



## President's Message

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

**Joe Steckler, President**

Dear Friends,

We are making progress in our efforts to help people. Picking up on the "Helping" theme I would like to let you know that we need your financial help. When we started Helping Seniors, we did it on a shoestring and that shoestring is not nearly as long as I would like it to be. We are breaking into funding streams but that is a slow process and cash flow is often a problem in many nonprofits. That said, many nonprofits are reluctant to tell potential donors that a problem exists; however, I am not one of those not willing to share.

We sought money from the cities of Palm Bay and Melbourne. We received money from Palm Bay but encountered difficulty in getting payment based on government rules. While we have helped people the government wants to know if we are helping the poor which is hard to prove on a phone call. Melbourne declined funding and instead gives their money to children after school programs and women. Nothing wrong with the categories but seniors should be there also. We have fielded over a hundred calls from those two cities since September.

So we raise money through donations, media sponsorships and a major foundation that helps us. At times we have to stretch a little but have made it so far. Really need to tap into United Way and county funding but that seems to be a difficult nut to crack. To do all this we need about \$250,000 a year. I take no pay but staff needs to eat as they are still active, not retired as I am. We are preparing for a major auction event in October. We are also working on an endowment. The auction will help pay operation costs but the endowment will be used to help local people.

Here is my request. Those of you who are able to help us financially, please send your donation to Helping Seniors at the office or go to our website; [www.helpingseniorsofbrevard.org](http://www.helpingseniorsofbrevard.org). We do need your help or else I would not ask for it. If 1,000 sent \$100, we could solve the problem and also place a major chunk in the endowment. I have asked many of you before and you helped in my political run and also starting the Brevard Alzheimer's Foundation. Please help me now as we work to put Helping Seniors on a solid footing. I will tell you our progress in my President's Message next month.

Many, many thanks,

*Joe*  
Joe



Your Contribution makes a difference!



## What We Eat DOES Matter!

Dr. Lee Sheldon  
Solid Bite Dental

It's a real shame when I see a young person who is about to lose all of his or her teeth. Yes, we can do implants and give the person back a beautiful smile and restore the ability to chew. But replacing teeth is only a part of the bigger picture. And the bigger picture has very much to do with the habits you start for yourself and as importantly, for your children and grandchildren.

Just because we can fix it doesn't mean that we are healing it. Just as a plant rows because it has the right nutrients in the soil, a body heals because it gets the correct nutrients. The converse is true as well. When the body gets poor nutrients or no nutrients, it fails. It fails to heal. Bad foods, such as sugar, cause the body to become chronically inflamed. Chronic inflammation is responsible for every chronic degenerative disease that we have. Arthritis, heart disease, asthma, diabetes, eczema, kidney disease, some forms of cancer, fibromyalgia, and nearly every other degenerative disease have some root in inflammation. And eating the correct foods can prevent such degeneration.

It becomes worse when our children copy what we do. So if we're drinking Coke at every meal, what do our kids want to do? If we eat candy on a regular basis, so do our kids. I so often hear, "Everything in moderation," but the definition of moderation has changed. When I was a kid, the average amount of sugar that we ingested per year was about 40 pounds. Now, we eat over 200 pounds of sugar per person per year. Soft drinks, juices, sports drinks, canned and processed foods, mints, gum, cakes, cookies, protein bars, are all loaded with sugar. If it comes in a can or box, it's not a healthy food.

The fresh fruit and vegetable aisle is where we should start in the supermarket. That's where the healthy foods are. That's where your nutrition starts, and if it's organic, it's much better. You'll feel better and as importantly, you'll set a good example for all those impressionable young minds that you encounter. Your habits are yours to determine. You can make correct decisions for your health. And as a result, not only will you do better, so will your children.



Would you like to donate? Look for our DONATE tab at [www.HelpingSeniorsofBrevard.org](http://www.HelpingSeniorsofBrevard.org) or send to: Helping Seniors of Brevard  
P.O. Box 372936 - Satellite Beach FL 32937

## 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.com](http://HelpingSeniorsofBrevard.com)

## Helping Seniors of Brevard

571 Haverty Court - Suite W - Rockledge FL 32955-3611t  
Phone: 321-473-7770  
Email: [Info@HelpingSeniorsofBrevard.org](mailto:Info@HelpingSeniorsofBrevard.org)

## Facebook

Get involved in our fast-growing Facebook and LinkedIn social media communities as we 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!



## Living Trusts – A Great Way To Avoid Probate & Save Taxes

Scott C. Dixon, Esq.  
Estate Planning & Probate Attorney  
Wideman Malek, PL

The statistics are staggering.

As many as 71% of our population dies without having made even a simple will, even less have prepared a trust. The result of such lack of planning can be both time consuming and costly for your beneficiaries. Many think that if you have a will, your personal representative can just distribute your assets. That is simply not true.

When a person dies, their will gets filed with the court and is usually submitted to probate. Probate is the legal process by which your estate is transferred from you to your beneficiaries. On the average, probate takes an average of 9-12 months with a total cost of 6% to 10% of your estate. Any litigation can result in both more time and more money.

A Revocable Living Trust, that is properly funded, can be used to address the above issues. In some cases, a trust can greatly minimize the administrative fees and time delays that are usually associated with administering an estate.

A Living Trust remains private, and can be done in a way that keeps you in complete control of all of your assets. It is not comfortable planning for death or a day when you may be incapacitated; however, wise planning can often save time, money and aggravation for you and your family. A Trust is certainly not for everyone, but for many, it has proven to be a valuable planning tool. 321-255-2332.



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

AM Radio  
1300 WMEL



Tell Your Friends ... "Helping Seniors" TV is on Bright House Networks every week!



Watch BrightHouse Channel 199  
Wed. at 8:30 AM & Fri. 8:00 AM  
Watch BrightHouse Channel 49  
Mon. 7:00 PM, Tues. 6:30 PM, Thurs. 7:30 PM



## Time To Take A "NEW" Look At The Reverse Mortgage

By Barbara McIntyre, CSA  
Home Equity Retirement Specialist

Everyone reading this article has, at some time, heard of a "Reverse" mortgage. It would be hard to miss it with all the TV commercials featuring well-known actors.

Over the past few years the rules around this FHA insured mortgage have changed. These changes have reduced costs, offered more options, added consumer protections and overall, have made "reverse" a very different product. So much so, that it is now more commonly called by its accurate name; "HOME EQUITY CONVERSION MORTGAGE or HECM.

What HUD was careful not to do was to take away the benefits and features, which are so important to the retiree, such as:

- ☒ "Tax free" monthly income for life as long as you or your spouse remain in your home.
- ☒ A line of credit, which not only can't be cancelled, reduced, or called due, like the more familiar HELOC's offered by our local banks, but actually grows every month giving you access to more equity with each passing year.
- ☒ The ability to use this mortgage to purchase a home for as little as 40% equity contribution and never make a monthly principle or interest payment while living in the home.

Soon, even the ability to escrow some of the proceeds of the HECM will be an option. This will assist borrowers in planning for future tax and insurance obligations. I believe that the time has never been better to "take another look" or a "first look" at the new HECM to see if it has a place in your retirement plan. For more information please feel free to call me, Barbara McIntyre, CSA, your Brevard County Home Equity Retirement Specialist. I would be pleased to answer all of your questions. 321-259-7880 or 321-698-4739.



Have you taken the Helping Seniors 2015 Advocacy Survey?



Visit [www.HelpingSeniorsofBrevard.org](http://www.HelpingSeniorsofBrevard.org) and be heard in this important survey today.



Would you like to donate? Look for our DONATE tab at [www.HelpingSeniorsofBrevard.org](http://www.HelpingSeniorsofBrevard.org) or send to: Helping Seniors of Brevard  
P.O. Box 372936 - Satellite Beach FL 32937



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:

Atlantic Shores Nursing & Rehab Center  
www.atlanticshoresrehab.com - 321-953-2219

Barbara McIntyre, CSA  
Home Equity Retirement Specialist - 321-259-7880

Canadian Meds of Melbourne  
little.joe.ponds@gmail.com - 321-574-6976

Courtney & Braswell Financial Group  
321-735-4994

Gentiva Home Health  
www.gentiva.com - 321-725-4799

Hometown News  
www.hometownnewsol.com - 321-242-1013

Levin HomeCare Nurse Registry  
www.LevinHomeCare.com - 321-768-0958

Peaceful Beach Mediation  
www.peacefulbeachmediation.com - 321-626-2858

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

Seniors Helping Seniors Southern Brevard County  
www.seniorcarebrevard.com - 321-722-2999

Solid Bite Dental Implants - Dr. Lee Sheldon  
www.DrLeeSheldon.com - 321-369-9788

Space Coast Center for Independent Living  
www.spacecoastcil.org - 321-633-6011

Spotlight Magazine  
www.spotlightbrevard.com - 321-961-3636

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

The Fountains of Melbourne  
www.kiscoseniorkliving.com - 321-473-9474

The Social Adult Day Care and Entertainment Center  
www.atthesocial.org - 321-373-7000

VITAS Innovative Hospice Care of Brevard  
www.vitas.com - 321-751-6671

Widerman & Malek, Attorneys at Law  
www.legalteamusa.net - 321-255-2332

William A. Johnson, P.A.  
www.FloridaElderLaw.net - 321-253-1667

WMEL AM 1300 Radio  
www.1300WMEL.com - 321-631-1300

WrenCare Medical Monitoring  
www.wrencare.com - 877-820-9391

Wuesthoff Health System  
www.wuesthoff.com - 321-636-2211



## Who Are The Lions?

By Kevin Jarvis

What do they do with all of the used glasses they collect in those collection boxes located throughout Brevard County? What else do they do?

These are some of the general questions which often arise when talking about the best kept secret in Brevard County.

Since 1917, the Lions have aided the blind and visually impaired and made a strong commitment to community service and serving youth throughout the world. Today, the Lions are the world's largest service club organization with nearly 1.35 million members in approximately 46,000 clubs in 206 countries and geographical areas around the world.

There are 6 Lions clubs in Brevard County; Rockledge, Viera, Cocoa Beach Seaside, Satellite Beach, Palm Bay Happy and Palm Bay Progressive. Although each provides some unique community "service activities," such as free diabetes screening, rolling readers, volunteering at sharing centers, and elementary school vision screenings, they all provide the foundational services initiated in 1925 when Helen Keller challenged the Lions to be her "Knights of the Blind in the crusade against darkness."

In responding to this challenge, the Lions have been collecting used eyeglasses and recycling them for the less fortunate throughout the world, while providing the same less fortunate here in the United States with free eye examinations and glasses. All of this work is accomplished by volunteers and fundraising activities of which 100% of collected funds are returned to the community.

The specific Brevard Lion Clubs can be contacted through the following website:

<http://www.e-district.org/sites/350/>



[www.HelpingSeniorsofBrevard.org](http://www.HelpingSeniorsofBrevard.org)

Have you taken the 2015 Senior Advocacy Needs Survey? It's free, it's simple - just 10 questions - and will only take a moment of your time!

As our Advocacy Group is receiving survey results, it appears many seniors have the same concerns. Here are some of the comments:

"Affordable safe living arrangements"

"Quality of life...independence"

"Financial concerns, making it through the month"

"Affordable transportation. If you miss a bus, you wait a long time for the next one."

"Having and being able to afford health and dental plan"



Robert Weber, Operations Officer

I am excited to announce the opening of The Social, an Adult Day Care and Entertainment Center in Palm Bay. The Social, is a dynamic provider of accessible and affordable high quality life-care for our residents of Brevard County. Our staff consists of Nurses and Certified Nurse Assistants. Our activity Director will keep you hopping with all of our planned activities. We also have on staff ARNP's and Licensed Mental Health Counselors. The Social is equipped to handle all of your special needs.

Our center is an OPEN Space facility built with safety and entertainment in mind. Our facility is different than others in Brevard and most of the state of Florida. There are 4 main areas; Café/Social media, (bar included with Happy Hour), Lounge, (for people watching), Activities Area, (billiards, air hockey or shuffleboard) and Dining/Arts and Crafts Area.

The Social is equipped with Internet for members and their guests. You can use your laptop or one of ours. The televisions are also connected to the Internet for music, shows, and games.

Perhaps the most important thing that sets The Social apart from other adult day care centers is the atmosphere. The facility is designed to be warm and inviting and there is nothing that represents being institutional. The hope that creating this atmosphere and providing our participants and caregivers, safety with socialization, along with a variety of activities will be positive. There's even plans to travel, but not just local. Some are suggesting Ireland in the future? Please give us a call for further information at 321-373-7000



## To Quit or Not to Quit

By: David Sims, MD

Cardiothoracic Surgeon at Wuesthoff  
Medical Center Rockledge

"Member of the Medical Staff at Wuesthoff Medical  
Center Rockledge"

As a heart surgeon, I see people daily who want to change their lives and quit smoking. However, they generally believe that after 30 years of the habit there is no point in quitting. I realize it is not an easy habit to break but it is worth the fight. In a matter of 20 minutes, you begin to reap the benefits of "kicking the habit."

**After 20 minutes:** Your heart rate will drop back towards a more normal level

**12 hours:** Carbon monoxide levels begin to decrease

**2 weeks to 3 months:** Heart attack risks begins to drop, lung function starts to improve

**1 to 9 months:** Shortness of breath and coughing begins to decrease

**1 year:** Risk of coronary heart disease is reduced  
**5 years:** Risk of stroke becomes equivalent to a nonsmoker

**10 years:** Risk of lung cancer is reduced. Risk of mouth, throat, esophagus, bladder, kidney and pancreas cancer decreases.

**15 years:** Risk of coronary heart disease is that of a nonsmoker.

Within 1 year, one can see all of the immediate benefits of quitting smoking. There are many options to help those who wish to quit. Nicotine replacement therapy, support groups and prescription drugs just to name a few. It is hard to quit smoking but rest assure-it can be done! The body is designed to heal itself over time and it is possible to add years back to your life simply by taking the first step. Friends and family may beg you to quit smoking but the true commitment comes from you. The support system they provide is also the key to being successful in the journey to become a nonsmoker. When the decision has been made to quit, set a "quit date" and have a plan in place and just do it!

Call Helping Seniors at 321-473-7770.  
We are here to Help Seniors.