



Why We Need Information



By Joe Steckler

Dear Friends,
In August Helping Seniors will be five years old. Thinking about saying "Rome was not built in a day" makes me even more cognizant of the progress we have made, the people



we have helped, and some of the objectives we have set for the organization. Our mission is to educate, inform and connect seniors to available resources.

We know there are many excellent senior service organizations in Brevard County which help people. Most just need better publicity and oversight to ensure services that are funded through federal, state, and local dollars are given to those in need. For exam-

ple, the Older American Services Act of 1965 provides funding for many senior care services which are managed by local organizations:

~ The Brevard Alzheimer's Foundation receives state funding for Project Relief, which provides free respite care, and the Alzheimer's Disease Initiative, which provides about 20 days of adult day health care free-of-charge or on a sliding fee scale. The Foundation also provides transportation services. Call (321) 254-4430.

~ Aging Matters receives funding to provide services such as respite care,

meals, grab bar installations, raised toilets, case management, transportation and in home cooking and cleaning services. Call (321) 639-8770.

~ The Space Coast Center for Independent Living provides free transportation for those who qualify throughout Brevard County. Veterans can be transported at no cost anywhere in the county. The Center also has excellent free hearing device services. Call (321) 633-6011.

What is important to note is that almost every service described above is free to those who qualify and ask the right questions. There is an increasing need to know about these services, which

is why Helping Seniors of Brevard was founded – to complete the care equation.

Helping Seniors of Brevard provides a unique service. For example, many know about our local VA clinic but are unaware of the Veteran's Services office (321) 633-2012, which helps families process VA benefits. At Helping Seniors of Brevard, we receive many calls from elderly widows of WWII and Korea who have remained unmarried and are eligible for a veteran's pension that is often double the size of their Social Security check. We have been able to direct these senior women to benefits otherwise unknown, so this alone underscores our mission.

This is what we mean when we say that Helping Seniors of Brevard completes, rather than competes with others. We help you wind your way through a complicated care system. Please call our information specialist at (321) 473-7770 to learn more about available services and get connected to the right resource. You can also visit us at www.helpingseniorsofbrevard.org.

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

5 Stages of Retirement Preparation: What to Know Now



(StatePoint) It's never too early or too late to save for your retirement, whether you're a young saver or approaching your retirement years.

"There are actions you can take to help boost your retirement readiness at key points throughout your life," says Jamie Ohl, president of Retirement Plan Services at Lincoln Financial Group.

According to a 2015 Lincoln Financial Group M.O.O.D. of America study, 92 percent of Americans agree that putting money into a retirement plan, like a 401(k), contributes to a more secure financial future. Ohl and the professionals at Lincoln are offering retirement savings tips for various life stages that can help all savers take full advantage of their workplace retirement plan and become more confident about their retirement readiness at every step along the way.

Getting Started

It may be tempting to spend your new paycheck exclusively on items you want or need now, and delay saving for retirement altogether at this point. Lincoln's M.O.O.D. study shows that 78 percent of Millennials feel that payments they need to make now, like bills, housing, and other

necessities, make it difficult for them to put money toward their future. However, your monthly budget should include a line for retirement savings. Now is the time to create a habit of contributing regularly to your retirement savings plan at work. As soon as it's available to you, enroll in your employer-sponsored plan and save at least up to the company match. Saving a small but steady amount early on can compound over time and pay off down the road.

Keeping It Up

Life can get complicated as you get older. From mortgage and car payments to education expenses to raising kids, competing financial priorities can distract you from retirement savings goals. Resist the temptation to stop saving altogether or borrow from your plan. Lincoln's 2015 American Consumer Study shows that 49 percent of Generation X and younger Baby Boomers would like to put more money into saving for retirement, but cannot due to present financial constraints.

Now more than ever, keep up the momentum. A financial professional can help you evaluate your retirement savings picture and identify ways to maintain

savings growth. As you navigate your career and make job changes, be sure to evaluate a potential employer's benefits offering -- including a retirement savings plan -- as part of your overall compensation. Learn about what options are available to you, such as a company match, investment choices and other resources to help you stay on track and keep a holistic view of your savings.

In the Homestretch

At this point you have done most of the hard work and the retirement you've envisioned is in sight. Continue to save and set aside extra money from income boosts or bonuses. Work with a financial consultant to reset your savings strategies and learn about other savings tools like income guarantee options that may be available in your plan. Familiarize yourself with Social Security benefits, and any other income sources you've secured throughout your career.

For more retirement preparation tips, visit www.lincolnfinancial.com.

Being prepared for retirement requires some work and planning. For a more comfortable financial future, don't delay your efforts.