



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,

We have a phrase titled "rocking the boat" that can be used in several ways. With this issue of Senior Scene we are expanding our newsletter length. At the same time I will

align my columns to address issues we elders face as we try to age with dignity. And, as most of you know, I will speak my mind. Aging gracefully and with dignity comes about as a result of several factors, some based on our own efforts and some from the efforts of others.

Medicaid is a necessary program. Medicaid itself is not broken, rather it is mismanaged. Each year we send legislators to Tallahassee to pass a budget, but they don't always seem to have our best interests in mind. The system itself is pretty simple. Whatever Medicaid amount is budgeted, the state pays 40% and the Federal government 60%. Not a bad deal. Where the bad deal comes in is how these monies are managed.

Why is it necessary to put the majority of these dollars in the hands of eleven health maintenance organizations and allow them to manage the spending? Why is it necessary to put a person in a nursing home to qualify them for Medicaid, as is the practice of the Agency for Health Care Administration? Why can't the Department of Elder Affairs do a better job of maintaining open lines of communication to qualify people for care?

Toss in the attempt to coordinate the state agencies for Health Care Administration, Department of Elder Affairs and The Department of Children and Families and you have a first-class management problem that acts to the detriment of those seeking assistance. Seniors who need services right away are forced to wait several months for care. And I have not even addressed the wasteful cost issue.

Let's take it a step farther. We all pay taxes, to help provide senior services and I for one do not appreciate being talked down to on the phone by someone who is supposed to help elders obtain assistance. Yes, I have experienced this. At the same time I can show where people have called nonprofits numerous times for assistance and their calls were never returned. This is deplorable action coming from organizations that take state and Federal dollars.

Sadly, these situations will continue until we bring about change. This need for change is why we started Helping Seniors, why we formed an Advocacy Council, and why we do television, radio and print outreach. If you, me, we are not informed, how can we affect the necessary change? I think the boat needs a little nice rocking; perhaps we can rock it a little. Think about your own involvement. If you want to help, call 321-473-7770 and join the effort.

Joe Steckler,

IN THIS ISSUE...Facts about the HECM, Advance Directives, Decisions on Social Security, Solutions for the Gummy Smile, Safe not Sorry, Durable Powers of Attorney, SHINE, Foot Pain & Injury, Cluttered & Thrifty, & Medicaid and Those who Need It



Helping Seniors Of Brevard

What Are the Facts About The HECM?

*Barbara McIntyre, CSA
Home Equity Retirement Specialist*

Since 2005, I have worked with my neighbors in Brevard County to educate them about the Home Equity Conversion Mortgage, commonly called "Reverse" Mortgage. I have seen it change over and over again. All for the better, I must say. However, there are a few things that have never changed and some of the basic rules surrounding this mortgage product. Yet, I hear time and time again that consumers still have a misunderstanding of the most basic aspects of this product. I would like to help you understand more clearly how this works.

First of all, the Bank/Lender will *not* own your home. A Home Equity Conversion Mortgage (HECM), is only another type of loan. It creates a lien on your home just like any mortgage attached to your property. As the homeowner, you will have total control over how long you live in your home. Also you control when or if you want to sell your home and who the home will pass to upon your death.

As the homeowner/borrower, you choose how long you will live in the home. The lender will never look at the loan balance again until you no longer occupy the home.

It is important that you continue paying your property taxes and maintain homeowners insurance but you can use proceeds from the HECM to do so.

As interest rates are low and home values are returning to normal, the time has never been better to take a 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, at: 321-259-7880 or 321-698-4739. I would be pleased to answer all of your questions. You can also go to www.fha.gov, the Federal Housing Administration to learn more.

"I am so happy I made the call to Helping Seniors of Brevard. I needed to find affordable housing and was given a telephone number to find out more. I was able to qualify and will be moving this month! I don't know what I would have done if I didn't make the call as I was unfamiliar with what is available. What's even better, I will save a lot more on my monthly rent!" Anonymous Caller



Advance Directives Help Patients Make their Healthcare Wishes Known

*By Kathleen LaPorte, RN,
Senior General Manager
VITAS Healthcare*

It's important to talk about and document your healthcare wishes before a healthcare crisis arises. Almost half of Americans say they would rely on family or friends to carry out their wishes about end-of-life care, but most have never expressed those wishes.

Four wishes lets your family and doctors know:
*Who you want to make health care decisions for you when you can't make them.

*The kind of medical treatment you want or don't want.

*How comfortable you want to be.

*What you want your loves ones to know.

There are two types advance directives, a health care power of attorney, where a person designates someone to make medical decisions on their behalf if they are unable to do so, and a living will which outlines a person's end-of-life care options, which are vital to preserving your quality of life at the end of life.

As a national leader in the hospice movement for more than 35 years, VITAS recognizes the importance of knowing care option that focuses on your end-of-life care options, which are vital to preserving your quality of life at the end of life.

Hospice is and end-of-life care option that focuses on the patient, not the disease, and is tailored to the needs of each patient and family. It includes expert pain management by treating physical symptoms, while providing emotional and spiritual support. Hospice is about choice~giving people the ability to decide where they want to die, and to do so with dignity and comfort.

For more information about advance directives or hospice care, call VITAS Healthcare at (321) 751-6671, or visit www.VITAS.com.



Please open your hearts and help **Helping Seniors of Brevard** help other seniors in Brevard. Please donate. Any amount will be much appreciated. You may do this on www.helpingseniorsofbrevard.org or by sending a check to: P.O. Box 372936 Satellite Beach, FL 32937



Making Informed Decisions: Social Security Now or Later?

*Beth Courtney, Senior Partner
Courtney & Braswell Financial
Group*



Solution for the Gummy Smile

Dr. Lee Sheldon

When should you start taking Social Security? Great question! Despite other alternatives, 41% of men and 46% of women chose to claim early at age 62, and are consequently receiving the smallest retirement benefit.

Maximizing Social Security income can be quite complex. While some have little choice about when to claim, it's important to understand the options available, which may include:

- Taking early payments
- Starting benefits at Full Retirement Age (FRA)
- Delaying and getting even more
- Capitalizing on spousal benefits
- Enhancing survivor income

Here are some basic questions to ask before making any decisions:

- At what age can you receive full Social Security retirement benefits? (Hint: If you were born after 1943, it's not 65)
- How much will your potential retirement income change if you choose to receive benefits early or late? (The lifetime difference could mean tens of thousands of dollars)
- Can your spouse, who doesn't work outside the home, receive Social Security benefits while you're alive?
- If you and your spouse both work, when should you apply to receive the highest benefits possible?
- How will earnings from work during retirement affect your benefits? (Hint: it depends on the age you begin taking benefits.) Recent studies have found that few people understand the dollar value of the decisions they make about Social Security benefits. The pursuit of financial security is an ongoing activity.

Have you ever looked at your teeth and said, "Why are my front teeth so short?" Or, why do I have a gummy smile?"

So let's talk about what the shape of your upper front tooth should be. It should be longer than it is wide. The gum tissue at the "neck" of the tooth should be gently scalloped. The papilla, or the tissue between the teeth, should come to a sharp point where the adjacent teeth are in contact.

But why do some people have front teeth that are square or even wider than that? The answer to that question usually has very little to do with the tooth. It has to do with the size of the gum and bone around the tooth.

Most people with gummy smiles and short teeth have an overabundance of bone support for those teeth. It usually occurs on the entire arch, meaning the entire upper, the entire lower, or both. The thick bone results in thicker gum tissue. The thicker gum tissue then covers the natural teeth. The result—short looking teeth and gummy smile. What is so surprising to most people is that the teeth are actually of normal length. They are just hidden by the bone and gum tissue.

What's the solution to the "short in the tooth" look? It is a surgical procedure called a "crown lengthening" procedure. What happens is that the gum tissue is lifted away from the tooth. The bone is reshaped to the correct proportions. The normal tooth is essentially "uncovered." The healing is comfortable, and most patients need only some Advil or Tylenol afterward. The result is often miraculous. The smile is broader, prettier, as the normal length tooth appears where all the excess gum used to be.

A gum examination and a dental CT Scan will help the doctor see the excess bone in three dimensions and help plan for your new smile.



Example of a Gummy Smile



Helping Seniors Of Brevard



Be Safe, Not Sorry

Jacquie Esterline
Director of Marketing
Levin HomeCare

If you are looking for a CNA (Certified Nursing Assistant) or HHA (Home Health Aide), it's important to know these individuals have met the criteria set for by the state both academically and with approval and clearance of a Level II background screening. It is an absolute must in today's world when considering a provider.

I spend a great deal of time talking to individuals and groups on the importance of making sure you know who you are allowing into your home and allowing access to sometimes very important, very private and very valuable parts of your life both tangible and intangible.

Gone are the days where you posted a note at church or in a grocery store on the bulletin board asking for help. Just recently, I spoke to a person who told me that she just decided to post a note in the church lobby with her name, address, phone number and exactly the reason why she was looking for someone to help her. She told me that she already had 9 calls and she had just posted the note! She indicated that the individuals that called were all very pleasant and sweet and were very eager to move into her home to help care for her ill husband.

It saddens me that I feel the need to ask her questions about these calls from the very eager individuals eager to move in so quickly. It also saddens me even more to know that she did not ask where they currently were living and why they would move so quickly. Did these callers have a valid driver's license and insurance on their vehicles? One of the most important question that should be asked is: "If I did a background search or wanted you to take a background screen done, would you do it?"

The reaction I get when I ask these questions is one of defensiveness and that they are sure they are able to discern if someone is "good" or "trustworthy."

Saving money or being frugal may be a good goal, but that risk may not be the safest choice. Always ask to have a background screening done. If you are not sure how, contact Helping Seniors of Brevard, the Police Department or the Sheriff's Department. Don't take chances with your loved ones or your cherished valuables and life savings. Play it safe and don't become a victim.



Invite you to join us at our **OPEN HOUSE CELEBRATION**
Of the 25th Anniversary of the ADA

on:

Friday, July 24th

From 10 AM – 2 PM

The festivities will be held at
the Space Coast CIL

Information & Resources on
the ADA, Disabled & Seniors

Bar-B-Que and Beverages
50/50 Raffle & Door Prizes!



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Living

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