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Monthly Newsletter - November 2020

Message from the President

The holidays will look much different for most of us this year. Physical distancing means many won't be able to spend time with loved ones or gather around the same table for a Thanksgiving meal.

As this challenging year comes to an end, our ASI Board of Directors, Staff and Volunteers want to thank you for your continued support of ASI and hope that you and your family stay safe and healthy — and that you may find moments to celebrate the joy of the holiday season.

Dwight Freedman, President, Active Seniors Inc.

Beware Scams During Open Enrollment

You might know by now that Medicare's annual open enrollment is under way and ends Dec. 7.

- Nearly 2.4 mil. reports involving fraud, identity theft and other scams have been sent to the Federal Trade Commission this year, with total losses of \$1.2 bil.
- Of the 332K incidents citing government imposters, those involving Medicare or the Health and Human Services department that oversees it rank second.
- Scams related to Medicare this year include those involving free or low-cost knee or back braces or deals for genetic testing.

Every fall, when the program's 60 million or so beneficiaries can make coverage changes for the next year, criminals tend to step up their game, experts say. It could involve a person pretending to be a Medicare representative, a fraudulent provider trying to prescribe you medical equipment or services, or any other undertaking with the goal of stealing your personal information or your money.

"Medicare won't call you and ask for your Social Security number," said Elizabeth Gavino, founder of Lewin & Gavino in New York and an independent broker and general agent for Medicare plans.

"If this happens, hang up," Gavino said.

Let's all refuse to be a victim. Stay Safe everyone.

ASI Poll Workers—Above and Beyond

By George Niesen

ASI Volunteers are among the best in the world. Early in Shelter in Place (after the primary), the ASI Board voted to close the facility for the Nov. 3 election, citing the infection risk to ASI Members working the polling place.

At a subsequent Board meeting Bob McGregor brought up the issue again, noting that ASI benefited from its tax-exempt status and had an obligation to contribute to the community. In addition, given pandemic conditions, the Monterey County Elections Dept. could use all the help it could get.

The Board then decided to offer its facility to the Elections Dept. for use as a polling place, as it has for many years. The Dept. was relieved and grateful but it meant ASI would have to recruit volunteers to staff the polls.

(Non-profit organizations offering facilities may enlist more than the minimum number of poll workers, meaning they don't all need to work the 15-hour shifts. The Dept. randomly pays the minimum number of workers with the understanding the paid workers will contribute their checks to the organization, which also gets a stipend for use of the facility.)

After a couple of requests for volunteers in the newsletter, we had the ASI precinct fully staffed. No one worked more than eight hours (except the Inspector). When you see any of these ASI Volunteers, please thank them for their work at the polls.

Poll Workers were **Nanci Crompton, Sharon Piazza, Sylvia Teixeira, Mary Schapper, Suzanne Du Verrier, Candice Jansen, Helma Zeuge, Jayne Carolan Gracie, Donna Grossen, Alice Giottonini, Chrys Miller, Carlos Mariscal, Donelle Squires, Michael Beck and George Niesen.**

These ASI Members also volunteered to work the polls but were not able to actually serve for a

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Poll Workers: Above and Beyond (continued from P. 1)

variety of reasons. We can, however, thank them too: **LaVonne Ginn, Gloria Dake, Patricia Hughes, Kay Harmon, Franz Brazil, Marion De Roza, Sera Hirasuna and Jeannette Hildebrandt.**

With such a great crew and a lot of experience among some volunteers, the day went pretty smoothly, even though some of us had no experience. We scrambled a lot but found answers and managed to do a good job.

I think we would all agree that with a couple of minor exceptions, the voters were fantastic. They were patient, understanding, helpful, appreciative and cooperative. Most of them gratefully thanked us. Their willing participation made us Poll Workers feel our work was important and valued.

One experience was so sweet it had me near to tears and I'm sure others of us had the same feelings. A man came in with his special needs son and asked if his son could accompany him in the voting booth. He wanted to show his son what voting was about. We assured him his son could do that.

When he asked for a ballot we explained he either needed to surrender his vote-by-mail ballot or fill out a provisional envelope. Apparently he lived nearby so the two of them went out and returned a bit later with his ballot (if I remember correctly). He surrendered it because he wanted his son to see the entire process of signing the roster and receiving a ballot.

About this time we realized--and informed the father--that the son could vote and that he could assist his son in the voting booth. The father was thrilled to have such a meaningful educational experience for his son.

After he cast his ballot (if I remember correctly), he sat down and helped his son fill out the provisional/registration envelope and he then helped his son vote. They must have spent a couple of hours on the entire process, with the father conscientiously and lovingly guiding his son through it. It was a wonderful and inspiring experience for all of us.

Another highlight was seeing big numbers of young people voting, many rushing in late in the day to get their ballots in. That certainly refreshed our faith in the future of this country and its guiding principles.

We closed out successfully thanks primarily to Sylvia and Sharon, experienced hands who completed the reconciliation while I was checking seals and the contents of the return package. Everybody else did something, including helping with the reconciliation. Before I knew it the signs were down and the equipment packed up.

Everyone pitched in and worked purposefully without any guidance from the Inspector (myself), who didn't really know what he was doing! Thank you all.

Special thanks to Suzanne who took the Inspector training with me. She was not only a qualified backup but her presence gave me the confidence I needed to believe we could do it. I had a lot of misgivings about my ability to remember everything I needed to know to do the job correctly. I still missed filling in some blanks, one important one the Dept. called me about early Wednesday. We got it taken care of. Thank you again, Suzanne.

Very special thanks also to Alice, first for coming in at 6:00 am and more importantly for working as the Greeter for the first two shifts, sitting outside on a cold foggy morning and making sure we got off to a great start, expertly, graciously and cheerfully guiding voters to the correct stations. Thank you Alice.

The rest of the 6:00 am crew also deserve our gratitude—Chrys and Donna for setting up and staffing the Roster and Ballot tables, ASI President Dwight (who was not a Poll Worker but who was there anyway, all day, just keeping the facility together and safe) and Carlos for getting all the signs and outside stuff set out, and Michael for an experienced guiding hand (especially with the Ballot Marking machine) through our first two shifts as we screeched on two wheels around the learning curve.

Mary, Nanci, Donelle and Jayne joined our crew at 10:00. Mary worked the outside drive-by drop box and helped Alice with the greetings on the 10:00 shift, and Greeters Suzanne and Candice on the 2:00 pm shift. What stellar crews we had, making first contacts with voters. It all went really well, even with four (4) voters in line—our longest of the day. Thank you all.

Nanci took over from Chrys at the Roster and Donelle and Jayne managed the voting booths and the inside ballot boxes. It all got a whole lot easier, what with great poll workers and our finally knowing what to do. By late morning we were a seasoned and experienced team. Thank you Nanci and Donna for keeping it all straight, safe and secure. And thank you Donelle and Jayne for entertaining me and kind of keeping me going during a long afternoon.

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Poll Workers: Above and Beyond (continued from P. 2)

For the 5:00 pm shift, Chrys rejoined us. Thank you Chrys, again for the 6:00 am shift and now for the late shift. A long day for you. And Helga also stepped in, working as the Exit Table Officer. During closing Helga was an essential calming influence on me as she helped organize all the stuff around me. I really appreciated and needed that. Helga, you don't know how much you helped me right then. Thank you many times over.

One last special thanks to the Monday set-up crew, Mary, Suzanne, Donna, Carlos and Michael.

Good Lord, how awful. I have gone on like an Oscar winner. But it shows how much we need and depend on others and how much really good work we can accomplish when we work together. All I can say is thanks again.

One last credit. The ASI President, ASI Board and ASI Members made it possible for this team to participate as a small part of this important, demanding, gratifying, rewarding and essential nationwide process to elect our nation's governments. We are proud of our work and we hope we have served our community well. Thank you ASI.

Health Tip #1: The Vitamin You Probably Don't Know You Need – K2

By Stanley Sokolow, DDS (stanleysokolow@gmail.com)

Hello, Active Seniors! I'm the ASI Member you may know as "the ukulele man." Actually, I'm a retired orthodontist. I want to share some of what I've learned about healthy living in a series of articles our editor agreed might be of interest.

According to the [CDC](#), each year over 300,000 people in the USA aged 65 and older are hospitalized for hip fractures. More than 95% are caused by falls. Women experience 75% of all hip fractures. The long-term consequences include disability, dependence, and reduced quality of life. [CNN reported](#) that one in three adults aged 50 and over dies within 12 months of hip fracture. Seniors have a five-to-eight-times higher risk of dying within three months after a hip fracture. So you should be very concerned about preventing fractures by eliminating trip and fall hazards at home. But also, you can strengthen your bones to better survive a fall.

Our bones build up calcium [until around age 30](#). Thereafter calcium density gradually declines. The loss accelerates in women after menopause, so physicians usually prescribe calcium and vitamin D supplements and/or powerful drugs to prevent and treat [osteoporosis](#). Vitamin D is important for intestinal absorption of calcium, as well as being essential to the immune system. Most people are vitamin D deficient. You should ask your doctor to do a vitamin D assay at your next checkup. But vitamin D isn't the full story about getting calcium into bones.

Vitamin K was discovered in Denmark in 1929. It was called "K" because it is essential to blood coagulation, which in Danish is spelled with a "K". Much later, scientists discovered that there are several versions of vitamin K, just as there are several B vitamins. K1 is the coagulation version. K2 only recently was discovered to play an essential role in putting calcium into bones and keeping it out of artery walls where it could cause hardening. K2 has several versions numbered MK-1 through MK-9. MK-7 is the best absorbed and most efficient form.

Although K1 is in dark green vegetables, K2 is only made by animals and bacteria. Our body converts a tiny amount of K1 into K2, but nowhere near the optimal amount, so we need to eat K2. Most of us don't. The richest source of K2 is the Japanese fermented soybean food called natto (pronounced "not-toe"). A small amount of K2 is in goose liver paté (foie gras, [restricted in California](#)), certain cheeses, especially Jarlsberg, and butter from grass-fed cows, such as Kerrygold Irish butter. Here's [a list of K2 foods](#). You can buy natto at our local Japanese market, Tokyo Oriental Foods, 20 San Miguel Ave. It comes frozen, and takes about 20 seconds to thaw in a microwave. But be forewarned that although it's loved by many Japanese, Americans may find it too slimy. Watch [this video](#).

The easiest way to get K2 is in a capsule of MK-7, which is best absorbed with fatty food. There are many sellers on Amazon.com. The minimally effective intake is 45 mcg/day, but studies found 180 mcg/day much more effective, and the amount in one serving of natto (about 440 to 550 mcg of MK-7) is probably the optimum daily intake. Even in higher amounts, no toxicity has been discovered. In the parts of Japan where natto is eaten daily, there are very few hip fractures, whereas elsewhere in Japan they are common.

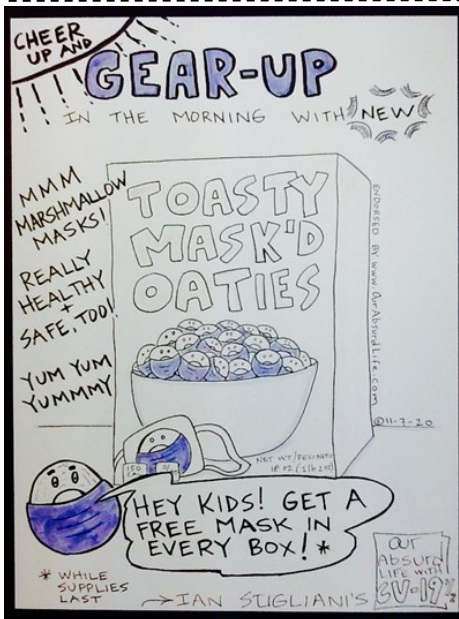
Patients taking the anticoagulant drug [warfarin \(Coumadin\)](#) should not take K2 without supervision by their doctor since vitamin K1 and [probably K2 interfere with the effectiveness of warfarin](#). An increased warfarin dose may be needed or a different anticoagulant could be substituted. Ask your doctor about vitamin K2 but be prepared that few doctors are aware of it. Wikipedia has [an article on K2](#) with a list of medical studies.

So if you want strong bones, take vitamin K2 MK-7 daily. I do.

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Thank you T & A
For mailing these!



Look, it's a Border wall. 🤩



I hope they give us two weeks notice before sending us back out into the real world. I think we'll all need the time to become ourselves again. And by "ourselves" I mean lose 10 pounds, cut our hair and get used to not drinking at 10:00 a.m.

My wife got a free-range, organic, non-GMO, antibiotic-free turkey this year — and every one of those adjectives added 20 bucks.