

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 11/12 • Double-Issue Holiday Edition • November/December 2021

**Welcome!** In this special double-issue holiday edition of *SJS*, we present:

- the next installment in our series about nursing home neglect—from nursing home legal expert Churchill Huston,
- more on the ins and outs of Medicare and Medicare Supplements, including the Medicare Advantage Plan Open Enrollment Period that starts January 1<sup>st</sup> from senior insurance guru, Lucille Bondi,
- a detailed look at how you can get involved in your local community theater, plus
- more fascinating observations on being a senior that you can pretend that you made up...and use to poke fun at yourself and your friends.

By the way, please don't forget that we always welcome your ideas for any topic that you'd like to see us tackle. For example, in the year ahead, we're especially interested in the avocations and hobbies of our readers. Just drop us a note at [savvyjerseyseniors@gmail.com](mailto:savvyjerseyseniors@gmail.com).

## Medicare Advantage Plan Open Enrollment Period Starts January 1st

As we have been doing in recent issues, we once again asked *SJS* contributor Lucille Bondi to comment on a Medicare issue. Here's what she had to say on the Medicare Advantage Plan Open Enrollment Period.

"Did you know that if you're unhappy with your Medicare Advantage Plan (Medicare Part C), you have options? Each year, there's a Medicare Advantage Open Enrollment Period from January 1 to March 31.

"During this time, if you're in a Medicare Advantage Plan and want to change your health plan, you have these options:

- Switch to a different Medicare Advantage Plan with or without drug coverage, or
- Go back to Original Medicare and, if needed, also join a Medicare Prescription Drug Plan.



"If you switch Medicare Advantage Plans or go back to Original Medicare with or without a Medicare drug plan, your new coverage will start the first day of the month after your new plan gets your request for coverage.

"Keep in mind, if you go back to Original Medicare now, you may not be able to buy a Medicare Supplement Insurance (Medigap) policy. If you apply for Medigap coverage after your open enrollment period, there's no guarantee that an insurance company will sell you a Medigap policy if you don't meet the medical underwriting requirements.

"The Medicare Advantage Open Enrollment isn't for people who already have Original Medicare. It's important to understand and be confident in your Medicare coverage choices. If you have a Medicare Advantage Plan and want to change your plan, check out your options immediately. Remember, this Medicare Advantage Open Enrollment Period ends March 31."



So, if you are unhappy with your Medicare Advantage plan (Part C), this is the time to call an agent and find out what option will work best for you. For assistance in solving the "Medicare Mystery," you can contact Lucille at 215-256-5954 or at [bondimedicareolutions.com](http://bondimedicareolutions.com). Consultations are free.



### **Warning Signs of Suicide in Older Adults**

An important first step in preventing suicide is knowing the warning signs. In addition to an explicit expression of suicidal intent, there are certain behaviors that can indicate older adults are thinking about self-harm. These include:

- Loss of interest in activities they used to enjoy.
- Giving away beloved items or changing their will.
- Avoiding social activities.
- Neglecting self-care, medical regimens, and grooming.
- Exhibiting a preoccupation with death.
- Lacking concern for personal safety.

If you or someone you know is thinking about suicide, help is available. Learn more about suicide prevention at [SuicidePreventionLifeline.org](http://SuicidePreventionLifeline.org).

### **Fascinating Observations...That You Can Pretend You Made Up...And Use to Impress Your Friends**

- I'm at a place in my life where errands are starting to count as going out.
- Senility has been a smooth transition for me.
- I'm getting tired of being part of a major historical event.
- I don't always go the extra mile. But when I do, it's because I missed my exit.
- My goal for 2020 was to lose 10 pounds. Only have 14 to go.



### **Home Sharing—A Rapidly Growing Trend**

Are you nearing retirement age and living alone? According to the National Council on Aging, one in six older adults who live alone face physical, cultural, and geographical barriers that isolate them from their peers and communities. A recent study reported both social isolation and loneliness are associated with a higher risk of mortality in adults. Home-sharing programs can be an effective way to remediate this reality for seniors who live alone.



This rapidly growing trend is gaining national recognition as an affordable housing opportunity that provides financial relief and much-needed security for seniors who want to age in place.

Both home-sharing participants (host and guest) experience lower housing costs with the added health benefit of companionship that diminishes the social isolation and loneliness many often experience.

It's important to note, however, that home sharing does not replace home healthcare services, such as nursing care, physical and occupational therapy, appropriate Medicare plans and social work, when needed.

According to Homeshare International ([www.homeshare.org](http://www.homeshare.org)), there are more than 40 home-sharing programs in the United States.

### **It's Not Broadway...But You Could Be a "Star"**

Seniors looking for a creative outlet might want to consider community theater. Fortunately, South Jersey is home to many successful community theaters, and many are all-volunteer operations.

If you're thinking that you don't want to be on stage (you would probably be great and have your own fan club or groupies in no time at all), there are more than 20 behind the scenes roles that you might find fulfilling and fun.

We talked with local community theater Producer and *SJS* reader Janine Lieberman who explained that all local theater groups have their own way of organizing. But she took us backstage at Old Academy Players after a recent performance of Alice Childress's play *Wedding Band*, the theater company's 525<sup>th</sup> full length production.



*Cast and crew of "Wedding Band"*

Here's the line-up of roles that her group filled for its production of *Wedding Band*:

- Production Committee: selects all of the theater's offerings and negotiates rights.
- Show Producers: number varies and members are selected on a show-by-show basis by the Director. Their job is to "oversee everything," but each usually also has a specific role such as costuming, prop acquisition, set decoration and the like.
- Audition Committee: assists the Director in attracting, evaluating, and selecting the on-stage talent. Ads are placed, prospective cast members submit resumes and head shots, and are assigned an audition date and order.
- Director and Assistant Director: responsible for the artistic unity of the production—based on their overall concept or vision. This includes the "look," characterizations, staging or "blocking" (movement on the stage with the dialog), casting, set, props, costumes, lighting and sound. Essentially, they are responsible for everything the actors do and how they perform.





- Margate Players  
7804 Amherst Avenue, Margate, NJ 08402  
(c/o Eugene A. Tighe School)  
(609) 487-7783 • [margateplayers.com/](http://margateplayers.com/)

**Burlington County:**

- Burlington County Footlighters  
808 Pomona Rd, Riverton, NJ 08077  
(856) 829-7144 • [volunteer@bcfootlighters.com](mailto:volunteer@bcfootlighters.com)  
*[Scroll to bottom of link and under "We Need Your Help" is a list of volunteer positions they need to fill. Training offered.]*

**Camden County:**

- Haddonfield Plays & Players  
957 E Atlantic Ave, Haddonfield, NJ 08033  
(856) 429-8139 • [haddonfieldplayers.com/](http://haddonfieldplayers.com/)

**Cape May County:**

- Cape May Stage  
405 Lafayette St., Cape May, NJ 08024  
Producing Artistic Director, Roy Steinberg ([roy@capemaystage.org](mailto:roy@capemaystage.org))  
(609) 770-8311 • <https://www.capemaystage.org/volunteer/>
- Performing Arts Center (connected with local middle school)  
212 Bayberry Dr, Cape May Court House, NJ 08210  
(609) 463-1924 • <https://www.middletpw.k12.nj.us/pac/>

**Cumberland County:**

- Cumberland Players  
66 E Sherman Ave, Vineland, NJ 08360  
(856) 692-5626 • [facebook.com/CumberlandPlayers/](https://facebook.com/CumberlandPlayers/)

**Gloucester County:**

- West Deptford Little Theatre  
24 N Warren St, Woodbury, NJ  
(856) 298-9191 • [wdltproductions.com/our-history.html](http://wdltproductions.com/our-history.html)
- Broadway Theatre of Pitman  
43 S Broadway, Pitman, NJ 08071  
(856) 384-8381 • [thebroadwaytheatre.org/](http://thebroadwaytheatre.org/)

**Ocean County:**

- Brick Children's Community Theatre  
270 Chambers Bridge Rd, Brick Township, NJ 08723  
(732) 920-9041 • [bcct.org/](http://bcct.org/)

**Salem County:**

- Appel Farm Arts & Music Campus  
475 Shirley Rd, Elmer, NJ 08318 • (856) 358-2472 • [appelfarm.org/](http://appelfarm.org/)
- The Blue Moon Theatre  
13 West Ave, Woodstown, NJ 08069 • (856) 905-5840 • [thebluemoontheatre.com/](http://thebluemoontheatre.com/)
- Oakwood Summer Theatre  
Salem Community College, 460 Hollywood Ave, Carneys Point, NJ 08069 • (856) 935-2562  
[oakwoodsummertheatre.com/](http://oakwoodsummertheatre.com/)



## Protect Yourself from Financial Fraud Schemes

CNBC reports that more than \$36 billion dollars has been stolen from seniors in online financial fraud schemes. That same report says that 1 every 18 cognitively intact older adults falls prey to financial fraud or abuse in a given year.

These schemes are usually focused on seniors because many in the age group have a significant amount of money sitting in their bank accounts. The effects can be devastating, leaving them in a very vulnerable position with little time to make up for their losses.



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There are multiple types of scams that target seniors, usually asking for personal information. You can't do everything offline. It's easier to make purchases or transmit information over the Internet. Especially as seniors grow older, and may be limited physically, the Internet provides an additional option to them to complete tasks faster. Keep some of these tips in mind while online:

1. Don't share your personal information with unverified representatives:

Identity thieves often call and claim to be from an organization you trust. Some may say they're representing a utility company, an administrator of a contest you've "won," or even from your credit card company. Most of the time, these thieves are trying to trick you into giving them your credit card or Social Security number.

2. Never E-mail personal information:

Just as you should never give personal information over the phone to someone you don't know, make sure to do the same when receiving an email online. Criminals may email you pretending to be your bank, or bill collector from your health center.

3. Never post photos of your information:

No matter what the reason, never send or post any pictures of your personal information online. Someone might ask for a picture of your credit card, Social Security card, or even insurance numbers.

4. Use a credit card for transactions:

Debit cards and cash don't offer any of the same fraud protections that credit cards do. As you use credit cards, it's the issuer's money, and not yours on the line. It's easier to get refunds in cases of credit card fraud. Almost all credit cards have built-in fraud protection.

5. Manage your passwords and accounts carefully:



As you make your passwords, make sure they're unique and secure. Always change your passwords on a regular basis. If you're using any computer accessible by others, be sure to log out of all websites after you finish a transaction.

Last, make sure a website has "https://" rather than just "http://" when submitting your credit card information online. The "s" stands for "secure," and it means your information your submitting is encrypted.





### More Fascinating Observations ...That You Can Pretend You Made Up

- When I was a kid, I wanted to be older...this is not what I expected.
- A recent study has found women who carry a little extra weight live longer than men who mention it.
- Kids today don't know how easy they have it. When I was young, I had to walk nine feet through shag carpet to change the TV channel.
- Remember back when we were kids and every time it was below freezing outside, they closed school? Yeah, me neither.
- I may not be that funny or athletic or good looking or smart or talented. I forgot where I was going with this.

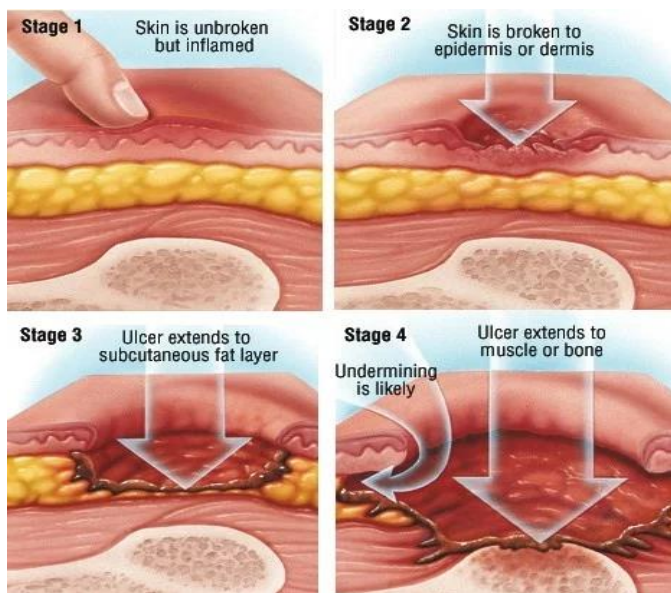
### Nursing Home Neglect: Bed Sores

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. Here are some thoughts on the important problem of bed sores...and what loved ones should look for, if they suspect it.



According to the Centers for Disease Control and Prevention (CDC), mental confusion and/or physical limitations that prevent older adults from repositioning themselves frequently puts them at higher risk for bedsores.

- Nursing home patients with Alzheimer's disease, memory loss, or dementia: Residents with cognitive disabilities are at great risk of developing bedsores due to their inability to reposition themselves frequently.
- Frail, older adults: The skin of frail seniors tends to be thinner and less elastic than that of younger individuals. The skin will also lose its resilience over time if not properly cared for.



- Mobility challenged individuals: Any person with physical limitations due to paraplegic, quadriplegia, tetraplegia, or other medical conditions are at risk for bedsores because they cannot reposition themselves efficiently.
- Patients receiving intensive medical care: Patients in a life-threatening condition will be bedridden with limited mobility. The concern is that they will succumb to the pressure wounds before their critical illness subsides.
- Surgical patients: Surgery requires patients to be in a prone position for extended period, which increases the risk of developing a pressure sore.
- Overweight patients: Individuals who are obese and extremely overweight carry additional weight on the body parts that come in contact with bedding or clothing, increasing their risk for pressure ulcers.

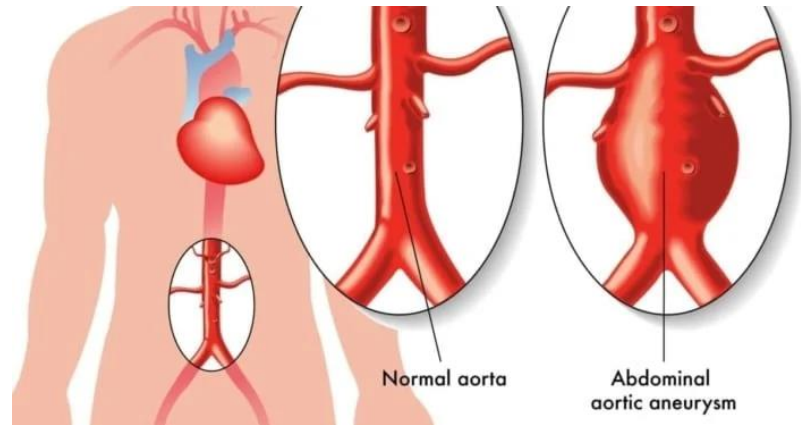
With proper care and skin management, bedsores are almost always preventable. If you or a loved one has suffered from any type of pressure ulcer while under the care of a hospital, nursing home, or assisted living facility, you can likely seek financial recovery for your damages.

Next time, Churchill will look at the problem of 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).

### **Aortic Aneurysms—Deadly And Often Undiagnosed**

Actor John Ritter died Sept. 11, 2003, as the result of an aortic dissection, which tears apart layers of the body's largest blood vessel and traps blood between the layers.

Ritter, 54, had an undiagnosed aortic aneurysm, which is a widening or ballooning of a portion of the aorta. That weakens the aortic wall.



Over time, the aorta may dissect or completely rupture. Aortic dissection or rupture is a medical emergency and immediate help should be sought. The death rate increases 1% every hour the diagnosis and surgical repair are delayed, according to The John Ritter Foundation.

Aortic aneurysms are the 13th leading cause of death in the United States, accounting for an estimated 15,000 to 20,000 deaths annually. It is unclear why people develop aneurysms or why they progress. Most aneurysms have no symptoms unless they rupture. They are often found when you are being evaluated for another condition.

If an aortic aneurysm does rupture, you may experience one or more of the following symptoms:

- sudden pain in your abdomen or back
- pain spreading from your abdomen or back to your pelvis, legs or buttocks
- clammy or sweaty skin
- increased heart rate
- shock or loss of consciousness

Estimated **1,000,000+** people are living with an undiagnosed abdominal aortic aneurysm.<sup>3</sup>

A graphic consisting of a dark grey circle with a yellow border. Inside the circle, the words 'One Million +' are written in a bold, yellow, sans-serif font. The '+' sign is positioned below the word 'Million'.

Aortic aneurysms are commonly classified according to their location.

Thoracic aortic aneurysms (TAA) involve the ascending or descending aorta. Abdominal aortic aneurysms (AAA) affect the aorta in the abdominal cavity.

Who is at risk for an aortic aneurysm? An aortic aneurysm is most likely to occur if you are male, obese or overweight, over age 60, have a family history of heart conditions or diseases, have high blood pressure or high cholesterol, have had trauma to your abdomen or other damage to your midsection, or smoke tobacco products.



Genetics also play a role. Aneurysms run in families. If a first-degree relative has had an aortic aneurysm, you are 12 times more likely to develop one, according to the Society for Vascular Surgery. Of patients in treatment to repair an aortic aneurysm, 15% to 25% have a first-degree relative with the same type of aneurysm.

If you have any of these factors, you may want to get screened for an aortic aneurysm or dissection. Screening is important since most aneurysms go undiagnosed. Effective imaging studies include an abdominal ultrasound, CT, or MRI.

### **Healthy Feet Can Reduce Your Risk of Falling**

Among older Americans, falls are the number one cause of injuries and death from injury, according to the Centers for Disease Control and Prevention.

Not only are seniors more at risk for falls, when they do so, it poses a greater risk for injuries, hospitalization and complications.

"Painful foot conditions, such as osteoarthritis, corns, bunions, hammertoes and diabetes complications, can make it difficult for seniors to maintain balance and coordination when walking or standing," says Dr. Michael Ambroziak.

Minimizing or eliminating foot pain will improve balance, coordination and stability when walking or standing.

Foot and ankle surgeons recommend the following ways to help keep feet and ankles healthy:

- **Do not ignore pain:** Foot pain is not just a normal consequence of growing older, so do not resign yourself to aching and suffering. You likely have a treatable condition.
- **Examine your feet:** You are the gatekeeper of your own health, making regular at-home foot examinations critical.
- **Exercise:** Simple stretching exercises can help you maintain strength and mobility in your feet and ankles, as well as provide pain relief.
- **Protect:** Use padding, insoles or whatever special footwear you are prescribed. Be sure to wear these, along with comfortable, sensible shoes, every day.



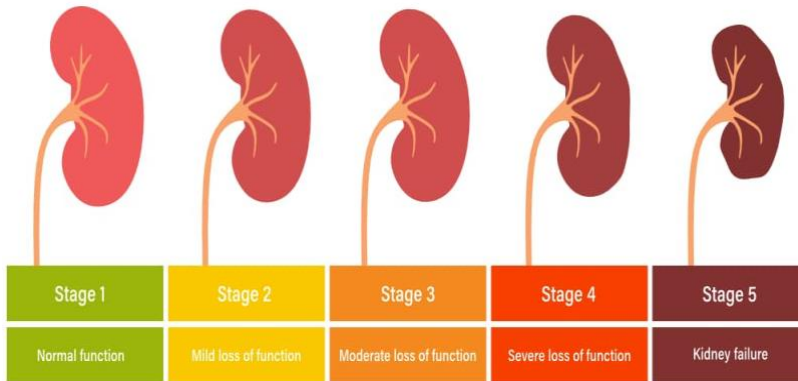
### **Kidney Disease Often Starts Subtly**

As many as 9 in 10 adults in the United States who have kidney disease don't know they do.

That's because this sometimes deadly condition is often asymptomatic until quite severe.

"Most people think it involves pain in the kidneys or blood in the urine," says Dr. F. Perry Wilson, M.D. "In fact, it starts much more subtly."

## STAGES OF CHRONIC KIDNEY DISEASE



Your age, race, sex and race/ethnicity play a role in whether kidney disease is likely to affect you.

Chronic kidney disease, for example, is 38 percent more common in those age 65 and older than in younger people, according to the Centers for Disease Control and Prevention.

As for the greatest risk factors for the disease?

Having long-term high blood pressure or diabetes, both of which damage the tiny blood vessels in the kidneys.

While an estimated 47 percent of those over the age 70 have kidney disease, according to researchers at Johns Hopkins, it progresses to renal failure in only 1 to 2 percent of these patients.

### Monitoring Blood Pressure at Home Helps

More than half of adults between the ages of 50 and 80 have a health condition that puts them at high risk of major health emergencies, if they don't keep their blood pressure under control.

But a new poll finds less than half of people in this group regularly check their blood pressure at home or in other places outside the health care system.

Past research has shown that regular home monitoring by those either taking a medication to control their blood pressure or with a chronic health condition that requires blood pressure control—specifically, a history of stroke, coronary heart disease, congestive heart failure, diabetes or chronic kidney disease—can help with blood pressure control.

Better control can mean reduced risk of death and cardiovascular events, including strokes and heart attacks. For people with these chronic health conditions, having uncontrolled high blood pressure can substantially increase the risk of death. It can also increase the risk for stroke, heart attack, diabetes complications and kidney failure.

That's why national guidelines call for them to check their blood pressures regularly," says Dr. Deborah Levine.





### Ability To Stand on One Leg Can Be Revealing

Research shows that people's ability to stand on one leg is an indicator of health and that getting better at standing on one leg can add to fitness and, potentially, one's lifespan.

Being able to stand on one leg is linked to increased levels of physical activity and decreased risk of falls. It is associated with both quality and length of life.

Around 37.3 million falls per year worldwide are severe enough to require medical attention.

The inability to balance on one leg for 20 seconds or longer is linked in otherwise healthy people to an increased risk of small blood vessel damage in the brain and reduced ability to understand ideas.

You are less likely to be able to stand on one leg without a wobble if you have a multitude of medical conditions such as Parkinson's disease, stroke or Alzheimer's disease.

### Almost 25% of US Adults Have Arthritis

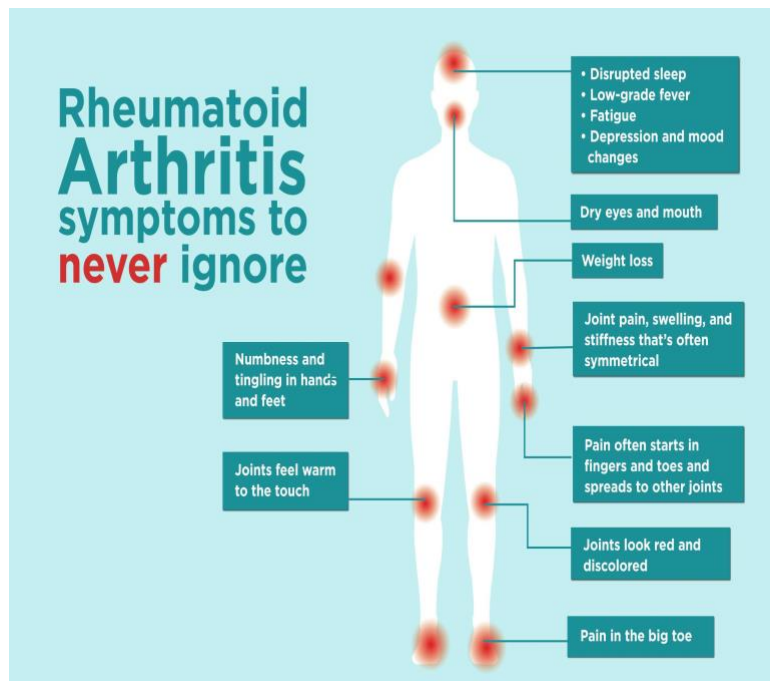
Almost one-quarter of U.S. adults report arthritis, according to a recent study.

Researchers found that arthritis was reported by an estimated 58.5 million adults aged 18 years or older (23.7 percent).

Adults with physical limitations, few economic opportunities and poor overall health had the highest prevalence of arthritis.

Groups for which half or more reported having arthritis included:

- respondents aged 65 years and older (50.4%),
- adults who were unable to work or disabled (52.3%), and
- adults with fair/poor self-rated health (51.2%).



Because population aging and other contributing factors (e.g., obesity) are expected to sustain these trends, public health, medical, and senior and other service systems face substantial challenges in addressing the needs of adults with arthritis.



## Muscle Loss Can Be Prevented

Sarcopenia, also known as muscle loss, is a common condition that affects 10% of adults who are over 50 years old.

While it can decrease life expectancy and quality of life, there are actions you can take to prevent and even reverse the condition.

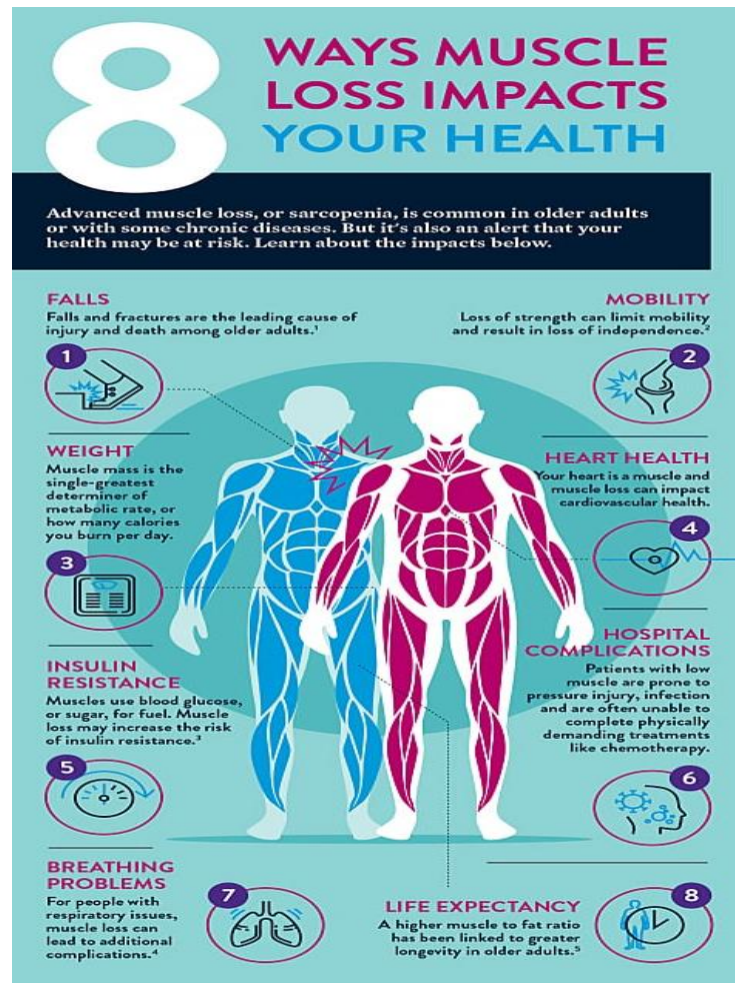
Although some of the causes of sarcopenia are a natural consequence of aging, others are preventable. Sarcopenia is accelerated by low physical activity, insufficient calorie and protein intake, inflammation, and stress.

Early signs of sarcopenia include feeling physically weaker over time, and having more difficulty than usual lifting familiar objects.

Decreased strength might show itself in other ways too, including walking more slowly, becoming exhausted more easily and having less interest in being active.

Losing weight without trying can also be a sign of sarcopenia.

If you are experiencing any of these without a good reason, talk to your doctor.



## Still More Fascinating Observations...That You Can Pretend You Made Up... And "Impress" Your Friends

- Just remember, once you're over the hill, you begin to pick up speed.
- Having plans sounds like a good idea until you have to put on clothes and leave the house.
- It's probably my age that tricks people into thinking I'm an adult.
- Never sing in the shower! Singing leads to dancing, dancing leads to slipping, and slipping leads to paramedics seeing you naked. So remember...don't sing!
- If 2020 were a math word-problem: If you're going down a river at 2 MPH, and your canoe loses a wheel, how much pancake mix would you need to re-shingle your roof?
- You don't realize how old you are until you sit on the floor and then try to get back up.
- We all get heavier as we get older, because there's a lot more information in our heads. That's my story and I'm sticking to it.

## The People Who Help Make SJS Happen

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

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

