



Building Elder Friendly Communities in the New Year



By Joe Steckler



we lived north or south, it is impossible not to think about the needs we face as we age. For many years it has been my intent to "circle the wagons" around issues encountered by senior citizens.

Sadly, all of us age. How we manage to weather that process is a matter of personal accomplishment. Regardless of how we do the aging, it will happen, as this is one inevitable process. What we need to consider is how to enable the majority of us to age with dignity, while remembering that we are all created equal with rights that should be extended to all.

In the course of developing background material for over 400 television shows and 750 radio shows, I have looked under a few rocks, including one labeled "elder friendly community". My question is, if in fact we are an elder friendly community, why do we not have a written aging plan supported by financial resources? We have a few senior community centers and a Housing and Human Services office but there is a definite paucity of staff to serve senior citizens. In a county that is a rapidly growing senior haven, this should be a matter of concern.

Education, awareness, information and available senior services are a must if we are to be called an elder

friendly community. In Ohio, certain counties have taken a stand by enforcing a tax on housing that is placed in a fund to assist seniors. This is not a government program; rather it is one whereby the citizens of Ohio have said enough is enough, we are going to start preparing for a way to assist those seniors in need.

As we begin 2016, let us consider creating a plan for how we want to age. Such a plan will cost money, but it is possible to develop the necessary funding. That we are an aging community dictates that we think ahead. Failure to act now will ensure a non-capability in the future. The Helping Seniors Advocacy Council, a volunteer group of concerned Brevard citizens,

has initiated the process by developing and submitting to the Board of County Commissioners a document outlining the need for an aging plan. Now we need to follow up.

On behalf of all who have made these columns, radio, and television shows possible, and the staff and Board of Directors of Helping Seniors, I wish each and all the best wishes for a prosperous 2016. One

way to get a head start in the New Year is to call Kay at 321-473-7770. She can help you usher in 2016 with advice on seeking needed assistance.

Joe Steckler is the President of Helping Seniors of Brevard, a nonprofit organization designed to advocate, educate, and fundraise on behalf of Brevard's senior citizens. Feel free to contact us at: info@helpingseniorsofbrevard.org or calling: 321-473-7770

Dear Friends,
In several counties in O We have just celebrated Veteran's Day, Thanksgiving, and Christmas, and now will start the New Year. Living in the sunny South, we often forget the ravages of winter and the experiences many of us had in a cruder North. Still, whether

The Changing Retirement Landscape: What to Know Now



PHOTO SOURCE: PHOTO CAPTION:

by StatePoint

(StatePoint) Previous generations of Americans were able to retire with confidence, knowing that they could count on a steady stream of income from what is often referred to as the "three-legged stool" of company pensions, social security and personal savings.

Today, for most workers, the retirement landscape is different: the availability of traditional pensions has plummeted, wage stagnation has dampened how much middle-income savers

can set aside, and the level at which Social Security can play a substantial source of future retirement income is in flux.

And now experts are warning that many insurance products that replicate the "paycheck for life" provided by traditional pensions are becoming at risk in this new world. Especially threatened, say retirement specialists, are annuities, which have traditionally offered guaranteed lifetime income no matter what happens in the markets.

"For millions of Americans with moderate incomes, such guarantees are increasingly necessary to help them prepare for a financially stable retirement that could span several decades," says Helene Rayder, Vice President at Lincoln Financial Group.

However, some retirement insurance experts are concerned that new regulations proposed by the U.S. Department of Labor (DOL) intended to improve customer value by eliminating conflicts of interest between advisors and their clients, could hurt consumers instead. Rayder says the rules could potentially:

- Make it economically unviable for commission-based financial advisors to serve average consumers, forcing individuals to work with more costly pay-based advisors. This will limit the financial advice many middle class savers rely on today.

- Reduce the choice of retirement products savers

have in planning, potentially eliminating middle class savers from choosing commission-based accounts.

- Deter financial planners from offering annuities, and as a result savers will pay more and get less over the long term.

- Could cost families billions more instead of helping them save. A recent report published by Economists Incorporated says the cost could be as much as \$80 billion nationwide.

To learn more, visit Lincoln Financial Group's page www.MyRetirementChoice.org, which provides information about the rule.

"While well-intended, the rule's one-size-fits-all approach will negatively impact middle class savers," says Rayder. "Americans can get involved by encouraging the DOL to change its rule, and ask their congressional representatives to make the same request of the Administration."



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Dr. Pappas is among an elite group of surgeons in the US and the first one in Florida to perform this state of the art surgery, with hundreds of procedure performed since 2009.

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