

# CONNECTICUT PrimeTime APRIL 2023



## FIT SENIORS

Group of seniors make a commitment to exercise

### THE ELDERLY, DRIVING AND THE LAW

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representative is  
on your side

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Daniel O. Tully

**Erica Drzewiecki | Staff** – At left, John Bride, turning 90 this August, works out in Healthtrax of Newington's Fit for Life class.



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# Staying in shape

## Group of seniors make a commitment to exercise

ERICA DRZEWIECKI

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NEWINGTON – Being young and fit might make workouts easier, but age makes them worth celebrating.

A group of seniors that are turning 90 years old this year or even older work out at Healthtrax in Newington, where their commitment to exercise and good health was recognized recently.

“It’s not often you can brag about 90 year olds still rocking it!” said Lisa Capezzone, executive director of group fitness and coordinator of the facility’s Silver Sneakers program.

There’s 91-year-old Dolores Sacco, who has been coming to this Healthtrax location for about 40 years.

“It’s been phenomenal,” Sacco said. “I had a knee injury and the doctor told me I can’t do floor exercises, so I go in the pool. It’s the best. I made a lot of good friends here.”

Aqua therapy is a smart choice for people with arthritic joints, according to Capezzone.

“It’s all about keeping moving, whether it’s in the pool, Silver Sneakers or our Fit For Life class,” she explained. “They are all about keeping everybody stronger.”

John Bride, who is turning 90 this August, pushes himself to get to the gym as much as possible.

“I thank United Healthcare for giving me the opportunity to join for nothing,”

he said. “Sometimes I have to drag myself here but I love the classes and wonderful instruction.”

In fact, there are over 15,000 fitness facilities nationwide that offer Silver Sneakers, which is free to adults over 65 with select Medicare plans with many large insurance providers. Eligible participants have access to all Healthtrax amenities, custom-designed SilverSneakers classes taught by certified instructors, educational seminars and social gatherings.

Capezzone presented Bride, Sacco and four other seniors from Newington and Wethersfield with special cupcakes, t-shirts and water bottles during a joint 90th birthday celebration at the end of March.

“The most committed group we had during the pandemic was our seniors,” she pointed out. “We are just so proud of them.”

Not only does exercise keep your body healthy as you age, it is also good for the mind and the spirit.

“It’s an extremely good social aspect of peoples’ lives,” Capezzone said. “They keep moving and keep connected with each other.”

Chester Kozak, who will be 90 this May, does aqua therapy for his arthritis.

“I come three or four times a week,” Kozak said.

Harry Shira comes to Healthtrax to appease his doctor, but also to work with Capezzone.



**A 90th birthday celebration for a group of fit seniors at Healthtrax of Newington.**

Erica Drzewiecki | Staff



Erica Drzewiecki | Staff

**Healthtrax of Newington honors its seniors who are 90 years old or older this year at a birthday celebration.**

“I realized I need the exercise,” Shira said. “My doctor says ‘what are you doing for exercise’ and I tell him I’m in

Silver Sneakers and Fit for Life. He’s very happy. And I’ve always enjoyed Lisa.”



Erica Drzewiecki | Staff

**At right, John Bride, turning 90 this August, works out in Healthtrax of Newington’s Fit for Life class.**



# Make sure your representative is on your side

A growing problem in the long-term health care industry is whether a Medicaid application company is representing the nursing home or the patient. The situation reeks of a conflict of interest. Something that every senior should think long and hard about is: who is representing you?



Daniel O. Tully

A colleague of mine from Cherry Hill, NJ, Jerold Rothkoff, is an elder law attorney and an outspoken critic of Medicaid advisory firms. He states that many of those firms have relationships with the owners or operators of the nursing homes because they also do billing and collection work for them.

"It's a self-referral. They are not acting in the residents' best interests.

They're acting in the best interests of the nursing home because that is their food source. That's where their money is coming from," he argues.

Rothkoff also notes that Medicaid application companies, unlike attorneys, are unregulated and unlicensed.

In my previous life as Assistant Attorney

*An experienced, well-qualified, elder law attorney has the background to recognize problems that you aren't aware of, such as the consequences of powers of attorney and potential conflicts between different family members.*

General to then Attorney General Joe Lieberman, he would often say, "If something sounds too good to be true, it probably is." So, if a facility is pushing too hard for you to use "their people" for "free," or if a Medicaid application company is offering to do the application at a severely discounted rate, than you should be very suspicious.

Think about it. If a conflict develops between you and the facility and litigation is required, the "chosen" representative may not vigorously represent you.

In the past few years, I have heard told that they do not need an attorney to advise them on Medicaid long-term care issues. This is true. And you also don't need a dentist to fix your cavities, but it sure helps.

As we have noted many times in this

column, you have to be very careful who is advising you on protecting your home and assets. Why would you consult with a banker, financial planner, accountant or lawyer who does not specialize in elder care issues?

Hiring an attorney is a difficult decision. Elder law, in particular, is a complicated field. Beyond simple estate planning, a good elder law attorney will advise clients on a wide range of long-term care planning issues, taking into consideration emotional and other non-legal issues. Estate planning – taking care of what happens to your assets after death – is just one facet. The other is taking care of your assets, needs and physical care before that event. Elder law attorneys help you plan for illness, disability or incapacity. As people live longer lives, their extended care will become more and more of the

planning focus.

Just as you would seek out a certain type of physician for open heart surgery, you should seek out an attorney who has focused his or her career in the limited practice area of elder law, or long-term physical care and financial planning needs. And for that matter, why would you ask a non-attorney to interpret the law? A good attorney offers far more than an attorney who does not focus on this particular area of law, and you should expect far more from him or her.

An experienced, well-qualified, elder law attorney has the background to recognize problems that you aren't aware of, such as the consequences of powers of attorney and potential conflicts between different family members. The purpose of careful planning is to ensure that your desires are carried out even when you can't speak for yourself. You want to be certain that your attorney can evaluate all the consequences of your written word, especially consequences you do not anticipate.

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# Fun ways for seniors to stay active

## METRO NEWS SERVICE

Physical activity is an important component of overall health. Health experts advise that exercise can increase lean body mass, prevent conditions like diabetes and cardiovascular disease, improve balance, and positively affect mental health/cognition. Exercise also can foster socialization with others, helping people overcome boredom and isolation.

As individuals get older, they may not be able to participate in all of the activities they enjoyed as youths, but that doesn't mean older adults must resign themselves to sedentary lifestyles. There are plenty of entertaining ways to remain physically active that can accommodate any limitations a person may have. Explore these methods for staying active.

### Explore senior center offerings

Community senior centers often fill calendars with a vast array of activities, some of which can include physical activities. Hikes, walking tours, dances, and other activities all serve as entertaining ways to get out and about while meeting

some fitness goals.

### Garden or do yard work

The Office of Disease Prevention and Health Promotions says adults should get 150 minutes of moderate exercise per week. Raking leaves, mowing the lawn, digging in flower beds, trimming bushes, and other outdoor tasks could help a person meet this quota in a way that doesn't seem like exercise at all.

### Play games with grandchildren

Little kids may inspire older adults to be more active, as it can be difficult to keep up with those youngsters. Take infants or toddlers for walks or push them in strollers. Attach a child seat or towing carriage to a bicycle and ride around the neighborhood. Play games that require movement, such as hide-and-seek or Marco Polo in the pool. If it's snowing, have a snowball fight or make a snowman in the yard.

### Take up a new hobby

Find hobbies that incorporate physical activity. Perhaps learning to salsa dance or taking Zumba<sup>a</sup> will be fun? Pickleball has caught on across the nation. The sport is a



Metro News Service

**Physical activity is important at any age. Seniors can explore fun ways to stay in shape and be active to reap all the benefits of exercise.**

mix of tennis, racquetball and badminton team is another way to get active and that caters to all ages. Joining a bowling meet new people.



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# WORK

*Your*

# MIND



APRIL, 2023

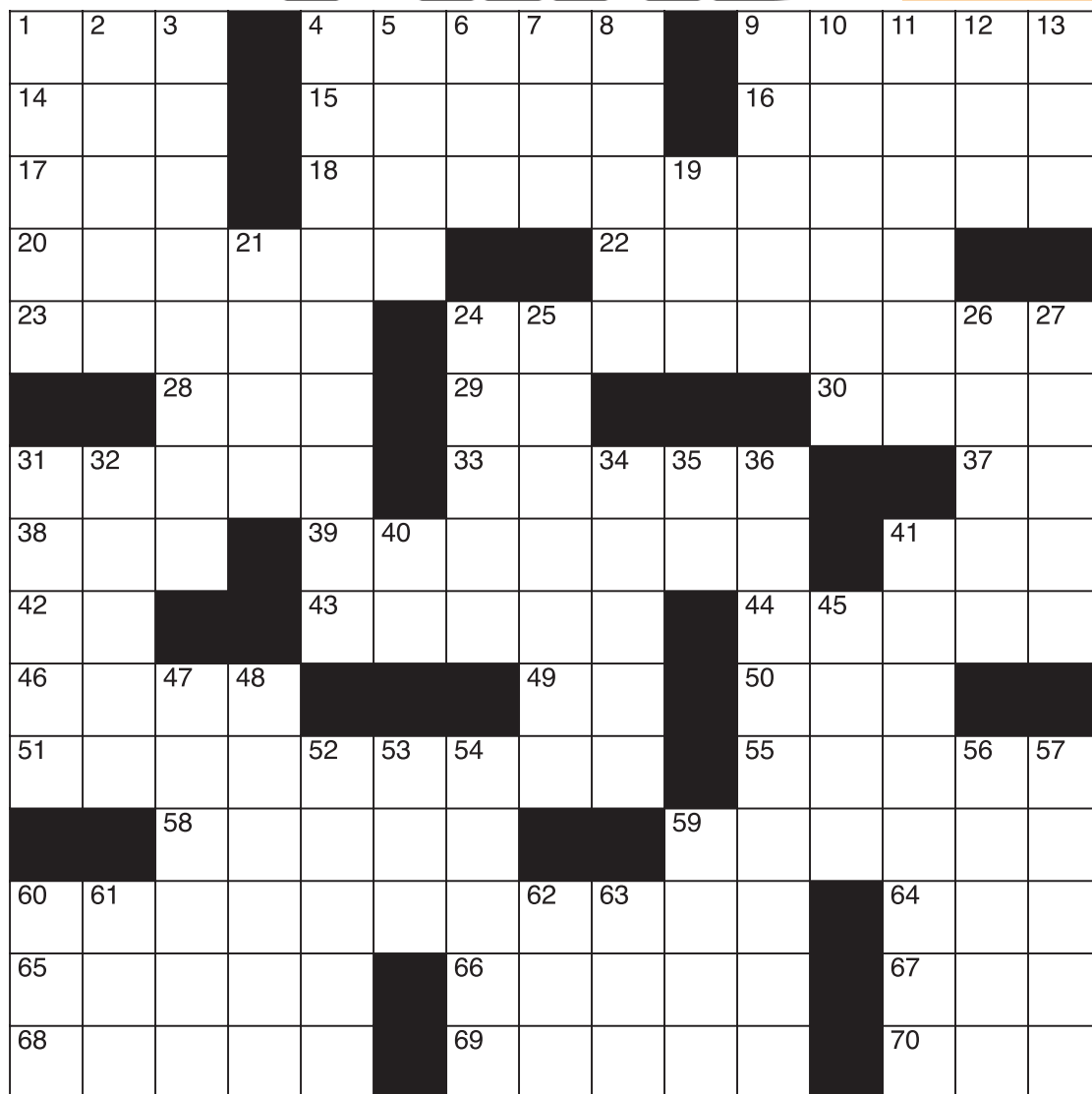
## CROSSWORD

### CLUES ACROSS

1. Midway between south and southeast
4. Fathers
9. Wine grape
14. Al Bundy's wife
15. Organic compound
16. Venezuelan state
17. Interest term
18. Experts
20. Central cores of stems
22. Smooth and glossy
23. One-time S. Korean city
24. One from Damascus
28. Short message at the end of an email
29. It cools your home
30. Oh, God!
31. Intestinal pouches
33. Men
37. Popular English soccer team (abbr.)
38. Former CIA
39. Arrange in steps
41. A baglike structure in a plant or animal
42. The Great Lake State
43. Dog-\_\_: to mark a page
44. Stop moving
46. Ancient Dead Sea region
49. Of I
50. Clerical vestment
51. Songs sung to a lover
55. Charges
58. Popular design program manufacturer
59. Where to park a boat
60. One who values reason
64. Slang for cigarette
65. Sailboats
66. Actress Zellweger
67. Screen material
68. Country music legend Haggard
69. Puts together in time
70. When you hope to arrive

### CLUES DOWN

1. An involuntary and abnormal muscular contraction
2. Philly's rail service
3. Leaves a place
4. No longer be a part in
5. Guitar players use them
6. Cease to exist
7. General's assistant (abbr.)
8. Shaking of the earth
9. Strong winds
10. For each one
11. A bog
12. The creation of beautiful or significant things
13. Affirmative
19. Pie \_\_\_ mode
21. Nonclerical
24. Inspirational football player Hamlin
25. Learning environment
26. Khoikhoi peoples
27. Bring out or develop
31. Shows up
32. Theatrical device
34. Loads
35. Popular Hollywood alien
36. Distinguishes
40. College dorm worker
41. Secondary or explanatory title
45. Resembling wings
47. One who delivers a speech
48. In the middle
52. Loop with a running knot
53. Airborne (abbr.)
54. Beloveds
56. Ordain
57. Breed of small cattle
59. Very small period of time (abbr.)
60. Revolutions per minute
61. They \_\_\_
62. Longtime ESPN anchor Bob
63. A place to stay



A	T	E		S	C	N	A	S		E	L	R	E	M
D	C	L		E	E	N	E	R		S	V	O	R	P
R	V	T		T	S	I	T	V	N	O	I	T	V	R
V	N	I	R	A	V	M		E	B	O	D	A	V	
S	E	T	V	R	S	E	D	V	N	E	R	E	S	
		B	T	V	E	M					O	D	E	
E	S	U	V	P	D	E	R	V	E	I	M			
C	V	S	E	T	V	D	V	R	G	S	S	O		
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D	V	G	E	C	V	G	I	S						
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		K	E	T	S	S	E	T	E	T	S			
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E	H	U	P	V	E	D	I	W	I	G	E	P		
A	V	M	A	G	S	V	D	V	D	E	S	S		



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# THE ELDERLY, DRIVING AND THE LAW

Elderly drivers can be affected by poor eyesight, chronic disease and medication that might impair driving. States won't revoke a driver's license based simply on a driver's age. However, some states put restrictions on license renewals for elderly drivers.

Some states require elderly drivers to take a vision test when renewing a license; some monitor older drivers by not allowing drivers over a certain age to renew their licenses by mail.

Massachusetts requires drivers older than age 75 to renew licenses in person and pass a vision screening test or submit medical documentation about their vision. Renewals are needed every five years. Some states ask for license renewals every eight years, and in New Mexico, it's every year if you're older than 75. Seven states allow for two-year renewals for older drivers, beginning at age 65 in Connecticut and 85 in Texas and Indiana.

All state departments of motor vehicles, highway safety or transportation have an office where a family member or doctor can make a referral about an unsafe driver. The state office will investigate the claim and the driver may have to take a road test. In California, doctors must report patients with dementia or epilepsy. Note that state rules are always changing, so be sure to check your state's relevant agency for the latest rules and requirements.

Relinquishing a driver's license in old age is not an easy affair — family members do not enjoy the task of confronting a father or mother with a strong plea to take away their keys to the automobile. But aging can reduce the faculties needed to drive. And then there's cognitive decline, and decreased vision, hearing and motor skills — all can have a disastrous effect on reaction time and coordination.

Greater physical, visual or cognitive impairment in the elderly

is associated with increased risk of involvement in a crash. Elderly people often use medications that can interfere with driving and be particularly risky in older patients.

The number of fatal crashes for each mile driven increases noticeably starting at age 70 to 74 and is highest for drivers 85 and older. These elevated crash risks are due largely to older drivers' susceptibility to injury, particularly chest injuries and medical complications, rather than an increased tendency to get into crashes.

In-person renewals and vision tests have been shown to reduce deaths among older drivers. Statistical analysis of data from 46 states revealed that they have reduced fatal crash rates involving drivers age 85 and older by 31%.

The bottom line is that many elderly people will face a day when they can no longer drive. They will need to consider other transportation alternatives or possibly a move to an area where they have more options.

Please feel free to contact us if you need assistance updating any of your legal document that make up your estate plan.

*Robert Scalise is a partner of Ericson Scalise & Mangan PC. Practicing Probate, Estate Planning, Elder Law, and Asset Protection Planning. Call 860-515-3399 for a consultation. [www.esmlaw.com](http://www.esmlaw.com)*



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