

Summit NJ Times

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DOWNTOWN KICKS OFF THE SEASON OF GIVING

Get ready to ring in the most wonderful time of the year in Downtown Summit! Starting on Saturday, November 29th, Summit Downtown, Inc. (SDI) invites everyone to celebrate the season of giving with a month-long lineup of holiday events, local shopping specials, and plenty of cheer - all leading up to the grand Celebrate in Summit finale on Saturday, December 20th.

SHOP SMALL & SUPPORT LOCAL ON SMALL BUSINESS SATURDAY – NOVEMBER 29TH

The holiday magic begins with Small Business Saturday, an all-day celebration of Summit’s incredible local shops and restaurants. Find the perfect gifts, enjoy exclusive in-store promotions, and support the small businesses that make Summit special. Starting that same day, the incredibly popular Find the HillTop Elf Scavenger Hunt returns! Over 100 mischievous elves will be hidden across participating downtown businesses from November 29th through December 20th. Shoppers are encouraged to keep a keen eye out for these festive figures for a chance to win prizes. Pick up a scavenger hunt pamphlet (or scan the QR code), explore the shops, and see how many elves you can find! It is fun for all ages and a great way to explore Summit’s vibrant downtown.

CARRIAGES & CAROLERS RETURN FOR THE SEASON – NOVEMBER 29TH, DECEMBER 6TH, 13TH & 20TH (1 - 4PM)

Get ready for the rhythmic clip-clop of hooves and the sound of holiday music as one of Summit’s favorite holiday traditions returns with Carriages & Carolers! Enjoy the sights and sounds of the season with horse and carriage rides starting on Beechwood Road, strolling musicians spreading cheer through the streets, the lively beats of DJ Mr. Socks at Lyric Park, and holiday tunes from Summit Street Sounds performers! Carriages & Carolers will run every Saturday from November 29th through December 20th, from 1 - 4PM, so there are plenty of opportunities to get in on the fun!

For more information on all upcoming events:
visit SummitDowntown.org or follow @SummitDowntown on social media

SUMMIT DOWNTOWN, INC. GIFT CARD GIVEAWAY – LIMITED TIME HOLIDAY BONUS!

SDI is spreading extra joy by bringing back the Summit Visa Gift Card Giveaway! For every \$50 in Summit Visa Gift Cards purchased, you’ll receive an additional \$10 bonus card (up to \$100 in bonuses). This special offer will only be available for in-person purchases in the SDI office, on Saturday, November 29th and Fridays, December 5th, 12th, and 19th, from 1 - 4PM (only while supplies last). Summit Visa Gift Cards can be used at over 150 downtown Summit businesses, and it is the perfect way to shop local and give the gift of Summit this holiday season.

CELEBRATE IN SUMMIT – SATURDAY, DECEMBER 20TH (1 - 4PM)

The holiday festivities culminate with Celebrate in Summit, a joyful community celebration to wrap up the season. Enjoy the final day of Carriages & Carolers and the HillTop Elf Scavenger Hunt, watch a master ice sculptor create a stunning works of art during a live carving in the Promenade, and discover even more surprises that will make downtown sparkle with holiday spirit.

MAKE YOUR HOLIDAYS HAPPIER IN DOWNTOWN SUMMIT – AND GET FREE PARKING (DECEMBER 13TH – 31ST)!

From family fun and festive entertainment to shopping specials and seasonal surprises, downtown Summit is the place to be this holiday season. Come shop, dine, and celebrate... and make magical memories right here in the heart of your community. Plus get free parking from Saturday, December 13th to Wednesday, December 31st courtesy of Summit Downtown, Inc!

ABOUT SUMMIT DOWNTOWN, INC.

Summit Downtown, Inc. (SDI) is a nonprofit organization dedicated to promoting and supporting Summit’s vibrant downtown community. Through events, marketing, and partnership with local businesses, SDI works to make Summit a welcoming destination for shopping, dining, and community experiences.

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Celebrate in Summit

**SMALL BUSINESS SATURDAY
NOV 29**
Kick Off the Holiday Season
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SHOP SMALL & SUPPORT LOCAL!

**CARRIAGES & CAROLERS
SATURDAYS
NOV 29 - DEC 20 • 1-4PM**
Holiday Street Sounds with Strolling
Boys and Girl Holiday Music,
Horse and Wagon Rides,
DJ Mr. Socks

**HILL TOP ELF
SCAVENGER HUNT
NOV 29 - DEC 20**
Visit Downtown Summit to
Find the Hill Top Elf Hidden at
Participating Businesses.
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**CELEBRATE IN SUMMIT!
DEC 20 • 1-4PM**
Live Ice Carving, Carriages & Carolers,
Princesses & Crafts with Sorely N.J.,
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DEC 13-31***
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Summit Times

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OCTOBERFEST SPARKS ELK’S CHARITY FUND

Summit Elks Lodge 1246

Members of the Summit Elks gathered for an exciting Oktoberfest on September 26th, marking the inaugural event of their newly established 501(c)(3) organization. The festive occasion brought together friends and families for an evening filled with traditional German fare, lively music, and spirited camaraderie.

Guests were transported to the Oktoberfest venue, where they were greeted with classic German pretzels and beverages to set the mood. The atmosphere was vibrant and welcoming, as members mingled and enjoyed the authentic tastes and sights reminiscent of a traditional Oktoberfest celebration.

A highlight of the evening was the dinner, featuring a delicious menu of genuine German cuisine. Scott Bryant crafted and prepared the meal, earning rave reviews for its authenticity and flavor. Attendees savored every bite, appreciating the thoughtful selection of classic dishes that paid homage to German culinary traditions.

To make the event even more memorable, DJ Paul Fessock - affectionately known as Mr. Socks - provided an energetic soundtrack. He spun German tunes and lively polkas, encouraging guests of all ages to join in the fun. The music proved irresistible to the kids, who took to the dance floor, filling the evening with laughter and movement.



(above) Summit Elks Oktoberfest Charity Fund Kickoff Event as a new 591(c)(3)

Courtesy Photo

The Oktoberfest served as a joyful beginning for the Elks’ new 501(c)(3), fostering connections among members and their families. The combination of excellent food, festive music, and cheerful company ensured that the event was a resounding success, laying a strong foundation for future gatherings. Earlier in the afternoon, members also got to enjoy a golf outing at the Summit “Muni” course that resulted in cool prizes for the top finishers! ER Henrik Patel was the lucky winner of the 50/50 and contributed his winnings back to the 501(c)(3).

Special thanks to everyone who helped organize and execute, especially Denise Anderson, Lou, John & Barbara DeSocio, Apollo Hrehorovich, Kathy Preacher, Mary Twill, Michael Soldati, Jennifer Rooney and all who attended this wonderful kickoff event!

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CAFE FOR THOSE WITH MEMORY LOSS

Christ Church, Summit, NJ

Too often, those living with memory loss can suffer from social stigma and isolation. A Memory Cafe is a social gathering for those living with cognitive loss, together with their care-partners. It's a welcoming community where all feel safe, accepted, and understood.

"The Gathering Place" is a monthly Memory Cafe hosted by volunteers at Christ Church in Summit. They meet the first Wednesday of every month, from 12 - 2 p.m.

Guests socialize over a light, nutritious lunch and share friendship, information, and often a few laughs. It is non-sectarian and all are welcome. From guests: "It was enjoyable, uplifting, and worthwhile," and "I wish my mother had something like this to participate in while she was able."

A suggested donation is \$5 per person. RSVP is requested for menu-planning. Contact Brenda Dodds 908 273-5549 or brenda@ccsnj.org.

Christ Church is located at 561 Springfield Avenue, Summit, NJ.

ENROLLING IN MEDICARE AND UPDATING YOUR PLAN

By George Sosa, President, The Sosa Insurance Group

Turning 65 marks eligibility for Medicare, a federal health insurance program designed for seniors and certain individuals with disabilities. While the system can be complex, resources are available to help beneficiaries navigate enrollment, updates, and plan changes to ensure their coverage continues to meet their needs.

Original Medicare consists of Part A (hospital insurance) and Part B (medical insurance). Part A covers hospital stays, skilled nursing facilities, home health, and hospice care. Part B focuses on outpatient care, doctor visits, preventive screenings, and therapies. While comprehensive, Original Medicare leaves gaps in coverage, which can be supplemented through Medigap policies. These help with deductibles, co-pays, and sometimes foreign travel coverage, offering flexibility and predictability.

Medicare Advantage (Part C), offered by private insurers, combines Parts A and B and often includes additional benefits like vision, dental, hearing, fitness programs, and lower premiums. These plans have out-of-pocket maximums, but often require use of in-network providers.

Prescription drug coverage (Part D) is also offered through private plans. Each plan has a formulary outlining covered medications, cost-sharing structures, and potential coverage gaps, though assistance programs like "Extra Help" exist for those with limited income. New Jersey also provides state assistance through PAAD and Senior Gold to help seniors manage prescription

drug costs.

For higher-income beneficiaries, Medicare applies IRMAA (Income-Related Monthly Adjustment Amount), which adds extra costs to Part B and D premiums based on IRS tax information.

Enrollment timing is crucial. While some may delay enrollment due to employer coverage, late enrollment penalties apply if coverage lapses without creditable insurance.

Every year, Medicare beneficiaries have an opportunity to review and adjust their coverage. The Annual Enrollment Period (October 15 – December 7) allows switching between Original Medicare and Advantage plans, adding or changing drug plans, or returning to Original Medicare. Any changes take effect January 1. Additionally, the Medicare Advantage Open Enrollment (January 1 – March 31) allows those in Advantage plans to switch or return to Original Medicare.

When evaluating options, beneficiaries should consider cost, provider networks, additional benefits, drug coverage, and changes in their health or medications.

Understanding Medicare is the first step to making the best decisions for your health and budget. If you'd like help comparing plans or reviewing your coverage for 2026, The Sosa Insurance Group is here to guide you every step of the way. Contact us at 973-902-5445 to schedule a one-on-one review about your Medicare choices.

Medicare can be complicated. We Make it simple.

Annual Enrollment Period ends December 7th!

The Medicare Annual Enrollment Period is the time when Medicare beneficiaries can choose to re-evaluate their health care coverage. Getting Medicare or changing Medicare plans is a major milestone.

We specialize in Medicare Supplement, also known as Medigap, Medicare Advantage, Medicare and Medicaid and Stand-Alone Part D Prescription. We provide prospective clients with phone, virtual and face-to-face appointments to assist in navigating all your Medicare options:

- Change from one Medicare Advantage Plan to another Medicare Advantage Plan.
- Change from a Medicare Advantage Plan to Original Medicare.
- Change from Original Medicare to a Medicare Advantage Plan.
- Enroll in a Prescription Drug Plan or change your Prescription Drug Plan.
- If you're new to Medicare, you might have a different election period; reach out to us to review your options.

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The Sosa Insurance group is dedicated to assisting Medicare beneficiaries throughout their Medicare journey.

If you, parents or a loved one is new to Medicare, considering a change or just simply want to review their plan options, please call 973-902-5445 to speak with one of our expert agents. You can also reach us by email at info@thesosainsurancegroup.com to request a quote. Consultations are free of charge.

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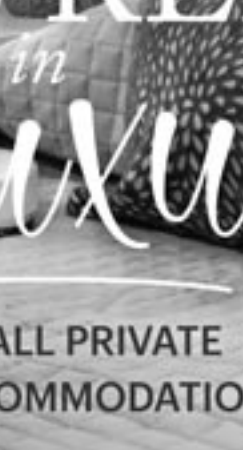
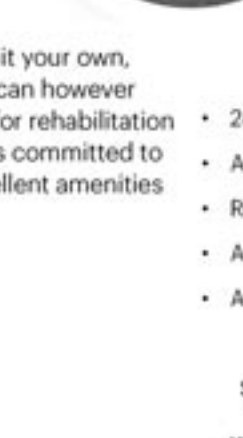
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MIRACLE ON ELM ST - NOV 28

City of Summit

Get into the holiday spirit at the City of Summit's Miracle on Elm Street event and holiday tree lighting! Join us on Friday, November 28, from 1PM to 5:30PM in the Elm Street parking lot and the Village Green (356 Broad Street). Attendees can enjoy ice skating in the Elm Street parking lot, bonfires, hot beverages, and cookie decorating. Musical and entertainment acts will perform on the main stage on the Village Green. The Summit Fire Department will escort Santa to the Village Green for the tree lighting with Mayor Fagan at 5PM, after which time attendees can take photos with Santa.

This year's event will feature additional festivities, including a variety of holiday-themed

activities and crafts for children to enjoy! In honor of America's 250th anniversary coming up in 2026, some of these featured activities will be historical-themed, focused on the colonial time period and New Jersey's involvement in the Revolutionary War. Local non-profits are invited to set up a table at the event to promote their organization and provide a special activity or craft for attendees. Contact dguidajr@cityofsummit.org to sign up.

All members of the community are invited to attend; skates are provided free of charge. Skating sessions will be held every half hour; no pre-registration required.

With any questions, please contact the Summit Department of Community Programs at 908-277-2932.

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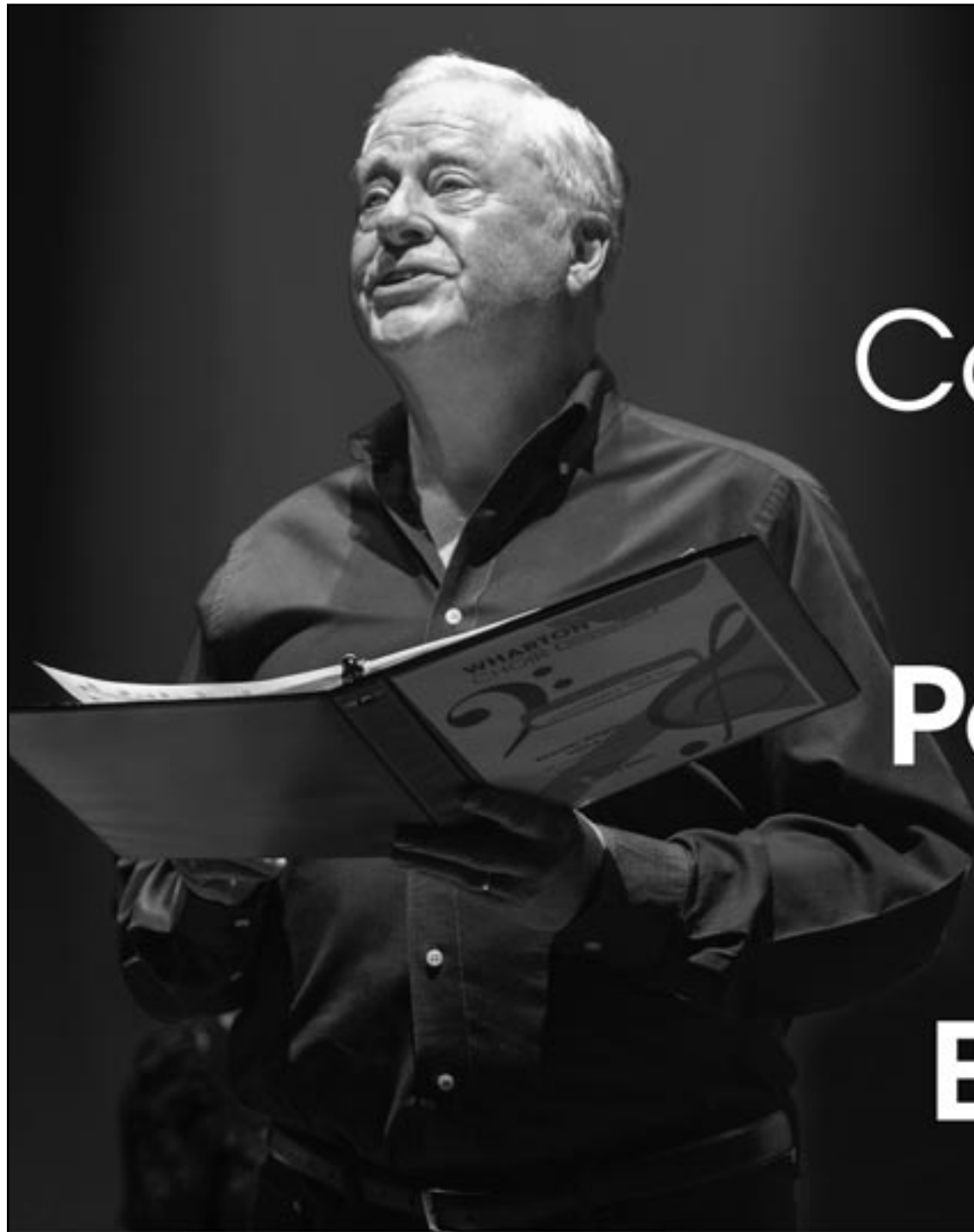
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NJ FESTIVAL ORCHESTRA: CANDLELIGHT CONCERT AND TENORS RETURN

Step into an evening of sophistication and charm as the New Jersey Festival Orchestra presents its first-ever candlelight concert, Romance in the Mansion, on Saturday, November 15 at 6:30 PM at the James Ward Mansion in Westfield.

Under the baton of Music Director and Maestro David Wroe, a string quartet of NJFO musicians — Bradley Bosenbeck (Violin I), Théo

Payen (Violin II), Gregory Williams (Viola), and Ansel Cohen (Cello) — will perform an intimate program that blends the romance of Broadway, the emotion of cinematic scores, and the allure of contemporary classics. Audiences will be swept away by lush arrangements from beloved artists such as ABBA, Coldplay, George Gershwin, and more — all illuminated by the warm glow of candlelight in one of Westfield’s most elegant settings.

Guests can indulge in complimentary wine and small plates as they enjoy this unique fusion of artistry and atmosphere. With its golden décor, intimate seating, and unforgettable musical program, Romance in the Mansion promises to be a highlight of the NJFO season.

NJFO gratefully acknowledges the Ward family for generously sharing their beautiful space to support this fundraising event. Proceeds will help bring notable soloists to future NJFO concerts and fund community initiatives such as the orchestra’s Listening is Healing music therapy program. Earlier this season, NJFO musicians Yifei Xu and Matthew Armbruster shared the gift of music with patients at Overlook Hospital in Summit, NJ, an inspiring example of the impact programs like Listening is Healing bring to the community.

“We are thrilled to present this intimate concert experience and deeply grateful for the generosity that allows us to continue sharing music both on stage and beyond,” said Maestro Wroe.

Following Romance in the Mansion, NJFO rings in the festive season with one of its most anticipated events — The Return of the Holiday Tenors.

Back by popular demand, this symphonic spectacular will fill the concert hall with the magic of the holidays, featuring award-winning tenors John Kun Park, Luke Norvell, and Michael DeShield alongside guest choruses and the full New Jersey Festival Orchestra. Together, they’ll perform an uplifting program of holiday classics, Broadway-style showstoppers, and beloved seasonal songs that capture the joy and wonder of the season.

Under Maestro Wroe’s direction, this festive performance blends grand symphonic arrangements with soaring vocals and heartwarming moments, making it a beloved tradition for families across New Jersey.

Performances take place on Saturday, December 6, at 7:00 PM at the Presbyterian Church in Westfield, and on Sunday, December 7, at 3:00 PM at The Concert Hall at Drew University in Madison.

From the candlelit elegance of Romance in the Mansion to the jubilant voices of The Return of the Holiday Tenors, NJFO’s 2025 season offers something truly special for every music lover.

Tickets are available at njfestivalorchestra.org or by calling the NJFO office at (908) 232-9400 during operational hours. Seating is limited, and early reservations are encouraged.

**NEW JERSEY
FESTIVAL ORCHESTRA**
MUSIC DIRECTOR DAVID WROE

Romance in the Mansion
 **Sat, November 15, 6:30 pm**
The James Ward Mansion,
169 E Broad St, Westfield, NJ

Return of the Holiday Tenors
Sat, December 6, 7:00 pm
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Sun, December 7, 3:00 pm
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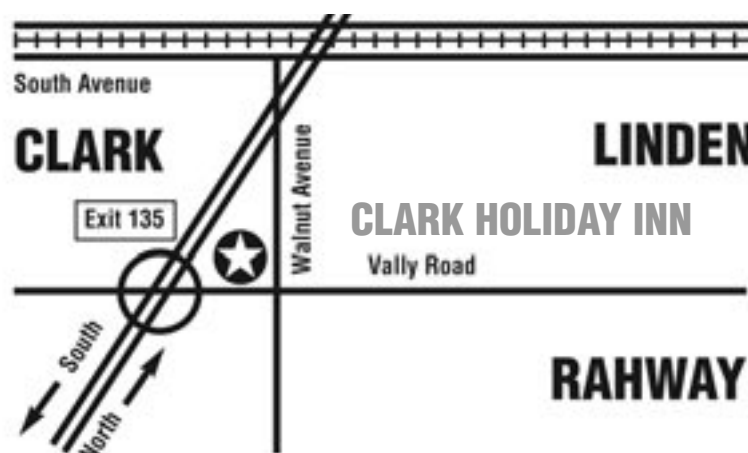
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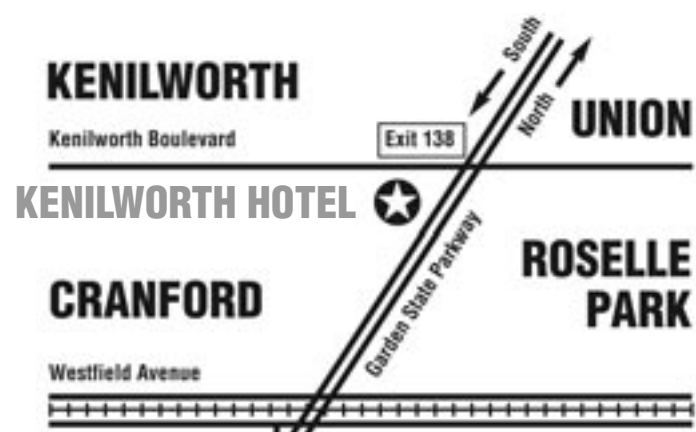
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CELEBRATE THE SEASON WITH OPERA AT FLORHAM'S HOLIDAY SHOW

Celebrate the magic of the season as Opera at Florham presents its beloved Annual Holiday Spectacular at St. Margaret of Scotland Church, 6 Sussex Avenue, Morristown, NJ.

This cherished holiday tradition invites audiences to enjoy an enchanting afternoon of Operatic favorites, holiday classics, and festive cheer. Featuring a stellar cast of acclaimed vocalists and musicians, the concert promises to fill the air with warmth, joy, and the timeless beauty of the human voice.

Whether you're a lifelong Opera lover or discovering Opera at Florham for the first time, this delightful performance captures the spirit of the holidays through music that transcends generations. From beloved Arias to familiar seasonal melodies, the Holiday Spectacular is a joyful celebration of artistry and community - perfect for audiences of all ages.

WHY YOU CAN'T MISS IT

Opera at Florham's Holiday Spectacular is more than a concert - it's a heartwarming experience that has become a highlight of the holiday season across New Jersey. Each year, this festive performance transforms St. Margaret of Scotland Church into a winter wonderland of music, where world-class voices and live accompaniment inspire wonder and joy.

Expect to be swept away by the power of the human voice, the beauty of timeless melodies, and the spirit of togetherness that defines this

special time of the year. Whether you come to be uplifted, share the magic with family and friends, or simply savor the music of the season, the Holiday Spectacular is a gift you'll remember

long after the final note.

Tickets are \$30 for general admission, with student discounts available. For tickets and more information, please visit operaatflorham.org.



Opera at Florham
Founded in 1982

Opera at Florham
presents

**HOLIDAY
SPECTACULAR**

Sunday, December 7, 2025
3:00 pm

St. Margaret of Scotland Church,
6 Sussex Ave, Morristown, NJ



\$30 GENERAL ADMISSION
Tickets & Information
operaatflorham.org
973-443-8620
info@operaatflorham.org

OPERA AT FLORHAM IS A 501(C)(3) NON-PROFIT ORGANIZATION

Opera at Florham
presents

Founded in 1982

Two SOPRANO *and* TENOR

When Two Sopranos Meet a Tenor



Sunday, November 9, 2025
2:00 pm

The Mansion at
Fairleigh Dickinson University
Madison, NJ



\$30 GENERAL ADMISSION
Tickets & Information
operaatflorham.org
973-443-8620
info@operaatflorham.org

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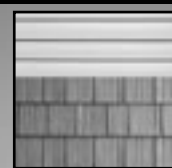
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SANTA
at Twin Maples

214 SPRINGFIELD AVE, SUMMIT NJ
Breakfast • Brunch with Santa
Photos with Santa • Live Music • Nutcracker Theme

Sat. Dec. 6 9:15 or 11:15
Sun. Dec. 7 9:15 or 11:15
\$45 Adults \$20 Children (under 12)

Tickets
www.fortnightlyclub.com
and Eventbrite.com – or ➔



BREAKFAST WITH SANTA AT TWIN MAPLES

The entire family is invited to one of the areas loveliest historic homes, Twin Maples in Summit, on Saturday or Sunday, December 6 and 7 to join Santa for food and fun. The weekend event is hosted by the Fortnightly Club of Summit to benefit historic preservation. Festivities begin at 9:15 a.m. each day with a delicious Holiday ‘Breakfast with Santa’ served in the beautifully decorated ballroom with catering by ‘What a Dish.’ For those who can’t make it for breakfast, ‘Brunch with Santa’ will be served each day at 11:15 a.m. All seatings include a children’s buffet, adult served meal, photos with Santa, live music and more. This year’s beautiful holiday décor features a ‘Nutcracker’ theme, so don’t be surprised to see Clara, the Sugar Plum Fairies and some really naughty mice. Tickets to Santa at Twin Maples can be purchased at <https://www.fortnightlyclub.org> or through Eventbrite. Seating is limited. Pricing for Breakfast with Santa is \$45 for adults and \$20 for children under 12. Please bring booster seats for children. Highchairs are not available.

The weekend event benefits the preservation of Twin Maples, 214 Springfield Avenue, Summit, a property on the New Jersey and National Historic Registers. The house was designed and built by New York architect Alfred F. Norris in the Colonial Revival style in 1908 and resembles the White House. The Fortnightly Club purchased the property in 1949. Today, Twin Maples serves as a clubhouse and hosts many community events and fundraisers. The Fortnightly Club of Summit, a non-profit

organization founded in 1893, offers women camaraderie and a full calendar of interesting events and volunteer opportunities. The Club supports the preservation of Twin Maples, education, the arts and humanitarian efforts. For over thirty-years the Club has awarded annual scholarships to deserving young, local women. Fortnightly Club’s 104 members are from Summit and many neighboring towns. To join or for more information, visit the Club’s website at www.fortnightlyclub.org.



(above) Santa visits with children at Twin Maples beside the Club’s Annual Mitten Tree



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SUMMIT PUBLIC LIBRARY NOVEMBER ADULT PROGRAMS

Programs are held in-person at the Summit Library unless otherwise noted: 75 Maple St., Summit NJ.

To register or to see a complete list of events, visit summitlibrary.org.

Concert: Leonieke Scheuble & We Three

Sunday, 11/2, 2:00-3:00PM

Fronted by pianist and jazz organist Leonieke Scheuble, the group performs works by Porter, Ellington, Monk, and more.

Charcuterie Made Simple: A Delicious Demo

Sunday, 11/2, 2:00-3:30PM

Chef Erica demonstrates how to build and style charcuterie boards, with samples provided.

Virtual Author Talk: Joseph Lee

Wednesday, 11/5, 2:00-3:00PM

Online. Lee discusses his latest book followed by Q&A.

Explore Your World: High Points of Ancient Greek and Roman History

Fridays, 11/7-12/19, 2:00-4:00PM

In-person & online. Prof. John Lenz leads a 6-week course on ancient history from Athens to Julius Caesar.

Virtual Author Talk: Amanda Peters

Thursday, 11/13, 7:00-8:00PM

Online. Peters discusses her new book followed by Q&A.

Don't Toss These! 10 Things to Keep When Decluttering

Thursday, 11/13, 7:00-8:30PM

Author and expert organizer Jamie Novak highlights surprising items worth keeping when decluttering. Online.

Friends of Library Giant Donated Jewelry Sale

Saturday, 11/15, 10:00AM-5:00PM

& Sunday, 11/16, 1:00-4:00PM

Shop donated jewelry of all styles and prices; Friends members get early access on Friday, 11/14, 6:00-8:00PM.

Adult Craft: Holiday Cookie Plate

Sunday, 11/16, 2:00-3:30PM

Create a one-of-a-kind, festive holiday cookie plate. Instructor: Marge Barkan.

Virtual Author Talk: Charles Duhigg

Tuesday, 11/18, 2:00-3:00PM

Online. Duhigg discusses his latest book followed by Q&A.

Cybersecurity:

Navigating the Online World Safely

Thursday, 11/20, 7:00-8:30PM

Online. Eddi Khaytman presents on online fraud, scams, and digital safety tips.

Virtual Trivia Night

Friday, 11/21, 7:00-8:30PM

Online. Join Quizmaster Mary Piekarski for trivia, solo or in teams. Geared for ages 18+ but all are welcome.

Concert: Tal Naccarato

Sunday, 11/23, 2:00-3:00PM

Americana, folk, blues, and classical guitarist performs original and traditional works. No registration required.

Highlighted Programs for Youth & Families

Family Team Kahoot

Tuesday, 11/4, 5:30-7:00PM

Families compete in team trivia on Kahoot; dinner served at 5:30PM, trivia at 6:00PM. For grades K-5 and their families.

Dog Man Party

Thursday, 11/6, 4:00-5:00PM

Celebrate Children's Book Week with Dog Man games, crafts, and activities. For grades K-3.

Pokémon Lock-In

Friday, 11/7, 5:15-7:15PM

Pokémon fans enjoy a swap, scavenger hunt, and themed activities. For grades 1-5.

Storyfaces

Saturday, 11/8, 2:00-3:00PM

Artist Christopher Agostino combines storytelling and face painting to inspire young artists. For grades K-5.

Chinese Corner: Weapons in History

Sunday, 11/9, 2:00-3:00PM

Through comics, explore the evolution of Western weapons shaped by history and culture. For grades K-5.

Car Care Basics

Wednesday, 11/12, 5:00-7:00PM

NP Fuel experts teach teens basic car maintenance skills. For grades 9-12.



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EXPERIENCE ROCK, SOUL & OLDIES AT DREW UNIVERSITY CONCERT HALL

Get ready for a season of unforgettable live music that spans generations and genres. Drew University Concert Hall is hosting a powerhouse lineup of shows that bring the best of American rock, soul, and oldies to the stage. Whether you're a lifelong fan or discovering these classics for the first time, each performance promises a night of nostalgia, energy, and pure musical joy.

ROCK & SOUL HIGHLIGHTS

NOV. 1 – THE BSTREET BAND:

THE MUSIC OF BRUCE SPRINGSTEEN

Kick off the series with the ultimate tribute to The Boss. The BStreet Band has been electrifying audiences for over 40 years with their spot-on renditions of Springsteen's greatest hits. From the anthemic "Born to Run" to the heartfelt "Thunder Road," this show captures the spirit, sound, and soul of Jersey rock. Expect a high-energy night of sing-alongs, storytelling, and Springsteen magic that'll leave you on your feet.

NOV. 21 – MOTOR CITY REVUE:

MOTOWN TRIBUTE FEATURING LAYONNE HOLMES

Feel the groove with this 11-piece powerhouse that brings the golden age of Motown to life. With rich harmonies, tight rhythms, and powerhouse vocals led by Layonne Holmes, Motor City Revue delivers unforgettable renditions of hits by The Temptations, The Supremes, Stevie Wonder, and more. It's a soulful celebration that will have you dancing from the first note to the last.

DEC. 14 – TRIBUTES TO MELLENCAMP

AND BAD COMPANY: ONE STAGE, ONE NIGHT

Two rock legends, one epic night. Experience the heartland grit and storytelling of John Mellencamp alongside the anthemic rock energy

of Bad Company. From "Pink Houses" to "Feel Like Makin' Love," this double-header delivers powerhouse vocals and unforgettable riffs. Plus, enjoy a few holiday twists—including Mellencamp's gritty spin on "I Saw Mommy Kissing Santa Claus" and other rock-infused Christmas classics to get you in the spirit.

OLDIES & HOLIDAY FAVORITES

NOV. 14 – THE CYRKLE & BILLY J. KRAMER:

MEMORIES OF THE HITS, '60S & THE BEATLES

Step back into the era of peace, love, and chart-topping harmonies. These original hitmakers bring the British Invasion era to life with timeless songs, behind-the-scenes stories, and a night of pure '60s nostalgia and The Beatles!

NOV. 29 – CHRISTMAS WITH THE DUPREES & ANTHONY DUKE CLAUS

Celebrate the season with the smooth harmonies and timeless charm of The Duprees. Known for their romantic doo-wop sound, they'll perform holiday favorites alongside beloved hits like "You Belong to Me" and "Have You Heard." Joined by Anthony Duke Claus, this festive evening is the perfect kickoff to the holiday season.

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SCANDINAVIAN FOOD & GIFT SALE - NOV 22ND

Lodge Linne #429 will be sponsoring their 45th annual Scandinavian Food & Gift Sale on Saturday November 22nd from, 10 am -3pm. The sale will be held at Salt Brook School, 40 Maple St., New Providence, NJ. We will feature Scandinavian Christmas decorations, Norwegian Sweaters, tomtar, candles, linens, housewares, imported foods and baked goods. Light Scandinavian refreshments will be served starting at 11:00. Lodge meetings are held the 3rd Friday of the month at Faith Lutheran Church, 524 South St., New

Providence. **FREE ADMISSION**, Handicapped accessible. The event is sponsored by Lodge Linne #429, Vasa Order of America.

Proceeds from the sale benefit many local organizations and charities such as First Aid Squads, local libraries, high school scholarships, Sage, Summit speech schools and New Providence Community Organization.

For Further information contact:

Karen 908-665-1292, Judy 908-464-0139, Vibeke 908-313-0376.

THANKSGIVING MEAL AT COMMUNITY CENTER

City of Summit

The City of Summit is hosting its annual community Thanksgiving meal on Thursday, November 27, from 12 - 2 p.m. at the Community Center, located at 100 Morris Avenue.

The catered meal will include roast turkey, traditional side dishes, pies, and other desserts, as well as coffee and a beverage service. The event will also include a game of touch football, open gym activities, a Thanksgiving-themed family movie, and arts and crafts for children. The event is free and open to all community members. Pre-registration is not required.

The Senior Connections Bus will provide transportation for seniors and individuals with disabilities. Call 908-277-2932 or email dguidajr@cityofsummit.org to schedule transportation. The event is sponsored by GRACE and Oakes Memorial Center.

For more information, please call the Summit Department of Community Programs at 908-277-2932.

VOLUNTEER ON CITY GOVERNMENT BOARDS AND COMMISSIONS

The City of Summit is actively seeking volunteers from the community to serve on several of its boards and commissions.

"Our incredible, dedicated volunteers are one of Summit's greatest assets," says Summit Mayor Elizabeth Fagan. "If you are passionate about making Summit a better place to live and work, please consider applying. Your unique insights and ideas can help shape the future of our community."

Each November, the Mayor and Common Council begin the annual process of reviewing volunteer applications and appointing new members. Terms vary from one to five years of service with an opportunity for re-appointment. The city keeps applications active for two years.

The deadline to apply is October 24, 2025. A complete list of boards and commissions can be found on the city website at cityofsummit.org/volunteer. Residents can apply now using the online portal. Please contact the City Clerk's Office at 908-273-6400 with any questions.

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(above) Nancy Lamensdorf, Erin Cook, Margaret, Warlick, Carol Liscinsky, and Carol Liscinsky.

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Dewar's White Label	1.75L	\$33.99
Jameson Irish Whiskey	1.75L	\$54.99
Jack Daniel's	1.75L	\$48.99
Jim Beam	1.75L	\$32.99
Johnnie Walker Red	1.75L	\$32.99
Johnnie Walker Black	1.75L	\$59.99
Johnnie Walker Blue	750 ml	\$179.99
Makers Mark	1.75L	\$54.99
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Tito	1.75L	\$31.99

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Disaronno	1.75L	\$49.99
Kahlua	1.75L	\$45.99
Jagermeister	1.75L	\$39.99
Grand Marnier	1.75L	\$69.99

WINE

Barefoot all Varietal	1.5L	\$12.99
Bota Box All Varietal	3 L	\$21.99
Bread & Butter All	750 ml	\$12.99
Bonzana	750 ml	\$19.99
Caymus Cabernet	750 ml	\$79.99
Cavit Pinot Grigio	1.5L	\$16.99
Decoy Red Varietals	750 ml	\$19.99
Domaine Chandon Varietals	750 ml	\$19.99
Josh Reserve	750 ml	\$17.99
Kendall Jackson VR Chard	750 ml	\$13.99
Kim Crawford Sauvignon Blanc	750 ml	\$15.99
Kirs Pinot Grigio	750 ml	\$12.99
LaMarca	750 ml	\$15.99
Meiomi Pinot Noir	750 ml	\$19.99
Mionetto	750 ml	\$14.99
Moet Brut Impirial	750 ml	\$48.99
Santa Margarita Pinot Grigio	750 ml	\$22.99
Sutter Homes All Varietal	1.5L	\$10.99
Veuve Clicquot	750 ml	\$59.99
Woodbridge All Varietal	1.5L	\$13.99

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ENROLLING IN MEDICARE AND UPDATING YOUR PLAN

By George Sosa, President, The Sosa Insurance Group

Turning 65 marks eligibility for Medicare, a federal health insurance program designed for seniors and certain individuals with disabilities. While the system can be complex, resources are available to help beneficiaries navigate enrollment, updates, and plan changes to ensure their coverage continues to meet their needs.

Original Medicare consists of Part A (hospital insurance) and Part B (medical insurance). Part A covers hospital stays, skilled nursing facilities, home health, and hospice care. Part B focuses on outpatient care, doctor visits, preventive screenings, and therapies. While comprehensive, Original Medicare leaves gaps in coverage, which can be supplemented through Medigap policies. These help with deductibles, co-pays, and sometimes foreign travel coverage, offering flexibility and predictability.

Medicare Advantage (Part C), offered by private insurers, combines Parts A and B and often includes additional benefits like vision, dental, hearing, fitness programs, and lower premiums. These plans have out-of-pocket maximums, but often require use of in-network providers.

Prescription drug coverage (Part D) is also offered through private plans. Each plan has a formulary outlining covered medications, cost-sharing structures, and potential coverage gaps, though assistance programs like "Extra Help" exist for those with limited income. New Jersey also provides state assistance through PAAD and Senior Gold to help seniors manage prescription

drug costs.

For higher-income beneficiaries, Medicare applies IRMAA (Income-Related Monthly Adjustment Amount), which adds extra costs to Part B and D premiums based on IRS tax information.

Enrollment timing is crucial. While some may delay enrollment due to employer coverage, late enrollment penalties apply if coverage lapses without creditable insurance.

Every year, Medicare beneficiaries have an opportunity to review and adjust their coverage. The Annual Enrollment Period (October 15 – December 7) allows switching between Original Medicare and Advantage plans, adding or changing drug plans, or returning to Original Medicare. Any changes take effect January 1. Additionally, the Medicare Advantage Open Enrollment (January 1 – March 31) allows those in Advantage plans to switch or return to Original Medicare.

When evaluating options, beneficiaries should consider cost, provider networks, additional benefits, drug coverage, and changes in their health or medications.

Understanding Medicare is the first step to making the best decisions for your health and budget. If you'd like help comparing plans or reviewing your coverage for 2026, The Sosa Insurance Group is here to guide you every step of the way. Contact us at 973-902-5445 to schedule a one-on-one review about your Medicare choices.

Medicare can be complicated. We Make it simple.

Annual Enrollment Period ends December 7th!

The Medicare Annual Enrollment Period is the time when Medicare beneficiaries can choose to re-evaluate their health care coverage. Getting Medicare or changing Medicare plans is a major milestone.

We specialize in Medicare Supplement, also known as Medigap, Medicare Advantage, Medicare and Medicaid and Stand-Alone Part D Prescription. We provide prospective clients with phone, virtual and face-to-face appointments to assist in navigating all your Medicare options:

- Change from one Medicare Advantage Plan to another Medicare Advantage Plan.
- Change from a Medicare Advantage Plan to Original Medicare.
- Change from Original Medicare to a Medicare Advantage Plan.
- Enroll in a Prescription Drug Plan or change your Prescription Drug Plan.
- If you're new to Medicare, you might have a different election period; reach out to us to review your options.

CALL TODAY: 973-902-5445

EMAIL: info@thesosainsurancegroup.com

TheSosaInsuranceGroup.com

450 Pleasant Valley Way, West Orange, NJ 07052



The Sosa Insurance group is dedicated to assisting Medicare beneficiaries throughout their Medicare journey.

If you, parents or a loved one is new to Medicare, considering a change or just simply want to review their plan options, please call 973-902-5445 to speak with one of our expert agents. You can also reach us by email at info@thesosainsurancegroup.com to request a quote. Consultations are free of charge.



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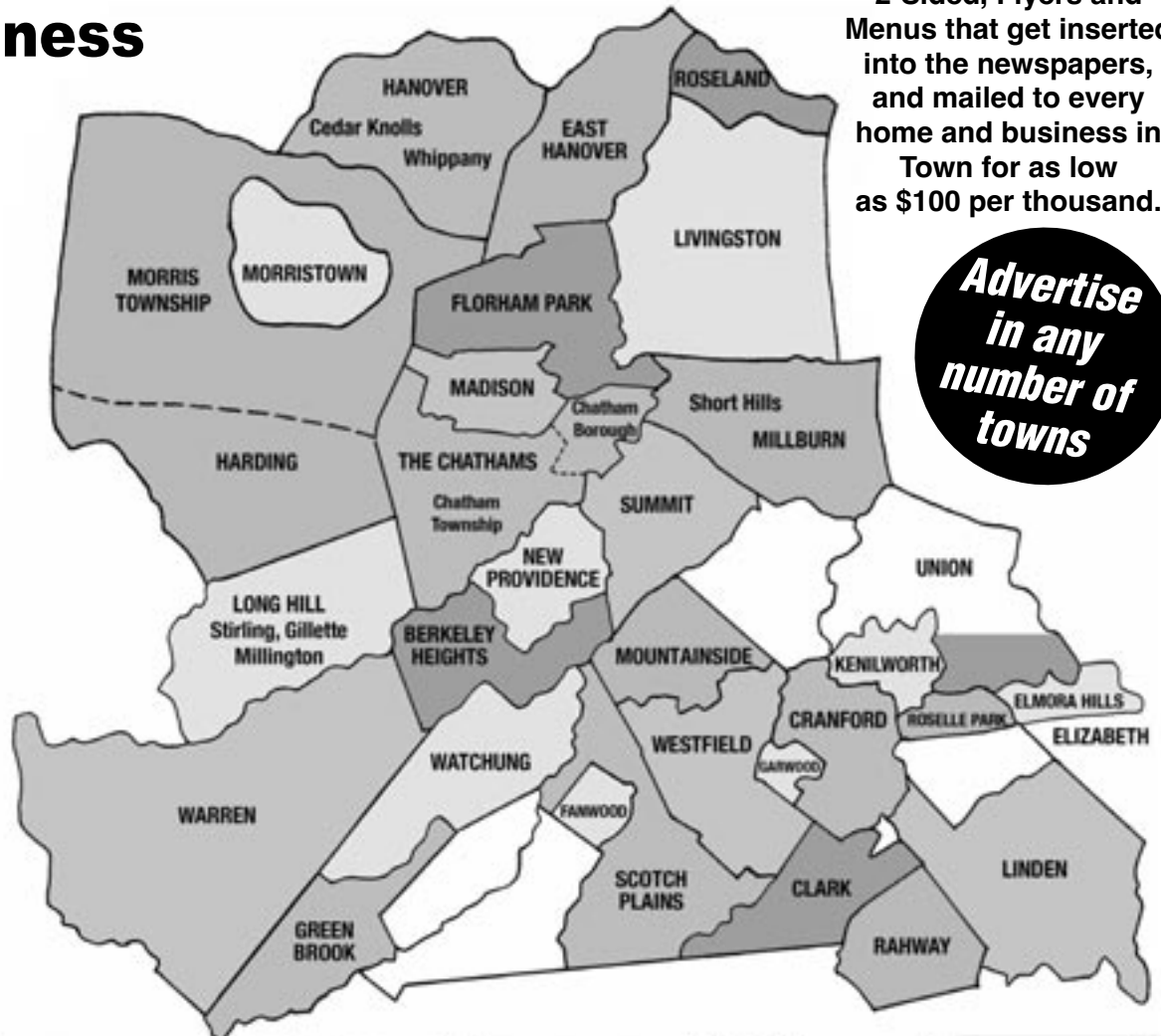
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1 Unit (Business card)	3.25"x2"0	100	260	360	460	560	600	660	700	800	900	1000
2 Units	6.5"x2" or 3.25"x4"	150	360	560	600	700	800	900	1000	1100	1200	1300
4 Units	3.25"x8" or 6.5"x4"	240	560	900	1000	1300	1600	1700	1800	1900	2000	2100
6 Units	6.5"x6.25" or 10"x4"	320	760	1200	1400	1600	1800	2000	2200	2400	2600	2800
9 HALF PAGE	6.5"x9" or 10"x7"	360	860	1300	1600	1900	2200	2400	2600	2800	3000	3200
12 Units	6.5"x14"	400	960	1400	1800	2100	2400	2700	3000	3300	3600	3900
18 FULL PAGE	10"x14"	500	1200	1800	2200	2500	2800	3000	3300	3600	3900	4300
2-PAGE SPREAD	(2) 10"x14"	800										
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