

An Anthology of  
Timely Tidbits and Fascinating Factoids for  
**Savvy Jersey Seniors**



Advice, Humor, and Miscellaneous Words of "Wisdom"  
For & About Seniors

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**Welcome!** In this edition, we present:

- the second installment in a new series about nursing home neglect—from nursing home legal expert Churchill Huston,
- more on the ins and outs of Medicare and Medicare Supplements, from senior insurance guru Lucille Bondi,
- information on why walking is good for you and how to get started on a regular program, plus
- fun facts you can use to "impress" your friends.

Next time, we'll take our long-delayed look at how you can get involved in your local community theater. In the meantime, please don't forget that we always welcome your ideas for any topic that you'd like to see us tackle. Just drop us a note at [savvyjerseyseniors@gmail.com](mailto:savvyjerseyseniors@gmail.com).

### **It's Never Too Late To Start Exercising**

Most older people don't start exercising in retirement with the idea that they'll become champions. Some have had a health scare that left them with a stark choice: Change or die early. Some want to have the energy to travel. Some want to keep up with the grandkids. Or they might not like the way



they look or feel. At any age, exercise as simple as walking can help them avoid catastrophic falls and stave off the day when they'll need a walker or wheelchair. There's never a time in your life when increasing your physical activity is not beneficial. It also can be gratifying. The thing about weak flabby muscles is if you change them just a little, it can have enormous impact.

Matthew Silvis, division chief of primary care sports medicine at Penn State Milton S. Hershey Medical Center, says the goal in older age is to maximize what you have. "We can't halt the aging process, but we can slow it," he said.



### **U.S. Fares Poorly For 'Retiree Wellbeing'**

A new international survey, from Natixis Investment Managers, named the United States No. 17 in the world for "retiree wellbeing." (Iceland was No. 1 for the third year running). America's rank is down a spot from last year. This survey's respondents—individuals with at least \$100,000 in investable assets—said COVID-19 has made retiring securely more difficult.

Nineteen percent of older Americans reported they used up their savings or lost their main source of income because of the pandemic. That's four to six times the rate in Germany, Switzerland, the Netherlands, and Sweden.

Nearly 4 in 10 older Hispanic adults and 1 in 3 older Black adults said they experienced economic difficulties related to the pandemic. By contrast, just 14% of older white adults said so.

Thirty-seven percent of older Americans with two or more chronic conditions reported pandemic-related disruptions in their health care.

### **Nursing Home Neglect—What To Look For: Under-Staffing And Malnutrition**

We have asked nursing home negligence expert Churchill Huston, Esq. to point out some situations that you can look for as you assess the care your loved one is receiving in a nursing home. In this and future issues we'll look at what Huston has to say on topics such as malnutrition, bedsores, over-medication, under-staffing and the like. Here are Churchill's thoughts on the important problems of under-staffing and malnutrition...and what loved ones should look for, if they suspect it.

"Signs of under-staffing include unanswered call bells, residents left sitting in urine or feces, falls, weight loss, bedsores and unexplained injuries. These are a few of the warning signs that your loved one's nursing home simply does not have enough staff to provide proper resident care.

"A nursing home is required to have sufficient staff to meet the needs of the residents. If they do not have enough staff, they are violating the law and endangering your loved one. Each task to which your loved one is entitled—feeding assistance, turning and positioning, bathing, takes time. If there are not enough nurses and certified nursing assistance in the facility then care suffers.

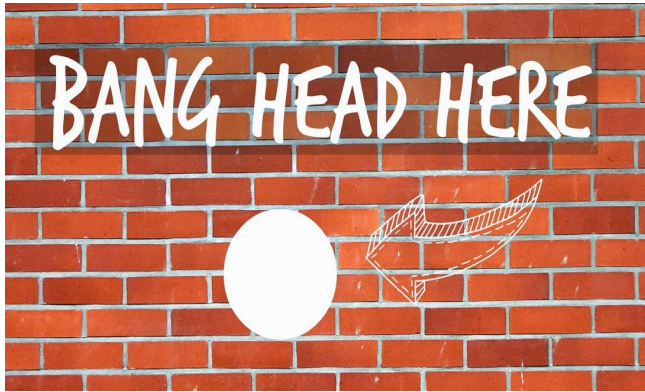


"Signs and symptoms of malnutrition include unintentional weight loss, lethargy, weakness, memory loss, and change in mental status. Malnutrition is a dangerous and potentially fatal condition that occurs when people do not get sufficient nutrients to meet their daily needs.

Malnutrition increases your family member's risk of bedsores, falls, depression, infection and death. The nursing home is required by federal law to offer snacks and supplements, healthier food choices, serving cold dishes cold and hot dishes hot."

Next time, Churchill will look at the problems of bed sores and over-medication. In the meantime, if you have questions, you can reach him at (215) 845-5960 or at [chh@nursinghomeneglectpa.com](mailto:chh@nursinghomeneglectpa.com).





### Ten Interesting "Facts" That You Can Use To Impress Your Friends

1. Banging your head against a wall uses 150 calories an hour.
2. A catfish has more than 27,000 taste buds.
3. Some lions mate over 50 times a day.
4. A pig's orgasm lasts 30 minutes.
5. The strongest muscle in the body is the tongue.
6. A cockroach will live nine days without its head before it starves to death.
7. The human heart creates enough pressure when it pumps out to the body to squirt blood 30 feet.
8. The male praying mantis cannot copulate while its head is attached to its body. The female initiates sex by ripping the male's head off.
9. A flea can jump 350 times its body length. It's like a human jumping the length of a football field.
10. If you yelled for 8 years, 7 months and 6 days you would have produced enough sound energy to heat one cup of coffee.

### Walking Is Good For You...Here's How To Get Started

Walking is the most popular form of exercise among older adults and it's a great choice. What can walking do for you? It can:

- Strengthen muscles,
- Help prevent weight gain,
- Lower risks of heart disease, stroke, diabetes, and osteoporosis,
- Improve balance, and
- Lower the likelihood of falling.

If it's been a long time since you exercised, you may want to start out slowly. You can start with just 5 minutes and build up to the recommended 30 minutes a day. Your goal should be to get up to taking 100 steps a minute.



Here are some tips on how to get started:

- *Join a walking program or walk with a buddy:* Chances are you'll stick with a walking program if you have someone to walk with. Some shopping malls or town parks may have these programs. The National Institute on Aging's Go4Life campaign has many resources for walking and other kinds of physical activity.
- *Wear the right shoes:* Comfortable sneakers work well for most people. If you have foot problems, you may want to look into orthopedic shoes or talk to your healthcare provider about how you can continue your walking program.
- *Don't let a cane or walker stop you:* It's OK to use your cane or walker if you already have one. These can improve your balance and help take the load off painful joints.
- *Aim for the right pace:* Try to walk as fast as you can, but still be able to chat with a friend while walking. Aim for working as hard as you do when you climb up the stairs.

### **Regular Coffee Consumption Up To Three Cups A Day Is Safe**

Up to three cups of coffee per day is associated with a lower risk of stroke and fatal heart disease, according to recent research.

"To our knowledge, this is the largest study to systematically assess the cardiovascular effects of regular coffee consumption in a population without diagnosed heart disease," says study author Dr. Judith Simon, of the Heart and Vascular Centre, Semmelweis University, Budapest, Hungary.

Results suggest that regular coffee consumption is safe, as even high daily intake was not associated with adverse cardiovascular outcomes and all-cause mortality after a follow-up of 10 to 15 years. Moreover, one half to 3 cups of coffee per day was independently associated with lower risks of stroke, death from cardiovascular disease, and death from any cause.



### **Working Longer May Benefit Cognitive Health**

Early retirement may sound appealing, but a recent study hints that putting it off a few years might help older adults retain more of their mental sharpness.

Using data on more than 20,000 older Americans, researchers estimated that if all of those people waited until age 67 to retire, their collective cognitive health would benefit.



Cognition refers to a person's ability to think, reason, plan and remember, among other vital brain functions. Research suggests that various factors over a lifetime—from education level to exercise habits to heart health—can affect a person's rate of cognitive decline, and risk of dementia, later in life.

The investigators weighed factors like people's education levels; childhood family income and current wealth; health conditions such as diabetes and heart disease; depression symptoms; and whether their longest-held job was professional or "non-professional" (such as manual labor).

In the end, the researchers calculated that delaying retirement until age 67 or older would help people retain some mental sharpness. On average, the group lost about 1 point on their cognitive scores between the ages of 61 and 67; delaying retirement, the researchers estimated, could reduce that by one-third.

The team also found that the benefit could persist for at least five years beyond retirement. That was not because the extra work years offered bonus brain power. It was because earlier retirement was linked to a faster cognitive decline, the researchers said.





### **Even A Generally “Active” Mind May Help Delay Alzheimer’s**

But there are cognitive benefits that aren’t related to working longer rather than retiring.

Just doing things that keep your mind active in old age may delay Alzheimer's disease by up to five years, a new study suggests. Activities like reading, writing letters, playing cards or doing puzzles may prolong brain health even for those in their 80s, researchers say.

“The key element is that you're processing information,” says lead researcher Robert Wilson at Rush University Medical Center, in Chicago. “Reading is certainly important, but anything that stimulates the

mind and is challenging to you intellectually can be helpful,” he said. Wilson cautioned that this study can't prove that being mentally active delays dementia, but it “suggests that reading and various cognitive activities may be helpful.”

### **We Want Healthcare Workers To Be Vaccinated Against Covid**

Eight in 10 older Americans think health care workers should be vaccinated against COVID-19, according to a recent poll.

Among 50 to 80-year-olds, 61% of respondents said the vaccine should be required for all health care workers. Another 19% said vaccination should probably be required. The remaining 20% oppose mandatory vaccination, the findings showed.

The results are from a nationwide poll taken in August prior to a federal push to require vaccinations for nearly all health care workers whose employers accept Medicare and Medicaid—an estimated 17 million people.



### **Telemedicine Becomes Essential Lifeline**



#### **During Pandemic**

The explosive growth in telemedicine has been hailed by some as an important silver lining of the Covid pandemic, if such a thing can exist for such a tragedy. In the first terrifying weeks of the pandemic, most people did not go to their doctors’ offices for medical care and telemedicine quickly evolved from a fringe service to a major mode of care delivery.

For the nation’s older adults and other Medicare beneficiaries, telemedicine has been an essential lifeline during the pandemic. Here are three key findings:

- Telemedicine use decreased sharply after peaking in May 2020. Despite continuing concerns about transmission of the coronavirus, the number of telemedicine visits fell steadily after peaking at about 2 million visits, comprising 42% of all visits in April and May 2020.

- Telephone calls are the only form of telemedicine used by 1 in 10 Medicare beneficiaries. Telemedicine is seen as a high-tech approach to delivering care. Between Medicare's expansion of telemedicine reimbursement in March 2020 and the end of that year, 52 million telemedicine visits were provided to Medicare fee-for-service beneficiaries. Of these, 11 million (21%) were billed as simple phone calls.
- Telemedicine use has not varied substantially by race and ethnicity. Many experts have expressed concern that telemedicine will widen disparities of care, but this has not been borne out by the data.

## SUICIDE PREVENTION FOR SENIORS



### Suicide: Significant Risk Among Older Adults

Suicide is more than a preventable tragedy—it's a major public health problem affecting men and women of all ages. According to the National Institute of Mental Health, it was the 10th leading cause of death in the U.S. in 2019. Among older adults in particular, suicide is a significant concern:

- While older adults comprise just 12% of the population, they make up approximately 18% of suicides.
- In 2017, among the more than 47,000 suicides that took place in the U.S., 8,500 were attributed to people age 65 and older.
- Older adults tend to plan suicide more carefully. They are also more likely to use more lethal methods.
- Among people who attempt suicide, one in four seniors will succeed, compared to 1 in 200 youths. Even if seniors fail a suicide attempt, they are less likely to recover from the effects.
- Men 65 and older face the highest overall

rate of suicide.

### Drinking Plenty of Water Can Significantly Improve Your Health

Everyone knows that drinking plenty of water every day can improve your health in a myriad of ways, but here's a lesser-known benefit: New research suggests that middle-aged adults can lower their long-term risk for heart failure by simply drinking enough water on a daily basis.

"The importance of hydration has been on the cardiovascular radar for a long time," notes study author Natalia Dmitrieva, a senior researcher with the U.S. National Heart, Lung, and Blood Institute. Dmitrieva says it has to do with the way the lack of liquid intake can affect an individual's sodium (salt) balance, hormone levels and kidney function in ways that may ultimately undermine proper heart function.

So how much liquid should middle-aged men and women ideally drink on a daily basis to protect their hearts? Recommendations vary in different countries," Dmitrieva stresses, with the Institute of Medicine in the United States recommending a liquid intake at just under 3.2 quarts for men, and just over 2 quarts for women.





### Medicare Improves Financial Risk Protection For Older Adults

When Americans are eligible for Medicare at age 65, they see a significant drop in their out-of-pocket medical costs. Lowering the eligibility age would save even more, especially for people with the highest out-of-pocket costs, according to a new study.



"Medicare really improves financial risk protection for older adults, and reducing the age of Medicare eligibility would go a long way in reducing the financial burden of health care spending for those who are not quite 65," said lead author Dr. John Scott.

For the study, Scott's team looked at out-of-pocket health care costs for people between their late 50s and early 70s, including co-pays, deductibles and costs not covered by insurance.

The average out-of-pocket amount dropped 27% from age 64 to 66, even as incomes stayed about the same, and average health costs paid by insurance and individuals rose 5%, the study found. And the percentage of older adults without health insurance went from 5% at age 64 to nearly none at 66.

### What Type of Medicare Coverage Is Best for You?

As we have been doing in recent issues, we once again asked *SJS* contributor Lucille Bondi of Lucille Bondi Insurance Solutions to comment and here's what she had to say.

"Choosing your Medicare insurance coverage can be very confusing because there are many factors that go into choosing the right plan for your particular situation.

Questions to ask include:

- Do you want low or no premiums?
- How do you feel about networks...or is freedom of choice important to you?
- Would you like predictable expenses or would you like a "pay as you go" plan?

Seeking the help of a professional will increase your knowledge, improve your selection, reduce your stress, and help you from making a wrong and/or costly decision. For assistance in solving the "Medicare Mystery," you can contact Lucille at 215-256-5954 or at [bondimedicaresolutions.com](http://bondimedicaresolutions.com). Consultations are free.



### Beware of Shrinkage at the Supermarket

The shrinkage George Costanza was concerned with in a well-known *Seinfeld* episode is different than the shrinkage we're witnessing at grocery stores and supermarkets. Recently, some cereal manufacturers quietly reduced the contents of their cereal boxes, putting less product in the same size box as previously displayed. Some people consider it to be a sneaky practice because consumers tend to be price conscious, but not net-weight conscious.

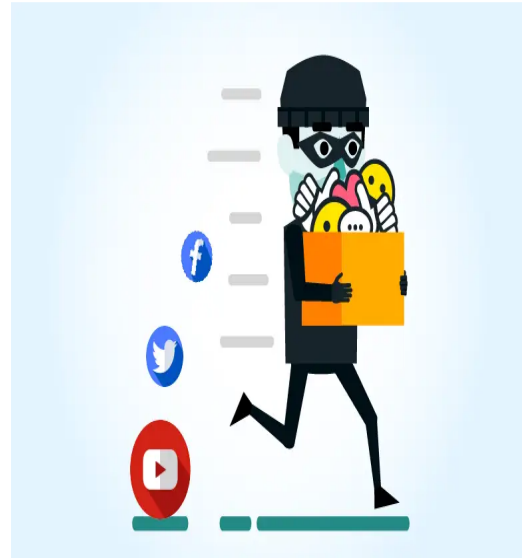
They can tell instantly if they're used to paying \$2.99 for a carton of orange juice and that goes up to \$3.19. But if the orange juice container goes from 64 ounces to 59 ounces, they're probably not going to notice. One well-known company recently shrank the size of its toilet sheets. If consumers start to notice and voice concern, it may force companies to listen and right-size their products.

#### Four Ways You Can Outwit Scammers

Frauds and scams have escalated. Use caution when discussing your bank accounts over the phone as you could be chatting with a scammer, disguised as a bank employee. Keep in mind, banks may make follow-up calls occasionally, but they don't call their customers out of the blue.

Here are 4 ways you can outwit the scammer:

- Call your bank and find out (in advance) in what situations it call you. And ask what verifying question(s) it asks when and if it does call. Then if and when you receive a call from someone identifying themselves as "your bank" do not provide any additional account details.
- Ask questions. Asking questions like "When's the last time I called you?" may prompt the fraudster to hang up.
- Deny requests for a one-time passcode.
- Banks never call you and ask if they can text you a one-time passcode to verify your account. These scammers will. Call your bank immediately if something feels suspicious.



#### Opioids and Anti-Anxiety Meds May Increase Loneliness In Seniors

Lonely, older adults are nearly twice as likely to use opioids to ease pain and two-and-a-half times more likely to use sedatives and anti-anxiety medications, putting themselves at risk for drug dependency, impaired attention, falls and other accidents, and further cognitive impairment, according to a study by researchers at UC San Francisco.



The study found that just over half of 6,000 respondents in a nationally representative survey of seniors living independently were not lonely, while 40 percent were moderately lonely, and 7 percent were highly lonely.

The proportion of seniors in each group who had prescriptions for opioids and anti-anxiety medications and sedatives, which included drugs like Valium, Xanax, BuSpar and Ambien, correlated with their degree of loneliness, according to the study, which was published in *JAMA Internal Medicine*.

#### The People Who Help Make SJS Happen

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#### Contact Us

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