

Triad NEWSLETTER

SAFETY, CRIME PREVENTION, AND
HEALTHY LIVING FOR OLDER ADULTS

Volume 3, Issue 1



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Welcome, *Peggy Nolan and Rick Larson!*

The goal of the Triad Newsletter is to offer readers useful, interesting, original articles about personal and public safety, and healthy living topics written by older adults. Finding volunteers who enjoy writing is a challenge, but so far in 2023 two outstanding writers have joined us, and we are grateful they have decided to share their talents with Triad. Peggy and Rick, “Thank You” for volunteering to write for the Triad Newsletter.

Upcoming Programs

We have some terrific programs scheduled in the coming months. If you are not currently on our email list but would like to be, please email mthomsen@rsvpdane.org.

April 19: *Aging in Place Support Systems for Seniors*, presented by Heidi Musombwa (Brookdale), Marie Severson (Madison Speech Therapy), and Tanya Sutton (Senior Helpers).

May 17: *Advance Care Directives*, presented by Deanna Rymaszewski (Agrace).

June 21: *How to Choose a Financial Professional*, presented by Deborah Fabritz (Director of Professional Registration & Compliance Bureau, Wisconsin Department of Financial Institutions).

***We hope you find the Triad Newsletter interesting and useful.
- Ellen Nelson, Volunteer Editor and Triad Committee Member***

Safeguard Your Personal Data When Filing Taxes

By Peggy Nolan, Triad Committee Member

When you think of identity theft, you probably think about your credit card being hacked. But there are many types of identity theft. Tax season is prime time for one type in particular. The Federal Trade Commission (FTC) says reports of tax-related identity theft have increased 45% compared to years prior to the pandemic.

What is tax-related identity theft?

The Internal Revenue Service (IRS) says it's when someone steals your personal information to commit tax fraud. They may use your Social Security number to file a fraudulent return or claim a fraudulent refund or credit. You may not even know the theft has happened until the IRS contacts you with a concern about your tax return.

5 ways to protect yourself

The IRS's Taxpayer Guide to Identity Theft (<https://bit.ly/irsguide>) suggests you do the following to avoid identity theft:

1. Secure your computer and cell phone with security software, encryption programs and a password manager. Use multi-factor authentication (see #4 below) whenever possible; only share personal data on secure sites; back up your files and don't leave personal information lying around.
2. Don't get tricked by phishing emails and scams, such as requests for personal or financial information.
3. Punch up your passwords by using a password manager. Create passwords using phrases you can remember combined with characters and numbers. Use a different password for each account, and don't use your email address as

your login ID.

4. Go for multi-factor authentication, such as a text sent to your phone with a security code you must provide before accessing information.
5. Use IRS Identity Protection PINs. These 6-digit PINs, which offer extra protection for your Social Security number on your tax return, are available to any taxpayer who can verify their identity. Get an IP PIN on the IRS website (<https://bit.ly/irsidpin>).

You may also want to see if your homeowner's insurance company offers identity theft protection as an endorsement. Or they may have a partnership with an identity theft protection service that might offer you a reduced rate.

My identity was stolen! Now what?

- If the IRS notified you about concerns with your tax return, contact them immediately.
- If your electronic return was rejected because another one was already filed with your Social Security number, you'll need to complete and attach IRS Form 14039, Identity Theft Affidavit, then mail your return.
- If you think someone filed a fraudulent return with your information, you can get a copy of the return (<https://bit.ly/irsreturn>).
- See [IdentityTheft.gov](https://www.irs.gov/identitytheft) for more help.

Staying safe, not sorry

Tax-related identity theft may not be one of the more common types of fraud. But it can still cause plenty of headaches. Take action now to ward off criminals, and you can enjoy more peace of mind going forward.

Five Things I Learned From My Heart Attack

By Jim Jenkins, Triad Committee Member

Just before Christmas, I had a heart attack. I'm a married guy in my mid-seventies, overweight, with Type 2 diabetes. I use a C-PAP machine for sleep apnea. I love a good steak and when we go out for fish, I get it fried. Well, I used to.

On the plus side, I don't smoke, and for exercise I walk, ride a bike, and lift light weights several days a week.

When I began feeling short of breath on my walks, I mentioned it to my doctor (not as soon as I should have ... more on this later). She scheduled a stress test, which I had on a Friday. I "passed" it on Friday, and in the wee hours of the following Monday morning I had a heart attack. I was rushed to the hospital where I received three stents to remove blockage in two arteries. The doctors said my attack was mild and there was no heart damage. I'm now enrolled in a cardiac rehab program.

I hope to give you some insight into my experience which you might find useful if you are ever in a similar situation. *This isn't medical advice!* But if you benefit from it, I'll be thrilled. I call it "Five Things I Learned from my Heart Attack."

1) *I knew I was cruising for an attack.*

I had every heart attack predictor in the book, with the exceptions of smoking and being sedentary. My shortness of breath symptoms emerged slowly during the COVID Year(s), but I denied them for a long time. I'm glad I saw the doc when I did, but if I'd done it sooner I might have avoided that bumpy ambulance ride to the hospital.

2) *Tests aren't fool-proof.*

I passed a stress test — a diagnostic test where you're wired up to a heart monitor and walk on an

inclined treadmill — two-and-a-half days before my heart attack. I was relieved when I passed the stress test that Friday, but confused, since my shortness of breath was still there.

3) *Symptoms vary.*

When I had the actual attack, my symptoms weren't my usual shortness of breath. Instead, I had left-center chest pain that mimicked indigestion. My pain wasn't crushing, but it was insistent, and it migrated down into my left shoulder, armpit, and arm.

Some people have crushing pain. Some people get sick to their stomachs. Some people break out in cold sweats, and some have feelings of doom. I just had insistent chest pain.

4) *Call 911.*

Lots of people have their spouses or friends drive them to the ER. Others drive themselves. There are so many reasons not to do that, and to instead call 911, that there simply isn't room here to list them all. So I will focus on just one.

When you call 911, your treatment begins at once. The operator asked me for my address and then told me to chew up an aspirin. She kept me on the phone for the few minutes it took the EMTs to get here. Once I was in the ambulance, they immediately started an IV and began meds as they monitored my vitals and talked by radio with the ER staff.

My treatment was well underway when I was wheeled into the ER. There, the medical staff picked it up seamlessly.

(continued on page 10)

Green Light

By Rick Larson, Triad Committee Member

Editor's note: Rick's first article in the Triad Newsletter is about his experiences with BPH, a common condition with many older men, and how he ultimately found relief. Rick approaches this serious topic with a bit of humor and plain language that we hope you will enjoy.

**My prostate ain't working great
It's acting like a jerk**

**But I'm not moping & I keep hoping
Someday I'll be whizzing like Captain Kirk**

What kind of guy would write a poem like that, you ask. The answer is a guy like me who suffers from a condition called BPH.

BPH stands for Benign Prostatic Hyperplasia. It has to do with a man's prostate gland which encircles his urethra like a wreath. The urethra is the tube that transports urine. As years pass and men age, the gland enlarges in some men and chokes off the flow.

Millions of older men suffer from BPH. It's a condition that's a real nuisance. While it doesn't come close to the scourge of prostate cancer, which kills more than 300,000 men every year, it is, nevertheless, very disruptive for us old guys. I know because I've been cursed with BPH for twenty years. So, what's so bad about it?

For one thing, BPH messes up your sleep. I used to get up four or five times every night to pee. On the golf course, I'd pee behind a tree on all eighteen holes. Sometimes, I'd race to the john when the urge struck, but half the time I wouldn't make it and I'd wet myself.

I tried to manage my BPH with medications and a few tricks of the trade. For instance, I wouldn't drink liquid after supper in hopes of sleeping better. I'd visit the bathroom to empty out before a movie, a

play or a ballgame. And when I went fishing for three or four hours in a boat, I'd bring along an empty plastic bottle just in case.

Then, two years ago at lunch with some friends, I learned about a new treatment for BPH that would change my life.

"It's called **Green Light Surgery**," said my BPH friend. "I had it done. It really works."

My friend told me that **Green Light Surgery** is a one-day outpatient procedure that uses a laser beam to vaporize prostate tissue blocking the urethra. It's done under general anesthesia and is painless. It generally has a two-day recovery time and is successful in more than 80% of the cases.

As soon as I got home, I contacted my urologist and scheduled an appointment. Two months later, I had the surgery. Today, I'm here to shout *alleluia* for the Green Light.

After twenty bothersome years, I now sleep through the night with only an occasional bathroom visit. I no longer race to the john or wear soggy skivvies, and the trees on golf courses are again safe. But best of all, when I go fishing, I can relax, catch fish, and tell lies like the other guys.

So, if you're a BPH sufferer, or the wife of a sufferer, or the friend of a sufferer, tell your friend to visit his urologist and ask about Green Light Surgery. The information could change his life and his poetry.

**My many years of urgency are ended
And I'm walking fancy free**

**My problematic prostate's mended
I'm carefree when I have to pee**



Enjoying Gardening Safely

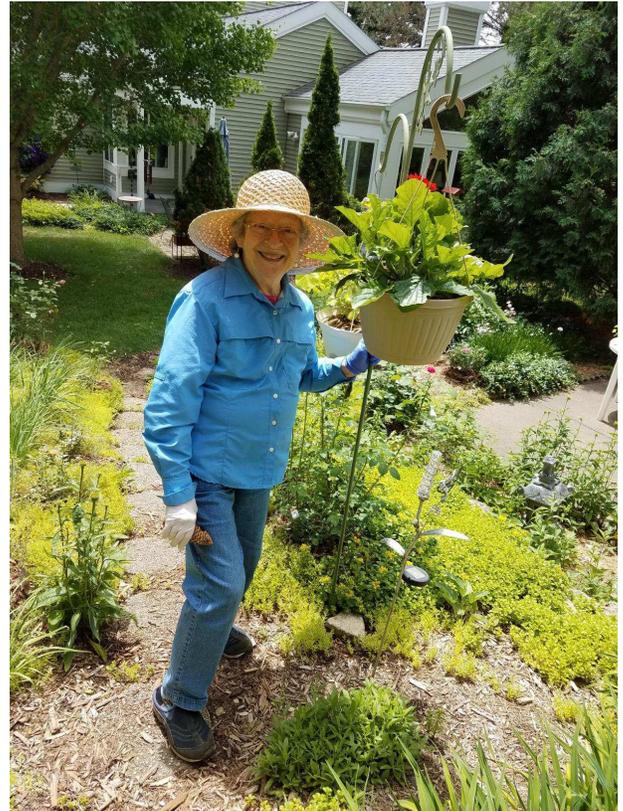
By Sarah Kruse, Communications Coordinator,
Sharing Active Independent Lives (SAIL), a program of AgeBetter, Inc.

More sunshine and warmer days bring out the gardener in many of us. After a long winter when we are often less active, jumping back in to bending, lifting, and otherwise exerting ourselves can lead to injury. For many years, Sharing Active Independent Lives (SAIL) Member Charlotte Woolf has volunteered her time to send compassionate sympathy, get well, and congratulatory wishes to members on SAIL's behalf. As an avid gardener, she became concerned one spring with the number of get-well cards she sent to members who had fallen or been injured while caring for gardens or outdoor plants. Charlotte shared a number of tips for staying safe in the garden:

- Keep hydrated and work outdoors during the cooler part of the day.
- Carry a reasonable load; divide loads into multiple trips or ask for help.
- Be mindful of tools and hoses on the ground; arrange them that so they do not create a fall hazard.
- Be cautious on sloped ground; use a walking stick for support and balance.
- Wear good, supportive footwear to avoid slipping.
- Notify a family member or a neighbor when you head out alone.

We thank Charlotte for those important tips. Additional adaptations may assist you to enjoy lifelong gardening:

- Bring the garden to you. Rather than having to bend to the ground, consider raised beds, container gardens, vertical gardening, or garden benches.



- Add cushion and width to the circumference of tools to reduce fatigue when gripping tools. You can use pipe insulation attached with duct tape to do it yourself.
- There are also tools specifically adapted to provide additional support and leverage.
- Consider using a garden kneeler with handles to assist in getting up.
- Another really helpful resource is the UW-Extension. Their website include links to tips for lifelong gardening and master gardening resources from throughout the area (<https://extension.wisc.edu>).

With a little creativity and attention to caution, your love of gardening can be enjoyed for a lifetime.

Credit Card Scams

By Tiffany Schultz, Southwest Wisconsin Regional Director
Better Business Bureau

Credit card scams are a common con. Scammers impersonate a bank or other credit card issuer by trying to fool consumers into sharing credit card and/or banking information. Once they have it, scammers can make unauthorized transactions or commit identity theft.

How the scam works

Scammers reach out by phone, email or text, claiming to be from the issuing bank or credit card company. Many of these scams begin as a “robocall.” The scammer wants to update account information to send a new card with more perks or to verify a purchase. Some may promise a better interest rate. Other callers may ask to verify personal information such as your credit card number, security code and address.

In another variation, an email or text message instructs the target to click a link to update banking information. This tactic may also be designed to download malware or spyware to your device. Once scammers have access to your device, they can get anything they need to steal personal information, send spam and commit fraud.

Tips to spot this scam

Don't trust caller ID or unfamiliar text messages.

Banking and government institutions are

commonly “spoofed” by scammers. The number may look like it’s coming from a legitimate source but it’s really not. Don’t answer the call or respond to the text message.

Consider how the company normally contacts you. If by phone, contact the bank directly about the sudden increase in emails and/or texts. Banks and credit card issuers have secure communications channels that require a multi-step process to log in to your account before reading messages. Be especially cautious of generic emails that include little or no specific information. Review the marketing permissions you’ve provided to your banking institution in terms of sending email or text messages on the banking website, or contact customer service directly.

Check directly with the bank or credit card issuer before sharing information. Use the customer service phone number on the back of the card, on a previous statement, or on the company’s website. Never click on any links in a text or email.

Report it. If you’ve experienced a scam, regardless if you lost money or personal information, report it to [BBB.org/ScamTracker](https://www.bbb.org/scamtracker). Your report helps to warn others of the scams taking place in the marketplace.



Falls! Why We Should Care and Strategies to Prevent One

A Program Summary by Jane Bannerman, Triad Committee Member

This program was presented on February 15, 2023, by Ashley Hillman, the Falls Prevention Program Manager at Safe Communities of Madison-Dane County. You can watch the full program on our YouTube Channel

<https://youtube.com/@triadsofdanecounty>

Why should we care about falls?

- Falls are the leading cause of death from injury among older adults in Wisconsin.
- Nationally, 95% of hip fractures occur when an older adult falls.
- There were over 43,000 emergency room visits every year due to falls by adults over 65 in Wisconsin in 2021.
- Falls are not a normal part of aging: They are preventable.

Wisconsin has the highest rate of fall-related deaths in the nation, twice as high as the national rate.

Falls Free Dane Coalition is a large group of organizations and agencies in Dane county who are working together to find ways to reduce the number of falls in the county. The coalition works with EMS and health care agencies to improve referrals to resources, to increase access to balance-enhancing programs, and to sponsor an annual fall prevention community event.

Follow these evidence-based fall prevention strategies including:

Home Safety Measures

- Get a home safety assessment.
- Use assistive devices such as a cane, walker, grab bar, etc.
- Remove hazards that can cause falls, such as

clutter, throw rugs, and electrical cords.

- Improve the lighting in your home.
- Wear non-slip shoes.

Medication Management Measures

- Adverse drug events are possible. Ask your doctor and pharmacist to review your medications including supplements and vitamins.
- Keep a list of your medications with you.

Vision Measures

- Cataracts are a common problem as we age.
- Sunglasses can protect against UV damage.
- Get your eyes examined by your eye doctor.

Strength and Balance Measures

- Exercise to prevent muscle weakness and improve your mobility.
- Take a community exercise or balance class.
- See a physical therapist for specific advice.

Falls Prevention and Balance-Enhancing Classes are available at <https://safercommunity.net/fall-prevention-classes/>

- Try *Stepping On*, an excellent 7-week program
- Do *Tai Chi and Yoga*
- Get in the mood for *Ballroom Basics for Balance*
- Check out MSCR 50+ classes such as *Balancing Act*, and *Unique Steppin*

The best site to find more resources is

<https://safercommunity.net>

and while you are there remember to take the *Falls Risk Survey* to assess your risk of falling

<https://safercommunity.net/falls-prevention/>

Six Safety Hazards of Older Homes

By Peggy Nolan, Triad Committee Member

Older homes (homes that are 30 or more years old) often have a unique charm. Unfortunately, they also pose unique structural and environmental risks. Not only can they impact your health, they can also make it difficult to sell your home or get insurance coverage until the problems are resolved.

Here's an overview of the hazards often found in older homes, along with advice on how to identify and handle them.

Asbestos: Having asbestos in your home – often as insulation around boilers and pipes, but also in floor tiles and other places – is fine if it's encased securely in building material. If that material is not in good condition, and the asbestos is crumbling, you may be exposed to the fibers.

That can eventually cause lung cancer and other respiratory problems. You'll need expert help to remove asbestos safely. Find accredited professionals with this Environmental Protection Agency (EPA) list (<https://bit.ly/epa-asbestos>) or by contacting your local municipal building department.

Carbon monoxide: This odorless, colorless gas is a byproduct of appliances that burn oil, gas or coal. If a home lacks proper ventilation, carbon monoxide can build up in the house and cause illness and even death. The danger is greater with older homes, which are more likely to have furnaces and chimneys needing repair. Be sure you have a carbon monoxide detector in your home and test it regularly. Also have your HVAC system and chimney professionally inspected.

Lead paint: Lead was a common additive to paint until the federal government banned it in 1978. Like asbestos, lead paint is not harmful if the paint is not peeling, chipping or flaking. Ingestion or inhalation of lead paint is more dangerous for children than adults. You'll need an expert in lead paint removal to fix the problem.

Mold: Combined with water and humidity, mold can grow and cause health problems. Older homes are more likely to have cracked foundations and leaky pipes, creating perfect conditions for mold to grow. If the moldy area is less than 10 square feet, you may be able to clean it up yourself. Otherwise,

you'll need to hire a mold removal expert. Refer to the EPA's Guide to Mold, Moisture and Your Home (<https://bit.ly/epa-mold>).

Radon: This radioactive gas, found in almost all soil, enters your house through the foundation and can build up in concentration indoors. The problem affects old and new homes alike. You may be at risk for lung cancer if radon builds up for a long time. Refer to the EPA's Citizen's Guide to Radon (https://bit.ly/epa_radon) for information on testing for radon and how to treat the problem.

Knob-and-tube wiring: This type of electrical system was common in homes until the 1930s. If the rubber insulation on the system wears away, it can create a fire hazard. And if the home doesn't have ground-fault circuit interrupter (GFCI) outlets, which trip the circuit if there is a change in electrical current, the system isn't grounded. Talk with an electrician about upgrading the system.



Summer Driving Techniques

By Neil D. McCallum, AARP Driver Safety State Coordinator - Volunteer

On The Road Again! Even with the high price of gas, we are all eager to travel by car this summer. Since many of us have not been driving all that much, we may have lost some confidence in our abilities. Here are a few tips that will help us all regain that confidence.

- 1. Plan your route.** With summer road construction season upon us, planning your route is critical. The “old route” to your destination may not be the fastest or safest. Check “511 Wisconsin” for the interstate sections that are undergoing construction. Sometimes, it is fun to get off the main arteries and enjoy the environment as you travel the local highways. If you rely on GPS guidance, please make sure that the “maps” are up to date! Construction reroutes traffic sometimes and the guidance that you receive might not be current.
- 2.** Only use a hands-free phone when driving. It is a state law that you cannot use a handheld cell phone in a construction zone. Slow down and pay attention. Also, move over if it is safe to do so to avoid construction and emergency vehicles with their lights flashing. If you can't move over, reduce your speed. And a new law in Wisconsin as of January 1, 2022 ... it is illegal for a driver to take a photo when passing an accident scene.
- 3. Do a vehicle safety check before you head out.** When was the last time you checked your windshield wipers? Over the winter, the rubber may have dried out and your wipers may not clear your windshield as well as they should. Are your tires showing signs of unacceptable wear?
- 4. Slow down when driving in the rain.** During

the spring and summer, we can get heavy rain downpours. Slow down to avoid hydroplaning. Hydroplaning is when your tires are riding on a layer of water rather than the road surface. It is impossible to control your direction of travel when your vehicle is hydroplaning.

- 5. Refresh your skills!** The “in-person” AARP Driver Safety Classes are back. The course materials have been updated and refreshed. Please check <https://aarp.org/auto/driver-safety/> to find a course near you. The cost of the in-person course is \$20 for AARP members, \$25 for nonmembers. Please keep in mind that we are training our volunteers so there might not be a course close by. If you don't find a course, please check back later or take the Virtual Course. By taking the class you may also qualify for an insurance discount. Check with your insurance provider.

AARP offers numerous free short programs at <https://aarp.org/learnathome>.

The courses cover programs such as:

- *CarFit* – Discover how your vehicle can be adjusted to “Fit” you.
- *Let's Talk About Our Loved One's Driving* – Get tips for starting a conversation and learn about options when we decide to give up the keys.
- *Smart DriverTek* – New Vehicle Technology and what is right for me?
- *Let's Talk Rideshare Apps* – Learn how to use apps like Uber, Lyft and others.

Stay Safe on the Road this Summer!

The Power of Pets: How Furry Friends Can Improve Your Health

By Brookdale Senior Living

No matter how old you are, you never forget the special pets who have shared your home. After all, our beloved furry friends are an integral part of the family. And while pets are a blessing at any age, the companionship of a furry friend is particularly beneficial for seniors who may not get out as much as they used to.

The constant companionship and purpose pets bring to our lives have health benefits that go far beyond daily hugs and cuddles. Along with the simple joy of having a relationship with an animal, research (<https://bit.ly/cdcpets>) suggests that owning a pet can provide health benefits, too. Read on to confirm that what you already knew was true — furry friends really are the best medicine.

Heart Health

Pet ownership is linked to a decreased risk (<https://bit.ly/petsheart>) of cardiovascular disease. In fact, just petting a dog or cat may cause our blood pressure to settle down. Pets can also lessen cardiovascular reactivity during times of stress,

as well as help lower cholesterol and triglyceride levels.

Social Support

Animals, particularly dogs and cats, may provide much-needed social support (<https://bit.ly/petssupport>). Of course, people do too, but sometimes those relationships can also bring stress. Having an animal may give owners more opportunities for social interactions with strangers, friends and acquaintances — going on walks, visiting the dog park, browsing online groups and even visiting the vet. In fact, pet owners are 60 percent (<https://bit.ly/petsocsup>) more likely to get to know their neighbors than non-pet owners.

When it comes to the power pets may have on the health and wellbeing of seniors, perhaps writer Jack London said it best: “Dogs don’t rationalize. They don’t hold anything against a person. They don’t see the outside of a human but the inside of a human.”

Five Things I Learned from my Heart Attack (cont.)

5) Having a heart attack isn’t a hassle you can avoid by ignoring it.

I had mine right before Christmas. As I lay there at three a.m., telling myself it was only indigestion, my real fear was the hassle — and embarrassment — of an ambulance in the driveway and hospitalization and treatment right as Christmas was approaching.

I didn’t want to spoil Christmas!

Finally, when the pain didn’t go away, I realized that dying right before Christmas might ruin the holiday for my family even more than a couple of nights in a hospital.

With my wife Sue’s loving insistence, I made the right decision that morning. And I hope that if it comes to that, you do too.

Community Alternative Response Emergency Services (C.A.R.E.S.)

A Program Summary by Jane Bannerman, Triad Committee Member

This program was presented on January 23, 2023, by Ché Stedman, Assistant Chief of Medical Affairs for the Madison Fire Department. Watch the full program on the Triad YouTube Channel.

<https://youtube.com/@triadsofdanecounty>

What is C.A.R.E.S.?

C.A.R.E.S. (more commonly, CARES) is a 9-1-1 mobile crisis response program for non-violent behavioral health emergencies. The response team consists of a community paramedic from the Madison Fire Department and a mental health crisis worker from Journey Mental Health.

What are “behavioral health emergencies?”

These include suicidal thoughts, depression, anxiety, agitation, confusion, isolation, and check welfare calls.

Why have a special unit to deal with non-violent behavioral health emergencies?

There is a great need for specialized help with these types of emergencies. There has been a rise in the number of behavioral health emergencies. Other communities have had good success with such specialized services. It also provides better help for individuals in the community. These special units can offer more options to an individual in crisis.

Who responds when CARES is called?

A two-member team consisting of a community paramedic and a mental health crisis worker from Journey Mental Health. There are currently two CARES teams, and they work 8 am to 8 pm Monday to Friday. They provide service to the City

of Madison. Starting later this year, the CARES service will add weekend hours 8 a.m. to 8 p.m. Eventually the City wants to have 24/7 service.

How do I request CARES services?

CARES is available by calling 9-1-1. If a person is requesting help with a non-violent behavioral emergency, the dispatcher will send the CARES unit if it is available and appropriate. If there is any mention of a weapon or a violent situation, the police would be dispatched, and then the police officers could bring in the CARES team.

What type of services does the CARES team connect patients to?

The CARES team can provide referrals to services in the community. They can transport patients to other places. An ambulance can only transport patients to an emergency room. The goal is to reduce patient contact with the police and emergency rooms, and to provide patients with help specific to their needs.

How does the team help the individual?

CARES teams can determine appropriate resolution for each individual call.

They may simply provide support on site (or via a phone call) and disengage.

They can transport to another location such as to their home, to a friend, to the hospital, detox, or other resources. They can assist a patient in connecting to services and in some cases contact the patient later to check on their progress.