



Joe Steckler, President

President's Message

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

Dear Friends,

Today we are at a crossroads. At stake is the freedom to live our lives as we choose without being told by another of a better way to do things.

For example, the Florida Legislature recently made some changes to long-term care that have caused new obstacles for seniors. Although well-intended, these actions will hinder, not help, our ability to age with dignity.

Helping Seniors believes there are better ways to bring about change based on what we seniors think we need. The first step is organizing a senior advocacy group to develop an aging plan for Brevard. During 25 years of nonprofit work and 38 years of military service, I found that those organizations with good plans succeed. A good plan has meaningful objectives and steps to achieve them.

Our senior advocacy group is still in its infancy, so your active participation is requested. Our second meeting will be held on February 11th at 11:00 AM. To participate, please call Kay Keyser at 321-473-7770 or reach her by email at Kay@helpingseniorsofbrevard.org. Become part of the solution and not the problem. Local control of our own destiny is our objective and, with your support, it can be achieved.

Sincerely,

Joe loves educating the listening audience each Thursday with "Helping Seniors" at 1:00 P.M. on:

**AM Radio
1300 W MEL**



Misconceptions About Senior Living

As we age, we have lots of decisions to make. Such as: what doctors to see, what foods we should eat, what medications to take, and most importantly, where to live when our home is too much to take care of or we need more assistance. Many people are fearful when they hear the terms senior living or retirement community and the reality is, there are many misconceptions.

Myth:Senior living will take away my independence.

Truth:Senior living will alleviate many day to day stresses and allow you to lead a much more carefree life. Senior living communities work to meet your individual needs and provide just the right amount of support to maximize your independence. Many communities offer various levels of living from just providing meals and light housecleaning, to more hands-on in assisted living.

Myth:Senior living costs too much.

Truth:Senior living is more affordable than you might think. Most communities offer various price points based on apartment size and location. When you add up the cost of living in your home (ie: mortgage, insurance, lawn maintenance, housekeeping, groceries, etc.), you will find it is pretty close to what you spend on a monthly basis to live in your home. There are typically more amenities to consider and you have many opportunities for increased socialization and fun!

Myth:I can wait until something happens.

Truth:Typically, the best time to make a decision to move is when you are feeling great. We find residents that move in earlier have adequate time to adjust to being in a new home as well as meeting new friends and enjoying senior living.

Stacey Clark, RN is the Executive Director at The Fountains of Melbourne

Visit us Online

Find great Senior Resources online including Florida Today articles, Bright House TV programs and WMEL Radio programs - and Joe's Blog at:



HelpingSeniorsOfBrevard.org

Helping Seniors of Brevard

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Get involved in our fast-growing Facebook and LinkedIn social media communities as we are Helping Seniors of Brevard!



Video On-Demand

View the Helping Seniors of Brevard TV library, at your convenience, on our Video On-Demand channel at YouTube.



Call Us!

Give our Brevard County Senior Help Desk a call at 321-473-7770. Our Senior Information Specialists are there to serve you!



Your Road to Retirement: Social Security Knowledge is Power

Choosing when to start Social Security payments may be one of the most important decisions you make in the retirement income planning process. It can have a significant impact on how much guaranteed income you and your spouse receive for life!

Consider just some of your options:

- * Take early payment (age 62-64): Social Security can begin as early as age 62, but benefits will be reduced by as much as 30%.
- * Start benefits at Full Retirement Age (age 65-67 depending on your year of birth) You'll receive at least 100% of your Social Security benefits if you claim at Full Retirement Age or later.
- * Delay and get even more (from Full Retirement Age to age 70) Waiting until your Full Retirement Age to begin payments can increase your benefits by up to 8% a year.
- * Capitalize on spousal benefits. Married individuals can claim the greater of their own benefit of 50% of their spouse's benefit at Full Retirement Age. Coordinate benefits between both spouses to help increase overall income. Each spouse has the opportunity to receive both spousal benefits AND their own benefits at different times. Divorced spouses can receive spousal benefits if marriage lasted at least 10 years and recipient is currently unmarried.
- * Enhance survivor income. Widow(er)s can keep their own benefit or switch to the deceased spouse's benefit if it is higher. Survivor benefits are available as early as age 60 (age 50 if disabled) but they will be reduced by up to 28.5% if claimed before the recipient's Full Retirement Age. To decide the best time for you to start, visit www.ssa.gov/estimator to estimate your Social Security benefits; then consider how long your retirement will likely last, determine if you want to continue working, look at the tax consequences, and evaluate spousal opportunities.

Beth Courtney is a full-service Financial Advisor with the Courtney and Braswell team of VALIC with offices in Rockledge and Melbourne.



MUCH ADO ABOUT GUARDIANSHIP

Perhaps the biggest elder issue facing Florida Legislature this spring will be what to do about guardianship. Representative Kathleen Passidomo from Collier County introduced legislation (HB 5) that seeks to repair some perceived shortcomings in the current guardianship statute. I say perceived shortcomings because most of the people who deal with the statute daily generally think the current statute is adequate. However, there are some folks in South Florida who disagree and they want to scrap the entire statute.

The legislature's committees have started meeting and we can expect that the guardianship hearings will be a hot bed of activity. The South Florida group, Americans Against Abusive Probate Guardianship (AAAPG), led by Dr. Sam Sugar, has filed a white paper basically alleging collusion amongst professional guardians, judges, and attorneys to deprive incapacitated persons of their liberty and possessions and that this collusion rises to the level of human trafficking. As you may guess, Dr. Sugar was involved in a lengthy guardianship litigation with other family members and appears to have some problem with the guardianship system as run in Dade County and thinks this is a statewide epidemic.

Each of Florida's Judicial Circuits implements the statute differently. South Florida has always done things differently and guardianship is no exception. Representative Passidomo's bill seeks to rectify some of those differences and to generate more uniformity across the circuits. However, AAAPG is currently pressing their point in Tallahassee. I can attest that this is certainly not the case in Brevard County. It should be an interesting session!

William A. Johnson, PA is an Elder Law Attorney located at 21 Suntree Place, Suite 10 in Melbourne.

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is on Bright House Networks every week!**

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NETWORKS 

Watch BrightHouse Channel 199
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Mon. 7:00 PM, Tues. 6:30 PM, Thurs. 7:30 PM



If you are a SENIOR or CARETAKER and need assistance, in finding services for: health, household, financial, legal or other needs, please call: 321-473-7770

You'll also find the underwriters of Helping Seniors of Brevard can be excellent resources:

The Eye Institute – www.SeeBetterBrevard.com
321-722-4443

Gentiva Home Health – www.Gentiva.com
321-255-9995

Dr. Lee N. Sheldon – Dental Implants
www.Dr.LeeSheldon.com - 321-369-9788

William A. Johnson – www.FloridaElderLaw.net
321-253-1667

WMEL AM1300 – www.1300WMEL.com
321-631-1300

Wuesthoff Medical – www.Wuesthoff.com
321-636-2211

Senior Scene Magazine
www.SeniorSceneMag.com 321-777-1114

Seniors Helping Seniors – In Home Care
www.seniorshelpingseniors.com/Brevard - 321-722-2999

The Fountains of Melbourne –
www.kiscoseniorkiving.com_living/Melbourne - 321-473-9474

VALIC –
www.Valic.com - 321-735-4994

Dr. Michael Kenemuth, Chiropractor
www.drkenemuth.com - 321-768-8005

Canadian Meds of Melbourne –
sales@CanadianMeds-Melbourne.com - 321-574-6976

If you would like to become an underwriter, we look forward to hearing from you! It's both affordable and meaningful - and it is Helping Seniors of Brevard!

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Listen every Thursday at 1:00 PM

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For more information and educational subjects, go to: www.helpingseniorsofbrevard.org. You'll find great resources to help you - including "Helping Seniors" archived radio, television, and print articles.

Hospice and Palliative Medicine

Where did the notion of hospice get started and how has it evolved to the entity we know today? Modern hospice started in England and was developed by a registered nurse Dame Cicely Saunders in the 1950's which resulted in the first hospice opening in 1967. The first hospice in the United States opened its doors in 1971. Similar to England, the initial focus was primarily on the patients who suffered from cancer and required end of life care by treating the pain and suffering associated with the disease.

Times have changed cancer patients are now diminishing in the hospice field at a rate of about 35%. Now hospice care has expanded to numerous medical problems including chronic diagnosis such as heart disease, lung disease, and Chronic Obstructive Pulmonary Disease (COPD), neurological conditions such as strokes and ALS as well as kidney and liver failure. Dementia is now recognized as a cause of death and patients can often benefit from the hospice services due to the overwhelming end of life care placed upon caregivers.

Each of these diagnoses have their own problems and trajectory of decline. Cancer patients with advanced disease might only live a few months whereas dementia patients and their families can suffer the ravages of this disease for years to come. While Medicare has strict criteria for if and when patients can enroll in hospice, many patients develop symptoms that needed hospice intervention well before they enroll. This is particularly true in many diseases such as COPD, CHF and dementia.

Over the last ten years, the face of hospice has changed tremendously. Palliative care, or care that is not curative but provides symptomatic relief, has given comfort and care for patients as they bridge from the beginning of their chronic illness state to end of life. It has now become known as Hospice and Palliative Medicine. With most hospice programs providing a continuum of care for patients who have early stages of illness all the way through end of life care. Hospice and palliative medicine not only provides the medical aspect of treatment but also the spiritual, psychosocial and family support



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