



Helping Seniors Of Brevard

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www.HelpingSeniorsofBrevard.org

Issue 10



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,

Too often we fail to appreciate our need for information and the realization that we need the help of others. You are aware that the mission of Helping Seniors is to educate, inform and connect seniors and those who care for them to the resources necessary for them to

age safely and with dignity. This is not always easy and most need help, ergo, Helping Seniors.

It is my great pleasure to announce several new information pieces. By the time this article reached print, you will know that we have two new daily television shows on Space Coast TV channel 499, 0800 and 1630. The shows will air five days a week and will also be archived on our website, Helpingseniorsofbrevard.org. Helping Seniors will also be featured on 11 Clear Channel electronic billboards in Brevard County. And, we are working to develop a weekly airing of TV shows on Brighthouse channel 49. All TV shows will be at a set time, and a weekly schedule promulgated so that you may tune in when you want special information. You can always go to our website.

In order to provide the best possible resources to help reduce the task of aging, we are working to develop a list of service providers that are elder-friendly. We will ask businesses throughout Brevard to join our provider network, show their service capability and then make these information pieces available to you.

These are just a few of the things we envision that are needed to help seniors remain independent. The recommendations of Helping Seniors Advocacy Council have been forwarded to the Brevard County Commissioners for action. Helping Seniors is busy planning for its first major fundraiser, and work is in progress to break into United Way and Brevard County funding. After all, if seniors are the 2nd largest contributors to the County general fund as well as major contributors to the United Way campaign then it only seems fair that seniors receive a fair portion of these monies for use in programs to aid seniors. We will keep you informed on our progress on all fronts but be assured that we are working to promote the cause of seniors, especially the about 245,000 of us in Brevard. Stay tuned. Joe Steckler, President

Subtle eye symptoms can be a sign of a major problem

*Dr. Eric Straut O.D. Low Vision Specialist
The Eye Institute*

“Just the other day, I received a call on Friday afternoon from a new patient. She told me that she noticed new floaters in one her eyes that had begun the previous day. The patient also told me that her vision was great, that she had no pain or discomfort, and that she was wondering if this should be checked out or if she should wait to see if this condition will pass,” explains Dr. Eric R. Straut, O.D., eye doctor and low vision specialist at The Eye Institute for Medicine and Surgery.

“Concerned, I told her the best course of action was to come to our office immediately for a thorough dilated eye examination as this would be the only way to know for certain if there was a problem.”

“I’m so glad the patient came right over – she may well have prevented permanent loss of vision or even blindness,” according to Dr. Straut.

“Upon dilated examination, I discovered a retinal tear that, if left untreated, could have turned into a retinal detachment. I contacted Gary J. Ganiban, M.D., our chief of vitreoretinal surgery, and as usual, Dr. Ganiban responded immediately.”

“After sharing my findings with Dr. Ganiban we made arrangements for the patient to be seen by him within the hour,” reports Dr. Straut.

Dr. Ganiban concurred with Dr. Straut’s assessment and following a detailed review of risks, benefits and alternatives, the patient consented to have an in-office laser repair of the retinal tear.

“The procedure was performed rapidly and without hospitalization or the need to be taken to a surgery center. The patient returned home within a couple of hours,” explains Dr. Ganiban.

Tips to maintain your eye health from Dr. Straut:

1. Don’t ignore new changes in your vision, how your eyes fee or the new presence of flashing lights or floaters. *Any of these may be a sign of a potentially serious eye condition.*

“According to the latest medical research when a patient experiences new flashes or floaters there is a 10% to 15% chance of a retinal tear which if left untreated could become a retinal detachment, a serious condition that is vision threatening and could potentially lead to blindness,” adds Dr. Straut.

2. We are only blessed with one set of eyes. Do all you can reasonably to take care of them. Be certain to get regular eye examinations and report any new changes in your vision or how your eyes feel to your eye doctor.

To schedule a consultation with Dr. Eric Straut, Dr. Gary Ganiban, or any of the other care eye specialists of the Eye Institute for Medicine & Surgery, please call 321-722-4443.



The above picture shows me along with Leo Roselip at a presentation I did for the local SHINE group at the Martin Anderson Senior Center in Rockledge. Leo is a former manager for the Melbourne Penny’s store, now retired but very much involved in senior activities. I started my briefing, looked down at the person sitting in front of me, and said, “Leo, is that you?” Answer – Yes.

We have since renewed our interests in senior matters and as a SHINE counselor, Leo is much aware of senior needs and has volunteered to assist Helping Seniors as we move forward to inform, educate and connect seniors to needed resources. Leo commented to me that Helping Seniors provides a much needed service in meeting senior needs and we are delighted to have his help.



The High Price of Ignorance

*William A. Johnson, PA
Elder Law Attorney*

One thing I have learned in my years as an elder law attorney is that ignorance of the law carries a high price. A little bit of education from the right source can go a long way in preventing a financial catastrophe. One good example of this is long term care insurance. It is currently estimated that 50% of seniors are having a long term care event. However, an amazingly few have insured themselves against this risk. With nursing home care currently costing around \$250 per day, there are very few of us who can afford to pay the resulting monthly cost of \$7,500. Obtaining long term care insurance in your late fifties or early sixties can prevent such a financial catastrophe.

But if you don't have long term care insurance, there are other strategies available for protecting your assets. Again, this is a matter of getting the right information. I see so many people who think that Medicaid or the nursing home will take their house. Nothing could be further from the truth. Your house is a protected asset under Florida Constitution. Neither Medicaid nor a nursing home can force the sale of your homestead. Additionally, there are many other ways to protect assets from the Medicaid "spend down." Seek out an elder law attorney for advice in Medicaid planning.

Also, I am surprised by the number of people who have not done any sort of incapacity planning. With a durable power of attorney and designation of health care surrogate, you can identify who you want your decision makers to be in case you become incapacitated. Otherwise, your loved ones may be forced into a guardianship proceeding where the court appoints your decision makers. The cost to initiate a simple guardianship is somewhere in the neighborhood of \$6,000. A contested guardianship which normally involves

disagreements amongst family members as to who should be appointed as guardian for a family member can run into tens of thousands of dollars.

Regarding the issue of probate in Florida, there are also many ways to avoid unnecessary costs and/or legal problems. Assets can circumvent probate through the use of joint title with survivorship rights, pay-on-death designations, transfer-on-death designations, beneficiary designations and through the use of revocable living trusts. Even with all these options and strategies to avoid a probate action, a large number of people leave assets in their name only with no beneficiary designation. These assets must then pass through probate and be distributed according to the decedent's will or by the Florida intestate statute for someone who dies without having a will. In Florida, an attorney can generally charge a fee equal to 3% of the assets passing through probate. That's \$15,000 on a half million dollar estate! Again, these costs can be avoided with some proper estate planning. Consult with an attorney knowledgeable in estate planning for advice.

In this article, I have pointed out just a few of the problems and hardships that can occur from not getting the proper legal advice and planning. There is also another cost, the emotional cost or burden on your loved ones who must deal with the problems that have been created from bad advice or planning. And one last note...if you are getting your advice from your neighbor or friend who moved here from another state, watch out!

Be sure to visit our website
www.helpingseniorsofbrevard.org





Hospice Care: The Myths and Realities

By Kathleen LaPorte
VITAS Healthcare
Senior General Manager

One of the challenges that all hospice caregivers face is to help dispel common myths and reassure patients and families about the realities of effective end-of-life care.

Myth: Hospice is a place.

Reality: Hospice is not a "place" – it is a philosophy of care that focuses on enhancing people's comfort and quality of life during their final months of life. Hospice care can be administered at the patient's home, hospice inpatient units as well as hospitals, nursing homes and assisted living communities or residential care facilities. It includes expert pain management by treating physical symptoms while providing emotional and spiritual support.

Myth: Hospice means giving up.

Reality: Hospice care is about life, some of the most important moments of life. Hospice aims to make life as comfortable, enjoyable and meaningful as possible. The care is provided by highly skilled, interdisciplinary teams of palliative care experts, including physicians, nurse, home health aides, social works, chaplains, bereavement specialists and volunteers.

Myth: Hospice care is only for the very old.

Reality: People of all ages face death, so age is not a determining factor for hospice care. Hospice care is customized to meet the patient's individual needs, focusing on comfort and dignity for the patient and support for the loved ones.

Myth: Hospice care is expensive.

Reality: Hospice is covered by Medicare, Medicaid, and most private insurance plans.

For more information about hospice care or VITAS Healthcare – a Medicare-approved hospice provider – visit www.VITAS.com or call (321) 751-6671



Moving or Down-Sizing? It Need Not Be Stressful

Wendy Handy, Sales Associate
Dale Sorensen Real Estate, LLC
whandy@sorenrealestate.com

I've been selling real estate in Brevard County since 2004 after a 16 year career as a flight attendant for United Airlines. After flying internationally, I have found Brevard County one the best-kept secrets in our world. We have a beautiful ocean as a back drop, fantastic tropical foliage, fresh fish, and so much more!

Although I never thought about a career change, on one my flights, one of my colleagues was studying for her real estate exam. It was then I realized I could make a difference for people and help them during their move.

I can proudly say now my husband and I have called Brevard home for almost 25 years. And, as many of us are aware, we have a huge senior population. Many seniors look forward to buying a home in our area as they retire and want to take advantage of our lifestyle and surroundings. I love to help them find a home that best suits their desires and wishes. On the flip side, seniors that wish to down-size or move into an independent living or assisted living facility, need help selling their homes. Whatever the case, the move need not be stressful or overwhelming.

I have a gathered list of trustworthy local professionals that can ease the burden to make their property "saleable." These include various contractors to estate sale professionals to make the process seamless.

I particularly love helping seniors and recently became a sponsor with Helping Seniors of Brevard because they are helping so many senior callers. I can't think of another source to call to get available resources. I know it's hard to navigate the elder system, and Helping Seniors is certainly filling a void.

Give me a call at (321) 308-2295...even if you need a name of one of my trusted professionals.



“Taken As Prescribed”

*Joe Ponds
CEO Canadian Meds
of Melbourne*



The Senior Living Industry...Is It For You?

*By Stacey Clark, RN
Director, The Fountains of
Melbourne*

For the better part of three years, we have heard a variety of questions regarding prescription medications, many of which have to do with the taking of medicine as prescribed. Many times patients come with elaborate schedules for taking their medications, or have stopped taking their drugs all together, neither of which is advisable, and can be avoided with a few easy suggestions.

First, some common reasons people do not take their medication, (according to the Food and Drug Administration) as directed include: the inability to pay for medications, disbelief that the treatment is necessary or helping, and difficulty keeping up with multiple medications and complex dosing schedules. Some medications require a regular and consistent dosage to remain effective. Your doctor can prescribe lower priced alternative or generic products in some cases to help patients afford the medication they need. Generic drugs use the same active ingredients and are shown to work the same way in the body, but they can cost 30% to 80% less!

“Feeling well” is not a valid reason to stop taking your medicine! Routine taking of your prescribed drugs should not be stopped without a doctor’s approval. In the case of antibiotics, a full course is designed to rid the body of infection and quitting early could cause resistance and make it harder to rid the body of infection.

The importance of taking your medicine as your doctor prescribes cannot be overstated. Please consult with your doctor if you are having difficulty, particularly if these suggestions are not working for you.

Lastly, I welcome your calls. I can be reached at (321)574-6976. And, as always, my favorite saying is: “Make it a great day!”

The senior living industry is changing at rapid paces. There are new development projects, new facilities, and many additions and renovations. There is an increased demand for services for seniors and it is expected to be in more demand in the next 5 – 10 years. With all of the choices and amenities offered, how do you know which community or service is right for you? Is it time to make a move? Should you get private care in your home? What are all of the options? Where do I begin? These are all normal questions we hear on a regular basis and I would like to offer you a few resources to get you started.

There are many options as you age, such as home health care, care management, and private duty agencies. After you consider those options, you may consider senior living communities. They are all different and have many different services. First you must make a list of all of the amenities that you “must” have that are most important to you. Discern between what is a necessity and a “nice to have.” Then make a list of questions that you will use to gather information on your journey. Next, schedule appointments with communities or community partners to hear and see your options. Lastly, make a few visits at different times (weekdays and weekends) to your preferred community to make sure you are comfortable and can see yourself living there. This is a big decision and should not be taken lightly. There are several community resources that you can speak with to help with making decisions, if you need additional advice. You should also speak with your physician as well to make sure they are aware of your concerns.

Senior living can be a very rewarding experience and will still allow you to be independent and make your own decisions.

Dear Friends,

Recently I attended a memorial service for a friend of 25 years. In the entire time of acquaintance I never heard the man say an unkind, derogatory or out of line statement. He was what I call a "good person," one who believed in God. A day following the memorial service I received the article, (to the right of this article) that has prompted me to make this available to you after consulting with the author. My reason for wanting to make the thoughts contained here about God available is based on what is happening throughout our world today.

I am a Catholic. Does that mean my God is different from any other? No, but it does give me reason to reflect on why there seems to be so much confusion in our world about the presence of God or a supreme being to which we all owe respect and love. Assuming the contents of the article are valid, and I believe they are, then why is there so much hate and discontent in our world? Read the thoughts expressed by the writer, a man retired from a military career and now just a person, like you and me, who has reflected on his own inner thoughts. I enjoyed the article and pray it will give you some cause to reflect on your own state of life.

Joe Steckler

Helping Seniors of Brevard archive all printed articles, newsletters, radio and television shows? Simply go to www.helpingseniorsofbrevard.org and click the media tab. You'll find a great deal of educational information.

You can also visit      to discover even more! Read our articles in:

SENIOR SCENE
Magazine



Hometown News



Is there a GOD? *By Tom Schwartz, Lt.Col.Ret US Air Force*

Why does water expand when it freezes? Who tells it to do so? Then again, what is water? This simple thought was what started me to write this paper. I am going on 79 and have given a lot of thought to the question of a GOD. My questions go beyond the theories of evolution and creationism, and to the basics. How did it all begin? Where did the elements come from, and who put them in the universe? And what is the universe? Is there more than one?

Is there a purpose I all this? Is there a beginning, and if so, is there an end? Is this universe (and anything else, like more universes) and experiment? If yes, what is the purpose and who or what is conducting it?

No human can provide answers to any of these questions; all we have are theories and beliefs. Logically, we can say that there is or should be a purpose to all this; however that is the human talking.

Assuming that there is a reason or purpose for our "being," I am forced to accept that a GOD or entity beyond our comprehension does exist.

If that is so, then is the "process" being monitored, and possibly altered, as seen fit by the experimenter, or GOD? Then, do the objects of the experiment (living creatures, inanimate objects) influence the experimenter?

Humans having "free will" can also alter conditions of the experiment.

Considering the time spans involved and human existence on Earth, interaction between experimenter and subjects could be few (based upon human conception of time relative to that of GOD). The again, the experimenter could be closely engaged.

If the acceptance of GOD is rejected, then we have nothing – and even nothingness begs the issue of an explanation (in human terms).

In conclusion, I believe there is a GOD.

So, is this GOD interested in the outcome or activities of the humans on Earth? Are we of any great concern to GOD? Does GOD listen to any of our prayers? Does GOD intervene or care about the human race? Are we important to GOD's experiment?



What's Your Dental Score?

Take The Test
Dr. Lee Sheldon

Prevention! Less expensive than dental care, correct? But how do you know how often you should see your dentist? Is the six month cleaning appropriate for you? The answer quite frankly is that we don't know. It is the judgment of your dentist that we are relying upon for that cleaning frequency. Some might do fine with cleanings every six months. Some people may not need cleanings at all. And some might need cleanings more frequently. After all, cleaning frequency has everything to do with control of periodontal disease.

But, as someone who feels that he is a skilled dentist with good judgment, I was recently humbled. Yes, humbled. Why? Because I reviewed data from one of the most preeminent researchers in periodontology. Here's the simple version of what he did. He had expert periodontists review records of patients over several years. He asked the experts to look at the first examination of those patients and predict what risk category they would be in – High risk, medium risk, and low risk, for severity of disease in the future. In other words, the experts looked at the first examination and predicted what the outcome would be years later. Guess what happened? The experts weren't very accurate, failing to identify the majority of patients who ultimately lost their teeth.

This researcher then took the next step and discovered the specific variables that predict whether one is susceptible to dental disease and how susceptible he or she is. Through a simple questionnaire that asks you about your own history and patterns, and index can be created that shows your relative risk of tooth decay, periodontal disease, and oral cancer. Your score will give you an index of how important it is to see the dentist. Once you see the dentist, the dentist then can complete the oral examination, and give you your entire risk assessment.

Just as you get blood sugar numbers or cholesterol numbers or inflammatory numbers that give you your risk assessment for major diseases, so can you now get your risk assessment for dental disease. You can now get your dental score.

How do you get your score? Go to SolidBiteDentalTest.com. Take the test. You'll get your score immediately. Then, based upon that score, you can decide to make the next decision, to see your dentist.



Dr. Lee Sheldon established a Charitable Giving Campaign to allow patients to have an exam, X-rays, and a CT Scan (if necessary) in exchange for a \$50 donation to Helping Seniors of Brevard County. These services value up to \$500 for your donation and allows for a full evaluation by one of the preeminent dentist in our area. All you need to do is call **(321) 259-9980** and say you were referred by Helping Seniors of Brevard County. Bring a check with you, make it out to HSOBC, and the full examination will be yours! Dr. Sheldon's Charitable Giving Campaign has collected over \$150,000 that has been distributed to organizations in our area.

There's also other ways to donate. You can go to www.helpingseniorsofbrevard.org or send a check to P.O. Box 372936, Satellite Beach, FL 32937.

Did you know Helping Seniors of Brevard offer FREE computer classes each week? Please call (321)473-7770 if you would like to participate.



**FREE
Computer Classes**

Spread the word...Helping Seniors of Brevard is here to help you find resources.



Rapid Rehabilitation Recovery Needs

*By Ken VanDyck, NHA
Administrator
Atlantic Shores Nursing &
Rehabilitation Center*

Atlantic Shores Nursing and Rehabilitation Center, located in a wonderful residential community in Melbourne is here to assist our community with rapid recovery needs.

At Atlantic Shores, we know your priority is quality care that will lead to a better well-being and rapid recovery. Whether it is you or a loved one who is recuperating from surgery or a serious illness, we understand how complex and important choosing your rehabilitation provide can be. Our staff of trained professional will develop a personalized care plan to meet your specific needs. Together, we'll provide the right level of care in the most appropriate setting. Overall, our goal is to maximize physical wellness, in order to promote independence and healing with enhanced dignity.

Our skilled and experienced interdisciplinary team helps to make a difference with their helping hands and compassionate hearts. Our team is comprised of top notch: Physicians, Advanced Registered Nurse Practitioners, Registered and Licensed Nurses, Dieticians, Social Workers, Certified Nursing Assistants, Restorative Aides, and Physical, Occupational, and Speech Therapists.

We also recognize that involvement by family members is a key component in any health program. Our programs and services provide support and education to the family members of all our patients.

Our services include: Inpatient rehabilitation, Outpatient rehabilitation, Stroke recovery, Cardiac recovery, Respite care, Restorative care services, Infusion therapy services, Wound care services, Enteral therapy services, End-of-life care, Respiratory therapy services, Pharmaceutical services, Dietary services, Patient & Family educational services, Pastoral & Social services. We welcome your calls! (321) 953-2219.



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Our underwriters are excellent resources:

Atlantic Shores Nursing & Rehabilitation Center

www.atlanticshoresrehab.com 321-953-2219

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~ 321- 698-4739

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

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

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

VITAS Innovative Hospice Care of Brevard
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