

An Anthology of
Timely Tidbits, Personal Stories, and Fascinating Factoids for

Savvy Jersey Seniors



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

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Welcome!

In this latest edition of *Savvy Jersey Seniors* for March and April of 2023, we present some first-person thoughts on several of the many interesting things that seniors across the region are doing, including some words of advice from uber-volunteer Arlene Scornavacca of Barrington.

Plus, the first of two promised follow-ups on the hobby of metal detecting from our last issue. And our usual potpourri of information that we feel might make a difference to our senior friends across South Jersey.

By the way, please don't forget that we always welcome your ideas for any topic that you'd like to see us tackle.

And, as we've noted previously, we're especially interested in the avocations and hobbies of our readers.

In that vein, we really want to hear about the volunteer efforts that seniors across South Jersey are making on behalf of the literally thousands of non-profit organizations that serve our region. Just drop us a note at savvyjerseyseniors.com.

Grandparents' Day at Haddonfield Children's Outdoor Sculpture Zoo on April 29

In case you're looking for something special to do with the grandkids, check out Grandparents' Day at the Children's Outdoor Sculpture Zoo in Haddonfield on Saturday, April 29, from 11 AM to 3 PM.



The area's elementary and pre- school age children can enjoy activities including:

- Two 15-minute sculpting exhibitions by nationally-renowned artist John Giannotti...at Noon and 2 PM,
- Drawings for jobs as "Visiting Curators" for five permanent Zoo animals,
- Free children's books on animals and art (courtesy of *BookSmiles*),
- Animal face painting and balloons,
- Free *Barnum's Animal Crackers* and plastic animal miniatures, and
- Great family photo opportunities with the Zoo's animals.

Since its creation in 2019 by the Haddonfield Outdoor Sculpture Trust (HOST), the Children's Outdoor Sculpture Zoo has become a significant regional attraction for pre-school, nursery school, and elementary school age children.

Located in the Tatem Memorial Garden at 338 Kings Highway East in the Borough of Haddonfield, NJ, it is the only Outdoor Sculpture Zoo in the nation dedicated exclusively to children. For more information, go to haddonfieldsculpture.org.

Big Expenses in Retirement?

You may think that your big expenses in retirement will be for greens fees at golf clubs, spa charges at that resort in Crete, or taking the kids out for avocado toast on weekends. And that may well be true, according to a recent article prepared for AARP by Bruce Horovitz.

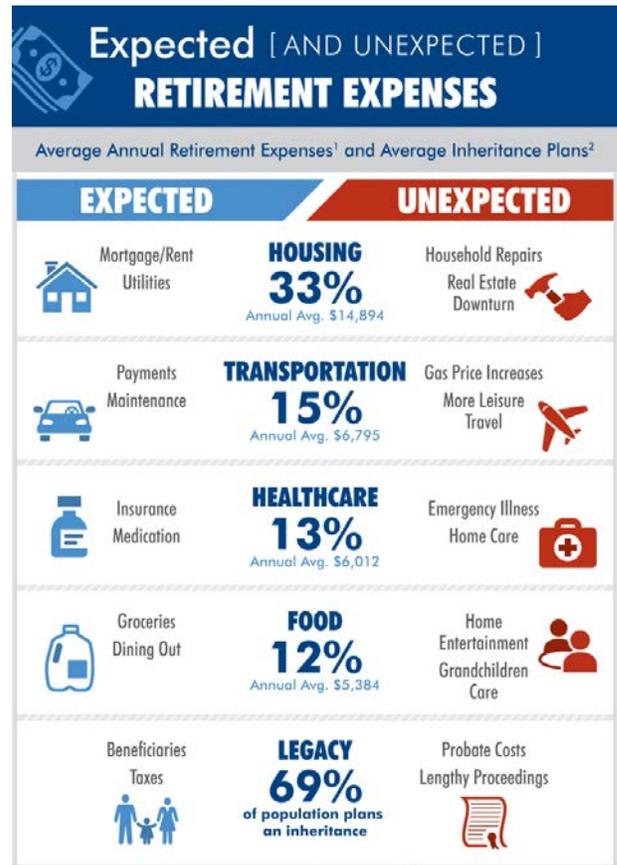
Some of your biggest expenses may surprise you, says Horovitz, because you pay them already. The combination of everyday expenses and extraordinary expenses are what people find difficult to balance in retirement.

"Lifestyle creep" in retirement is a real thing—because the spending that most folks rack up during their working years does not suddenly change in retirement. Planning years in advance to try to maintain a reasonable style of living in retirement requires a keen sense of how much you'll need to save and accumulate.

Here are the ten top things for which retirees are most likely to dig into their portfolios:

1. *Health care*: Of all the spending categories in your retirement, this one—over time—will likely be the biggest. If you're in reasonably good health, health care spending will typically be relatively low when you retire, then jump as you age into your 80s and beyond.

These expenses are often less for the husband because the husband typically dies first and sometimes relies on his spouse to take on many caregiving duties.





That means that surviving spouses will often have to pay for their own caregiving costs. Experts say that health care costs will climb about 5 percent annually over the next 30 years—about twice the rate of other expenses.

2. Home maintenance: If you plan to stay in your home through at least a good chunk of your retirement, you'll likely see your home maintenance costs jump considerably. That's because you'll probably have to hire services to take over some of the tasks you've been doing for

years. This includes hiring pros to do everything from lawn mowing and gutter cleaning to window washing and home cleaning.

3. Travel: Travel costs in retirement will vary not only based on where you go and where you stay but on whom you bring along with you. Do your adult children join you on these trips, and are you paying the way for everyone? Typically, you should plan to travel much more in early retirement and much less—to not at all—in the later years of retirement.

4. Transportation: This is one of the most important areas of retirement spending but one of the least considered. As they age, retired folks often increasingly rely upon others to help them get from place to place.



This might be an Uber ride to a doctor's appointment or a cab ride to the grocery store and back. Even folks who purchase a new car before retirement will be faced with multiple transportation costs, ranging from payments on the car to maintenance to gasoline and insurance. And if you choose to retire to a remote area your transportation costs will likely be that much higher.



5. Utilities: Your utility costs are one of the few expenses that should head south in retirement. For one thing, you typically no longer have to pay for children taking long showers or cooking at all hours of the day and night. Also, folks tend to downsize their homes, which would require less heat and air conditioning. Even then, the rates that utilities charge all customers will continue to increase annually.

6. Fitness and Wellness: If there's one area where financial planners agree retirees will get the most bang for their investment, this is it. People who invest in health and wellness typically have lower medical costs.

This can be anything from gym memberships to yoga classes to Peloton bikes to quality sneakers. Some experts recommend that retirees allocate up to 10 percent of their total monthly spending for health and wellness, which can include anything from personal trainers to nutritional supplements to home exercise equipment.

7. *Kids and Grandkids:* Spending on kids and grandkids can be as simple as a Starbucks gift certificate, as lavish as a trip to Disney World, or as lofty as a fat contribution to your grandkid's 529 college savings plan. In almost every case, it's going to be more than you think and it can also be unpredictable because folks tend to overspend on their first grandchild. Then, when the next grandchild comes along, or perhaps several more, they are likely to try to match that same amount even if they can no longer afford it.



8. *Taxes:* Even though it seems like taxes might decline when you're retired, that's not always the case. The key, he says, is to try to plan for taxes before you retire and it's wise for retirees to keep their retirement funds in IRAs, Roth IRAs and brokerage accounts so that they have the flexibility to respond by paying taxes each year in the most tax-efficient way.

9. *Charitable Giving:* Some folks who consistently give to charity when they're working tend to pull back from charitable giving once they retire. Then, when they feel more secure in their retirement, they might pick up again and give more. But others actually increase their charitable giving in retirement because with proper planning, after age 72, they can give directly to charities from IRAs on a pretax basis, which essentially allows them to give more.

10. *Professional Help:* Then there are the pricey financial pros. These are the financial advisers, estate planning attorneys, and accountants whose mission is to help retirees with their finances as they age. Yes, they are expensive, but everyone agrees that it's critical to piece these relationships together well before you retire.



An Uber-Volunteer's Take on Why Getting Involved Is "A Wonderful Thing To Do"

Because of our ongoing interest in how seniors across the region are finding time to work with nonprofit organizations (NPOs), we asked one of the region's well-known uber-volunteers, Arlene Scornavacca of Barrington, to share her thoughts.

"The best way to explain volunteering is to 'get involved,'" Arlene told us. "Yes, getting involved in your community, church, group, or place that is special to you.

There are many groups that look for and need help to survive.

"It may seem trite, giving your time to someone or something, but these groups who seek volunteers exist because of the people who support them by volunteering.

"It's not the money or the goods which are donated (yes, that helps), but rather the people who are involved, who give up their time and effort to make these causes happen.

"Over the years I have been a ready and willing volunteer. I have chaired many events as a volunteer and continue to do so. President of a PTA, Junior Women's Club and presently, a Swim Club, for the second time. Yes, it takes dedication and commitment.

"Most of all, time. You wonder why you do it. But the reward is that you are helping these groups to be successful. It is a chance to help them achieve continued success.

"Without the dedication of the volunteers many would not survive. Yes, at times it may be overwhelming and tiring, but in the end, the feeling of accomplishment speaks for itself. Volunteers are special people who hold helping people in need or groups to succeed in their hearts.

"Those who are generous to give of their time to help others are people we all should all strive to be. It may take you out of your comfort zone, but the rewards are worth the trip.

"Hopefully, I have sparked your interest in getting involved. Look around, there are plenty of groups or places that need help. If you have time, it would be a wonderful thing to do," Arlene concludes.

Ten Worst Things to Carry in Your Wallet

With identity theft rampant, experts advise that you keep only the essentials in your pocket or purse. Identity fraud cost 40 million Americans a combined \$43 billion in 2022, according to a report from Javelin Strategy & Research.

Thieves could take more than the cash in your wallet; they could profit from your stolen information, warns AARP. Many of the informational items we once carried can be accessed on our smartphones, including digital wallets that contain digital versions of your credit and debit cards.



What to do? First, take everything out of your wallet and sort it all, with an eye to paring it way back. Remove old receipts, shopping lists, business cards, single-store credit cards that rarely get used, coffee shop punch cards that you'll likely never fill up, and so on. If it's not something you'll need often or in an emergency, keep it at home.

Create a safe and secure storage system at home for the occasional wallet items you've removed. You can put extra cash there, too. Grab cards or items when needed, and when done with your errand, return the cards to their secure spot.

Consumer advocates advise making photocopies (or taking smartphone photos) of the front

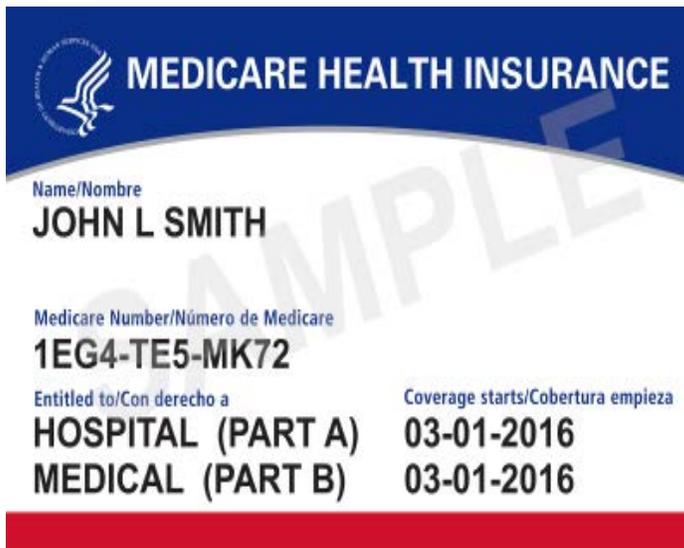
and back of all your cards, so you know whom to contact if they go missing.

Now, here are the ten things you should probably remove from your wallet and store in a safe place, depending on how often you need to access them:

- Social Security card. You do not need it for daily use, and criminals could use it to open lines of credit in your name.
- Multiple credit cards and credit card receipts. Choose one credit card and one debit card you wish to use the most, and leave the others at home.
- Checkbook, or even one blank check. The days when you might need one for a purchase are mostly in the past.
- Work ID card.
- Passport or passport card.
- List of your passwords.
- Gift card not fully redeemed.
- Birth certificate.
- Library card. A crook can always check out lots of books and sell them.
- House key. Thieves could find your address from the contents of a stolen wallet.



To help protect your identity, your Medicare card no longer carries your Social Security number. But your Medicare number—unique to you—should be closely guarded and never shared with anyone who contacts you out of the blue by phone, email, text or in person.



Only carry your Medicare card when you are headed to an appointment that might require it.

In the wrong hands, your Medicare number may be used for a variety of scams, including filing for false claims and reimbursement.

If someone calls and asks for your information or money or threatens to cancel your benefits, report it immediately to 800-633-4227 (800-MEDICARE).

The Centers for Medicare & Medicaid Services says you'll need the information on your Medicare card to join a Medicare health or drug plan or buy Medicare Supplement Insurance (Medigap), so keep your Medicare card in a safe place.

Next time, we'll have more on the growing threat of "synthetic identities."

Ten Travel Ideas For Retirees

Retirement is a great time to start traveling and exploring the world. With no work commitments or schedules to adhere to, retirees can plan their trips and travel at their own pace.

Why is travel a good idea? Travel offers many retirees many benefits. Some benefits include stress reduction, improved mental health, and fitness benefits.

No one doubts that the above are beneficial, but travel also allows personal growth and self-discovery. Many new retirees elect to travel, allowing them to discover what they want in retirement.



Here are some of the best travel ideas for retirees, according to *The American Retiree*:

1. *Cruise*: Cruising is a great way for retirees to see multiple destinations in one trip without the hassle of packing and unpacking. There are many cruise options available, from luxury liners to river cruises. Cruise lines also offer a variety of activities onboard, from live entertainment to fitness classes, making it an excellent option for active retirees.

2. *Road Trip*: A road trip is a great way to see the country and experience different cultures. With a road trip, retirees can set their own itinerary and make stops along the way. It's also an affordable travel method, as retirees can save money by camping or staying in budget-friendly hotels.

3. *European Tour*: Europe is a popular destination for retirees, with its rich history and diverse culture. Many tour operators specialize in senior travel, offering escorted tours, including transportation, accommodation, and guided tours of popular attractions. Europe is also home to many charming villages and country sides, making it a great destination for those who prefer a more relaxed pace.



4. *National Parks*: The United States is home to many beautiful national parks that offer breathtaking views and outdoor activities. Retirees can take advantage of senior discounts on park passes and camping fees, making it an affordable way to explore the great outdoors. Many guided tours are also available, offering an educational experience for those who want to learn more about the parks' natural wonders.

5. *Cultural Immersion:* Retirees can immerse themselves in different cultures by volunteering abroad or taking language courses. Many organizations offer volunteer opportunities for seniors, including teaching English or helping with community projects. Language courses are also available in many countries, offering retirees the opportunity to learn a new language while experiencing a new culture.



6. *Beach Getaway:* A beach vacation is a great way for retirees to relax and unwind. There are many affordable beach destinations, both domestic and international, that offer beautiful scenery and warm weather. Retirees can choose to stay in a beachfront resort or rent a beach house, depending on their preferences.

7. *Train Journey:* Train travel offers a unique and relaxing way to see the country. Retirees can take advantage of senior discounts on train fares and enjoy the scenery as they travel from one destination to another. Many train journeys also offer luxurious accommodations



and dining options, making it a fantastic choice for those who want to travel in style.

8. *Adventure Travel:* or the more adventurous retiree, there are many options for adventure travel. This could include activities such as hiking, kayaking, or even skydiving. Many tour operators specialize in adventure travel, offering safe and guided experiences for retirees who want to push their limits.

9. *Culinary Tour:* Foodies will love a culinary tour, which allows them to sample the local cuisine in different destinations. There are many culinary tours, both domestic and international, that offer cooking classes, wine tastings, and market visits.

10. *Historical Tour:* Retirees can explore history by taking a historical tour of a specific region or country. Many guided tours offer a deep dive into a destination's history, including visits to museums, landmarks, and other historical sites.

Metal Detecting as a Hobby...How to Get Started

A number of our regular *SJS* readers commented on Janis Stuart's article in our last issue about the hobby of metal detecting and how she and her husband Harold got involved.

As we promised here is part one of a two-part and more in-depth look at how to get started and at the various types of metal detecting you can get into as a hobby!



The fact is that most metal detecting hobbyists say that getting started is easy! So easy, in fact, there isn't much basic equipment you really have to have to begin. The equipment you will need to start includes:

- Metal detector (obviously),
- A digging tool,
- Headphones,
- A carry case for your equipment, and
- A pouch to hold your treasure...and trash.

For those who want more info on metal detecting, consider buying a detectorist manual or guidebook! These resources include various tips and tricks for metal detection and

information about different types of metals and relics that might be found using the equipment.

Metal detecting involves taking your metal detector out to an area with a high probability of having valuable objects there and then using it until you find something. If you've never used one before, a metal detector usually gives off a sound when it detects something.

Different metal detectors will give different sounds for finding different objects - iron vs. copper vs. gold, etc. All you need to start as a hobbyist is a simple handheld metal detector. Read metal detector reviews before purchasing a model that may be too basic or advanced for your needs.

A wide range of detectors is available on the market. An entry-level metal detector may be all you need if you're just starting out. A reliable, easy-to-use, and versatile metal detector may have enough features for an amateur hobbyist to learn from while spending less than other metal detectors. By watching videos or reading books about how to use a metal detector to find treasure, you can maximize the return on your investment!



As you might imagine, metal detecting takes you to different terrains out in the fresh air. It can be a very relaxing hobby while enjoying the peaceful tranquility of nature.

Locating old coins, jewelry, and relics (items of interest from past generations) stimulates the mind as you're learning about their history, value, and the people who once owned them. You will also learn a great deal about your city when you embark upon a treasure hunt.

Before setting out, it's a good idea to do some research in the town room of your local library. This will help determine which types of treasure are most likely to be found in your neck of the woods. If you are near the ocean or beach, you may want to hunt for lost coins and jewelry along the shoreline.

Most beginners like the idea of searching for coins with their metal detectors. It's simple and is almost always fruitful.

Even if you come back with just a few dollars in loose change each time you go out, your metal detector is producing results! Jewelry such as rings and watches are other great finds with a metal detector.



You can attempt to find their long-lost owners, sell the items or give them away. Among the popular relics to search for in the U.S. include Civil War pieces such as colonial buckles, buttons, swords, and musket balls—as well as more common jewelry and knives.

Old coins are highly collectible, and a hot commodity easily found with a metal detector. You can search for Indianhead and Wheat pennies, Buffalo nickels, Barber dimes, Liberty and Washington quarters, gold coins, and early colonial coins.

In order to learn how to become a beginner metal detectorist, it does not necessarily have to be an expensive endeavor. Generally speaking, in any hobby, a good rule of thumb is "you get what you pay for."



The good news is that today, with all of the advances in technology, you can find a good quality detector without breaking the bank! One of the most inexpensive and best quality metal detectors for beginners is the Garrett Ace 400. The Garrett Ace 400 is a high-quality metal detector that offers all of the basics you'll need to get started.

The Garrett ACE 400 has advanced capabilities like Iron Audio, digital target ID, and frequency modification to help you discover more riches while reducing waste. Headphones, a coil cover, and an environmental cover are included. T

The metal detector reviews on the Garrett Ace 400 boast its high-performance capabilities for beginners.

When looking at metal detector reviews, look for their easy usage and convenient features, especially as a beginner.

Next Time: The Treasure Hunter's Code of Ethics.



10 Medications That Are Dangerous to Stop Abruptly

Some medications can be dangerous to stop abruptly. Not only could your medical condition get worse, but you could also have dangerous side effects. And with some medications like antidepressants, stopping cold turkey is riskier the longer you've been taking them.

Some medications need to be gradually lowered (tapered). Your HCP can help you make a taper plan. In other words, they'll help you slowly lower your dose over a period of time.

Some things to keep in mind:

- Stopping some medications abruptly —like beta blockers, benzodiazepines, and antidepressants — can lead to withdrawal symptoms.
- Withdrawal from certain medications can cause serious side effects. The risk is typically greater if you've been on the medication for a long time or your dose is high.
- Always talk to your healthcare provider (HCP) before stopping any medication. "Can I just stop my medication?" This is one question healthcare providers (HCPs) hear often. And it has a complicated answer.

Here's more of what Good Rx had to say in an article by Austin Ulrich, PharmD, BCACP about 10 medications that may lead to serious problems if stopped abruptly:

1. Clonidine (Catapres, Catapres-TTS)
2. Propranolol (Inderal) and other blood pressure medications
3. Venlafaxine (Effexor, Effexor XR)
4. Paroxetine (Paxil)
5. Benzodiazepines
6. Topiramate (Topamax)
7. Gabapentin (Neurontin)
8. Prednisone (Sterapred, Deltasone) and other corticosteroids
9. Opioid pain medications, including codeine, morphine ER (MS Contin), and oxycodone (Roxicodone).
10. Baclofen (Lioresal)

The bottom line is that some medications shouldn't be stopped suddenly because they can cause dangerous withdrawal symptoms.



These symptoms are often more severe if you've been taking the medication at a higher dose for a long time. Blood pressure medications, antidepressants, and opioid medications are just some examples of medications that need to be carefully tapered rather than stopped abruptly.

And always talk to your HCP before stopping any medications.

Do You Visit the Pennsylvania Side of the River Often? Save on EZ Pass Tolls

The Delaware River Port Authority of New Jersey and Pennsylvania (DRPA) maintains four bridges crossing the Delaware—the Ben Franklin, the Walt Whitman, the Commodore Barry and the Betsy Ross.



SJS reader Joanne Rafferty, formerly of Titusville, but now of Center City Philadelphia, told us that if you use these bridges, you need to know about this discount that is offered to senior drivers, 65 years of age and older, who have vehicles registered in New Jersey, Pennsylvania and Delaware and an active NJ E-ZPass account.

According to Joanne, enrolled senior drivers using E-ZPass pay a discounted toll of \$2.50, which is 50% of the current passenger car toll, when they use any one of their four bridges.

To apply for the Senior Discount Program, you must complete a simple application that may be downloaded from the DRPA website www.drpa.org.

The form asks for your NJ E-ZPass account number and the last 11 digits on your transponder box which sits on your car's dashboard.

Once completed, you must mail it back to the DRPA with a copy of your driver's license and a copy of your motor vehicle registration and allow 4 to 5 weeks for processing. You must renew your application for the Senior Discount every year at the same time that you renew your car registration.

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