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City of **Clifton**
established 1917

Clifton Senior Advisory Committee

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Time Management in Retirement?

Seems like an oxymoron, doesn't it? I'm retired now, so why do I have to manage my time? An excellent question, but let's dig a bit deeper. If we think about it, we can't manage time at all; the seconds and minutes are going to tick off and there's not a thing we can do about it. We can't manufacture more time. What we can manage is how we utilize this finite resource. There's an old management adage: "If you have a new task to be done, give it to the busiest person you have to complete it." This too seems like a conundrum; how can the busiest person take on another task and still get it done? Yet, like all adages this generally holds true. Why is it that some people can accomplish so much more than others in the same allotted time?

Let's return to our original question: "Why do I have to manage time in retirement?" and change it slightly to "What do I want to do/accomplish in retirement?" If your answer to the latter question, and thus your view of retirement, is "sleep late, eat, and watch TV all day," then stop reading now, as this doesn't apply to you. If, on the other hand, you're like most of us and have a bucket list, or at least some idea of what you'd like to do/achieve during this new phase of your life, then read on, as this is for you.

The most accomplished people work from a plan, a group of goals or targets they want to achieve, so let's start by making a list of these. On separate slips of paper (3 x 5 file cards work well for this), write down each item you'd like to accomplish. It doesn't have to be neat; you're the only one who will see it. Put one item on each slip. Give yourself a few days to do this. When you think the list is reasonably complete, review it and think about all of them. Which items are most important to you? Mark those with the letter "A." After the A's, which are next in importance? Mark those with a "B." Lastly, mark the remainder with a "C." Now look at all the items marked "A." Which is most important to you? Write a 1 next to it. Write a 2 next to the next most important, then continue on through the A's, B's, and C's. Now put the slips in order, that is, A1, A2, A3, B1, B2, etc. You now have an ordered list of what you'd like to do. Let's call this your Priority List.

Now comes the hard part. On each slip starting with A1, write down those things required to get this done. Example A1: "See the City of Rome." Investigate touring on your own versus an organized tour, find out the best time to go, find out a reasonable time frame to see what you want to see. How much money will you need for the trip, and is your passport up to date? Do this for each slip. You now have a game plan to follow to accomplish what you want to do. As you complete a task on a slip, mark it complete and date it. It's doubtful you'll be able to do everything in order all the time, so as you come to a task that can't be completed, move on to the next highest priority and start working on that. Review your priority list each day from the top down and start working in order. (Continued on pg 2, see TIME).



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Events at Senior Center

"CarFit" - May 16, 12 noon - 2 p.m.

(Individual 30 min. Appts. Only)

AARP Safe Driver course - March 30 9:30am - 3:00pm

Bring lunch \$15 AARP Mem. \$20 non-AARP

In theory, using this methodology you'll eventually accomplish everything on your list, but we all know that theory and reality rarely coincide. Life seldom happens the way you want it to. People get sick, accidents occur, money thought to be disposable needs to be spent on a necessity, social events like weddings, anniversary parties, and funerals blatantly ignore our carefully made plans, causing us to rearrange things. Let's call these "Urgencies." Urgencies are different from priorities because they are a new "requirement," usually contain time constraints, and usually have to take precedence over your own personal desires. We treat these similarly to the Priority List, except for each Urgency we create a slip with the Urgency name and the letter "U," but we also include a date on the card indicating the "end or due date for this urgency." We then follow the same procedure we did with the priority slips, but put these in front, in date order. As complete each urgency we discard that slip. As with the priorities, when we run into a roadblock on urgency we stop and take the next highest task in order, which may well be on the Priority List. In this way we handle all the necessities of life while still focusing on what we want to accomplish. The most important thing is to keep returning to the ordered list and following the plan.

Lastly, life doesn't stay stagnant, it constantly changes and so do we, so it's very important to review that Priority List every three to six months and see if it still makes sense. New items may now become a priority in our life, and things that seemed so important only six months ago may now be less so or even unachievable, so we add and delete slips and reorder the lists to address the present.

This process, used by highly effective people, is adapted from the Franklin Planner Time Management System. Good luck!

Fun Facts 1

The liquid inside young coconuts can be used as a substitute for **Blood Plasma**.

No piece of paper can be folded in half more than seven (7) times.

(Oh, go ahead, try it ... **I'll wait.**)

Donkeys kill more people annually than plane crashes or shark attacks.

(So, watch your ass),

You burn more calories **sleeping** than you do watching television.

Oak trees do **NOT** produce acorns until they are fifty (50) years of age or older.

The first product to have a bar code was Wrigley's gum.

The King of Hearts is the **only King** without a moustache!

(OK! Go get a pack of cards and look.)

American Airlines saved \$40,000 by eliminating one (1) olive from salads in first-class. 2

Venus is the only planet that rotates clockwise.

I used to eat a lot of natural foods until I learned that most people die of natural causes. Can you cry under water? How important does a person have to be before they are considered assassinated instead of just murdered? Why do you have to "put your two cents in"... but it's only a "penny for your thoughts"? Where's that extra penny going? (Taxes?) Once you're in heaven, do you get stuck wearing the clothes you were buried in for eternity? What disease did cured ham actually have? How is it that we put a man on the moon before we figured out it would be a good idea to put wheels on luggage? Why is it that people say they "slept like a baby" when babies wake up like every two hours? If a deaf person has to go to court, is it still called a hearing? Why are you **IN** a movie, but you're **ON TV**? Why do people pay to go up tall buildings and then put money in binoculars to look at things on the ground? Why do doctors leave the room while you change? They're going to see you naked anyway. Why is "bra" singular and "panties" plural? Can a hearse carrying a corpse drive in the car-pool lane?

Walter Koenig



Walter ("Wally") Koenig has lived all of his life in the Albion Place section of Clifton (except for 10 years he spent in New York State).

Wally spent his freshman year at Clifton High — classes were in the old school building at Clifton and Main avenues (the site is now a city parking lot). He then transferred to College High School in Montclair and went on to graduate from Harvard College.

Facing the draft after college, Wally decided to "Join the Navy and See the World," as the recruiting slogan promised. Enlisting in the Naval Reserve, he served two years on an attack troop transport, the Cambria, based in Norfolk, Virginia. His ship took him on one cruise to the Mediterranean Sea and two cruises to the Caribbean, thus fulfilling his wish to see the world (or at least a part of it!).

Back In New Jersey after his discharge from the Navy, he got a job with the Passaic Herald-News. He spent four years at the newspaper, first as a reporter covering Wallington and Carlstadt and later as a copy editor. He then moved to upstate New York, where he spent a number of years as a copy editor on Albany's Knickerbocker News.

Moving back to New Jersey at the end of the Seventies, he rejoined the Herald-News as a copy editor for a brief time and then served in the same capacity at the Record newspaper in Hackensack for several years. An abrupt career change followed, as he decided to pursue his growing interest in the environment.

To fulfill that wish, he got a job with the New Jersey Audubon Society headquartered in Franklin Lakes (now in Bernardsville) and spent the next 22 years as an administrator with that nonprofit organization, most of it as the society's membership coordinator.

Since his retirement 11 years ago, Wally has pursued a number of other interests, especially gardening. He became a Master Gardener in 1994, is active with the Passaic County Master Gardeners, and volunteers with Laurelwood Arboretum in Wayne. He is also a long-time member of the Clifton Garden Club, having served as its president and vice president.

Other interests include the outdoors (hiking, cross-country skiing), photography, and folk music. He also does volunteer work with New Jersey Peace Action, an anti-nuclear and anti-war organization based in Bloomfield.



Spring Medicare Seminar

Do you know that Medicare changes? Every year there are many changes to Medicare which can and often do affect all of us. Most seniors know that changes occur during the AEP (annual election period (Oct. 15th to Dec. 7th), but few realize some of these changes occur and/or become effective before that time. Most of us would like to better understand Medicare and the changes that are likely to affect us ahead of time, so we can adequately prepare for the AEP and any changes we might want to consider for the following year. It's also often stated that 10,000 of we "Baby Boomers" are turning 65 every day! In most cases these are new Medicare enrollees whose eligibility starts the month of their 65th birthday, not their Social Security full benefit date. Lastly, during our 65th year (age 64) the onslaught of mailings from insurance companies begins trying to sell us their Medicare Advantage policy, supplemental insurance, or drug coverage. Since most of these potential new enrollees have no experience with Medicare, they are overwhelmed and confused by all this often conflicting information. While CMS (Center for Medicare & Medicaid Services, the official name for Medicare) provides web sites and some manuals, admittedly this material may be difficult to understand for anyone. CMS also provides SHIP (State Health Insurance assistance Program) counselors to assist seniors and the disabled with Medicare services. In Clifton we are fortunate to have several of these counselors resident in town and at the Senior Center, to help you with questions and to assist you.

Twice each year, in April and October, Mike Cervine, a Passaic County volunteer SHIP counselor, runs a 3-session seminar on Medicare which is open to anybody, is free, and can be very enlightening. This course, which has been running successfully for almost 10 years, is well-attended and many have benefited. It is designed for those who have no or limited knowledge of Medicare. Each session is about 1 1/2 hours in duration, is interactive with questions and answers, and unique in the topics covered, that is, each session builds on the information in the preceding session. Each session is run twice on the same day; the first time from 2:00 pm to 3:30 pm and again from 7:00 pm to 8:30 pm at the Clifton Senior Center, Barn C-5. The first session covers Medicare parts A & B, the second Medigap policies and Part 'D,' and the third Medicare Advantage Plans and Fraud and Abuse.

The dates for the Spring session are Wed. April 3, Wed. Apr. 17th, and Wed Apr. 23rd. To participate simply call the Senior Center at (973) 470-2234 in mid-March and tell them you'd like to attend.

LEXOPHILIA

"Lexophile" describes those who have a love for words, especially in word games or puzzles such as "you can tune a piano, but you can't tuna fish" or "To write with a broken pencil is pointless." An annual competition is held by the New York Times to see who can create the best original lexophile.

This year's winning submission is posted at the **very end**.

- *No matter how much you push the envelope, it'll still be stationary.
- *If you don't pay your exorcist you can get repossessed.
- *I'm reading a book about anti-gravity. I just can't put it down.
- *I didn't like my beard at first. Then it grew on me.
- *Did you hear about the crossed-eyed teacher who lost her job because she couldn't control her pupils?
- *When you get a bladder infection, urine trouble.
- *When chemists die, they barium.
- *I stayed up all night to see where the sun went, and then it dawned on me.
- *I changed my iPod's name to Titanic. It's syncing now.
- *England has no kidney bank, but it does have a Liverpool .
- *Haunted French pancakes give me the crepes.
- *This girl today said she recognized me from the Vegetarians Club, but I'd swear I've never met herbivore
- *I know a guy who's addicted to drinking brake fluid, but he says he can stop any time.
- *A thief who stole a calendar got twelve months.
- *When the smog lifts in Los Angeles U.C.L.A.
- *I got some batteries that were given out free of charge.
- *A dentist and a manicurist married. They fought tooth and nail.
- *A will is a dead giveaway.
- *With her marriage, she got a new name and a dress.
- *Police were summoned to a daycare center where a three-year-old was resisting a rest.
- *Did you hear about the fellow whose entire left side was cut off? He's all right now.
- *A bicycle can't stand alone; it's just two tired.
- *The guy who fell onto an upholstery machine last week is now fully recovered.
- *He had a photographic memory but it was never fully developed.
- *When she saw her first strands of gray hair she thought she'd dye.
- *Acupuncture is a jab well done. That's the point of it.
- *Those who get too big for their pants will be totally exposed in the end.

Upcoming Senior Center Trips

- March 13 - "The Cher Show" - Sold Out
- April 24 - Green-Wood Cemetery Guided Trolley Tour, Brooklyn, plus lunch at Junior's, Brooklyn
- May 15 - "To Kill a Mockingbird," Broadway Show - Sold Out
- June 1 - NY City Ballet, "Midsummer Night's Dream"

Spring is Here

Senior Humor

The Retired Doctor

An old physician, Doctor Gordon Geezer, became very bored in retirement and decided to re-open a medical clinic.

He put a sign up outside that said: "Dr. Geezer's clinic. Get your treatment for \$500 - if not cured, get back \$1,000."

Doctor Digger Young, who was positive that this old geezer didn't know beans about medicine, thought this would be a great opportunity to get \$1,000. So he went to Dr. Geezer's clinic.

Dr. Young: "Dr. Geezer, I have lost all taste in my mouth. Can you please help me?"

Dr. Geezer: "Nurse, please bring medicine from box 22 and put 3 drops in Dr. Young's mouth."

Dr. Young: "Aaagh! -- This is Gasoline!"

Dr. Geezer: "Congratulations! You've got your taste back. That will be \$500."

Dr. Young gets annoyed and goes back after a couple of days figuring to recover his money.

Dr. Young: "I have lost my memory, I cannot remember anything."

Dr. Geezer: "Nurse, please bring medicine from box 22 and put 3 drops in the patient's mouth."

Dr. Young: "Oh, no you don't -- that is gasoline!"

Dr. Geezer: "Congratulations! You've got your memory back. That will be \$500."

Dr. Young: (after having lost \$1000) leaves angrily and comes back after several more days.

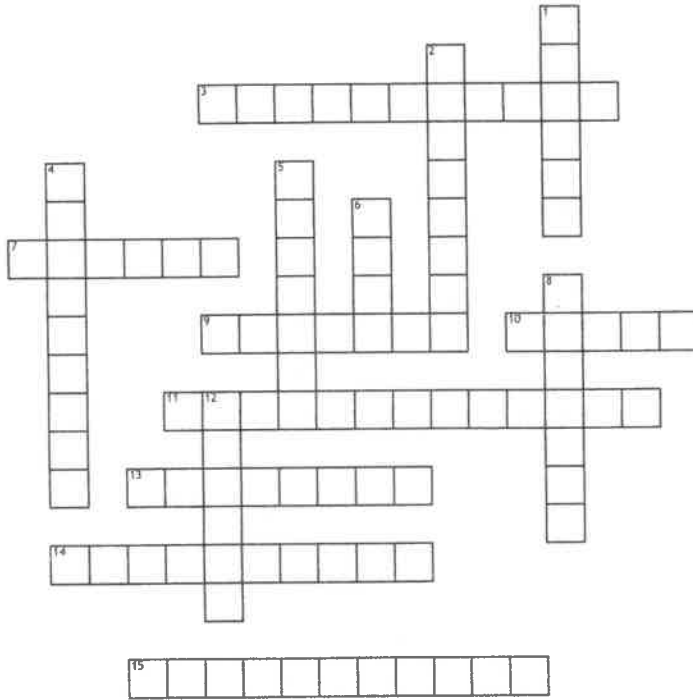
Dr. Young: "My eyesight has become weak -- I can hardly see anything!"

Dr. Geezer: "Well, I don't have any medicine for that, so, "Here's your \$1000 back" (giving him a \$10 bill).

Dr. Young: "But this is only \$10!"

Dr. Geezer: "Congratulations! You got your vision back! That will be \$500."

Moral of story -- Just because you're "Young" doesn't mean that you can outsmart an "old Geezer"



Across

3. First blossom of Spring
7. Scientific Spring _____ Equinox
9. April Showers bring May _____
10. Month Spring begins
11. Famous horse race(2 words)
13. Jewish religious holiday
14. Busiest day for florists (2 words)
15. Remembering our war dead (2 words)

Down

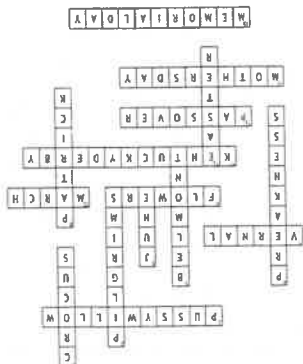
1. First flower of Spring
2. What do Mayflowers bring?
4. 2nd leg of triple crown
5. longest of the triple crown races
6. Month Spring ends
8. Patron saint of Ireland
12. Christian religious holiday

Did You Know?

During WWII, U.S. airplanes were armed with belts of ammo, which they would shoot during dogfights and on strafing runs. These belts were folded into the wing compartments that fed their machine guns. These belts measured 27 feet and contained hundreds of cartridges. Often times, the pilots would return from their missions having expended all of their bullets on various targets. They would say, "I gave them the whole nine yards," meaning they used up all of their ammunition.

Ladies wore corsets, which would lace up in the front. A proper and dignified woman, as in "straight-laced," wore a tightly tied corset.

Early politicians required feedback from the public to determine what the people considered important. Since there were no telephones, TVs, radios, or internet, the politicians sent their assistants to local taverns, pubs, and bars. They were told to "go sip some ale and listen to people's conversations and political concerns." Many assistants were dispatched at different times. "You go sip here" and "You go sip there." The two words "go sip" were eventually combined when referring to the local opinions, and thus we have the term "gossip."



Spring is Here