

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 8 • August 2021

Welcome! In this edition, we take a look at:

- how to be a smart buyer at flea markets (focusing on what NOT to buy),
- more on the ins and outs of Medicare and Medicare Supplements,
- some advice on scams that specifically target seniors from Barclay Friends, and
- a few fun things to consider now that fall is just around the corner.

Next month, we'll take tackle common nursing home issues, with things to look for from Churchill Huston, Esq., as well as the various ways you can become involved with your local community theater.

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).



### **Beware: Scams Targeting Seniors**

Scammers target older people for a variety of reasons. Seniors can be lonely and more willing to communicate with scammers; they are generally less technically savvy and more vulnerable to web- or email-based scams; their judgment can be impaired by memory loss, dementia or other age-related issues; they have amassed some wealth over the years; they can be naïve about the myriad ways in which fraud is committed in modern times.

With the COVID pandemic, fraudulent activity aimed at seniors is even more rampant. Being aware of the prevalence and various types of scams goes a long way toward preventing you or a loved one from becoming the victim of elder fraud.

According to the National Council on Aging, the top ten financial scams aimed at seniors are:

1. **Medicare:** Scammers pose as Medicare representatives, asking for seniors' Medicare ID number and other personal information. Armed with this information, the fraudsters then bill Medicare for phony services and keep the money for themselves.

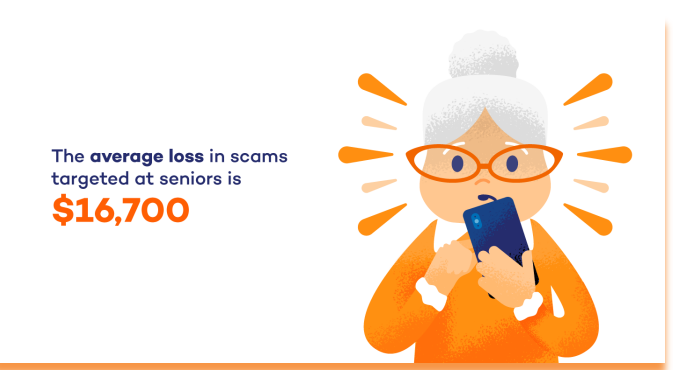
2. **The Grandparent Scam:** In this ploy, the scammer pretends to be a distressed grandchild or relative in need of money to get out of some dire situation. Often, the caller will open with "Do you know who this is?", to which the senior will respond with the guessed name of a relative, making it even easier for the scammer to rope them in.

3. **Sweepstakes/Lotteries:** This one delivers the "exciting" news that the senior has won a big prize of some kind. However, in order for them to claim the prize, they have to pay a fee, usually via wire transfer. Aware that it will take time for the bank to reject it, the scammer sends a fake check to the victim, who is none the wiser until the check doesn't clear.

4. **Funerals:** Scammers comb obituaries to procure information about a deceased person with the intention of extorting money from grieving spouses or family members. They claim that the deceased has an outstanding debt that must be paid immediately. Some unethical funeral directors also engage in fraudulent activities, such as selling vulnerable family members a casket when their loved one has been cremated.

5. **Counterfeit prescription drugs:** Drug prices are increasing all the time, causing older adults to look to the Internet for more affordable medications. Knowing this, scammers set up web sites that promise cheap drugs, which are often counterfeit. Not surprisingly, the bogus drugs do not improve buyers' health conditions; they can often make them worse.

**DON'T**  
*be a victim*



6. **Phone scams:** The most common form of elder fraud (seniors are twice as likely to fall for phone scams than younger people), telephone scams solicit money for multiple illegitimate reasons. They include friends or family members in need of help (like the grandparent scam), fake charities, especially after a natural disaster, support for phony local police or fire departments, and the list goes on.

7. **Anti-aging products:** What older person doesn't want to look younger? Seniors are easy targets for scammers who promise them younger, more youthful skin and greater vitality. Not only are these products worthless, they can also contain harmful materials.

8. **Internet scams:** For many seniors, the Internet is still new territory. As such, they are

particularly susceptible to website or email scams. Personal information is easily gained by unscrupulous sorts who lure seniors into downloading phony anti-virus software or send them phishing emails that ask them to update their bank or credit card information on a bogus website.

9. **Mortgages:** Tom Selleck may be a credible, familiar spokesperson in those T.V. ads for reverse mortgages. However, elderly homeowners need to be wary of fraudsters who would trick them into believing their home equity is tax-free cash or that, for a fee, the value of their home can be reassessed. Other home-related scams pressure seniors into taking out equity to use as payment for repairs that are not necessary.

10. **Investments:** Many seniors have considerable assets after a lifetime of working and scammers posing as financial advisors can wipe them out of their life savings.

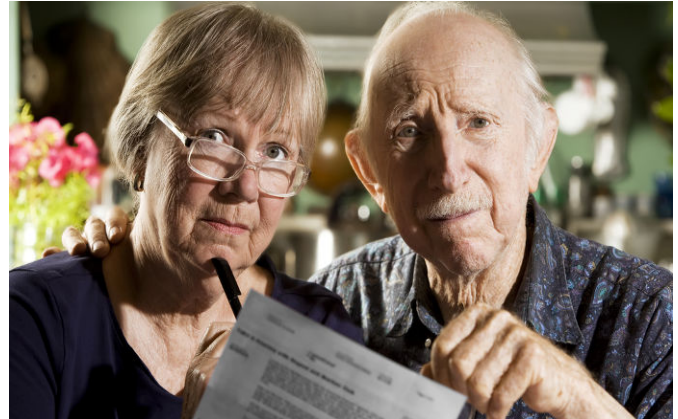
Other common elder scams include:

- **Sweetheart scams** prey on lonely seniors looking for love or companionship. What seniors get instead is a fraudster—often armed with a stolen photo of an attractive person—that can wipe them out of everything. One woman discovered that her 79-year-old father had sent \$700,000 to a “woman” he’d never met.

- **IRS scams** in which phony agents inform seniors that they owe years of back taxes and penalties were the top complaint reported to the Senate Aging Committee’s Fraud Hotline in 2018.

- **Life insurance** scammers are fake or sometimes real, albeit unscrupulous, financial agents who sell policies that they surreptitiously switch from term to whole life insurance or whose premiums increase without the senior’s knowledge.

- **Do Not Call** scams are relatively new. Ironically, the service intended to protect people from scam calls is impersonated by scammers to tell people their Do Not Call registration has expired. They then solicit personal information to “reinstate” it. The real Do Not Call service does not call to update registration.



In addition: Federal agencies *NEVER* call or email individuals demanding money or threatening legal action! For more information on senior scams from Barclay Friends, go to: <https://bf.kendal.org/2021/07/29/senior scams>.



### Medicare And Medigap Insights/Part 2

If you’re looking at your finances as you near retirement, you’ve probably realized that your modified gross income (MAGI) will have an impact on what your Medicare Part B premium will be...right? So, we asked *SJS* contributor Lucille Bondi of Lucille Bondi Insurance Solutions to comment and here’s what she had to offer.

“Let’s start by saying that often you modified adjusted gross income (MAGI) is the same as your adjusted gross income (AGI). Your AGI is simply the total of all your income minus any deductions and this is a line item on your 1040 tax return.

"To calculate your MAGI for Medicare Part B premium determination, you add back in any tax-exempt interest income. This calculation of your MAGI will be used to determine if you will receive an 'Income Related Monthly Adjusted Amount' (IRMMMA), which will affect your monthly Medicare Part B premium and also your Medicare Part D premium. The IRMMMA will be determined by your MAGI from two years ago. For example, going on Medicare in 2021 would mean that your premium would be determined using your 2019 MAGI.



"In 2021, if you have a MAGI less than \$88,000 in 2019 filing single or \$176,000 if filing jointly you will pay \$148.50 for Medicare Part B. You can go to [www.medicare.gov](http://www.medicare.gov) to see what you will be charged if your income is higher than this amount. Your prescription premium depends on the plan you choose."

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.

### **Eight Fun Things To Do This Fall**

Fun activities you can consider trying this fall:

1. Visit your local sunflower farm for some amazing views and even take some home for \$2 a stem at Dalton Farms in Swedesboro, NJ.
2. Love the crisp fall air? Go for a bike or hike on one of NJ's numerous walking trails.
3. Make your favorite fall goodies. From caramel apples, to pumpkin pies and everything in between! Want fresh produce for your fall treats? Visit Mullica Hill's, Hill Creek Farms, for apple picking or stop by Mood's Farm Market, also in Mullica Hill, to find your perfect pumpkin.
4. Use your pumpkins for carving or stick to painting for a safer alternative. You can find designs online and print them to make sure your carving comes out perfect.
5. Get crafty with simple Do-It-Yourself crafts you can make for little cost by visiting the dollar store. You can find step-by-step instructions online.
6. For the daredevil—get lost in a corn maze, take a ghost tour, or visit a haunted attraction like Creamy Acres Night of Terror—another Mullica Hill attraction.
7. Get into knitting. Give a little warmth and love to the special people in your life with a scarf or hat for the chilly autumn nights.
8. Stop at your local winery for a plethora of activities. Besides a tasting, you can take a tour of the winery, learn the process of wine making and hear the history of the vineyard, especially if the property is family-owned and operated. You can also sign up for a "sip and paint" night, go line dancing, or hit Summit City Farms & Winery in Glassboro for a weekly "Oldies Music" night.



### **Wit & Wisdom I: Stuck For The Right Word?**

If you can't think of a word, say, "I forgot the English word for it." That way people will think you're bilingual...instead of an idiot.

## Eating Whole Grains Can Help Control Blood Pressure

Eating at least three servings of whole grains each day can keep your weight, blood pressure, and blood sugar levels in check as you age. This according to a study recently published in *The Journal of Nutrition*.

"Eating whole-grain foods as part of a healthy diet delivers health benefits beyond just helping us lose or maintain weight as we age," said senior author Nicola McKeown, a scientist at Tufts University.

"These data suggest that people who eat more whole grains are better able to maintain their blood sugar and blood pressure over time," McKeown said. "Managing these risk factors as we age may help to protect against heart disease." Whole grain foods include barley, brown rice, buckwheat, bulgur, millet, oatmeal, quinoa, farro, and amaranth.



## Wit & Wisdom II: Kids Today...When We Were Young

Kids today don't know how easy they have it. When we were young, we had to walk nine or ten feet through shag carpet to change the TV channel.



## Obese Seniors Can Improve Vascular Health

It may be easier than seniors think to undo the damage of decades of bad eating and too little exercise. New research shows that cutting just 200 calories a day and exercising moderately could lead to not only weight loss but improved vascular health in older, obese adults.

These lifestyle changes may help offset age-related increases in aortic stiffness, which is a measure of vascular health and impacts heart disease. A randomized, controlled trial with 160 sedentary, obese

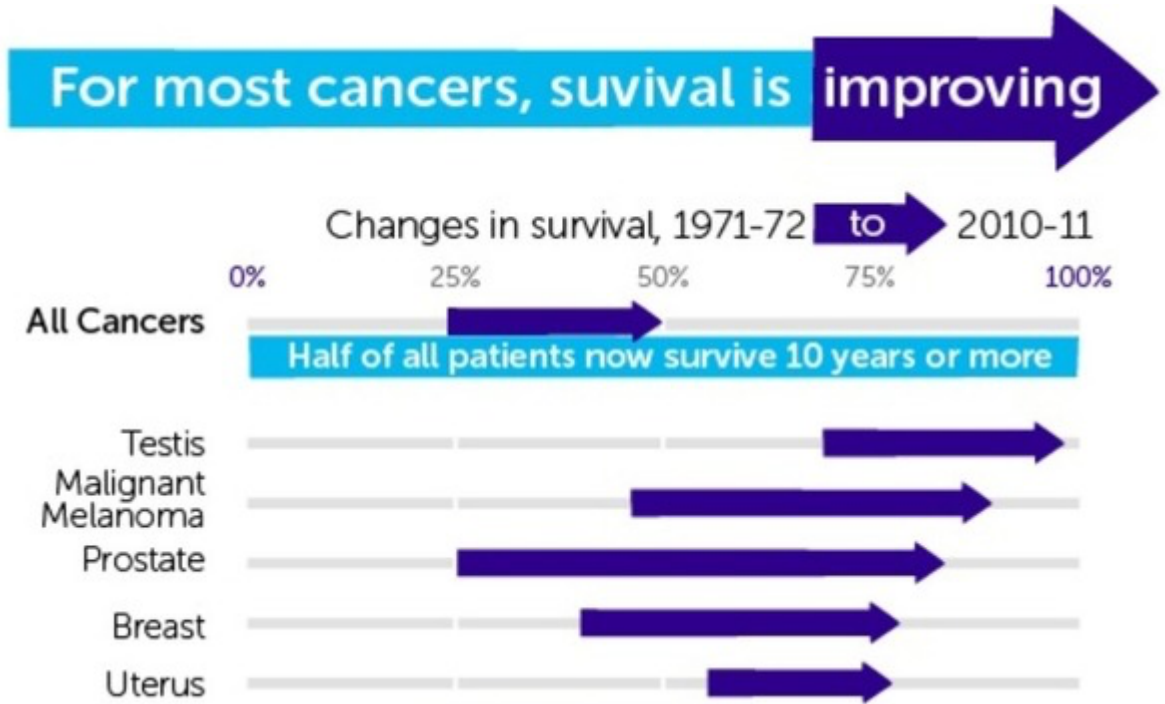
adults aged 65 to 79, was conducted at Wake Forest School of Medicine. Participants were assigned to one of three intervention groups for 20 weeks. One group ate their regular diet and added exercise. The second group added exercise and restricted calories by about 200 per day. The third group exercised and reduced calories by 600 calories per day.

Weight loss of nearly 10%, or about 20 pounds, was associated with significant improvements in aortic stiffness only in the group that trimmed 200 calories.

## Cancer Rates Continue To Improve

According to the World Health Organization (WHO), cancer accounted for 10 million deaths worldwide in 2020. Globally, it is a leading cause of death. In the United States, an estimated 39.5% of people will receive a cancer diagnosis within their lifetime.

Cancer, however, is not a death sentence. Despite the sobering statistics quoted above, cancer is not always terminal. As scientists understand cancer better and develop improved treatments, recovery rates continue to improve. For instance, in January 2019, an estimated 16.9 million cancer survivors were living in the United States.



According to the National Cancer Institute: "In the United States, the likelihood of dying from cancer has dropped steadily since the 1990s. Now, 5-year survival rates for some cancers, such as breast, prostate, and thyroid cancers, are 90% or better. The 5-year survival rate for all cancers combined is currently about 67%."

**Wit & Wisdom III: A Little "Extra Weight"**

A recent study has found that women who carry a little extra weight live longer than the men who mention it.

**Can People Live To Be 130?**

How long can a human live? New research predicts there's a chance that someone in the world will celebrate a 130th birthday in this century. There's been a steady rise in the number of people living beyond 100 years in recent decades, with up to nearly half a million worldwide.

The world's oldest known person was Jeanne Calment of France, who was 122 when she died in 1997. Currently, the world's oldest person is 118-year-old Kane Tanaka of Japan. Michael Pearce, a doctoral student in statistics, concluded that by 2100, it's nearly 100% likely that the current known record of 122 years will be broken. There's a 99% probability that someone will live to 124, a 68% chance of someone making it to 127, and a 13% likelihood that a person will reach 130.



**Ten Things Not To Buy At A Flea Market**

Since we covered what it might make sense to buy at a flea market in our last issue, here's a list of what the cognoscenti suggest you definitely do not want to buy. Some may seem very obvious to you, some maybe not so much.

1. **Bathing suit and underwear:** Unless the underwear items are sealed in their original package and the bathing suit has tags still on it, do not buy these items at a flea market. You just never know where they've been.

2. **Hair ties:** Whether it's a pony tail holder or a bobby pin, just buy these new. They're not that expensive to begin with.



3. **Bike helmet:** Unless you don't plan on using it for its intended purpose, you just don't know if it has been in an accident before. Don't risk it.

4. **Car seats:** Same as with bike helmets. If a car seat has been involved in a motor vehicle accident, even if it's minor and the child wasn't in the seat, the manufacturers recommend replacing it because they can't guarantee that it did not sustain any cracks or damage to its shell.

5. **Small kitchen appliances:** With can openers, toasters, coffee makers, just buy new. These likely don't work or don't work well and it's just not worth trying to repair.

6. **Mattresses:** This is just something you really should buy new. A used mattress could be infested with bed bugs or just simply be too worn for it to be worth it.

7. **Tires:** There are things about tires that unless you are a tire specialist, you just might not see. So again, unless you are using them for something besides their intended use, then go to a tire specialist to buy tires.

8. **Cribs:** Due to ever-changing regulations meant to make cribs a safe sleep space, purchasing a used crib to use with your baby could pose a danger to your child. While a vintage baby crib might be a great find, you should only buy one if you don't intend on using it with a baby.

9. **A breast pump:** Yes, pumps are expensive, but the flea market is not the place you want to get one. This is a product much like underwear that you simply must buy new.

10. **A toothbrush:** It goes without saying why.

So there you have it...ten don'ts to go with last month's do's of flea market shopping.

### **Wit & Wisdom IV: Sitting On The Floor...**

You don't realize how old you are until you sit on the floor and then try to get back up.

### **Clinical Notes Now Available To Patients**

A new federal rule now requires most health care providers to make their electronic medical record chart notes, renamed "shared visit notes," available to patients for no charge. This part of the 21st Century Cures Act means clinical notes that the doctor writes are suddenly visible — observations on the patient's presentation, diagnoses, prognoses and treatments being considered. This will give many patients and family caregivers a first-time glimpse into the clinical reasoning of sometimes cagey health care professionals.



Patient and caregiver advocates have been calling for this new transparency for years. According to *OpenNotes* an international movement for more open physician-patient communication, research suggests that shared visit notes have increased the quality and safety of health care.

They also create the possibility of greater partnership among doctors, caregivers and patients working from the same set of information.



### **Discuss Alcohol Use With Your Physician**

Plenty of seniors may struggle with problem drinking, but a new study shows that less than half of them discuss their alcohol use with their health care providers.

"Older adults are at high risk for the harms of alcohol use, especially for those with existing chronic disease and who take prescribed medications," said lead study author, Pia Mauro.

That makes discussions about alcohol with providers particularly important for older adults. According to the study, 54% of adults aged 65 and older did not discuss their alcohol use with any provider.

Aging itself can lead to an increased sensitivity to alcohol and certain chronic diseases can be exacerbated by alcohol use

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### **People Who Are Helping Make SJS Happen**

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

### **Contact Us**

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