

An Anthology of Timely Tidbits and  
Fascinating Factoids for

# Savvy Jersey Seniors



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

**Volume 1, Number 1 • August 2020**

Welcome to the inaugural edition of our *Anthology of Helpful Tidbits and Fascinating Factoids for Savvy Jersey Seniors*.

We thought it would be especially appropriate to launch this digital newsletter on August 21<sup>st</sup>, National Senior Citizens Day.

Our twice-monthly offering will include snippets on a host of topics of interest to savvy Jersey seniors, including (but certainly not limited to):

- |                     |                         |                       |
|---------------------|-------------------------|-----------------------|
| ◆ Apps              | ◆ Grandchildren         | ◆ Personal Finance    |
| ◆ Arts & Culture    | ◆ Health & Fitness      | ◆ Travel              |
| ◆ Consumer Products | ◆ Insurance             | ◆ Relationships       |
| ◆ Discounts         | ◆ Law                   | ◆ Senior Humor        |
| ◆ Estate Planning   | ◆ Medicare              | ◆ Sex                 |
| ◆ Environment       | ◆ Memories              | ◆ Social Security     |
| ◆ Exercise          | ◆ Moving and Downsizing | ◆ Volunteerism        |
| ◆ Food & Beverage   | ◆ Pandemic Responses    | ◆ Weather Emergencies |



National Senior Citizens Day  
August 21

We'll also have regular features, including:

- ◆ *Things I Know Now That I Wish I'd Known Then*,
- ◆ *Things for Which I'm Grateful*, and
- ◆ An opinion poll feature titled *What Savvy Jersey Seniors Are Thinking*.

We hope you'll not only enjoy our selections but also find many of them helpful as you pursue a savvy senior lifestyle.

As for the "Jersey" designation, we're going to focus on the southern half of the Garden State (say below I-195), but most of what we have to share will not be limited geographically.

And as for how we define "senior," we'll go with 55+. You can allege age discrimination (ageism) if you're over 40, join AARP if you're over 50, and qualify for Medicare if you're over 65. But we like the notion of the "active adult lifestyle" that has become synonymous with 55+ communities.

FYI there are close to 50 million seniors (65+) in the US, which mean that we're 15% of the total population. In New Jersey, we're 13%.

PS: If you have suggestions about what we should include in upcoming issues, please send them to us at [savvyjerseyseniors@gmail.com](mailto:savvyjerseyseniors@gmail.com).

## SJS Poll: Gov. Murphy Scores a 6.9/10

For this inaugural issue we asked a randomly selected cross section of South Jersey seniors two questions:

1. How is Governor Phil Murphy doing in handling the Pandemic response here in the Garden State? Rate his performance on a scale from 1 (low/poor) to 10 (high/great).
2. Have you had a COVID-19 test? If yes, any particular reason? More than one test?



We heard from 62 South Jersey seniors from 19 communities—from Cape May to Marlton and from Barrington to Pennsville. 48% were men and 52% were women. The average age was 66.

Our respondents gave the Governor an average score of 6.9 (out of 10) for his efforts. And a number especially liked that he called out the “knuckleheads” who seem to have provoked the post-July 4<sup>th</sup> spike in cases. Less than a third (29%) of those participating in the survey (which, we emphasize, was of no statistical significance) had taken a test. And, of those, the three most prevalent reasons were exposure to a person who was possibly symptomatic, upcoming surgery, and prophylaxis (e.g., “we want to see our grandkids, so this seemed like the smart thing to do.”)

Only one of the folks we talked with had had more than one test...and that was family-related.

**Comin Up:** Online dating and pet peeves.

### Moving & Downsizing:

"If you're moving, but want to be as safe as possible, consider hiring a Senior Move Manager to oversee the move and handle all of the packing and unpacking of your home, so that you socially distance and move at the same time.

If you have a second home, or friends or can stay with friends or family, this is a good opportunity to get away for a few days and come back to your new home, entirely unpacked and ready to go!"

### Words of Wisdom:

- The fact that jellyfish have survived for 650 million years despite not having brains gives hope to many people.
- Consider how happy you would be if you had just lost everything that matters to you and—just as unexpectedly—you got it all back.
- Before you judge a man, walk a mile in his shoes. After that, who cares? He's a mile away and you've got his shoes.

### Personal Finance:

If you have a 401-k, you do not have to take a Required Minimum Distribution (RMD) this year because of the federal COVID-19 legislation. Check with your financial advisor.

### Discounts:

Dunkin Donuts offers a 5% Senior Discount and, if you go online and complete a brief survey, you can also get a free donut the next time you visit (not that you need the calories).

### Estate Planning:

It's a common misconception that only children or family members can serve as executors. The most common instance where appointing one of your children as executor is problematic arises when one of your children is living with you...once the parents pass away, the children who aren't living in the house typically want to sell the home. The child living in the house is routinely opposed to this decision. Appoint a corporate trustee or a third-party fiduciary as executor.

### Senior Humor:

Seniors are heralded for their capacity for self-deprecation. Consider these examples, courtesy of the comic strip “Garfield”:

- I'm so old I put tenderizer on my pudding.
- My first pet was a dinosaur.
- My birth certificate is written in hieroglyphics