



*The Tree Unites the
Branches; The Branches
Bear the Fruit*

The ORANJ TREE

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LET'S DO THIS

by Maggie Heineman

Let's have conversations about how we can help each other, both in our retirement community and in the wider community.

The December 2023 issue of the *Meadow Lark* has an article about bike donations. Information about that is on page three. Bruce Schundler sent an article about clinical trials. The axe I want to grind is protecting ourselves and each other from the scams and Medicare frauds that are targeting seniors big time. Let's make sure that everyone in each of our communities understands how to deal with scams and Medicare fraud.

Clearly, residents will need to work together with the staff person whose role is to be the advocate for residents.

During one December week I received an email scam, a text scam, and an email about Medicare fraud, sent by Tammy Gerhart, Medford Leas Director of Resident Services. Here's the first section of Tammy's email.

[Resident Memo] Fraud Alert

Inbox x



Tammy Gerhart

Dec 19, 2023, 10:17 AM (3 days ago)



to Residents, Department, Barbara, Terri-Lynn

PLEASE NOTE: I am resending this alert because I have had a few residents in recent weeks that have come across these fraudulent charges. In most cases it has been charges for catheters, but there have been other instances with back braces or other medical supplies.

Also, tis the season for credit card scams so please be mindful and check your statements carefully.

Please be diligent in reviewing your Medicare Summary Notices (MSNs). As we are all aware scams are everywhere, and there are some that are going after your Medicare benefits. If you see something on your MSNs that you believe to be fraudulent, report it to Medicare (see information below). This also applies to Explanation of Benefits (EOBs) from any other insurances you may have; so please carefully review these statements.

We have had residents that have encountered this issue, so please continue to be diligent. Thank you!

I met with Tammy to learn more about Medicare fraud and the scams our residents are experiencing. Fortunately, if a resident has a problem following the somewhat difficult reporting instructions they can simply tell Tammy, and she'll take care of it, reporting to the Medicare fraud hotline and to the Dept. of Health and Human Services, Office of the Inspector General.

(continued on next page)

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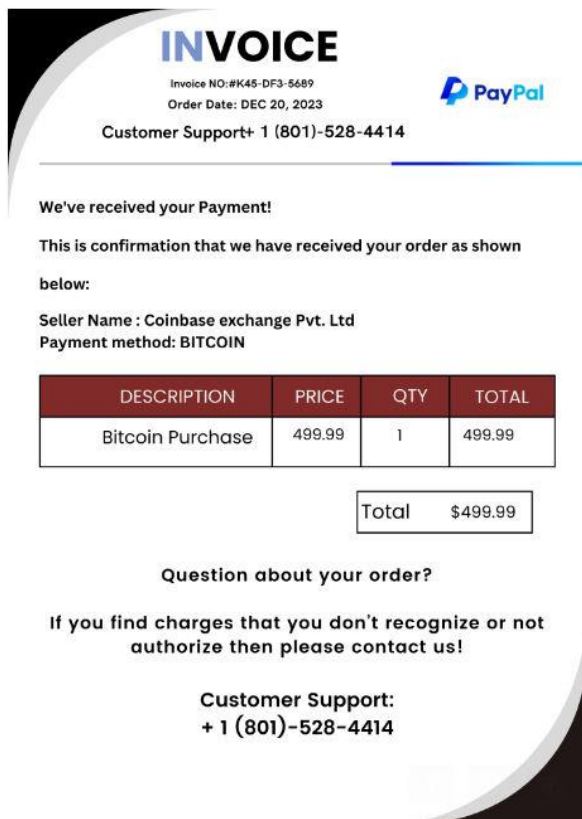
LET'S DO THIS – FIGHT SCAMS AND FRAUD

I must admit that I have not been diligent in reviewing the Explanation of Benefits (EOBs) from my health insurance. If I haven't been asked for more than my usual copay, I haven't read them carefully. It's easy to be diligent concerning scams that affect us personally, but Medicare fraud is different. We don't lose money directly, only as taxpayers who fund Medicare. We need to pay attention to Medicare Notices and EOBs.

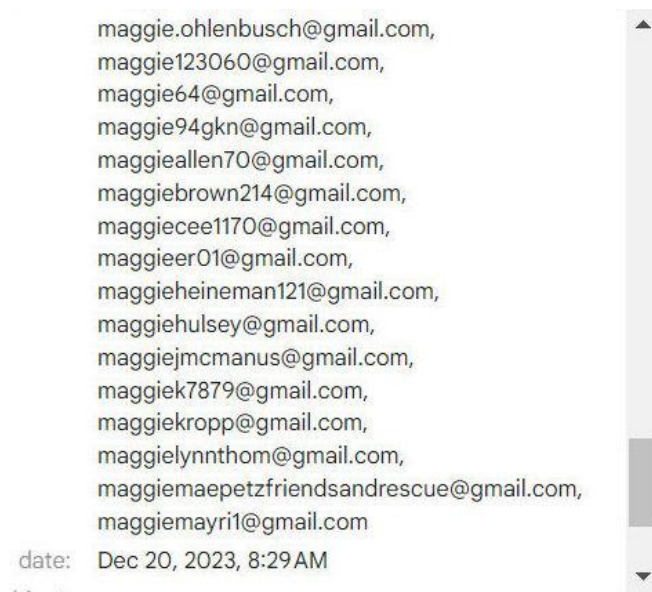
Tammy suggested speakers from the police or post office. If you've had such speakers before, it may be time for an encore. At our spring 2016 plenary at Applewood, Scott McBride, Deputy Chief, Economic Crimes Unit, Office of the United States Attorney in Newark, spoke about the investigation and prosecution of cases of affinity fraud, medical fraud, cyber fraud, and other crimes. McBride was joined by Jason Annunziato, Criminal Investigator.

Abbie <abbiewilliams4506@gmail.com>

to teammcafee414, teammcafee15, rajgoel8477, briansmith8477, daisy74jon



The December 20 email at the left, allegedly from PayPal, has a phone number that they want you to phone – to complain that you didn't buy \$500 worth of Bitcoin. Trash it. If you have any doubt about your PayPal account, login directly and you'll see that there's no such order. It's all a hoax to get you to dial that number. The incompetent scammer made it possible to see the message to-list. It had hundreds (maybe thousands) of gmail addresses, including this section that includes mine.



Thursday, Dec 21 • 11:16 AM

Texting with (705) 218-1790 (SMS/MMS)

System Error Detected: Immediate
Urgent Action Required
urudoxu.com/y2fAue

11:16 AM

The image on the left is a text that I received on my phone, December 21 – 11:16 am. No way am I going to click that link. My phone is just fine, thank you. Messages about fake computer problems are a common scam.

Although this article gives examples of scams using the Internet, seniors are also being targeted by crooks that use the telephone and postal mail. Nobody is safe.

LET'S DO THIS – DONATE BIKES

HIGHLIGHTS FROM A DECEMBER 2023 STORY IN THE MEADOW LARK

From an article by Al Porter, a resident of Meadow Lakes and a volunteer for the Mercer County Boys and Girls Club,

The Trenton Bike Exchange, located in the Capital Plaza shopping center in Ewing, was founded 14 years ago to help support the Mercer County Boys and Girls Club. ... To date the club has repaired and sold over 20,000 bikes and raised over \$1.5 million dollars (after expenses) for the B&G Club's afterschool programs.



Our collection includes mountain bikes, road bikes and hybrids, both for kids and adults. But we are not a public repair shop and we do not sell parts. That's the role of our local bike stores.

Our best bikes are advertised on Craig's List. Customers come from all over New Jersey as well as Pennsylvania, New York, and Delaware. Working there is immensely rewarding.

In addition to selling repaired bikes, we train high school interns to repair, service, and sell bikes. ... In a separate program with the Department of Corrections, we train inmates and supervise their repair work in a DOC facility. ... We also donate more than 300 bikes annually to youth and deserving adults.

Where do we get the bikes? .. The simplest answer is everywhere. Businesses, churches, synagogues, and community organizations sponsor bike drives with our assistance.

If you have a bike in storage that you no longer need, we would love to have it. Meadow Lakes residents have done so already. It's simple: Call me or send me a note [portera@mccc.edu] and I will arrange to get your bike and give you a receipt. Your bike will make someone excited about cycling and the proceeds will go to a great cause. It will keep one more thing out of the landfill. On behalf of the shop's volunteers and our young people, thank you.

LET'S DO THIS – ENROLL IN CLINICAL TRIALS

by Bruce Schundler

Have you ever thought about participating in a clinical drug trial? Clinical trials play a critical and important role in the development of new drugs, and they are carefully regulated by the Food and Drug Administration and by institutional review boards (which protect the rights and welfare of human subjects). Clinical trials offer not only a feeling that you're contributing to the advancement of medical science and that you're helping others...but a little extra income too.

Within our CCRCs, there are many good candidates for clinical drug trials – particularly residents who have early stages of dementia or Alzheimer's, or various forms of cancer. Fortunately, clinical trials usually don't restrict travel or normal activities, they don't require a lot of time or travel, and during the

trials, participants get regular medical exams and testing (MRIs, PET scans, blood tests, etc.), and they get access to some of the most current medical technology....all of which are free.

If you'd be interested in participating in a clinical drug trial, or in finding out if you're a candidate for a drug trial, go to...<https://clinicaltrials.gov/>. This is a website of the National Institutes of Health with information about trials around the world. For information about memory-related trials (like dementia or Alzheimer's), feel free to call the Cognitive and Research Center of New Jersey (CRCNJ) in Springfield at 973-850-4622. Or, if you'd like to talk to an ORANJ member about his experiences with an ongoing drug trial at CRCNJ, email me, Bruce Schundler at bs07921@gmail.com.

RON WHALIN'S AWARD OF MERIT

by Paul Basham



At the October 2023 Plenary Ron Whalin was recognized with an Award of Merit for his dedicated service to ORANJ during the terms he was president since 2014. The award states that Ron's "time in office was marked with insightful collaboration

and mission-inspired leadership."

Ron received his mechanical engineering degree from the New Mexico State University, which also included working at the White Sands Proving Grounds. He earned his masters in mechanical engineering from New York University and his masters of electrical engineering from Rutgers University. He was employed by the Bell System for over 37 years, managing various areas of engineering, manufacturing, sales and information technology.

In retirement Ron has given computer instruction to the students and staff of a learning-disabled school. He is a member of the Kiwanis Club of the Chathams and a past member of Chatham Friends Library

Board, Chatham Chamber of Commerce and other local Chatham Government organizations. In addition, Ron is a member of NaCCRA (National Continuing Care Residents Association) and he has served on its board.

Ron's hobbies include technology and photography. Most Saturday mornings during the past ten years he helped local students improve their computer skills. At the Cyber Savvy iPad Club at Fellowship Village he gave technological support to the residents.

Ron and his wife, Bert, of 62 years, have a son and a daughter, six grandchildren and twelve great grandchildren. In 2012 Ron and his wife moved to Fellowship Village in Basking Ridge, where Ron is one of two resident members currently serving on the Fellowship Village Board of Directors and where he has served as president of Resident's Council. Also, at Fellowship Village, Ron is a member of the Communications Committee and at one time served as its president. He and his wife are deacons at the Basking Ridge Presbyterian Church.

Ron passionately believes that ORANJ gives a strong voice to the residents of continuing care retirement communities. His Award of Merit is well deserved.

BRUCE SCHUNDLER, NORTHEAST VICE PRESIDENT

by Paul Basham



Bruce Schundler has been elected to be the ORANJ Vice President of the Northeast Region. In addition to Fellowship Village, where Bruce is a resident, the Northeast Region includes Laurel Circle, Lantern Hill and Winchester Gardens. After attending the ORANJ Plenary in Monroe Village last October, Bruce said "I am glad to be part of ORANJ,

which enables us to compare notes with residents of other CCRCs and talk openly about problems and new ideas."

Bruce grew up in Colonia, NJ, and graduated from Pingry School, Princeton University and Yale Divinity School. After serving as an associate minister of three churches he left the full-time ministry to manage the Schundler Company, a perlite and vermiculite

processing company located in Edison, NJ, that his father had started in 1951. After his family business was sold in 2005, Bruce and his wife, Sara, became seasonal park rangers for national parks including the Statue of Liberty/Ellis Island and Yellowstone National Park. In 2016 they began leading several tours a year in national parks for college alumni.

Bruce has been president of two different international trade associations and has been on a town planning board for 15 years. He has served as a town councilman for eight years. Since leaving full-time ministry he has been a parish associate at two different churches. In addition, Bruce has traveled to every American state and most European countries several times. He has spent weeks RVing in places like New Zealand and Australia. He enjoys sharing his experiences via PowerPoint presentations at local libraries and community groups.