



~~ DRUG SHORTAGE ~~

FDA takes great efforts, within its legal authority, to address and prevent drug shortages, which can occur for many reasons, including: manufacturing and quality problems, delays, and discontinuations.

The agency works closely with manufacturers of drugs in short supply to communicate the issue and to help restore availability. FDA also works with other firms who manufacture the same drug, asking them to increase production, if possible, in order to prevent or reduce the impact of a shortage.

The majority of drug shortage information is provided to FDA by manufacturers. Communication between FDA and the public is an essential component of preventing and mitigating drug shortages. To ensure information is current, FDA appreciates all information and updates about shortages provided by manufacturers.

**Beware** of rogue wholesale drug distributors. Wholesale drug distributors are a link between manufacturers and health care professionals. Their role is to ensure prescription medications are delivered safely and efficiently to thousands of health care practitioners and pharmacies nationwide every day.

While the U.S. health care supply chain is one of the most secure and sophisticated in the world, there is a growing network of rogue wholesale drug distributors selling potentially **unsafe** drugs in the U.S. market.

In order to protect patients from unsafe or ineffective drugs, FDA urges health care professionals to verify that their supplier is licensed by the state. Drugs from **rogue** wholesale drug distributors may **harm** patients and expose them to unknown risks or side effects. FDA advises health care providers to know the source for prescription drugs.

Shortage notifications and updates may be reported to: FDA at: [drugshortages@fda.hhs.gov](mailto:drugshortages@fda.hhs.gov)

Source: Food & Drug Administration

- Stay Sharp As You Age -

**It is no secret that age and memory are intertwined. But age itself is not the sole reason that we forget.**

**Low Testosterone** - After a man reaches age 30, his testosterone goes into free fall. Levels drop by about 1% a year. At least 30% of men in their 70s are hypogonadal, with very low testosterone.

*What to do:* If a saliva test shows low testosterone, your doctor may recommend creams, injections or other forms of testosterone replacement.

**Low Estrogen** - Women often refer to the “brain fog” that occurs during menopause. Every brain cell is affected by estrogen. Low-dose estrogen replacement can improve brain circulation and reduce the risk for Alzheimer’s disease.

*What to do:* Both men and women should ask their doctors for a saliva estrogen test. It measures “free” levels of estrogen which is the form that is active and available for immediate use in the body.

**Low Thyroid** - People with low levels of thyroid hormone often experience memory loss. Doctor’s may mistakenly attribute the symptoms such as: memory loss, fatigue, increased sensitivity to cold, apathy or weight gain.

*What to do:* Get a thyroid test if you have any of the above symptoms. A diet high in A and B vitamins can help improve thyroid functions.

**Impaired Circulation** – If you have high cholesterol or other cardiovascular risk factors – you probably have at least some fatty plaques in the arteries.

*What to do:* Try more exercise, weight loss, not smoking, and eating a Mediterranean-style diet.

Source: Bottom Line – by Parela W. Smith, MD



## Social Media & Investing

Proceed with caution when using social media to help avoid investment fraud online.

- 1. Look out for “Red Flags”** - Wherever you come across a recommendation for an investment on the Internet, use caution in making an investment decision: *If sounds too good to be true it probably is.* Be extremely wary of claims on the Internet that an investment will make **“Incredible Gains”** or is a **“Breakout Stock”** pick.
- 2. Be Wary of Unsolicited Offers** - Investment fraud criminals look for victims, including seniors, on the Internet. If you see a new post on your screen, a tweet mentioning you, a direct message, an e-mail, or any other unsolicited – meaning you didn’t ask for it and don’t know the sender regarding a so-called investment opportunity, you should exercise extreme caution. An unsolicited sales pitch may be part of a **fraudulent investment scheme.**
- 3. Look out for “Affinity Fraud”** - An investment pitch made through an online group of which you are a member, or on a chat room or bulletin board catering to an interest you have, may be an affinity fraud. **Even if you know the person making the investment offer, be sure to check out everything.**
- 4. Be Thoughtful About Privacy and Security Settings** – Seniors who use social media as a tool for investing should be mindful of the various features on these websites that can help protect privacy.
- 5. Ask Questions and Check out the Answers** - **never judge a person’s integrity, or the merits of an investment, without doing thorough research on both the person selling the investment and the investment itself.** Investigate the investment thoroughly and check the truth of every statement you are told about the investment. **Be skeptical.**

Source: U.S. Securities & Exchange Commission

## Retiring Together

### Should Couples Retire Together Or At Different Times?

This question is often referred to as either an “in-sync” or “out-of-sync” retirement. There is no easy answer as to which approach is best for you because there are pros and cons to each option.

Generally, the older spouse will be eligible for some form of Social Security first, which will help offset any lost income. Not to mention, they may also be eligible for Medicare. Whether couples have little to no age gap, or a substantial one, it’s not uncommon for a woman to put her career on hold for the sake of the family.

Another factor to consider is the role each spouse plays within the household.

- Will you go to bed and wake up at the same time?
- Will you eat breakfast, lunch, and dinner together every day?
- How much alone time will each of you need?
- Will household responsibilities be shared or follow traditional roles?
- What are a few things you’re both willing to sacrifice in order to make your time in retirement the best it can be?

It is important to spend time together, but to also spend a certain amount of time apart. Women tend to be more social and have stronger social networks, whereas men often find social solace at work. As you can see, a number of factors come into play. In either event, it’s important to be open and willing to discuss the trade-offs and then do what’s best for the overall marriage.

***Be assured, running out of money is nothing compared to running out of family, friends, & good health.***

Source: Forbes – By Robert Laura



## Doctor He Didn't Know

Before his three-hour neck surgery for herniated disks, Mr. D, signed a pile of consent forms. A bank technology manager who had researched his insurance coverage, Mr. D was prepared when the bills started arriving: \$56,000 from the hospital, \$4,300 from the anesthesiologist and even \$133,000 from his orthopedist, who he knew would accept a fraction of that fee.

In Mr. D's case, the primary surgeon, Dr. T, had said he would accept a negotiated fee determined through Mr. D's insurance company, which ended up being about \$6,200. (Mr. D had to pay \$3,000 of that to meet his deductible).

But the assistant, Dr. M, was out of network and sent the \$117,000 bill. Insurance experts say surgeons and assistants sometimes share proceeds from operations, but Dr. T's office says he and Dr. M do not. Dr. M's office did not respond to requests for comment.

So sometimes insurers just pay to protect their customers, they say – which encourages the practice. When Mr. D complained to his insurer, that he should not have to pay the out-of-network assistant surgeon, his insurer agreed it was not his responsibility. Instead, the company cut a check to Dr. M for \$116,862, the full amount.

Before surgery or another medical procedure, consider obtaining the names of doctor(s), assistant(s), and any others who will be involved, and, **if they recognized your insurance group**

Source: The New York Times – by Elizabeth Rosenthal

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## HACK-PROOF PASSWORDS

It used to be easy to create hard-to-crack passwords. But in recent years, hundreds of millions of user passwords have been stolen in cyberattacks on banks and other institutions.

The password **don'ts** have not changed.

- Don't reuse the same password.
- Don't use passwords to security questions.
- Don't save passwords or use remember me.
- Don't reemploy previous passwords.
- Never use "123456", "qwerty" or "password."

Here are four strategies to keep data secure.

**1. Longer is stronger.** Many security experts now recommend a minimum of 15 characters, combining letters, numbers and symbols.

**2. Phrase maze.** Use something really unbreakable. A password such as 63YrS@n%styll! is long and strong. But memorable? It can be.

**3. Safe storage.** A password cheat sheet is fine, as long as it's not stored on your computer or smartphone,

**4. Password manager.** This software stores all your user names and passwords in one encrypted database. You provide one master password to open the 'password manager'. Some versions automatically log you in to websites.

Source: AARP

**SarahCare**

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