

## Helping SENIORS of Brevard

One of the most difficult topics for family members to discuss is that of their aging parents. It becomes even more difficult when one's aging parents have not acquired enough assets to care for themselves in retirement.

Failure to prepare financially can be attributed to many factors but, as we see the increased costs to care for aging parents and other relative, this becomes a matter that more families need to discuss at an earlier age.

I am not a financial planner, banker, or any sort of expert on the subject of financial planning; however, I do have more than 30 years experience working with seniors and those who care for them. In such capacity I have encountered many heart breaking stories, some of which could have been better addressed with a little planning. The most frequent situation is where parents try to save assets to pass on to their children or other family members. It is easy to understand such a desire. Yet, when this action causes the family to seek help from a charitable source to pay the parent's cost of living, people outside the family are affected.

As president of a nonprofit organization, I am seeing an increase in requests from people asking others to share in their living costs. In some cases these requests can be substantiated, but lately we are seeing more requests resulting from a lack of planning. One recent letter requested financial help with car payments, replacement of an air conditioner, roof repairs, and monthly living expenses. Their

# Talking To Family

stated budget showed monthly expenses in excess of their dual social security income, with no other financial assets.

I called the family to determine if we might be able to offer some help or advice. My first question was about home ownership, because the age of the family member indicated the possible use of a reverse mortgage. I was informed the home had been sold to a son. After several other questions, I asked if they had talked about their financial problems with their very large family. The answer was no, they couldn't do that. I explained that with their very large family contributing a small amount monthly, perhaps the financial burden could be shared by all. It quickly became apparent that this was not a matter for discussion.

My purpose for writing today's article, which is quite different from my usual columns, is to stress the necessity for all to begin planning for retirement at an earlier age. Family members need to talk together, be better informed, and help each other if necessary. Social Security will not adequately sustain the majority of us in retirement, even though a huge number think it will do so. Americans need to develop better ways of saving for retirement, such as individual savings plans that will enable some amount to be placed in an account for retirement. Ignoring the problem will not resolve it; rather, it will make the problem more difficult as larger numbers of us join an aging population.

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

## SHINGLES continued from page 26

famcyclovir. While these treatments can reduce the symptoms of shingles, they are not a cure. Good hygiene, including daily bathing, can help prevent bacterial infections.

In May 2006, the U. S. Food and Drug Administration (FDA) approved a vaccine (Zostavax) to prevent shingles in people age 60 and older. The vaccine is designed to boost the immune system and protect older adults from getting shingles later on. Even if you have had shingles, you can still get the shingles vaccine to help prevent future occurrence of the disease. There is no maximum age for getting the vaccine, and only a single dose is recommended.

In most cases, shingles vaccine causes no serious side effects. Some people experience mild reaction that last up to a few days, such as headache or redness, soreness, swelling, or itching where the shot was given. The shingles vaccine is not recommended if you have active shingles or pain that continues after the rash is gone.

The shingles vaccine has been basically a stronger version of the chickenpox vaccine available in 1995, and available since 2006 as Zostavax. Still, the biggest public health challenge that remains is getting people to get the shot. Currently, only about 1 in 4 people 60 and over even roll up their sleeves. It is a shame. Suffering that could be prevented or alleviated if they'd just been vaccinated. **SS**

## Upcoming Events

**ICE** - Tues., Nov. 29th - \$60 - ICE! featuring A Charlie Brown Christmas. Then off to the Orlando International Premium Outlets. Deadline is Oct. 15th

**AN AMERICAN IN PARIS** - Dec. 17th - \$138 - An American in Paris is the new Tony Award winning musical about an American soldier, a mysterious French girl and an indomitable European city, each yearning for a new beginning in the aftermath of war. Enjoy the unforgettable songs from George and Ira Gershwin. Lunch included at Ale House. Final due by October 31st.

**WICKED** - Thur., Jan. 12th, 2017 - \$144 - Wicked spotlights the untold stories of Oz's most famous (or infamous) characters. Wicked effortlessly reveals that there are indeed two sides to every story. Lunch included at Ale House. Deadline is Nov. 7th.

**WORLD OF CHOCOLATE** - Jan. 25th - \$62 without chocolate and wine tasting / \$75 with chocolate and wine tasting - The Chocolate Museum takes you back in time to find out the origins of chocolate and its rich history. Enter a tasting room to sample some of the finest chocolates from around the world. Lunch is included. Min. of 35 needed, deadline is Jan. 4th

**VALENTINE DAY IN WINTER PARK** - Feb. 14th - \$55 - enjoy the shops of Winter Park and lunch on your. End the day on a boat tour on the chain of lakes. Min. of 35 needed, deadline is Jan. 14th

**HAWAIIAN LUAU DINING CRUISE** - March 28th - \$87 - have fun on the Calypso Queen sailing from Clearwater Harbor. Complimentary beer, wine, rum punch and soft drinks included with buffet. Dress for the day as we are having our own Best Hawaiian Outfit Contest! Min. 35 needed, deadline is Feb. 28th

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