

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 May and June of 2025, we spotlight one of South Jersey's most successful and surprising NPOs...that brings outdoor sculpture to the region.

And, of course, we have our usual potpourri of information that we feel might make a difference to our senior friends across South Jersey, including notes on:

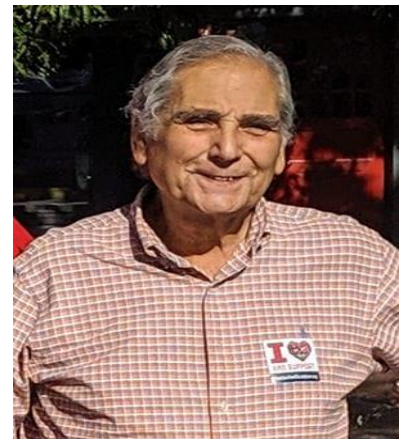


- Anti-inflammatory foods to add to your diet,
- How strength training can improve your sleep,
- The rising costs of at-home care,
- A new, small, wearable haptic feedback system that can improve mobility, and
- Why you should make sure that your spouse knows your passwords.

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

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

And, in that vein, remember that we especially 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—friends and neighbors like Stuart Harting, the guiding light behind the Haddonfield Outdoor Sculpture Trust (HOST). Just drop us a note at savvyjerseyseniors.com.



One Man's Vision: "A Significant Regional Center for Juried Outdoor Sculpture...in the Great Tradition of Public Art"

The Haddonfield Outdoor Sculpture Trust (HOST) was created in 2013 to transform the walkable, attractive, and historically important Borough of Haddonfield into a significant regional center for juried outdoor sculpture in the great tradition of public art.



The Trust acts through an innovative public-private partnership that solicits and supports both the permanent and rotational placement of both contemporary and traditional public art in the Borough.

And the man whose vision is encapsulated in today's collection of more than two dozen sculptures with a value in excess of \$600,000 is retired Philadelphia real estate developer and long-time Haddonfield resident, Stuart Harting. A successful real estate developer and investor, Harting has lived in the Borough since 1988 and has

served for more than a decade as a member the Borough's Planning Board.

HOST is managed by an all-volunteer Board, is community-based, has earned IRS tax-exempt status as a 501(c)3 corporation, and receives no public funds.

Since its founding HOST has also brought more than three dozen works of art (with a value well in excess of \$1 million) to the region —many on a rotational basis. Sculptors from around the country and the world have been represented with a potpourri of art, including a troni, a ballerina, a postman, a giant red heart, and a baby hippopotamus, as well as seven animals at the Children's Outdoor Sculpture Zoo.

In addition to its core program of purchasing and maintaining sculpture and managing a significant effort to bring rotational sculptures to the Borough on a temporary basis, the Trust has developed and actively manages four other core initiatives:

- Children's Outdoor Sculpture Zoo (the only such



”zoo” in the country and the site of an annual Grandparents Day celebration),

- ArtWalk on Mechanic Street,
- Educational Tours for Regional Elementary School-Age Students (including an intergenerational docent program), and
- Special Events, including an annual Vow Renewal for Married Couples at “The Heart” and a mid-winter ice sculpting demonstration.

HOST was selected by the Non Profit Development Center of Southern New Jersey as the 2019 “Outstanding Collaborative Effort by an NPO” and HOST chair Harting has been recognized as both the Borough’s Citizen of the Year and the recipient of the Haddonfield Civic Association’s Governor Alfred E. Driscoll Award.

Although Harting personally financed much of the Trust’s early work, he has also spearheaded a fundraising effort that resulted in donations from more than 250 individuals and foundations.

A long-time supporter of the arts, Harting has personally forged working relationships with the Grounds for Sculpture, the Pennsylvania Academy of Fine Arts Alumni, Philadelphia Sculptors, the Philadelphia Museum of Art, Rowan College at Burlington County, and the Fine Arts Department at Rutgers-Camden, among others.



Because of Harting’s leadership, the Trust has taken advantage of opportunities to supplement the works it is displaying with exhibits such as the Philadelphia Museum of Art’s “Inside Out” project, which brings high quality replicas of artworks from the Museum’s collection to select neighborhoods throughout the region.

He is also the driving force behind the creation of Artwalk on Mechanic Street. Reminiscent of

the fences and railings throughout Paris where artists gather and showcase their paintings, drawings, and other artworks to locals and tourists, Artwalk’s fifty feet of wrought iron railing is located on Mechanic Street, just off the main walk of stores on Kings Highway.

For more information on HOST, including a mapped walking tour, visit haddonfieldsculpture.org.



Financial and Health Literacy Decline with Age

Older adults with declining financial and health literacy are at risk of making mistakes that could significantly impact their well-being. They could, for instance, make wrong decisions on when to claim Social Security payments, become vulnerable to financial scams, or choose the wrong health care insurance.

New research by experts at Wharton and elsewhere takes a close look at where those literacy guardrails give way.

"For the first time, we have been able to follow the same people over time, and we discovered that both older men and

women exhibit declining financial and health literacy as they age," says Olivia S. Mitchell, Wharton professor of business economics.

Financial and health literacy scores are based on a 32-item measure, which includes questions on numeracy, financial terms and concepts, Medicare, and prescription instructions. The study finds that the average baseline score of 69.5% declined with advancing age by about one percentage point annually.

"The fact that people's financial and health literacy falls by a percentage point per year of age is alarming, since our sample was age 81 on average, and we followed them for about 12 years," Mitchell says.

"That decline in financial and health literacy scores would have negative consequences for these individuals' ability to make important decisions about spending, insurance, medical care, and potentially to avoid financial as well as health care scams," he said.

"Older individuals make a host of critical financial decisions, including when to claim Social Security and pension benefits, how to pay off credit cards on time, not understanding long-term care insurance, withdrawing too much from their retirement accounts, and more."



Twelve Anti-Inflammatory Foods to Add to Your Diet

Inflammation is an immune system response that helps fight infection and heal wounds or injuries. But when inflammation becomes chronic, it can put you at risk for long-term health conditions like heart disease and diabetes.

Eating foods rich in antioxidants and omega-3s may help reduce inflammation. Eating fewer processed foods may also help, says Staci Gulbin, MS, MEd, RDN, writing for *Good Rx*.

We know that chronic inflammation can increase your risk of developing health problems, says Gulbin. We also know that what you eat can affect the levels of inflammation in your body. So, it's worth asking, "Are there any foods that reduce inflammation?"

No single food prevents inflammation on its own. But many foods have anti-inflammatory properties. A diet rich in anti-inflammatory foods may reduce low-grade chronic inflammation. Most anti-inflammatory foods are rich in certain nutrients, especially antioxidants and omega-3s. Antioxidants prevent free radicals from damaging cells, which prevents inflammatory responses in your body. Omega-3s are thought to block an enzyme that leads to inflammation.



Here are 12 anti-inflammatory foods to try:

1. Berries
2. Leafy green vegetables, such as spinach, kale, and collards, and Swiss chard
3. Cauliflower
4. Almonds
5. Green tea
6. Fatty fish, including salmon, trout, mackerel, sardines, and albacore tuna
7. Plant-based oil like olive oil
8. Tomatoes
9. Coffee
10. Herbs and spices, like turmeric, ginger, garlic, and cinnamon
11. Peanut butter
12. Pineapple

To be clear, Gulbin says, occasional inflammation in your body is normal. It's the body's natural protective response to a health threat or an injury. But when inflammation persists daily without the presence of a harmful threat, it's considered chronic inflammation. An anti-inflammatory diet may help combat this type of inflammation.

By eating foods rich in antioxidants and omega-3 fatty acids, you may be able to reduce inflammation in your body. An anti-inflammatory diet often includes leafy green vegetables, berries, oily fish, and nuts.

Reducing your intake of processed foods and beverages, such as deli meats and soda, may also help with inflammation. Replacing these items with anti-inflammatory foods may help lower your risk of chronic disease and improve your overall well-being.

Risk of Dementia Higher Than Previously Thought

Dementia affects more than 6 million Americans and accounts for more than 100,000 deaths each year. Knowing people's lifetime risk of dementia can lead to improved prevention efforts.

It can also inform public health planning by generating projections of future cases.

Previous estimates of lifetime dementia risk in the United States are 11-14 percent for men and 19-23 percent for women. But these are based on older data in which dementia wasn't reliably documented and early-stage cases were often missed. These data were also typically limited to non-Hispanic White populations.

A research team led by Drs. Josef Coresh at New York University Grossman School of Medicine and Michael Fang at Johns Hopkins Bloomberg School of Public Health generated updated estimates of lifetime dementia risk across different subsets of the population.

The researchers estimated a lifetime risk of dementia of 42 percent after age 55, more than double previous estimates. The dementia risk was 4 percent by age 75 and 20 percent by age 85, with the majority of the risk occurring after 85. Certain groups had greater risks than others. For example, women had a higher lifetime risk due to survival to older ages, 48 percent versus 35 percent in men.



Source: Dementia prevention, intervention, and care: 2024 report of the Lancet standing Commission, Livingston, Gill et al. The Lancet, Volume 404, Issue 10452, 572-628

www.alzint.org



The team applied their lifetime risk estimates to future population projections from the U.S. Census. They projected that the number of new dementia cases in the U.S. will double over the next four decades, from about 514,000 in 2020 to about 1 million in 2060.

The study suggests that the lifetime risk of dementia may be much higher than previously thought. This highlights an urgent need for policies that promote healthy aging. Interventions targeted toward high-risk individuals could help reduce the societal burdens of dementia.

Say It Ain't So: Retirement May Be Harmful to Your Health

Dan Buettner, a Florida-based author, explorer and longevity expert, says that in the "blue zones," where a greater number of people live to be 100, the notion of retirement doesn't really exist.

While the "official" full retirement age in the U.S. is 67, according to the Social Security Administration, the average American stops working at 62 years old. But not everyone retires—of an AARP survey last year found that a quarter people over 50 expect to never leave their jobs.

"Instead of this artificial punctuation between your useful and productive life and a life of repose, people in blue zones are powered by purpose for their entire lives," Buettner said. While retirement has been linked to less stress and more relaxation, Buettner noted that when people retire, their chances of dying spike.



"We don't know if this is because they become less active, or they lose their sense of purpose, or they lose their social work, or they go home to have troublesome situations," he said.

"But the message is clear—the longer you can stay active, physically and mentally, and contribute the talent you have to offer the world, the more you'll be rewarded with a longer life."

Avoid These Five Mistakes While Taking a Decongestant like Sudafed or Afrin

Alyssa Billingsley, PharmD, is the director of pharmacy content for *GoodRx*, and she says that some people may be tempted to take a decongestant longer than recommended on the label. If you need to take an oral decongestant longer than a week, you should see a healthcare professional. And using a nasal decongestant longer than 3 days can cause rebound (worsening) congestion.



Other common mistakes, according to Billingsley, include taking decongestants before bed and mixing them with other stimulants or alcohol. Your pharmacist can be a helpful resource for how to effectively and safely take a decongestant.

Pseudoephedrine (Sudafed), phenylephrine (Sudafed PE, Neo-Synephrine), and oxymetazoline (Afrin) are over-the-counter decongestants for a stuffy nose. While they're convenient options, there are several mistakes you can make while taking them.

Whether it's cold, flu, or allergy season, a stuffy nose can be an unwelcome surprise. Thankfully, there are over-the-counter (OTC) decongestants that can provide fast relief.

Here are some things to consider, if you're taking a decongestant:

1. Drinking alcohol while taking decongestants:

It's common to wonder if you can drink alcohol if you take phenylephrine or other decongestants. Drinking alcohol may be the last thing you want to do when you're feeling sick. But for some people, a "hot toddy" may be a go-to cold and flu home remedy. If you're taking a decongestant, it's best to avoid alcohol. The combination of pseudoephedrine and alcohol may

worsen certain side effects, such as nausea, headache, and anxiety. That's because alcohol can also cause these symptoms. This holds true for other oral or nasal decongestants, too. Decongestants can also mask alcohol's effects, so you may not be able to tell if you're intoxicated. This could lead you to consume more alcohol than intended, which raises your risk of accidental harm. What's more, alcohol can weaken your immune system, making it harder to fight off an infection. So, whether you're taking decongestants or not, alcohol isn't going to do you any favors when you're sick.



If allergies are the source of your stuffy nose, it's still best to avoid alcohol. Histamines in certain types of alcohol may make your congestion worse. It's best to avoid alcohol while you're taking a decongestant. If you're planning to have a drink or two, it's best to stop taking a decongestant until the following day. Talk to a healthcare professional for support if you're unable to stop drinking—they can provide resources to help.



2. Taking decongestants longer than recommended:

There are several risks of taking decongestants longer than you should. And specific risks can depend on which type of decongestant you're taking. These risks include:

- **Rebound congestion:** Nasal decongestants such as Afrin can cause rebound congestion if you use them too long. This can worsen your congestion or make it more difficult to treat. Only use decongestant nasal sprays for up to 3 days in a row to minimize this risk.
- **Changes in blood pressure and heart rate:** Oral decongestants aren't known to cause rebound congestion, but they have other risks. This includes increased blood pressure and heart rate, which is especially risky if you have heart problems already. And the chance of these risks is greater the longer you take an oral decongestant.
- **Dependence and misuse:** Pseudoephedrine can be habit forming, resulting in cravings and withdrawal symptoms if it's misused. Historically, it's been used to make illegal stimulants. Because of this, products that contain pseudoephedrine are kept behind the pharmacy counter, and some states require a prescription. Plus, there are daily and monthly limits on how much you can purchase.

Oral decongestants are meant to be taken short term, says Billingsley. But what if you need them longer than what it says on the OTC medicine label?

For cold and flu symptoms: If you're self-treating cold and flu symptoms with an oral decongestant, you should only take it for up to 7 days. Talk to a healthcare professional if congestion doesn't improve after 7 days, you develop a fever, or your symptoms are getting worse.

For allergies: Short-term use (up to 7 days) of oral decongestants may be helpful for congestion due to allergies. But if you need a long-term treatment to last through allergy season, steroid nasal sprays, such as Flonase (fluticasone), are a better option.

3. Taking decongestants before you go to bed:

Have you ever noticed that oral decongestants are often found in "daytime" cold and flu products, but not "nighttime" versions? This is for a good reason.

Decongestants have stimulating effects on your brain, which can make it harder to fall asleep if you take them at night. To get a better night's sleep, avoid taking a decongestant after 6 PM or within a few hours of when you usually go to bed. Keep in mind that pseudoephedrine is available in both immediate-release (IR) and extended-release (ER) dosage forms. The effects of ER forms can last up to 12 to 24 hours, depending on the product you're taking. If you're having sleeping problems with a longer-acting version, it may help to take a shorter-acting product instead.



4. Doubling up on decongestants: In the case of decongestants, more isn't better. For example, you shouldn't take pseudoephedrine and use Afrin nasal spray at the same time. The combination won't work any better, and you'll have a higher risk of side effects, such as headache, restlessness, and nausea. You also shouldn't take a higher dosage of a decongestant than recommended for the same reason.

Decongestants are also often hidden in multi-symptom cold and flu products, such as Theraflu. So, it's important to read the label closely to ensure you're not doubling up on ingredients. For people age 12 and older, the maximum amount of pseudoephedrine is 240 mg in 24 hours. For phenylephrine, it's typically 60 mg in 24 hours. These amounts are lower for children under age 12. It's also possible to overdose on decongestants. Signs you've taken too much include a fast or irregular heartbeat, difficulty breathing, and dizziness. Contact a healthcare professional right away if these develop. If any symptoms seem severe or life-threatening, call 911 or go to your nearest ER. If you're unsure which OTC products contain decongestants, check with your pharmacist. They can also help you figure out how much you're taking to ensure it's a safe amount.

5. Combining decongestants with other stimulants: As noted, decongestants have stimulating effects. And when you combine them with other stimulants, these effects can be amplified. This combination can also be dangerous, resulting in irregular heartbeats and very high blood pressure. Because of this, older adults and people with heart conditions should use additional caution.

There are a few different types of stimulants. They include prescription medications, such as amphetamine salts (Adderall) and phentermine (Adipex-P). Caffeine is also a stimulant that's found in many drinks, foods, and OTC products. If you're taking or consuming any stimulants, check with your healthcare team before starting a decongestant. They can let you know if the combination is OK, or recommend safer alternatives.

Strength Training Can Improve Sleep Quality

Exercise has proven benefits in all areas of physical and mental health, and that includes sleep quality. One specific type of exercise—strength training—has been linked to insomnia prevention in older adults, according to a new study. Strength training—exercises that increase muscle strength by making muscles work against a weight or force and using anaerobic metabolism, such as lifting weights, arm curls, wall push-ups and resistance—were found to have the biggest positive effect on sleep, raising sleep scores by 5.75 points.



In comparison, aerobic (cardio)—such as running, jogging, cycling, dancing, hiking, swimming, gardening and brisk walking—improved sleep scores by 3.76 points. Combination exercise (a mix of aerobic, strengthening, balance and flexibility exercises) only boosted scores by 2.54 points.

"Exercise that strengthens muscles, rather than aerobic or combination exercises, is the most effective way to enhance sleep quality," the researchers concluded.

Sleep quality has been shown to decline with age, the study noted. Between 30 percent and 48 percent of seniors complain of sleepiness, while 12 percent to 20 percent suffer from insomnia.



Home Temperatures Can Affect Cognitive Function

"Our brains work best when our homes are at a specific temperature; too hot or too cold and we are more likely to experience cognitive difficulties, according to a recent study.

Scientists at the Hinda and Arthur Marcus Institute for Aging Research, affiliated with Harvard Medical School, investigated the links between home

temperatures and brain function among over-65s living in an older persons' community in Boston, Massachusetts.

"Our findings underscore the importance of understanding how environmental factors, like indoor temperature, impact cognitive health in aging populations," said lead author Amir Baniassadi.

The scientists found that the older adults were least likely to report cognitive difficulties when their home was between 68F and 75F. Outside of this range, whether hotter or colder, the participants were more likely to complain that they struggled concentrating. Specifically, a 7F change of temperature in either direction was associated with double the risk of cognitive difficulties.



Late President Jimmy Carter's Formula for a Long and Fulfilling Life

Former President Jimmy Carter, who died at age 100, lived a long, fulfilling life. Here's the formula he used.

Regular exercise: If he got to a new city that he had never been to before, whether there was Secret Service or not, he would say, 'Hey, is there a bike?'" Jason Carter told *Time*. Regular exercise is key to healthy aging, especially as older adults lose muscle mass.

It helps reduce the risk of chronic conditions like diabetes, obesity, and heart disease, and it can also relieve stress and improve mental health outcomes.

A happy marriage: The former president was married to Rosalynn Carter for 77 years. Their lifelong partnership heavily contributed to their happiness and long-term health. Jason Carter told *Time* that his grandfather would most likely attribute his longevity to Rosalynn. "Rosalynn was my equal partner in everything I ever accomplished," said former President Carter. "She gave me wise guidance and encouragement when I needed it. As long as Rosalynn was in the world, I always knew somebody loved and supported me."

Giving back to others: Alongside Rosalynn, former President Carter prioritized giving back and serving others. He led the Jimmy & Rosalynn Carter Work Project for Habitat for Humanity for over 30 years. "Together, they worked alongside over 108,100 volunteers who built, renovated, or repaired more than 4,447 homes in 14 countries, all while raising awareness of the critical need for affordable housing." Bottom line: Finding a larger purpose and mission sustains people as they age.

Happiness Has Significant Health Value

The analysis of health records of more than 120,000 adults in the UK with an average age of 57 found that people who are happy with their lives are significantly less likely to suffer a heart attack or stroke.

They were also less likely to develop coronary artery disease, suffer a heart attack or heart failure, or have a stroke than those with lower levels of well-being, according to the study published in the *Journal of the American Heart Association*.

Researchers suggest a holistic approach to life that includes regular physical activities, social



57

activities and/or stress management techniques, is an effective way to enhance personal well-being.



The study found that, compared to adults with a low sense of well-being, the overall risk of developing cardiovascular disease was 10 percent to 21 percent—being lower for people with the highest well-being scores. Compared to adults with a low sense of well-being, people with the highest well-being scores had a 44 percent lower risk of coronary artery disease, a 45 percent lower risk of stroke, a 51 percent lower risk of heart failure, and a 56 percent lower risk of heart attack.

“Our findings support a holistic approach to health care, where enhancing a person’s mental and emotional well-being is considered an integral part of preventing heart disease

and stroke,” said study senior author Professor Wen Sun, of the University of Science and Technology of China.

“Health care professionals might consider including strategies to improve life satisfaction and happiness as part of routine care, such as recommending regular physical activities, social activities or stress management techniques as effective ways to enhance personal well-being.”

It is well-known that life satisfaction, or well-being, can increase mental health. But, until now, the influence of well-being on cardiovascular health was less clear.

Eight Medications That Can Cause Weight Gain...and What You Can Do About It

Writing for *Good Rx*, Christina Aungst, PharmD, reminds us that commonly prescribed medications can cause weight gain. Both prescription and over-the-counter medications have been linked to this side effect.

Certain diabetes medications, antidepressants, and antipsychotics are medications that can cause weight gain. Antihistamines, some hormonal birth control methods, and sleep medications can also have this effect, she adds. If you gain weight from your medications, switching medications may be an option you and your healthcare provider can discuss. A healthy diet and regular exercise may also help.



Obesity is a growing concern in the U.S., affecting over 40 percent of adults as of 2020. Obesity can raise the risk for heart disease, Type 2 diabetes, and some cancers. People who are at heavier weights also have a higher risk of these health issues.

Weight gain can have multiple causes. But one that may not be initially thought of is medications. And while weight gain is a possible side effect for many medications, there are some that are more likely to cause it.

Many medications can cause weight gain, says Aungst. Here are eight of the biggest culprits as well as ways to manage this side effect. But keep in mind that these aren't the only medications that may cause weight gain.



1. Some diabetes medications: There are multiple medications available to help treat diabetes. However, some diabetes medications can cause weight gain, including:

- Insulin
- Sulfonylureas like glipizide
- Glitazones like pioglitazone (Actos)
- Glinides like repaglinide

2. Antidepressants or mood stabilizers: Some antidepressants and mood stabilizers are known to cause weight gain, such as:

- Tricyclic antidepressants (TCAs) like amitriptyline and nortriptyline (Pamelor)
- Mirtazapine (Remeron)
- Some selective serotonin reuptake inhibitors (SSRIs), such as paroxetine (Paxil)
- Lithium (Lithobid)

3. Antipsychotics like olanzapine:

Antipsychotic medications may be prescribed

for people living with conditions like schizophrenia, bipolar disorder, or depression. Weight gain is a known side effect for many of these medications. But some antipsychotics have little to no effect on body weight. Some antipsychotics that are more likely to cause weight gain include:

- Clozapine (Clozaril)
- Olanzapine (Zyprexa)
- Quetiapine (Seroquel)
- Risperidone (Risperdal)

4. Anticonvulsants like gabapentin: Anticonvulsants can help treat seizure conditions and bipolar disorder. Some of them can also help prevent migraines and manage nerve pain. But some anticonvulsants can cause weight gain, including:

- Gabapentin (Neurontin)
- Pregabalin (Lyrica)
- Carbamazepine (Tegretol, Equetro)
- Valproate (Depakene, Depakote)

5. Antihistamines like Benadryl: Antihistamines are most often used to treat allergy symptoms. There's some evidence that antihistamines may cause weight gain. But more research is needed to confirm if certain ones have a greater risk of this side effect than others. Examples of antihistamines that may cause weight gain include:

- Cyproheptadine
- Hydroxyzine (Vistaril)
- Diphenhydramine (Benadryl)

6. *Some beta blockers like metoprolol:* Many beta blockers are often prescribed for heart failure and abnormal heart rhythms. Not all beta blockers cause weight gain. The ones most likely to cause this side effect are:

- Atenolol (Tenormin)
- Metoprolol (Lopressor, Toprol XL)
- Propranolol

7. *Corticosteroids like prednisone:* Corticosteroids (“steroids”) like prednisone can help lower inflammation. One of their long-term side effects is weight gain. Prednisone and other steroids mimic a hormone in the body called cortisol. Experts believe this stimulates appetite and changes the way the body processes fats and sugars. Steroids can also cause fluid build-up, which can contribute to weight gain.



8. *The birth control shot:* Many people think that hormonal birth control causes weight gain. But for the most part, this is unlikely. Most of the weight gain from birth control is caused by water retention and bloating that happens when you first start it. This should go away as you adjust to the birth control method. But there is one exception: the birth control shot.

Depo-Provera (medroxyprogesterone) can cause weight gain. One study found that the shot caused an average

weight gain of more than 20 pounds after using the shot for 18 months. The medication’s labeling states that almost 38 percent of women in clinical trials gained more than 10 pounds after using the birth control shot for 2 years.

If you’re experiencing weight gain that feels uncomfortable or too bothersome for you, Aungst says you need to speak with your healthcare provider. A healthy and comfortable weight is different for everyone. And it never hurts to speak with your provider about it.

Make Sure Your Spouse Knows Your Passwords

Odds are that you have a will. Odds are that you’ve determined who you’re leaving money to, as well, and probably the house and jewelry, maybe your car. But the odds are that your “digital assets”—key passwords, crypto wallets, investment portfolios, mobile banking passcodes, and even social media credentials—are nowhere to be found in that will of yours.



You might not think that’s such a big

deal, but if you don't specify what happens to those, you might be leaving your heirs at risk: unprotected, locked out of things that you'd want them to have. And depending on the state, not having your digital assets formalized could result in a costlier and lengthier-than-usual probate process.

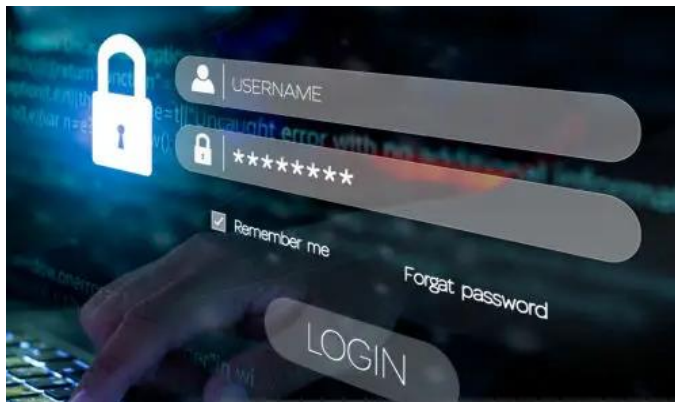
Thousands of US adults were surveyed by All About Cookies to find out how prepared Americans are to pass on their digital inheritances, how many have even considered it, and even how much value Americans are leaving twisting in the wind in the worst-case scenario.

"Most people understand why making arrangements for your property is important, but conceptually it's harder to realize that this applies to your digital life as well. So many important documents, accounts, and logins are stored online or in our heads, and we don't realize how crucial they are to the regular function of our lives," AllAboutCookies' Digital PR Director Chris Lewis, told *Consumer Affairs*. "Between a bank account, credit card accounts, Venmo, Paypal, Zelle, Cashapp, retirement, investing, and crypto - you're looking at tons of different logins and passwords, and those are just the financial accounts," Lewis said.



Lewis said that everyone should think about their own situation, starting with their will. If you're like most (67 percent), you have a plan in place to share login or password information for your banking accounts in the event you pass away, but not necessarily in a formal will (only 24 percent said they did).

Then, there's another dilemma if you haven't shared how to access your online account with your partner, which only 30 percent say they have. Add to that, 50 percent of married people have a median value of \$8,000 in online accounts their spouse doesn't know about.



The researchers put together a pecking order of failed digital account safekeeping. They include digital estate accounts, e-mail, phone, computer passwords, and even password managers, credentials for bills or utilities and hotel and airline rewards.

Most experts would agree that if you've got a handle on your passwords, that will go a long way in saving your heirs from any hassles.

If you use Google, you can start by downloading all your passwords from Google Password Manager. The download is a spreadsheet file which is better saved as a digital file so the person you're trusting all this to can simply click or copy and paste into a browser.

Apple also offers its Apple iCloud Keychain which allows users the ability to designate an heir directly from their phones.

Another option is a password manager—a method recommended by Joseph Carrigan, Senior Security Engineer at Johns Hopkins University Information Security Institute.

"I don't have a big problem with writing your passwords down and keeping them in a safe place, [but] I would recommend that people store any financial passwords in a password manager ... and securely store the master password and multiple off-line copies of the password manager file," he suggested.

Costs for At-Home Care Have Shot Up

At-home care costs have shot up is because labor costs have risen since the pandemic and demand has grown due to an aging population. Between 2021 and 2031, the U.S. economy will create more than 1 million new direct care jobs but need to fill more than 9 million open direct



care positions, according to eldercare and disability nonprofit PHI.

The at-home care cost category tracked by the government includes fees paid to individuals or agencies for the personal care of invalids, the elderly or convalescents, covering work such as administering medicine, food preparation, bathing and other household chores.

Workers are paid an average of \$27 an hour, or \$42,000 a year, and home care remains cheaper than nursing homes, according to the AARP.

When you have increasing demand and

shrinking supply, the market works: You get higher prices because people have to pay more to find people to do this work," Marc Cohen, professor of gerontology at the University of Massachusetts Boston, told *Consumer Affairs*.

He said these jobs are often held by immigrants and people from poorer communities, but market competition, demand and challenges in attracting workers are driving up wages. At-home care agencies now often pay benefits to at-home workers when many didn't have healthcare before. "Until the pandemic, people were grossly underpaid," he said. "It costs more because it was so undervalued in the past."

New Small Wearable Haptic Feedback System Can Improve Mobility

Aging can impair people's ability to maintain their balance while walking, increasing the risk for falls and injuries. One method for improving motor skills for walking is through training or rehabilitating gait—a person's walking pattern.

With the population of Maine—the "oldest" in the nation—growing older, a team of University of Maine researchers, led by Ph.D. candidate Ines Khiyara,



developed a new device that improves gait, and therefore mobility, among seniors by targeting an overlooked aspect of gait training: arm movement.

The device, a small wearable haptic feedback system, attaches to the user's arms and sends vibrations telling them when to move their arms. The vibrations guide users to swing their arms in a specific rhythm based on their individual walking pace, helping them increase or reduce their arm cycle time, which inversely affects their walking speed.

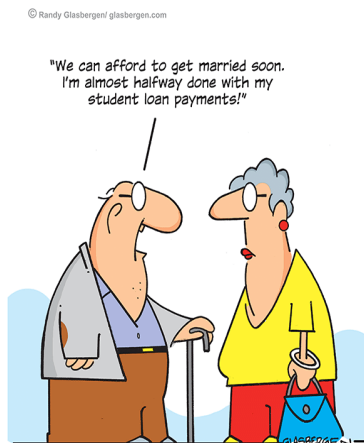
Walking requires coordinated arm and leg movements. Current methods for gait training focus on improving leg movements but often overlook the importance of arm movement, particularly arm swing, which impacts stability, balance and the efficiency of energy use while walking.

With its small size, low cost and accessible use, researchers hope their wearable haptic cueing system could someday be used for at-home gait training and be incorporated into existing rehabilitation practices.

This could help older adults walk more confidently and safely, lowering their risk of falls and helping them stay independent—not just in Maine, but anywhere aging populations are growing,” said Khiyara.



"I'm looking for an Uber driver who can take me back to 1964!"



"We can afford to get married soon. I'm almost halfway done with my student loan payments!"



"Of course I've gained weight. That's why it's called growing older!"

Contact Us:

Remember that if you have story ideas, comments, or criticisms, you can e-mail us at savvyjerseyseniors.com.

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