

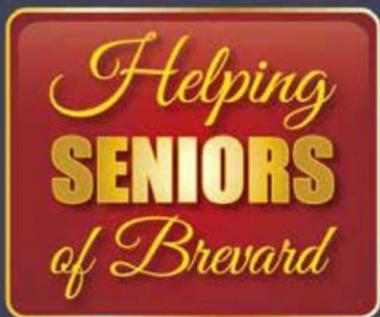


Helping Seniors Of Brevard

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.

Greetings to all,

We are officially in our new office at 2401 N. Harbor City Boulevard, Suite 134, in Unity Church. They have a cafeteria, kitchen, and meeting room available to us. There is plenty of parking and open areas that are conducive to new educational events, fundraisers, and monthly gathering of the Helping Seniors Advocacy Council. Once we are

settled in the new office, we will have an open house so you can visit us.

One particularly important meeting we want to conduct is a monthly, or as needed, meeting of seniors and those who support senior causes. Our goal is to intensify our education and information capability, and scheduled meetings are one way to do that. For too long Brevard County has not had an active senior awareness program. We pay taxes, and it is our right to know the intended use of any tax and whether or not these funds are being used in the manner for which collected. An active awareness program will help inform seniors.

In the center of this issue of Senior Scene Magazine, you will see our first Senior Services Directory. If you look at the sample Directory we have built to date, you will note that the type is large enough for your to read. We also will consoliddate listings by type so that it will be easy for you to find the help you need.

Because we do not have a full Directory yet, we have inserted the letter and sample contract we send to potential subscribers. This is an opportunity for you to let us know about your favorite services providers – in particular, we are seeking a beautician that will travel to customer's homes. Many of you know such people, so please call Kay at 321-473-7770 with their contact information. Your help is important to us developing the best possible Directory.

We also are conducting our 2018 Annual Fund campaign. Donations can be sent to Helping Seniors of Brevard at P.O. Box 372936, Satellite Beach, FL 32937 or made online at www.helpingseniorsofbrevard.org. We do need your support and thank you for any assistance you can provide.



Does the Tooth Really Need to be Extracted?

Dr. Lee Sheldon, DMD

You have a tooth that is comfortable. You are told that you have periodontal disease and that ultimately the tooth will need to be extracted. Why not extract it now before the bone deteriorates further?

Sounds logical. But is it true?

Periodontal disease does result in loss of bone support for the tooth. If periodontal disease continues, the result is that the tooth will get loose and come out.

So here are the two assumptions:

1. The periodontal disease will continue.
2. The loss of bone will prevent you from getting an implant.

Both assumptions are wrong.

Periodontal disease is a very treatable disease. I can't count the number of people who have seen us for a second opinion when they were told that their teeth needed to come out. Very often, they didn't need to be removed. It was a matter of diagnosis and correct treatment. The results are that many patients kept their teeth over their lifespans. Studies by our periodontal colleagues who track their data show the same thing. And that is the key. If you have periodontal disease and it is not resolving in your dentist's office, the next thing that should happen is referral to a periodontist. Specifically, that means that the problem should resolve in a matter of weeks after treatment in your dentist's office. Your dentist does the treatment. In six weeks, you should have a periodontal reevaluation. At that point, bleeding upon probing should be gone. Breath should smell better. The periodontal pockets should be markedly improved. If not, then you need to see a periodontist right away.

Refer yourself to a periodontist if there are any questions.



VITAS' Best Friend Paw Pals® Know Just How to Visit a Hospice Patient

*Pamela Struzinski
VITAS Healthcare
Patient Care Administrator*

Seniors who are pet owners enjoy less isolation and loneliness, are typically more active, weigh less and visit doctors less frequently than non-owners. Pet ownership has also been linked to lower blood pressure, higher levels of relaxation hormones and stronger immune systems.

The positive effects of bonding benefit the animals, too, through increased socialization. Even military veterans returning home from duty have been found to benefit by working with shelter dogs to provide obedience training.

VITAS Healthcare has offered a Paw Pals program for several decades. In Brevard County, usually that pet is a dog, cat or bunny, but many other types of animals have joined as volunteer companions.

Because hospice care is comfort care, VITAS screens all potential animals and provides volunteer training to owners before they begin visiting patients in nursing homes, assisted living facilities and private homes.

Ideal Paw Pal pets have no expectations and aren't looking for anything. If the patient wants to talk, they want to listen. If the patient wants to pet them, they relax and enjoy it.

In return, they bring the ultimate comfort care to a patient near the end of life. Even in patients who are no longer able to speak or carry on a conversation, VITAS Paw Pals elicit smiles and emotions that seem to arise from long-lost places and times.

To learn more about volunteer opportunities like VITAS Paw Pals, contact Daily Martinez at 321-751-6671.

For more information about hospice care or end-of-life care options, call VITAS Healthcare at 866-759-6695 or visit VITAS.com.





Helping Seniors Of Brevard



The Fun You Didn't Know You Needed

Asleigh Caswell
Associate Executive Director
Hibiscus Court Assisted Living

People don't know what they're missing out on. Seniors living at home alone, and "making it" aren't always doing themselves a service.

There's a whole world out there that people don't know they need, something that slipped away so slowly that they haven't noticed it's gone. A social life!

At Hibiscus Court we pride ourselves on having the most vibrant, interesting and fun activities available to our residents.

We curate our activities to the individuals who live at Hibiscus. We have a social club, a group that goes out to local plays, a choir, volunteers who go to schools, a men's club, nightly card groups in addition to a full activities calendar.

When residents join us at Hibiscus Court, whether as a full time resident, or just for day service, they not only get the benefit of our Chef, concierge, housekeeping, and care services, but they also get access to a vibrant social life!

Last night, sitting on the front porch, were 4 gentlemen who were laughing, carrying on and goofing off. Anyone passing by would think that these guys were lifelong friends enjoying an evening together – but in reality, these men have only known each other a few months, and one for only 2 weeks.

Since I am involved with meeting families for tours and talking about what their goals are for moving to Hibiscus Court, I know that each of these men had been living a life of isolation at home. Each of them had gotten used to being alone and didn't realize about the fun they needed in life. It just takes a few days of our Hibiscus Hospitality for people to relax, have fun and enjoy life and find the fun they didn't know they were missing!



Does It Pay To Take RMDs Early?

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

Required minimum distributions are usually due by the end of the year. It would seem appropriate to wait as long as possible in the year before taking the distribution. This would maximize the tax deferred build up. Of course, that assumes positive growth of the account.

The RMD calculation is based on the IRA or IRAs' valuation on December 31 of the previous year. So, unfortunately, one may have to take a distribution during a down time in the market, but the RMD amount is based on the December 31 valuation. This definitely is a negative consequence for waiting until later in the year with a down trending market.

If we consider the event of our death before taking our RMD for the year, we need to consider how that might affect the IRA beneficiaries. If the RMD has not been taken before death, then the beneficiaries must take the RMD in their names – Not the Estate. The later in the year death occurs, the more problematic the situation. There may be very little time for the beneficiaries to get things organized. If they miss the end of year mandatory distribution, they will probably have to deal with the 50% penalty. It is possible this can be rectified, but not without some discomfort.

Taking the RMD early in the year makes sense. It eliminates the problems for the beneficiaries. They can now wait until the end of the following year before taking an RMD from the inherited IRA. By taking it early, the December 31 value and the market value at RMD should be very close. If the market is up, then gains would be utilized for the RMD requirement. If the market is low, (the IRA valuation would be low) requiring a smaller RMD. If the RMD funds are not needed for income, they can be reinvested for potential growth.



8 Reasons Why You or a Loved One Should Consider a Senior Living Community

Yvette Jenkin

*Director of Sales & Marketing
Chateau Madeleine*

Most seniors and families face the important decision of deciding the right time to look for a senior living community. This journey is unique for everyone depending upon wants and needs.

Here are some reasons that might cause you or a loved one to consider a senior living community:

- * Tired of cooking or in need of specialized diet assistance.
- * Overwhelmed by home maintenance and upkeep.
- * Couples looking for a support system and a social lifestyle together.
- * Can no longer or recommended not to drive due to vision problems or other health issues.
- * Desire social interactions and activities with others of similar age and interests.
- * Need help with daily living tasks such as showers and getting dressed.
- * Need help with medication management.
- * Need a safe and supportive living environment due to a diagnosis such as Macular Degeneration, Diabetes, Alzheimer's, Dementia, Parkinson's, or prone to falling.

If you or a loved one are considering a senior living community, Chateau Madeleine, the area's newest luxury senior living community is the answer. Currently under construction in the heart of Suntree, Chateau Madeleine is locally owned, operated, and committed to providing excellent care and services. The community is being built to the highest standards to withstand hurricanes and backup generators covering 100% of the entire community. At Chateau Madeleine, residents can enjoy a robust calendar of activities, chef-prepared meals and wellness programs so you keep enjoying an active and healthy lifestyle. Now Pre-Leasing and offering a 3-year lock rate and special monthly rates. Call 321-701-8000.



Organization: Easier Said Than Done

Part III

Carla Pickerill

Organized Creative Designs

Sometimes organization is easier said than done, even for a professional organizer such as myself. In Part 2, I described the process my husband and I went through in order to combine two homes into one. We kept the best of the furniture, kitchenware, linens, and appliances. We tried to limit our keepsakes and treasures, however when you have been married 30 plus years, we accumulated more than I thought.

When I first walked into this house I knew it was the "one." The character and feeling of the house was warm and inviting. The success of finding the right house is instinctual; you have to feel at home immediately. Try to visualize how YOUR furniture will fit, not how the house is staged when you walk through.

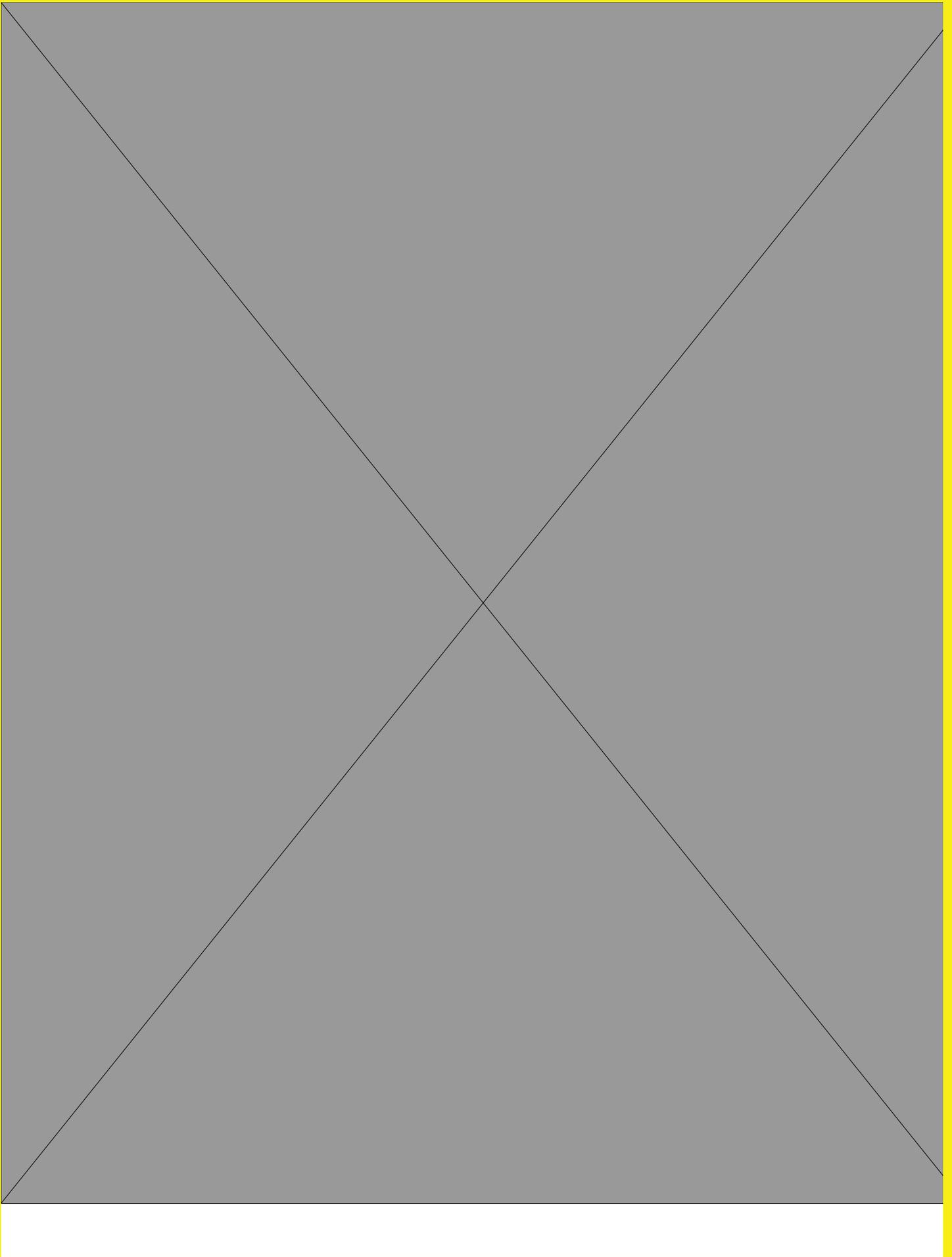
For instance, I knew that the part of the living room that had the fireplace would be the dining room. The shelves would be dedicated to our families. Since both sets of parents were deceased, this would make a nice place to have our parents wedding pictures and various keepsakes of our parents. A shadow box is a great way to display items. I displayed my father-in-law's WWII Navy uniform in this way.

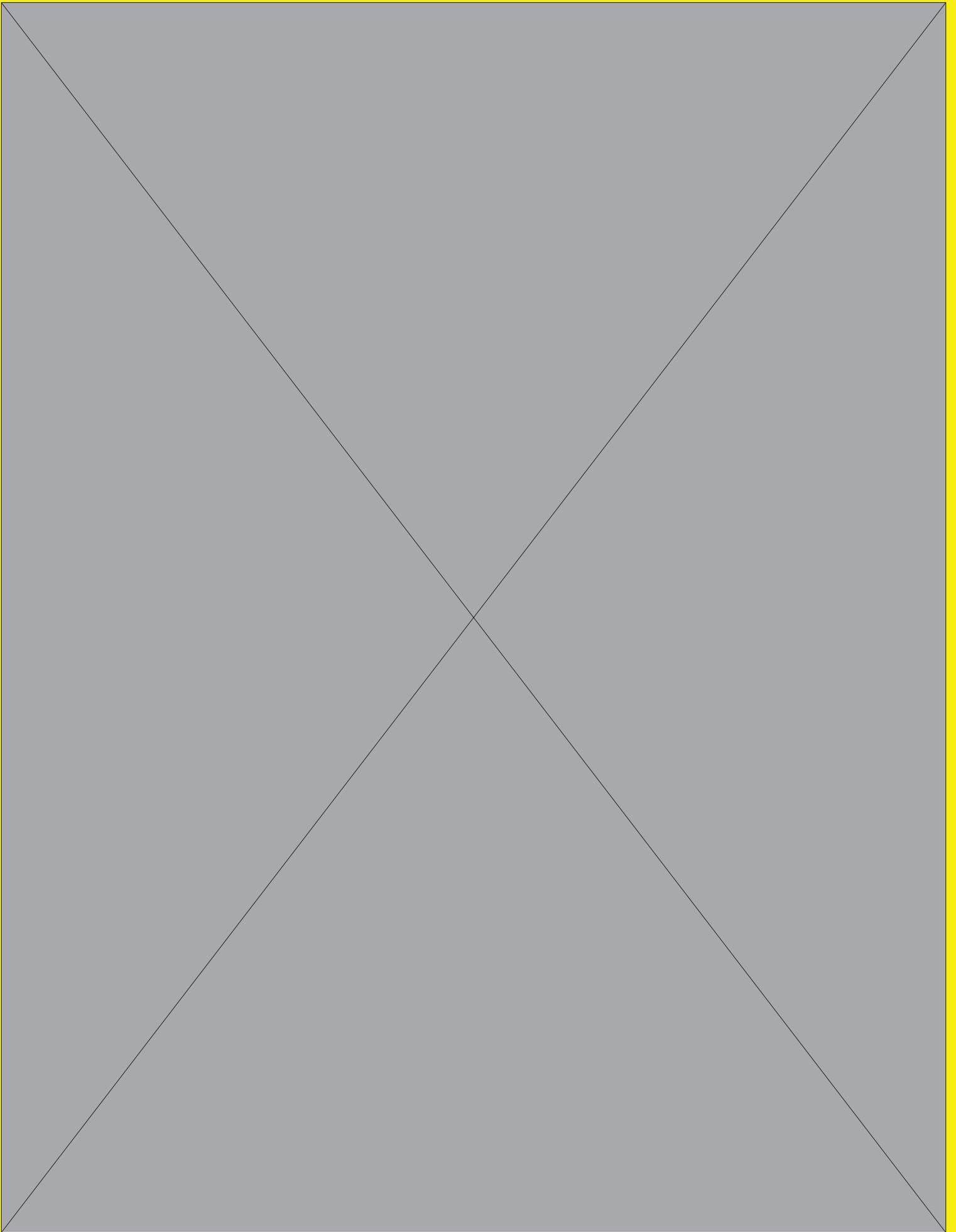
We always have had a small intimate living room for quiet conversation, music, etc. The former dining room had a beautiful mirrored wall that is perfect for our upright piano.

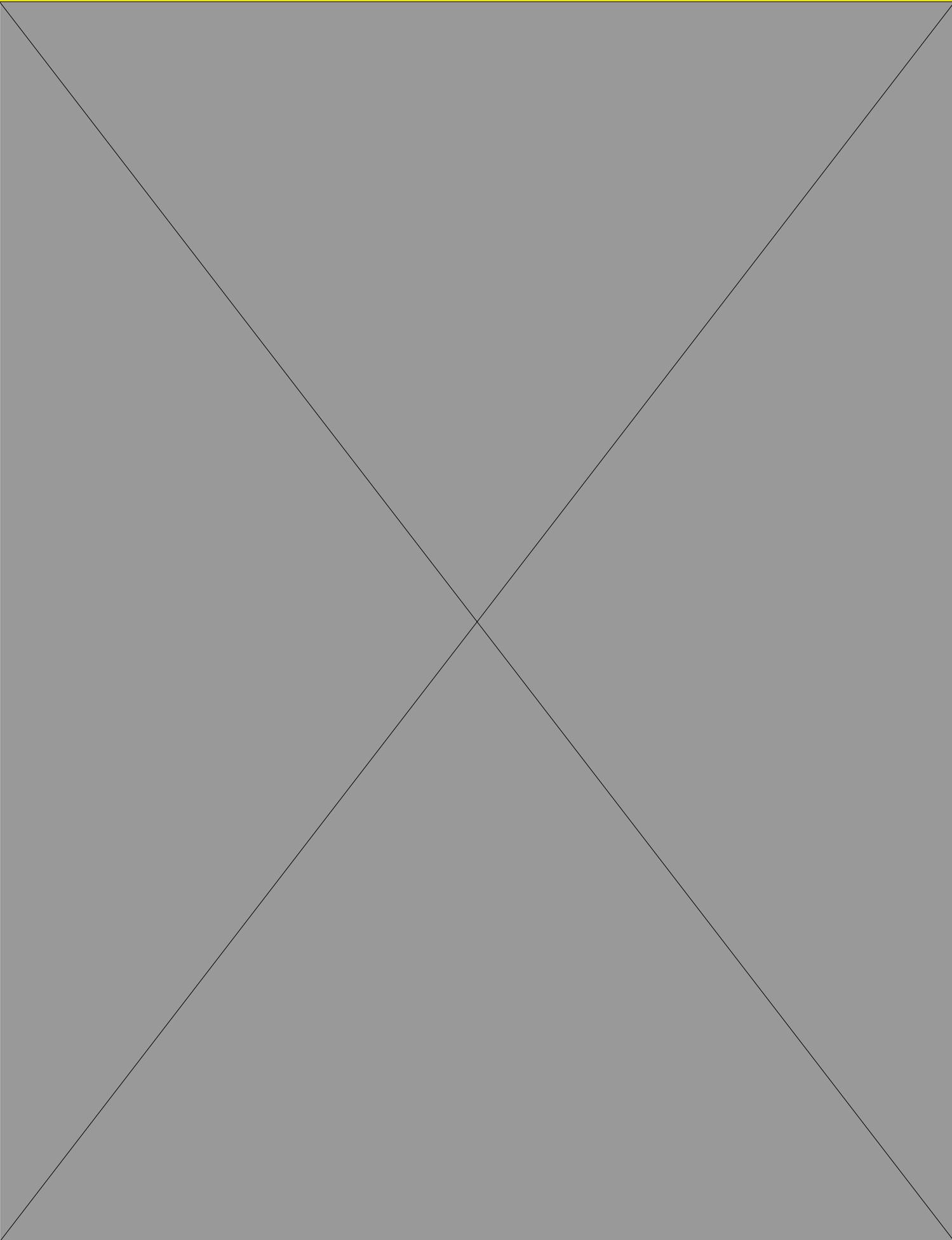
Our master bedroom was the major challenge and was smaller than I realized. We made it work by placing my triple dresser, minus the mirror, under the window. Although tight, it is manageable.

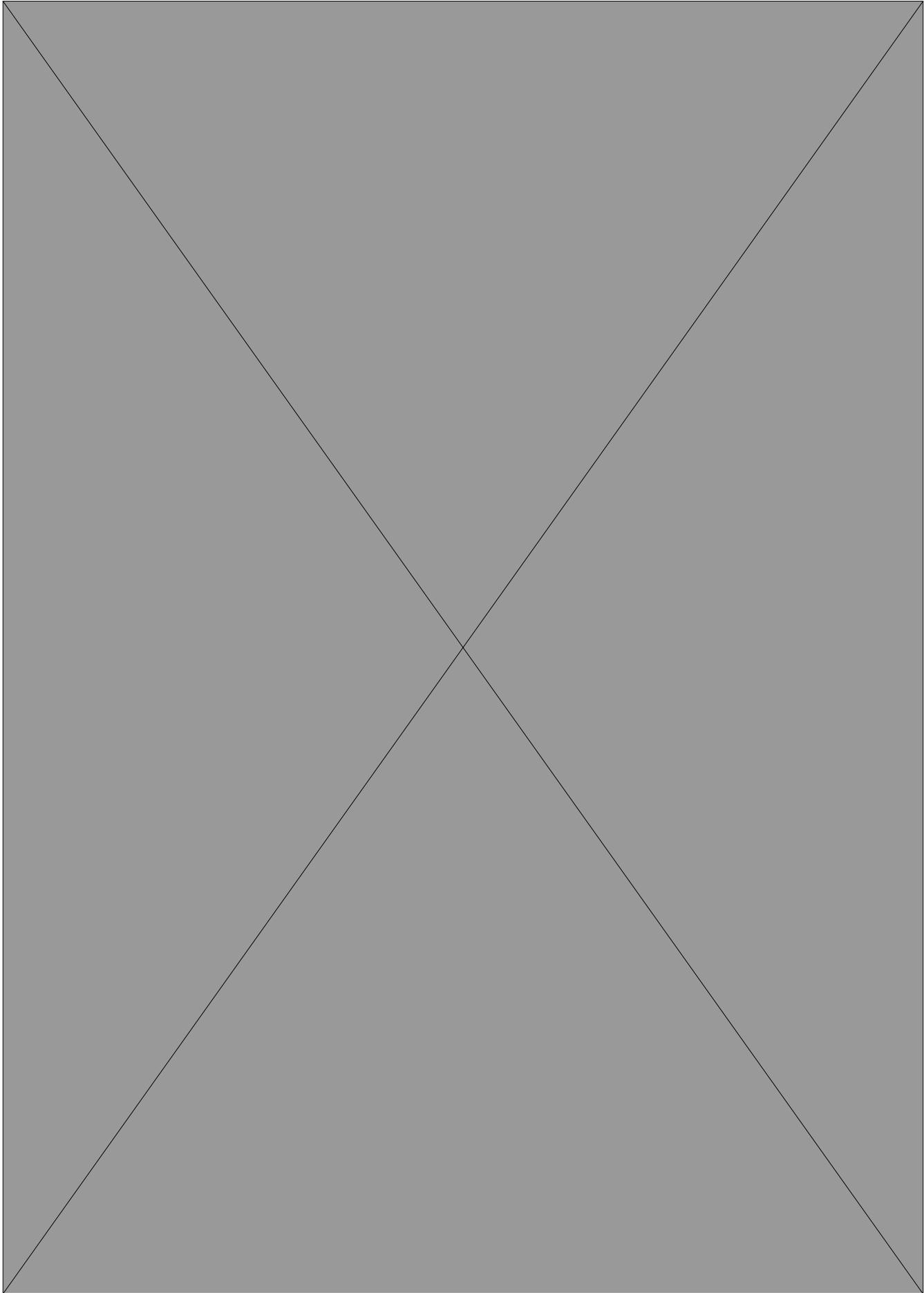
The Florida room is the most utilized room in the home, it is large enough to accommodate all the rattan and wicker furniture.

With a little ingenuity and imagination, we successfully downsized and are happy and content in our "forever" home. Call me at 321-431-9604 if I can help YOU!











Helping Seniors Of Brevard



Senior Citizens Day in the United States

Terri Mermis
Executive Director
Helping Seniors of Brevard



The Brevard Hispanic Center Welcomes You

Javier Molinares
President

National Senior Citizens Day recognizes contributions senior citizens make in communities across the United States. It is annually observed on August 21st. This special day is considered an observance and is not a publically recognized holiday here in the U.S.

Many local area businesses are giving special discounts or deals to senior citizens on or around August 21 so be on the lookout for those offers.

A little background information: Some people celebrate Senior Citizens Day on August 14, as it was the day U.S. President Franklin Roosevelt signed the Social Security Act in 1935. However, in 1988 Ronald Regan, who was the U.S. President at the time, declared August 21 to be the National Senior Citizens Day.

This observance was established in honor of senior citizens in the U.S. who made positive contributions in their communities. The day was also created to bring awareness of social, health, and economic issues that affect senior citizens.

We invite you to visit our new office located at 2401 N. Harbor City Blvd., Suite 134, Melbourne, FL 32935 (located in the rear of the Unity Building) on the 21st where we will be sharing information of help to senior citizens. If you have a senior citizen or senior friendly business, you would like to honor with a certificate of appreciation, please stop by, or call 321-473-7770 to give us the name and we will create an appreciation certificate to recognize them in your honor.



The Brevard Hispanic Center recognizes the need of helping seniors in our community, especially those who have language barriers. With a fully bilingual team of volunteers, the 501 C 3 nonprofit organization assists individuals and families in areas of education, health, family issues, immigration and economic empowerment.

Services at the Brevard Hispanic Center include an intensive language training with the expertise of highly qualified ESL teachers from Brevard Public Schools Adult Education Program. The Center also offers free medical service at the Delacruz Volunteer clinic, providing care to low income patients that don't have health insurance. We also provide networking opportunities for seniors at our Cultural Fridays (Viernes Culturales).

Partnership is key to offer the best service at the Brevard Hispanic Center. Organizations like Helping Seniors of Brevard and Operation Hope enhance our resources with a strategic combination of services. We are in the process of developing a partnership with the local chapter of the National Federation of the Blind. We are looking forward to working in collaboration with visual impaired individuals for the best interest of our community.

Lastly, I would like to congratulate Helping Seniors of Brevard for the great addition of Terri Mermis to the organization. I am so happy Terri is back in our community with this wonderful charity that advocates and support our senior community. As Christine Canavan says, "The elderly is the only minority we all become." Working together, we will make our seniors' life much better.





The Opioid Epidemic and HB 21 – What You Should Know!

*Keith Giles
Verus Health Partners*

We all know the opioid epidemic has been in the headlines for a few years. This last legislative session House Bill 21 (HB 21) went into effect on July 1, 2018 to address Florida's opioid epidemic. However, it applies to all controlled substances not just opioids.

In a nutshell, what is HB 21? It amends several of the current state statutes and regulations as they pertain to controlled substance prescribing.

Some key changes in the statutes:

- Practitioners or dispensers are to consult the states database known as E-FORCSE (Electronic-Florida Online Reporting of a Controlled Substance Evaluation Program) before prescribing a controlled substance.
- The dispensing of a controlled substance must be reported to E-FORCSE no later than the close of business the next business day. (Note: patient consent is not required)
- Certain controlled substances can only be prescribed on a 3-day supply.

What should you do?

* Review your prescriptions, if it is a controlled substance contact your physician and see how that affects you.

* If it is an opioid, start planning a 3-day schedule to the pharmacy. In some circumstances the 3-day rule can be increased to 7 days. Again, check with your physician.

* Finally, we are seeing some practitioners deciding not to prescribe any controlled substances in fear of hefty fines and the possibility of losing their license.

That's it for now. The Buzz words, "CHECK WITH YOUR DOCTOR."



An Eye for an I?

*Dr. Vaishnav
The Eye Institute for Medicine
& Surgery*

As millions of people do every day, Lynn went for a routine, follow-up eye exam with her ophthalmologist, Dr. Vaishnav. Little did Lynn know that despite having no symptoms with eyes, the eye exam that day would save her life. Upon examination, Dr. Vaishnav, an ophthalmologist with the Eye Institute and the inventor of the Healthy Eye, Healthy I™ Wellness Program noted a small, yellow clot (called a hollenhorst plaque) in a branch artery of the retina. Dr. Vaishnav contacted Lynn's primary care physician and recommended additional tests. The testing showed the presence of 3 life threatening blood clots in her body. She had no symptoms to warn her. She was treated successfully for those clots. Lynn was told by her doctor that had she not been tested based on the eye exam, she would have likely had an acute stroke.

"The eye is truly a window into the body," says Dr. Vaishnav. A good, comprehensive eye exam can save a life. As in Lynn's case, many diseases in the body can present with changes in the eye. Often the patient has no symptoms. The Healthy Eye™ Wellness Program was designed to catch signs and symptoms early enough to intervene and prevent major complications of diseases including blindness or death. Anyone can benefit from this program if they follow the "CARPE" rule. "C"atch symptoms early, be "A"ware of the symptoms, get "R"eferred early to receive timely treatment, set "P"revention goals, and obtain "E"ducation necessary to protect oneself and family. Lastly, have the eye doctors communicate that information effectively to the patients other physicians so a comprehensive physical exam and testing can be performed to protect them from complications.

To schedule a comprehensive examination, please call 321-722-4443.



Dog Days of Summer

Jennifer Helin
Seniors Helping Seniors

Hot summer days bring nostalgic images of lemonade stands and picnics. The reality of living in Florida? Running from A/C to A/C and planning outings early in the morning or post afternoon thunderstorms. Dehydration is also a reality, more so for seniors than any other time of year. As we age our body is less able to perceive thirst and to regulate temperature. Many common medications increase water loss. Add our reluctance to increase trips to the bathroom, especially at night, and it's easy to see why studies estimate over a third of seniors are chronically dehydrated. The increase in temperatures over the summer and the lack of adequate A/C pushes many into the "danger zone" of urinary tract infections, increased fall risk, dizziness, irritability, and fatigue.

What can we do to avoid dehydration? The easy answer is to increase water intake. Caring for many seniors over the years we know it isn't always that easy. Not a water drinker? Milk and orange juice count and may stay in the system longer than water. Try flavor drops, there are many all-natural versions on the market, making water a little tastier. (Sorry, caffeinated and alcoholic beverages don't count)! Take advantage of summer produce. Watermelon has a high-water content, as do many fruits. Tomatoes, zucchini, and squash are great high-water veggies. Create a reminder system to make sure you have gotten your daily recommend intake.

What is recommended? Consult with your doctor. Men and women have different needs, medications factor in, and individual requirements vary. For instance, my father increased his intake to 32 oz. a day. The result was a decrease in light-headedness and fatigue with better kidney function.

It's hot out there. Hydrate!



Homestead

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

There are three types of "homestead" under Florida State law. The first is the \$25,000 property tax exemption off the appraised value of your house for property tax purposes. The second is the exemption from creditors' claims. And the third is what is known as Constitutional "devise and descent."

Most people are familiar with the \$25,000 property tax exemption. To qualify, you must be the named owner as of January 1st and must have applied by March 1st for the initial exemption.

The exemption from creditors' claims means that they cannot force the sale of your homestead for debts not connected to the homestead. Examples of debts connected to the homestead are your mortgage, property taxes, homeowner or condo association dues, and mechanics' liens. Thus, they cannot force the collection of debts for credit cards, nursing home bills, Medicaid bills, business loans, etc.

The "devise" part of the "Devise and Descent" clause of the Florida Constitution requires that any transfer of the homestead property during a marriage requires both spouses to sign the deed even if the homestead is only in one spouse's name. The same is true as far as binding the homestead with a mortgage. Both must sign.

The "descent" part means that unless the homestead is passed outright to the surviving spouse by tenants-by-the-entireties ownership (husband and wife), deed, will or trust, the surviving spouse automatically receives a life estate in the homestead. If there are minor children, they get a remainder interest.

Both the devise and the descent provisions can be waived by a spouse in a prenuptial agreement.



Helping Seniors Of Brevard

Our Current Underwriters

Include:

Affordable Glass Protection, Inc.

www.affordables shutters.com 321-722-9996

Al Dia Today

www.aldiatoday.com

Allegra Design Print Mail

www.allegrarockledge.com 321-632-7272

Autumn House

www.autumnhouseflorida.com 321-242-1006

AVID Home Care Services

www.AvidHomeCareServices.com 321-392-3400

Barbara McIntyre, Reverse Mortgage Funding

www.reversefunding.com/barbara-mcintyre
321-698-4739

Barefoot Bay Tattler

www.barefoottattler.com

772-664-9381

Beach Funeral Homes

www.beachfuneralhome.com

321-751-6012

CarePlus Health Plans, Inc./Humana

www.careplushealthplans.com

321-751-7645

Carrie Bryniak, CTA, CATP

www.mustlovetravelgroup.com/carrie/ 321-323-9835

Chateau Madeleine Senior Living & Memory Care

www.suntreealf.com 321-701-8000

City of Palm Bay

www.palmbayflorida.org 321-952-3429

Debbie Fischer

www.4SaleBrevard.com

321-428-2160

Ebony News Today

www.ebonynewstoday.com

Golden Providers

www.goldenproviders.com 321-914-3919

Jerry Hadlock, Jr.

Medicare Plan Questions 321-720-4526

Handypro of the Space Coast

www.spacecoastfl.handypro.com 321-208-7989

Hibiscus Court

www.slm.net/Senior-living/fl/Melbourne/hibiscus-court/
321-345-9830

Hometown News

www.hometownnewsol.com 321-242-1013

In Home Personal Services

www.ihps.com 321-984-0706

Knowledge College for Aging

www.knowledgecollegeforaging.com 321-725-6799

Lee Sheldon, DMD

www.drleesheldon.com 321-369-9788

Organized Creative Designs

www.oed-organizer.com 321-431-9604

Pit Crew Roofing

www.pitcrewroofing.com 321-617-5555

Riverview Senior Resort

www.riverviewseniorresort.com 321-312-4555

Ruth Rhodes, Esq.

www.rhodeslawpa.com 321-610-4542

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www.seniorscenemag.com 321-777-1114

Seniors Helping Seniors

www.seniorcarebrevard.com 321-722-2999

Space Coast Daily

www.spacecoastdaily.com 321-615-8111

Spotlight Magazine

www.spotlightbrevard.com 321-961-3636

The Eye Institute

www.seebetterbrevard.com 321-722-4443

Unity Church

www.unityofmelbourne.com 321-254-0313

Verus Health Partners

www.verus-healthpartners.business.site 321-421-7389

VITAS Innovative Hospice Care of Brevard

www.vitas.com 321-751-6671

William A. Johnson, P.A.

www.floridaelderlaw.net 321-253-1667

Zon Beachside Assisted Luxury Living

www.ZonBeachside.com 321-777-8840



If you would like to join us as an Underwriter, please call **321-473-7770**