



Helping Seniors Of Brevard

www.HelpingSeniorsofBrevard.org



Special Pull-Out Newsletter



If you are a SENIOR searching for assistance in finding services for Health, Household, Financial, Legal or Other Needs,

**CALL:
321-473-7770.**

HelpingSeniorsofBrevard.org



President's Message

Our mission is to improve the quality of life for SENIORS by providing information, education and access to resources.

Dear Friends,

Already we are in our third month of 2018. Tempus fugit! And, as long as it doesn't pass too quickly, we shall be okay. Like many of you, I am at an advanced age and would like to slow the process down, for though Ponce did not find that Fountain of Youth, scientists have certainly discovered other ways to lengthen life expectancy. Thinking

along that line I have had some recent experiences with the medical industry that might be of interest to our readers, if not themselves, then perhaps for a friend.

For several years I have had leakage around the mitral valve in my heart, monitored by my cardiologist. Recently I noticed I was becoming shorter of breath, wheezing, and fatigued. My doctor arranged for some tests, and I quickly became a candidate for a heart catheterization followed by a mitral valve clip procedure at Florida Hospital in Orlando. It is pertinent that during all this I never experience any chest pain. Still, it was something that needed to be fixed and emphasizes the need for all of us, as we age, to be followed by a cardiologist or primary care physician who is knowledgeable of the intricacies of the heart.

The entire procedure necessitated a four-day hospital stay for me because I had experienced some major heart problems previously, mainly a dissection of the ascending and descending aorta. The operating team was very careful and wanted to ensure no surprises, so they did a catheterization first. Finding all clear, they then did the mitral valve clip procedure. You can view the work of the team that did my operation by going to FloridaHospital Mitral Clip video. I do feel better and have more energy; if I could shed the fibromyalgia, I would be a new man – almost. I recommend that you at least talk to your doctor about getting checked for mitral valve leakage, and that goes for women as well as men.

For the next several months you will see us supporting the Boniface-Hiers raffle of a 1969 Plymouth Road Runner to benefit the Sheriff's Foundation that helps members of the Sheriff's Department. Helping each other will become more of a necessity as we all age and become more dependent on already scarce financial resources that support many organizations in Brevard County. Also know that your support is much appreciated by the Sheriff and his people who are first responders. Joe Steckler



Helping Seniors Of Brevard



Organization: Easier Said Than Done Part II
Carla Pickerill
Organized Creative Designs

Sometimes organization is easier said than done, even for a professional organizer such as myself. In a previous article, I described the challenging situation I was faced with when my husband decided to retire from his job in California and join me in Florida. After we decided to sell our residences in both states and purchase a home, this was the process we followed:

The first decision made were the “must haves” for the purchase of our home: Two car garage, a “man cave” where my husband could tinker, a library where he could work, and office space for myself, an indoor laundry, two bathrooms, a large master bedroom that would accommodate our large furniture, a formal dining room, a screened porch. We wanted a home that had some character which meant an older home. After much looking, I decided on an 1850 square foot midcentury (1963) ranch home with 3 bedrooms, two baths, an under air small workshop/laundry area, a combined living room/dining room and a large Florida room addition. My formal living and dining room furniture would comfortably fit in the combined living/dining areas and my casual rattan/wicker living and dining furniture would fit in the Florida room which would be a family and entertainment room. The bedrooms were something else entirely. In 1963, the bedrooms were built smaller than the bedrooms of today. King size beds were not invented. Although the master bedroom was smaller than I liked, the rest of the house met all our other needs and the character of the house reminded me of the first house we bought after getting married which was built in 1957.

With the new house in escrow, it was now time to make decisions on the contents. Even after all the decisions were made, we still had to move into a home with smaller rooms. This indeed is how I can help you too!



Attention Palm Bay!
Helping Seniors of Brevard is Here to Help you!

While we are delighted to serve Seniors in all corners of Brevard, we are very pleased to be the recipient of extra help from the forward-thinking City of Palm Bay. Helping Seniors has received assistance, from the City of Palm Bay through federal Community Block Grant funds made available by the U.S. Department of Housing & Urban Development under Title I of the Federal Housing and Community Development Act, as amended, to provide additional emphasis on Helping Seniors in Palm Bay.

Together with volunteer help from the Palm Bay AARP Chamber # 2622, and our own Helping Seniors office in Palm Bay, located at 2197 Julian Avenue NE, Palm Bay, FL 32935, we are ready to serve you. Due to the proof of residency requirements, we do have to collect proof of age (62 or older) and proof of residency in Palm Bay. Our team is happy to help you in making sure we have the correct documents to ensure full compliance with the governmental process.

As you may be aware, Helping Seniors is quite ready and able to assist with connecting seniors to resources on many different levels and we've helped in areas of housing, transportation, home modifications, in home assistance, legal, financial, and more. We aren't able to guarantee that we are able to help you, but our success rate has been quite good at matching a particular need to a reasonable and beneficial solution.

Since the organization began, Helping Seniors has helped more than 2000 families, with real assistance, and all free of charge. To get started, call our Senior Information Helpline at 321-473-7770 and let's discuss how we (hopefully) can help you – and, especially, if you are in Palm Bay under the new program effort in 2018.



Helping Seniors Of Brevard



I'm Afraid of the Dentist

Dr. Lee Sheldon, DMD

We have a chat line on our website. See how this story may fit you.

Patient: ...terrified of dentists since I was a child, but I still need to do something for me. My self-confidence is so beaten down and I hide and try not to smile or open my mouth too far. It's become debilitating.

Chat line: I am so sorry to hear you have had a bad experience! We do see and treat many patients who are fearful! Knowing in advance gives us the opportunity to treat you with extra kindness and care.

Patient: I need to feel comfortable with a dentist. This is the huge hurdle for me. I was always very outgoing, and not that way these days. I am ashamed.

There was more to that chat, but you get the gist.

I wrote the patient a personal email.

Dear _____,
I read your words and felt that I wanted to respond personally. I can't pretend to understand the pain that you endured as a child. But I can help you, at the very least, to find your way to a dentist who will help you. Rather than make an appointment for an examination, how about our arranging a meeting. No dental chair. Just a very pedestrian office where I write and study. We can sit for a while and chat.

Just send me an email to this address and we'll figure out a time to meet.

Lee Sheldon

We are now arranging to meet and chat in my private office. I know many dentists who would do the same thing. Make that call. Send a message on the dentist's website. Once you find the right dentist to work with, you'll start the journey to restored oral health. Our office number is 321-369-9788.



Give Them the Best Gift You Can Give

*Susan Acocella
VITAS Healthcare General Manager*

Few subjects can be as unsettling as creating an end-of-life (EOL) medical plan, also called an advance directive, that outlines the care you would want if you were too ill to speak for yourself.

On the other hand, taking the time to complete an advance directive form could bring untold peace of mind to distraught family members should you become terminally ill, seriously injured, dealing with advanced dementia or near the end of life.

This is on my mind because Monday, April 16, 2018, is National Healthcare Decision Day. I'm delighted a day has been designated to highlight this critically important subject, even if most folks are reluctant to broach it.

If you neglect to create an EOL plan while you're in good health and of sound mind, you risk leaving critical decisions about your medical care in the hands of loved ones and medical professionals.

Anyone who has visited a seriously ill family member in the hospital knows that it can be a time of stress and difficult decisions. Any decisions you make now spare the people you love from additional pain – and spare you from medical procedures you don't want, while keeping medical expenses in check.

Among the issues an advance directive can tackle are:

- * The types of life-support treatments you would want, or not want, at the end of life
- * Whether you would want tubes inserted to provide nutrition and hydration
- * The name of the person you authorize to make medical decisions on your behalf

In honor of National Healthcare Day, put your wishes in writing. Start by going to NHDD.org or HospiceCanHelp.com.

For more information about hospice care or your end-of-life care options, call VITAS Healthcare at 321-751-6671.



Traveling Tips for Seniors

*Dr. Christina & Steve Paff
In Home Personal Services*

Being older shouldn't stop you from traveling, it just means you need to be prepared in different ways. Whether that is taking a cruise, flying to another country, or road-tripping to visit your family, here are some tips on traveling to help you feel equipped and ready!

Make sure it is Doctor Approved – Your health is a priority, and your doctor may have suggestions for you to follow so that you stay your healthiest. This is also a great time to get any vaccines and prescriptions/refills that you will need for your trip.

Plan Ahead – If you require the use of a wheelchair, oxygen, handicap accessible hotel rooms, special assistance or seating, it is important to call and make arrangements ahead of time with that specific vendor. Not only does this ease anxiety, but some places require up to six weeks of advance notice.

Take Your Medication – It can be easy to get caught up in your vacation, but not taking your medication can make your body have undesirable side effects.

Wear Appropriate Footwear – Depending on where you are going, there may be walking involved. Wearing comfortable shoes will help your feet stay balanced and prevent falls.

Don't Over Do It! – Remember that you don't have to do absolutely everything! If you've exhausted the entire time it's not going to be enjoyable, and it may affect your health. See the sights but also take time to rest. That will make your trip one that is memorable and fun!

For questions about your travel plans, or to schedule a FREE in home assessment, please contact In Home Personal Services at 321-984-0706.



Beware of Tax Time Email Phishing Scams

*August Velten, CLU
August H. Velten & Associates, Inc.*

Very year around tax time, reports of email phishing scams increase. Phishing is the act of using computers to fraudulently acquire sensitive information such as credit card numbers, social security numbers, and user names & passwords. To accomplish this, thieves will send electronic communications designed to look like they are coming from a trustworthy entity. Here are a few examples of phishing scams:

IRS or Treasury Department Tax Scams –

These email scams will typically warn you of a problem with an individual's tax return, which can only be resolved after confidential information has been sent to the scammers. These scams may also be threatening and use scare tactics such as the threat of criminal prosecution of the information is not sent. Such scams may also include virus attachments within the email.

Fast Food Voucher Scam – Some fast food entities have announced that fake emails, which ask you to respond to a survey in exchange for a gift voucher, are being sent. The survey scam asks you for confidential personal information, which is then used for identity theft.

Disaster Relief Phishing Scams – these scams exploit the terrible tragedy a geographic region where a disaster has occurred. Emails claiming to be from humanitarian relief organizations ask you to respond with confidential information in order to complete a charity donation. Other related emails have also been known to contain viruses or hyperlinks to viral websites.

Listed below are a few recommendations you can follow to help protect yourself from phishing scams both at work and at home.

- Never reply to a phishing email
- Delete any suspected spam or phish from your mailbox
- Do not open emails from unknown senders.



When's a Great Time to Tackle Hearing Loss? Now!

*Dr. Karen Cowan-Oberbeck
Audiologist, EarCare, P.A.*

Many adults have a hard time admitting to hearing loss, but seeking help early can mean the difference between staying connected to family, friends, and the world or suffering the snowball effects of leaving the problem untreated.

The best time to take on hearing loss? Right now.

"Sometimes people feel embarrassed or ashamed about hearing difficulties and try to ignore it or self-manage," says Dr. Karen Cowan-Oberbeck, audiologist at EarCare, P.A. in Brevard County, FL. "They don't necessarily realize that getting help from a hearing care professional is important not only for better hearing but a better quality of life."

About 48 million Americans have some type of hearing difficulty, according to research led by Johns Hopkins. Left unaddressed, it can lead to other problems such as depression, social withdrawal, balance issues, reduced mobility, and possibly even dementia.

Most hearing loss, however, can be treated with properly fit hearing aids. Today's technology offers a variety of analog, digital, and wireless options with diverse capabilities and even smartphone and Bluetooth® compatibility. New technology from AGX Hearing, for example, can highlight the dominant voice in a conversation, making listening easier with less effort.

Adults who seek treatment report a better quality of life, including improved physical and mental health, greater social engagement, and other benefits, according to the National Council of Aging. Their family members also report improvements in relationships and more.

It all starts with a hearing test, and what better time than right now? 321-698-1870



Hospital Observation Could Cost You

*William A. Johnson, P.A.
Elder Law Attorney*

Most people assume that when they stay at the hospital for several days that they have been "admitted." This may not be true. Increasingly, hospitals are keeping patients in "observation" status and not admitting them. Does it really make any difference whether you are admitted or in observation status? The answer may leave you stunned.

If you are not admitted to the hospital and are considered in "observation" status, Medicare treats that as an outpatient service with higher out-of-pocket expenses and entitlement to fewer Medicare coverages. Generally, "observation" status was used for patients not well enough to return home, but also not sick enough to be admitted.

More patients are ending up in "observation" status since Medicare has become stricter regarding who should be admitted. If you are in "observation" status, Medicare does not pay for routine drugs provided by the hospital. A Medicare Part D plan may cover those costs, but not always. Also, if you have not been admitted for a period covering at least **three** midnights, Medicare will not pick up the costs of rehabilitation at a nursing facility. This alone may cost you tens of thousands of dollars.

How can you tell if you are in observation status? You cannot. The care is basically the same. You must ask the hospital administration. There are Federal rules being developed that will require notification by the hospital of your status. Until then, patients beware!





Helping Seniors Of Brevard



Discover the Autumn House

*Molly Tucker
Admissions Coordinator &
Marketing Associate*

Recently, as I was explaining that Autumn House has been open 20 years, I realized that on April 1, we will actually be closer to being open 21 years than 20 – our first resident was admitted on October 1, 1997! This is no small feat. I've been told that when Autumn House opened, it was surrounded by trees and cow fields – nothing like the Viera Community I have come to know and love.

Autumn House was among the first of its kind in this area and has consistently maintained the high quality of care. Our recent "facelift" boasts new floors, fresh paint, updated appliances and cabinetry, new baseboards, doors, technology, and landscaping. And while we take pride in how our basic architecture is intentional in its design for dementia care, we are more proud of what almost 21 years means to our quality of care. It means that our medical professionals are seasoned and dedicated; it means that several of our staff members have close to two decades of work here, with all forms of dementia; it means that our multisensory activities programming is critical to engage residents with levels of dementia needs; it means that we have refined a service to the Viera Community that 21 years ago opened in the middle of a farmland.

We are grateful for the family members who have trusted us, the staff who has worked hard for us, and the residents who we have come to love throughout the last two decades.

Cheers to 20 (or 21) more years!



Do you have questions about the "HECM"?

*Barbara McIntyre, CRMP
Certified Reverse Mortgage
Professional, NMLS#453405*

A Home Equity Conversion Mortgage (HECM), also known as a reverse mortgage, is available exclusively to homeowners and homebuyers age 62 and older. Proceeds from a reverse mortgage can be used in any variety of ways. For example: supplementing retirement income with a steady stream of funds, creating a rainy-day fund, covering medical expenses or in-home care – even buying a home. You can choose to get the money as a lump sum, monthly advances, line of credit, or a combination of these.

The funds you receive are generally not considered taxable income, and don't affect Social Security or Medicare benefits. You should consult a tax professional for information about your specific situation. When a HECM reverse mortgage, becomes due, you or your estate must repay the lender in a timely manner for the loan balance, which includes the funds you used plus accrued interest and fees. However, the HECM is an FHA-insured, non-recourse loan, which means that you can never owe more than the value of your home when you or your heirs sell your home to repay your reverse mortgage. The HECM reverse mortgage debt may be satisfied by paying the lesser of the mortgage balance or 95% of the current appraised value of the home. If you or your heirs would like to keep the home, the loan balance can be repaid by refinancing or using other assets. Once the loan is repaid, any excess sale proceeds and/or equity in the home belong to you or your heirs.

Please feel free to contact me at 321-259-7880 or visit bmcintyre@reversefunding.com
Serving the state of Florida NMLS#1661149.





Helping Seniors Of Brevard



Affordable Glass Protection, Inc.

Van Jackson

Jackson, owner of Affordable Glass Protection, Inc., began the company in 1992 in his garage. At the time, he purchased pre-made shutters and focused on sales and installation. His only advertisements were handmade signs Jackson spray painted and hung in palm trees along A1A.

Just two years later, with an increase in business, Jackson moved the company. Now, more than 14 years have passed since Jackson's garage days, and the company manufactures, sells, installs and repairs a wide variety of hurricane shutters. Jackson sells high-velocity, accordion fold, colonial, and Bahama shutters as well as Armor Screen and a complete line of removable storm panels. In fact, Jackson's company is the largest Armor Screen dealer in Brevard County.

"I understand this is a fear industry – based on all the hurricane predictions," Jackson said. "So many people have lived here for 25 years and decided this is the year they will put up shutters."

"We've shuttered two and three houses for some customers," Jackson said. What keeps them coming back? Jackson says it is his education process and the ability to do the job "the way it should be done."

"We try to educate as many customers as we can on the pitfalls of the industry and try to provide them a quality product at an affordable price," he said. "When we leave your house you will have answers to all your questions, not just sold a bill of goods. "We do what should be done prior to the purchase and after the purchase." For more information, please call 321-722-9996.



**Sccleral Contact Lenses –
A New Therapeutic
Treatment For Patients
With Ocular Surface
Disease or Severe Dry
Eyes**

Some of the most frustrating conditions a person can experience with their eyes are blurred or distorted vision, severe dryness, excessive tearing or ongoing irritation. In many cases, the cause of these symptoms is a corneal surface that is irregular or that has some form of corneal diseases.

Fortunately, there is a new therapeutic treatment for such conditions known as scleral contact lenses.

"Having ocular surface disease causes people to experience blurriness and distortion of their vision, and is not correctable by traditional eyeglasses or contact lenses," according to Dr. Michael N. Mandese, O.D., F.A.A.O., Optometric Physician and Chief of Neuro Eye Services at The Eye Institute for Medicine & Surgery.

Until recently there were relatively few non-surgical treatment alternatives to help improve the quality of life for patients experiencing ocular discomfort or distorted vision due to corneal injuries or diseases.

"The scleral contact lens compensates for the absence of a smooth corneal surface by providing what is, in essence, a new, enhanced ocular surface much smoother than the one that the patient presently had," states Dr. Eric R. Straut, Optometric Physician and Low Vision Specialist at The Eye Institute for Medicine & Surgery.

"The new smooth surface created by the scleral contact lens bends light in a manner that was intended to help many people optimize their visual potential and eliminate blurriness and distortion they were previously forced to endure," adds Dr. Mandese. **TREATMENT FOR DRY EYES – AN ADDITIONAL BENEFIT OF SCLERAL CONTACT LENSES**

Patients with severe dry eyes or corneal surface diseases may be excellent candidates for Scleral Contact Lenses. To learn more, schedule a consultation with Dr. Mandese or Dr. Straut at 321-722-4443.



Helping Seniors Of Brevard

Our Current Underwriters Include:

Affordable Glass Protection, Inc.

www.affordablesutters.com 321-722-9996

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Jerry Hadlock, Jr.

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www.rhodeslawpa.com 321-610-4542

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Space Coast Daily

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Spotlight Magazine

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The Eye Institute

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Trey Boyer, author

"What Are You Waiting For?"

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Watercrest Senior Living Group-Market

Street Memory Care Residence

www.marketplaceresidence.com/viera.html

321-253-6321

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www.floridaelderlaw.net 321-253-1667

Wuesthoff Health System

www.wuesthoff.com 321-636-2211

Zon Beachside Assisted Luxury Living

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If you would like to become an underwriter, please call **321-473-7770**