



ISSUES AS WE GET OLDER

Dear Friends,

I recently read an article about the ethics and morality of Medicaid planning. Those of you who follow me on radio and television know I am no stranger to discussing Medicaid planning, just as I am not afraid to discuss the inadequacies of elder advocacy or the misuse of public or privately donated funds. So today let's address using money wisely to help more people.

Medicaid. Medicaid was initiated in 1965 to assist poor or medically disabled people in the United States. Depending on who is affected by its use, the ethics and morality of Medicaid planning can take on different meanings. Nonetheless, we can all agree that there are good and bad, or unintended, uses to which government monies are used. I do not think Medicaid was meant to be used as a financial tool to preserve assets for children or grandchildren. Another new use of Medicaid is facilitating placement of clients in various elements of care. This is a questionable tactic that benefits some but can make it more difficult for those who are poor to maintain their priority in the placement system. For this and many other reasons, I recommend use of a qualified elder law attorney to assist in Medicaid planning.

Elder Care. Most of us understand the need to plan

for retirement: we save as best we can, purchase long term care and other insurance, do financial planning, and live within our means. Realizing that the best laid plans might be disrupted, Medicaid was developed to assist those who needed help in later years or who were medically disabled. It was not intended as a way to circumvent individual responsibility to take charge of our own lives.

Having said the foregoing, I would like to comment on the role of local leadership in ensuring that elder care is available for seniors. Currently in our county there is no plan in place to help seniors age with dignity. It is well intended to say Brevard is an elder friendly community but what does that

mean? What does it buy us? Because there is no aging plan, Helping Seniors of Brevard has developed an advocacy group to take the lead in building such a plan to present to the Brevard County Commissioners. Ideally this plan will include local as well as government resources as a building block. If you look at your tax bill you will notice that about 44% of your taxes are intended for the education of children, but there is a zero commitment to elders.

Use of private and government financial assistance. We would like to think that our monies are used as we

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SATELLITE BEACH LIBRARY

Saturday, May 2 from 9:00am-3:00pm – 6-Hour Book Sale! For one day only, the Friends of the Library are having a mini book sale.

Saturday, May 9 at 2:00pm – Turtle Talk, a basic overview of sea turtles presented by the Sea Turtle Preservation Society. For information, call 676-1701 between 11am-3pm.

Monday, May 11 at 2pm – Friends Board Meeting. Open to the public.

Tuesday, May 12 at 1:00pm – Great Decisions 2015 topic is Syria's Refugee Crisis by the League of Women Voters International Relations Group.

Wednesday, May 13 at 2:00pm – Financial Planning Seminar on Getting the Most from Social Security by the Leonard Financial Group. Call 259-6239 or email contact@leonardfinancialgroup.com for information.

Monday, May 18 at 2:00pm – Education on Veteran Benefits by the Law Office of Amy B. Van Fossen. Call 345-5945 or email chris@amybvancouver.com for information.

Monday, May 18 at 4:30pm – STERP Training, presented by the Sea Turtle Preservation Society. The turtle talk class is a pre-requisite to this training. For information, call 676-1701 between 11am-3pm.

Friday, May 22 at 1:00pm – Design and make beaded jewelry in a 2-hour workshop. Cost is \$15 which includes all materials, tools and instruction. Contact Normandie & Nancy at 321-225-1394.

Tuesday, May 26 at 1:00pm – Great Decisions 2015 topic is the Human Trafficking in the 21st Century led by Mary Nicolay with the League of Women Voters International Relations Group.

Monday, June 1 at 1:00pm – Barbara's Book Chats. A Picnic in the Library.

Starting Tuesday, June 2 at 1:30pm – Summertime Tai Chi with Charlie Biehl. Open to all ages. \$5 fee per class. Wear comfortable clothing and flat shoes.

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intend them to be used when we donate to a charity, but research shows this may not always be so. Since nonprofits are required by law to report their use of funds, you can look up their 990 IRS tax documents online to determine if your donation is being used cost effectively or going mainly for salaries and overhead. This is an area fraught with the perils of Pauline, so let me say that organizations that do not have a 990 posted on the internet or refuse to make such document available to you should raise a red flag. I take great interest in how my donated monies are used and so should you.

Helping Seniors of Brevard has a survey posted on its web site at

www.helpingseniorsofbrevard.org or available by calling our office at 321-473-7770. I encourage you to take the survey so that current senior needs can be identified and made part of local plans to help all age with dignity. We have wonderful resources in Brevard County, but we all need to be aware of what is available. Become part of advocating for seniors and realize that our ability to meet future senior needs requires a united effort. 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: 321-73-7770 ~ www.helpingseniorsofbrevard.org

22nd Annual National Senior Health & Fitness Day®



"If You Keep Moving... You'll Keep Improving!"

SAVE THE DATE - Wednesday, May 27th 2015
On Wednesday, May 27th 2015, an estimated 100,000 older adults will participate in local fitness activities throughout the country as part of the 22nd annual National Senior Health & Fitness Day® (NSHFD), the nation's largest health promotion event for older adults. The Fountains of Melbourne, A Kisco Senior Living Community, is proud to once again be a host sight for this amazing event.

Programs on the day of the event will range from small group exercise demonstrations, to walking tours and will kick off with our Annual Health and Wellness Fair from 8:30 a.m. to 11:30 a.m. Most programs

and demonstrations will include an exercise or physical activity component, as well as information about subjects important to seniors. We will have a Drumming Circle as well as various levels of Strength Training Classes that are open to all participants.

We encourage older adults at all levels of physical fitness to participate in National Senior Health & Fitness Day. Our goals are to make exercise fun, to increase awareness of the benefits of a regular exercise program for older adults, and to encourage all older adults to take advantage of the many health and fitness programs offered in our community. Not only will this event include the Residents here at The Fountains, but we invite seniors from outside of our community to come in and take advantage of all of the events throughout the day. We expect to have close to 250 in attendance at the event this year!

If you have any questions, or require additional information, please contact Victoria at (321) 984-1494, Extension 134 or via email at Victoria.Blumberg@kiscosl.com