

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



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

Volume 2, Number 7 • July 2021

Welcome! In this edition, we take a look at how to be a smart buyer at flea markets, including a few tips from a successful Florence, NJ jewelry artisan and flea market seller. We also take the first of several looks at Medicare and Medicare Supplements, with a report from senior insurance expert Lucille Bondi.

A head's up: one of next month's key topics will be scams that specifically target seniors. So, if you've had some experience in that realm (good or bad), please let us know what happened.

And don't forget that we 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).

### Medicare Supplement Plans: Medigap Insights

We asked *SJS* contributor Lucille Bondi of Lucille Bondi Insurance Solutions to give our readers some insight into Medigap plans. Here's what Lucille had to say.

"First of all, you must be enrolled in Medicare Part A and Part B. These plans only work with original Medicare. You pay a private insurance company a monthly premium in addition to your Medicare Part B premium. They fill in some of the gaps in Medicare.

"There are many licensed Medigap/Supplement companies in most states and benefits are standardized. All plans and companies cover the same benefits. In 1992 Medigap plans were standardized and in June 2010 modernized, removing some plans and allowing lower cost options to go into effect.

"There are two important things to remember. Cost is important! In most states rates will increase with age. These are called 'age attained' policies. Some do not begin to increase due to age until age 68.

MEDICARE HEALTH INSURANCE	
Name/Nombre	JOHN L SMITH
Medicare Number/Número de Medicare	1EG4-TE5-MK72
Entitled to/Con derecho a	HOSPITAL (PART A)
Coverage starts/Cobertura empieza	03-01-2016
	MEDICAL (PART B)
	03-01-2016

“Financial stability” is crucial! Purchase a Medigap policy from financially stable carriers with a B+ or higher rating with A.M. Best. There is an alphabet soup of plans available to choose from. A, B, D, G, K, L, M, and N. Plans C and F are only available for seniors who have turned 65 before 2020.”

Here’s a quick (but certainly not comprehensive) “guide” to what each plan provides.

Medigap Plans A-N										
Medicare Supplement Insurance Plans	A	B	C	D	F <sup>1</sup>	G	K <sup>2</sup>	L <sup>2</sup>	M	N
Basic Benefits*	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part B Coinsurance	✓	✓	✓	✓	✓	✓	50%	75%	✓	Copay <sup>3</sup>
Skilled Nursing			✓	✓	✓	✓	50%	75%	✓	✓
Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B Deductible			✓		✓					
Part B Excess					100%	100%				



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 [bondimedicaresolutions.com](http://bondimedicaresolutions.com) or at 215-256-5954. Consultations are free.

### Exercise for People Over 60: Potato Bags (LOL)

Begin by standing on a comfortable surface, where you have plenty of room at each side. With a 5-lb. potato bag in each hand, extend your arms straight out from your sides and hold them there as long as you can. After several weeks, move up to 10-lb. bags. Then try 50-lb. potato bags.



Eventually try to get to where you can lift a 100-lb. potato bag in each hand and hold your arms straight for more than a full minute.

After you feel confident at that level, put a potato in each bag!



### Flea Markets: Getting Started

In our last issue we gave you a few “Do’s” to whet your appetite for our continuing look at the many “Do’s” and “Don’t’s” of successful flea market shopping, including:

- Go early on the first day of the flea market for the best selection.
- Stop by again at the end of the last day to get the biggest discounts.
- Get a map and mark the booths where you left paid purchases for later pickup.

Remember, at some fleas, the permanent indoor booths have closeouts and cheap imports. At others, the sellers with the fine antiques are the ones sheltered inside. Some flea markets even place vendors according to their merchandise type. Find out, and then start with the good stuff.



Our contributor and jewelry maker Christine from Florence, NJ, who loves to sell at flea markets (see accompanying photos of two of her creations), adds her own personal tips for buyers:

- Bring a tote and a visor or a hat,
- Bring plenty of \$1s, \$5s, and \$10s, and
- If you frequent the same flea markets on a regular basis, get to know your vendors...if they know what you're looking for they'll try to find items that you'll like.



"They may just find the treasure that will complete your collection," Chris says.

### Ten Things You Should Consider Buying at a Flea Market

Next month, we'll take a look at what the flea market professionals advise that you should NOT consider buying at a flea market. But we'll start on a positive note and give you some suggestions that the flea market connoisseurs say you SHOULD consider checking out:



1. *Furniture:* You can find some already refurbished completed pieces at a flea market, but where you're going to get your real bargain is with something that needs a little TLC. Be careful, though. Look for furniture that has some weight to it and that you know you can fix up with little effort.

2. *Tools:* Power tools and hand tools. Old vintage bikes might not be able to be salvaged as a bike again, but you can use the parts to create something really

unique.

*Home Decor*Picture frames, glasses, bowls, or a table cloth. This isn't a bad place to get a bargain on some pretty unique and possibly even antique items.

You really never know what hidden treasures you might find amongst books. A first edition copy of *A Tale of Two Cities*, perhaps? Who knows, but don't pass up looking through books. Really any sort of media, whether it's old records or 8-track tapes, can turn out to be a find. Make sure you try it out first, though.

Even exercise equipment. Buying this stuff brand new can cost a fortune. So, if your kid is interested in tee ball or hockey, check out the local flea market (or some tag sales) to see what you can find.

8. *Clothes:* Vintage is in and if you're looking for some vintage style clothing that's the real deal, then this is a great place to find what you're looking for. Just make sure your item does not smell of smoke (because you'll never get that smell out no matter how many times it's laundered or dry cleaned), and wash it before you wear it.

9. *Gold and Jewelry*: Make sure you know what you're looking at in this category. You can get taken for a ride, but if you know how to tell if something is really gold or really silver and not just gold or silver plated, then you might have more success.

10. *Toys*: Be very careful in the area. You probably don't want to buy toys for very young children to play with from a flea market or yard sale, especially if you think it was made earlier than the 1980s or it wasn't made in the United States. You don't want a child getting lead poisoning from playing with these older toys. But when it comes to collector's items, this is a great place to find some old-fashioned toys.

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### **Downsizing Tip: Price It Lower When Selling Your Home**

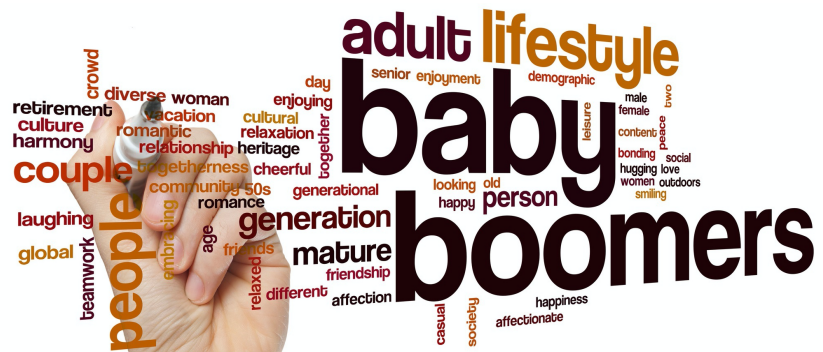
Senior downsizing pro Maureen Campbell of Premier Transitions tells her clients that "pricing lower nets a higher selling price than pricing higher. If you price your home properly, you'll receive an offer in the first 30 days."

And in today's hyper-active market maybe even a lot sooner.

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### **You Aren't Alone: Thousands of Americans Turning 65 Every Day**

It's a staggering number. Every day 10,000 Americans turn 65, the standard age for retirement, according to Deutsche Bank. The U.S. Census Bureau predicts that number will reach 12,000 daily within the next 10 years. All 77 million Baby Boomers, those who were born between 1946 and 1964, will be older than 65 by 2030.



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### **Boomers Keep Working**

Although 10,000 Americans are reaching standard retirement age each day, they are not all leaving the workforce. The boomer workforce has been declining about 5,900 daily, or 59%.

Statistics show boomers aren't retiring at age 65 for a variety of reasons. Age required for Social Security benefits has risen. Standard retirement age for the oldest boomers, born in 1946, has risen to 66, while boomers born after 1960 don't receive full benefits until 67.

An April 2018 Gallup poll showed 41% of boomers expected to be working beyond age 65, a huge jump from 1995, when it averaged 13.5%. Plenty of seniors are working into their 70s, either full-time or part-time. In 2018, 29% of boomers age 65 to 72 were either working or

looking for work.

Since Social Security benefits max out at age 70, boomers have less incentive to continue working once they pass that milestone. A large number of boomers, however, choose to continue working either because of their monthly expenses, assistance to their adult children, lack of financial resources for retirement or a combination of these factors.

While many boomers want to keep working, 60% of retired workers had to stop working before they planned, for reasons such as layoffs and health concerns, according to a study by Voya Financial.

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### **Is Medicare Running Out of Money?**

The job market is just one area aging baby boomers will affect.

Social Security and Medicare programs that support retirees are also expected to be impacted. With more and more boomers receiving Social Security and Medicare benefits, there is concern about the financial stability of both programs. A 2015 report from the Social Security Administration states that the trust is projected to run out in 2033, if adjustments are not made. Expect changes. Medicare and Medicaid costs have doubled since 2000. Some experts believe the Trust Fund will be bankrupt by 2033. A retired 65-year-old couple can anticipate health care costs of \$275,000 out-of-pocket, according to Fidelity Investments. This doesn't include the cost of long-term nursing care or rehab. In fact, health care expenses can often be more than many retirees can handle.



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### **Unhappy Marriages = Shorter Lives for Men?**



Men, take note: An unhappy marriage might end in divorce, but staying unhappily

hitched could also raise your risk of stroke or early death, a new Israeli study suggests.

The increased risk was as much as that seen with smoking or a 'couch potato' lifestyle, said lead researcher Shahar Lev-Ari.

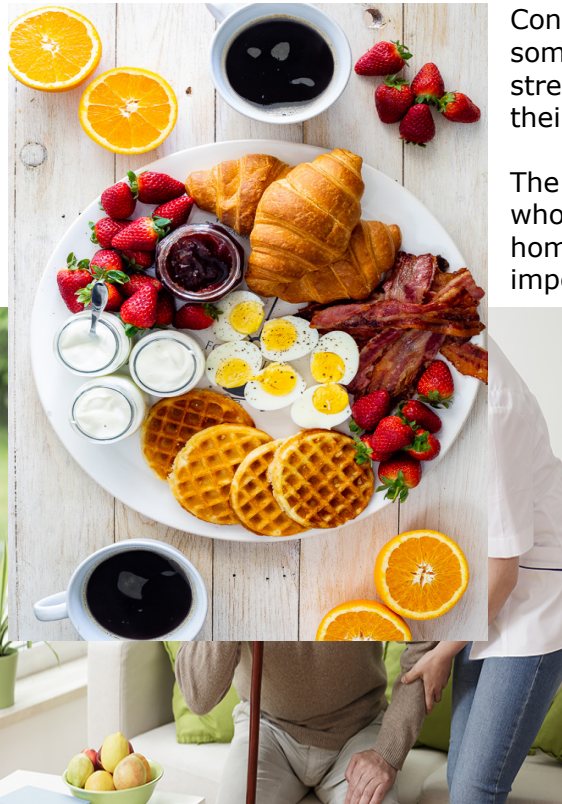
Israeli men who expressed dissatisfaction with their marriage were 94% more likely to suffer a stroke during three decades of follow-up, and 21% more likely to die from any cause. By comparison, a history of smoking increased the men's risk of death by 37%, and an inactive lifestyle by 21%.

What's the link? Men unhappy in their marriage might be more likely to suffer from problems like depression, anxiety and stress, all of which can increase stroke risk, experts said. They also might be more likely to cope with those feelings through unhealthy behaviors like drinking, smoking, eating bad foods or using drugs.

### **Aging At Home Is A Priority**

The survey conducted by WebMD and Capital Caring Health (CCH) revealed a strong preference for aging in place, says Steve Cone, chief of communications and philanthropy at CCH.

"More now than ever before, thanks to the COVID experience, baby boomers and their children really believe that's the holy grail," says Steve Cone of CCH.



Cone notes that the quick spread of COVID-19 through some nursing homes early in the pandemic likely has strengthened people's resolve to live out their lives in their own homes.

The survey indicated that 85% of people aged 50+ who are living in their own home, a family member's home, or a loved one's home responded that it is "very important" or "important" to stay in their home as they age.

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### **Early Risers Experience Lower Depression Risks**

Scientists have long touted the benefits of being an early riser. But now, a new study finds night owls should adopt some early bird habits to improve their mental health.

Researchers found that those who went to bed earlier in the night and woke up earlier experienced lower depression risk. At the same time, they also found that night owls who changed their sleep schedules to rise earlier saw

improvements in their mental health.

"Before this study, we knew that there were correlations between the timing of people's sleep and their risk of depression," says study author Iyas Daghlas, MD. Now, he says, there's evidence for cause and effect. Researchers found that each hour of earlier bedtime was associated with a 23% lower risk of depression. If you tend to fall asleep around 2 AM, for example, making a point to go to bed at 11 PM or midnight should lower your depression risk even more than cutting back to just 1 AM



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### **Skipping Breakfast Has Consequences**

People who don't eat breakfast are missing out on key vitamins and other nutrients that are found in traditional American foods included in the meal.

"Dairy products, like milk and yogurt, provide calcium, vitamins, and protein," says Dr. Chris Taylor, nutrition professor at Ohio State University. "People who don't eat breakfast are not as likely to get these nutritional benefits as people who do eat breakfast."

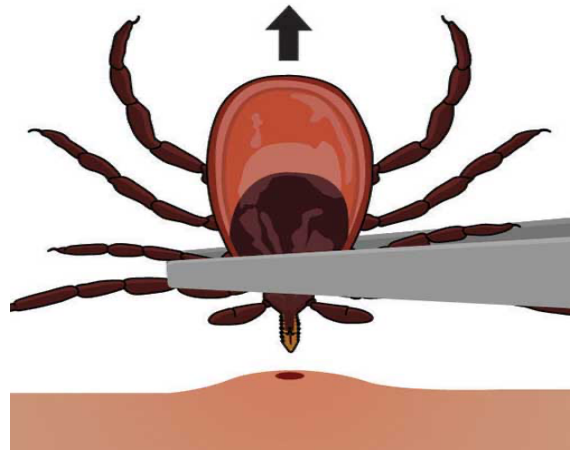
About 15% of adults skip breakfast. They consume more carbohydrates including added sugars, total fat including saturated, and less fiber than people who ate the first meal of the day. People who skipped breakfast were also more likely to consume poorer quality snacks. Eating more saturated fats than is recommended can raise cholesterol levels in the blood, increasing a person's risk for heart disease and stroke.

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### **It's Summer: Be On The Lookout For Ticks**

Ticks are most active April through September according to the CDC. They live in grassy, shrub-laden or wooded areas, and can latch on to you if you brush past whatever they are resting on. Tick-borne diseases include Lyme Disease, anaplasmosis, spotted fever rickettsiosis among others. Here are some precautions recommended by the CDC:

- Use Environmental Protection Agency-registered insect repellents.
- After you come indoors, check your clothes and skin for ticks.
- Tumble-dry clothes on high heat for 10 minutes to kill ticks on garments that aren't being washed. If you do wash your clothing, use hot water.
- Do a full body check, especially under the arms, in and around the ears, inside the belly button, the back of the knees, in and around the hair, between the legs, and around the waist.



- If you find a tick on your skin, remove it right away. Use fine-tipped tweezers to grasp the tick as close to your skin as possible. Steadily pull straight up. Then disinfect your hands, the affected skin area and the tweezers.
- If you have a rash or fever within several weeks of removing a tick, the CDC recommends seeing your doctor.

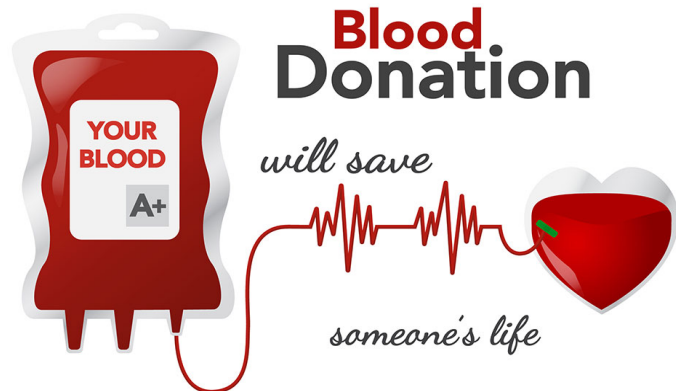
## **You're Never Too Old To Donate Blood**

Every day, about 44,000 units of blood are used to save lives across the United States. This blood is vital for cancer patients, organ transplant recipients, and victims of accidents. Although 38 percent of the U.S. population is eligible to donate blood, less than 10 percent does so each year.

But is it safe? If you're age 65 or older, you might be concerned about the health risks of donating blood. It's a common myth that seniors are "too old" to donate blood. But as long as you meet the eligibility requirements, there is no upper age limit on blood donation. In general, you can donate blood if:

- You are at least 17 years old.
- You weigh at least 100 pounds.
- You are in good health (a mini physical exam will take place at the blood donation location).
- It's been at least eight weeks since your last blood donation.

If you decide to donate blood, you'll find that the process is very simple. You'll have your basic information and a medical history taken, along with a mini physical exam to measure your pulse, blood pressure and so on. The procedure will take 5-10 minutes, after which you'll rest and enjoy a snack.



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### **The People Who Help Make SJS Happen**

Our contributors now include (in alphabetical order) Daryl Albury, Karen Berg, Lucille Bondi, Lou Ciavolella, Courtney Colletti, Antoinette Maciolek, Barry Sparks, Phyllis Weber, Jared Willmann and "Christine."

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### **Contact Us**

If you have story ideas, comment, kudos, or criticisms, you can e-mail us at [savvyjerseyseniors.com](mailto:savvyjerseyseniors.com).