County

Area Transportation (MCAT) 1-800-221-3520

St. Peter's University Hospital

On Time Transportation 1-800-858-8463

All schedules are available outside the E&R office (near the copy machine) or via the Web at rcainj.com and following the links Facilities, Clubhouse and Activities, and Bus Info.

SPORTS



Active at any age with Croquet

By John N. Craven

It's a fun and stimulating outdoor activity for all levels of ability and mobility that can be enjoyed by people of all ages and fitness. Older than the game of tennis, croquet originated in Victorian England with early championships held at Wimbledon on what have become the tennis courts of today.

A singles or doubles game is played on a lawn surface, the objective is to hit a sequence of colored balls through hoops before your opponent. Its various forms allow croquet to be played as a casual pastime, or a more tactical, competitive game. The time commitment and how serious you want to be is completely up to you.

The most common version of the game is *Association Croquet*, often played by the purists among competition players. However, the shorter, simpler adaptation called *Golf Croquet* is the perfect introduction for newcomers.

Golf croquet is popular as it's the more socially engaging form of the sport. The beauty is that you can make it as social or competitive as you want, play for as long as

you want, and get as much exercise as you want at the same time."

A typical game takes between 30 minutes to an hour; all you need is a pair of flat-soled shoes and a willingness to try something new. Rules are easy to learn and the club will provide all the coaching and equipment necessary.

The Club welcomes all

Rossmoor residents. Anyone seeking a form of light exercise, the enjoyment of the outdoors, an opportunity to mingle with friends and neighbors and to learn a simple yet challenging game on a professional level playing court, contact Betty Ann Clayton. Look for us on the Croquet Court any Friday afternoon. Come join us, you'll like it!

Monroe Township Public Library Reopened for Grab & Go Service

We are pleased to announce that the Monroe Township Public Library has reopened for limited services. Capacity and services will be reduced per the state-wide guidelines. Curbside pickup service will remain available for those who prefer it.

The library has established guidelines to ensure a safe environment for patrons and employees. The following is in effect:

In accordance with Governor Murphy's Executive Order, all patrons and staff are required to wear masks and observe social distancing of at least six feet at all times

while in the library building. Be prepared to have your temperature taken before entry.

We ask that patrons keep library visits to one hour or less so that more people have a chance to enter and utilize the library.

Here are some of the changes in effect:

I. New Hours

A. Because of staffing limitations and the need for enhanced sanitation measures, we have reduced hours and designated Senior Hours.

1. Our current schedule is:

2. Monday, Wednesday, and Friday from 9:30 a.m. to 4 p.m.

3. We have designated "Senior Hours" for senior citizens on Monday, Wednesday, and Fridays from 9:30 a.m. to 11:00 a.m.

4. Tuesday and Thursday from 9:30 a.m. to 7 p.m.

5. Saturday and Sunday, closed.

II. Programs

A. We continue to offer a robust line-up of virtual programs for adults, children and teens via Zoom.

B. A full schedule can be found at <http://www.monroetwplibrary.org/virtual-programs>.

C. In-person library programming will resume at a later date.

III. Meeting Rooms

A. Please note that we are not currently taking meeting room reservations, and we don't yet have a date by which we anticipate resuming that operation. Thank you for your patience as we determine how best to make all of our library spaces available in a way that is responsible and prioritizes community health and safety.

IV. Computers

Computer use is available by appointment to allow for social distancing guidelines and to allow for proper sanitation between users.

V. Seating

A. Our library is offering Grab & Go service. Furniture has been rearranged so that no seating is available. Please collect your materials and allow others to enter the library.

VI. Services

A. Faxing is available at

(Continued on page 16)

The Rossmoor News Deadline is the 7th of every month.

HEALTH CARE CENTER NEWS

Marge Drozd named new Community Health Director

By Marge Drozd, MSN, RN, APRN-BC, Director, Community Health Services
Saint Peter's University Hospital

Thanks to everyone for the warm welcome I have received in Monroe! I am Marge Drozd, MSN, RN, APRN-BC and I have assumed Stephanie Fitzsimon's role and responsibilities for Saint Peter's University Hospital in Monroe for the activities and staff of the Adult Communities Nursing Centers. Stephanie has retired after 40 years at Saint Peter's and will be teaching part time at Rutgers University College of Nursing during her well-earned retirement. I had the pleasure of working with her for 33 years at the hospital.

I would like to share a little bit of my background. I am certified by the American Nurses Credentialing Center as an adult health clinical nurse specialist and as a family nurse practitioner. I have worked in a variety of roles during my 43-year nursing career, including education, home care, hospice, telemetry and intensive care. I also have been on the nursing faculty at Rutgers University College of Nursing and at The College of New Jersey School of Nursing.

As Director of Community Health Services, I currently oversee a program staffed with MDs, Advance Practice Nurses, Registered Nurses and Patient Care Technicians which provide health-care services to over 14,000 people at 300+ community sites annually through a mobile health van. I am also responsible for the hospital's population health initiatives addressing a regional community health needs assessment and community health improvement plan.

As a champion for all to receive equitable access to quality health care, I am responsible for community outreach, community benefit reporting and health care alliances within the hospital's catchment area encompassing multiple counties and approximately 1.2 million people, now also including Monroe.

I have lived in Spotswood my entire life and I was a former President and three-term member of my town's Board of Education, as well as a former President and three-term member of the Borough Council. I founded and continue to serve as a member on the board of the Spotswood Education Foundation which raises funds for the school district teachers to implement programs in their classrooms. I also have 3 children who are all married and have 3 grandchildren who are the light of my life!

As you can see, I have dedicated my personal and professional life to the community. Please don't hesitate to contact me with any ques-

tions or concerns. I want to hear from you.

My contact information is as follows: email: mdrozd@saintpetersuh.com

Phone: 1-800-269-7508 ext. 6773

The past few months have been challenging, to say the least, for our community. While we don't yet know what the new normal will look like as we navigate through and beyond COVID-19, we want you to know that nothing is more important to all of us at Saint Peter's than you and your family's health and safety.

Remember you are the most important member of your health care team! Don't neglect routine health screenings, which can catch health issues from becoming more serious. These may include blood pressure, lab work and checking for diabetes. A colonoscopy is now recommended for those over 45 and can prevent the development of colon cancer. For women, breast exams, pap smears and mammography and, for men, prostate exams can help detect cancer in the early stages when it is more treatable. Vaccinations are important and will help to keep you healthy.

We have some updated information about the influenza vaccinations being offered in the Rossmoor Community. These flu shot clinics will be held in the Ballroom of the Clubhouse on Tuesday, Sept. 22 from 8 a.m. to 2 p.m. and Wednesday, Oct. 7 from 11 a.m. to 6 p.m.

COVID-19 has changed how we will run the flu clinics and how we will maintain social distancing to keep you and the nurses safe. Pick up your flu consent in the nurse's office. The consent forms are color coded to make it easier to choose the right consent form. The High Dose consent form is a **PINK** sheet and Standard flu consent is a **YELLOW** form. There will be other forms attached to the consent form. It is of utmost importance that you completely fill out these forms prior to coming to the flu clinic and bring them **ALL** back with you when you come.

To maintain social distancing, we are going to do the flu clinics every 10 minutes by appointments. When you come to the flu clinic in the Ballroom only bring your primary insurance card and yourself. If you have straight Medicare, we do not need to see your supplemental insurance card. Please leave your coat, sweater, pocketbook or anything else you may bring in with you in the car. This excludes if you use cane or walker. Each area will be disinfected after each person.

After you have received

your flu shot, you will be allowed to leave. When one person leaves the Ballroom, another resident will be allowed in. It is very important that everyone adhere to their appointment time as we do not want people crowding in the Clubhouse.

Residents who are savvy with the computer will be able to make an online appointment starting Aug 3. Log onto **SPPANJ.com/FLUCLINIC**. Visit the Saint Peter's Flu Clinic scheduling page and follow the instructions. Residents who prefer to phone in for appointment **please call (609) 439-3783 between 8:00 a.m. to 2:00 p.m. Monday through Friday and on Sat from 9 a.m. to 12 p.m. starting Aug 3.** The phone will not be accepting messages. If the line is busy or it is before or after those hours, please call back. Do not call the Nurse's Office because the nurse will not have access to the appointment schedule.

We will **not** be giving pneumonia vaccines at the flu clinics this year. Pneumonia vaccines will be given in the Nurse's Office. If you need a pneumonia vaccine, we will need a prescription from your doctor indicating which pneumonia vaccine he/she wants you to have. Please call the Nurse's Office to make an appointment.

Saint Peter's continues to have special precautions in place to treat non-COVID-19 emergencies in both its adult and pediatric emergency departments. These protocols include screening all persons entering the hospital, requiring them to wear masks and practicing social distancing, respiratory etiquette and hand washing practices.

Faster treatment means better outcomes, so if you are suffering from any of the following conditions, it's important that you call 911 and get to an emergency room as quickly as possible: chest pains, slurred speech, numbness on one side, trouble breathing, a head injury or seizure, vaginal bleeding, broken bone or dislocated joint and severe cuts or pain. These are some of the warning signs that should send you right to the emergency room!

In closing, please remember the **3 W's** to keep you safe:

Watch your distance (6 feet)! Wear a mask! Wash your hands!

I want you to know the most important consideration as we transition to our "new normal" is to make certain the safety and health of everyone in the community is our number one priority. We appreciate your patience and understanding in these efforts.

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Miscellaneous/ Services

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Fire safety tips for older adults

By Mike Daley

When it comes to fire safety for older adults, the facts are surprising:

- Older adults represent 14% of the population, but make up over 39% of the fire deaths;
- The risk of people over 65 dying in a fire is nearly three times greater than the general population; and
- Older males were at 65% greater risk than older females.

With that in mind, here are some tips to keep everyone safe from the threat of fires:

- **If you smoke, do it outside.** Use a deep ashtray with water to wet the remains. Do not smoke near oxygen.
- **Give space heaters space.** Keep them at least three feet from anything that can catch fire.
- **Stay in the kitchen while cooking.** Never leave cooking unattended, especially stove top cooking or frying. If there is a fire, keep a lid close by to smother the flames, and then call 911.
- **Stop, drop, and roll.** If your clothes catch fire, stop, don't run, and drop to the floor. Roll over back and forth keeping your face covered. Get medical help right away.
- **Smoke detectors save lives.** There should be at

Misty's Fabulous Flower Beds. Planting, weeding, trimming and mulching. Free consultations. Call (908) 812-3678

Help & Health Services

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For Sale

Three graves in the Memorial Section of Beth Israel Cemetery, Woodbridge, NJ. No reasonable offer will be refused; purchaser pays all costs of transfer. Contact Michelle at 609-662-4512.

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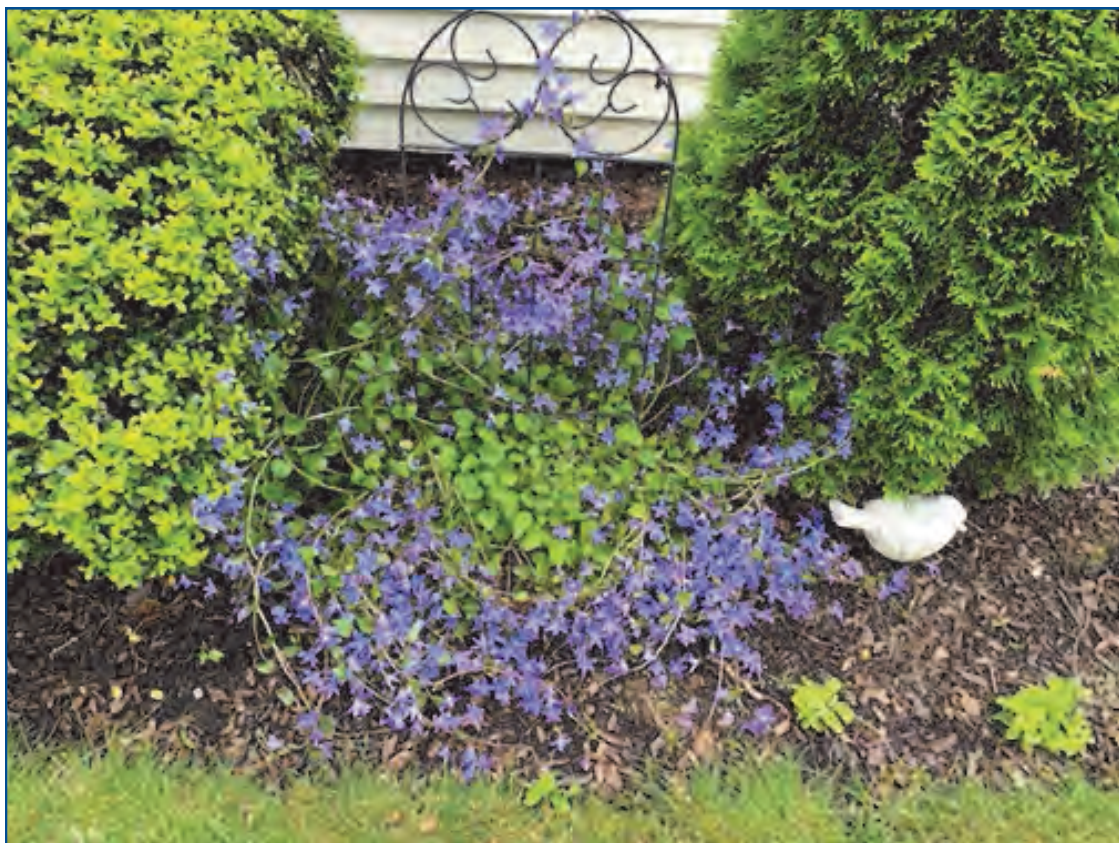
least one on every floor of the home, near the sleeping areas. Test them every month. Remember that detectors have a life span of approximately 10 years, and combination CO units are even less. Replace the detectors once they are outdated.

- **Carbon dioxide detectors save lives.** A CO detector is required in the immediate vicinity of the sleeping areas, and in every room adjacent to the room containing a Fuel Burning Appliance (FBA) such as a kitchen, furnace room or garage. They are also necessary on the floor above the floor with the FBA.
- **Know your escape plan, and practice it.** Know two ways out of every room in the event of an emergency.
- **Get out and stay out.** Call 911 from a neighbor's phone or a cell phone.
- **Plan your escape around your abilities.** Keep a phone next to your bed, along with medications, glasses, canes or other mobility equipment so you can exit as quickly as possible.

For more information, visit our web site (www.mtfd3.com) or check out www.nfpa.org for more great safety tips.

This month in pictures

By Joe Conti and Walter Gyskiewicz



Summer flowers

Photo By Marie Martino



Helen Cushman sends this photo of a great-granddaughter receiving her diploma for graduation from kindergarten. She, her brothers and cousins had been home-schooled during the pandemic, and a garden ceremony for the group to honor their hard work was held on June 12.



Celebrating the 4th in style! Above is LJ Previte (Little James), Connie Previte's great-grandson.

Photo by Connie Previte



Joe Conti with granddaughter Julia Gargano who participated in the latest American Idol earlier this year



Well dressed to celebrate the 4th

Monroe Township Public Library Reopened for Grab & Go Service

(Continued from page 14)

the Reference Desk.

B. Photocopying is available.

C. Printing is available.

D. Scanning is available at the copy machine near the Reference Desk.

E. Notary services will be offered at a later date.

VII. Book Returns

A. Materials may be returned to the book drops at the Monroe Township Public Library and Senior Center.

B. The book drop at Community Rec Center remains closed at this time.

C. For the safety of patrons and staff, items will be quarantined for 3 days before check-in. Please allow up to 5 days for materials to be removed from your record.

D. Overdue fines have been waived for the time being.

VIII. Hold Your Material Donations

A. We are currently unable to accept material donations at this time.

B. Stay tuned for more information about when we hope to be able to accept donations again.

IX. Curbside Pickup Service

A. Our contactless curbside pickup service continues.

1. Monday, Wednesday

and Friday from 11:00 am – 3:00 pm.

2. Tuesday and Thursday from 3:00 pm- 7:00 pm.

B. Simply place the items you want on hold and once they are available, we will contact you about making an appointment to pick them up.

C. For more information about how this system works, head to <http://www.monroetwplibrary.org/curbside>.

We would like to thank everyone for helping ensure that the safety of our community and employees is a priority!

The Monroe Township Library is located at 4 Municipal Plaza, Monroe Township, NJ 08831.

www.monroetwplibrary.org

Help Lines Available

If you or someone you know is struggling, know that social distancing shouldn't mean social isolation. Call for help:

- Adult Mental Health: 1-866-202-4357
- Domestic Violence Hotline: 1-800-572-7233
- Child Abuse Hotline: 1-877-652-2873
- Youth Behavioral Health: 1-877-652-7624

DANIK SERVICES
Call 609 655 2624

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Rossmoor News seeks photographs

We need pictures.

Please send us pictures you've taken of any Rossmoor event or personality. We're also happy to print your lovely flowering tree, your new puppy, your graduating grandchild, a spectacular sunrise, the blossoms in your garden.

Send them to news@rcainj.com and include your name, telephone number, and a title for the picture. We'll give you credit for it.