

→ 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](http://HelpingSeniorsofBrevard.org)



## *President's Message*

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

Many of you have followed my media outreach work, first on the Helping Seniors radio show on WMEL 1060 AM since 2000, and on television and in print since 2007. What you do not know is that many years ago, the Florida Secretary of Elder Affairs, Dr. Jema Hernandez, came to Melbourne. We had supper and talked about "Elder Friendly Communities."

Dr. Hernandez and I both knew that many elder programs were needed but we recognized that the funding to make that happen did not exist. Therefore, we had to develop a way for these programs to come into existence through independent local efforts. That was a tough call.

One attempted solution was the development of a committee consisting of then County Manager Peggy Busaka, Commissioner Jackie Colon and myself. We met and put together an initial plan. However, since the money to make anything happen did not exist, the resultant outcome was a non-starter. Still, I stated that to make anything viable, you needed a plan.

Walk farther down the road to my time as Chairman of the Commission on Aging. I advocated for a county aging plan but, again, we had no real staff and no funding. Move to the present and our Helping Seniors Advocacy Council. Yes, we have a Council that has worked more than eight months to develop a paper that was sent to the Brevard County Board of Commissioners stating the need for an aging plan. The Commissioners have been sent this as an action item.

Please read my column on development of a Senior Provider Network. In my column, on page 41, I make reference to "Elder Friendly Communities," the same communities that Dr. Hernandez and I talked about many years ago. By working together, thinking a little out of the box, and uniting to make things happen, we can build our own "Elder Friendly Communities." Change is up to us

– become part of an informed elder community. Listen to our radio shows, watch the TV shows, and read our printed work. Become informed.



## The Importance of Bad Breath *Lee Sheldon, DMD*

Okay, you have it, I have it, we all have it, particularly in the morning. And yes, there is something that we eventually can do about the typical morning breath. But what about bad breath in general?

Where does bad breath come from? It has many sources. The first is Sulphur compounds that accumulate in the mouth. These can result from different smelly foods and their reaction with the bacteria in your mouth. Sulphur compounds produce the rotten egg smell that we sometimes get. How do we treat that? There are coverup mouthwashes we can use. They are the typical minty or cinnamon mouthwashes that we commonly can buy. But there are more effective mouthwashes out there that don't just cover up odors but actually neutralize those odors for several hours. There are two chemical compounds that are effective in neutralizing Sulphur compounds. One contains the chemical, chlorine dioxide. The second contains zinc chloride. Both are available in retail stores.

Bad breath can also come from bacteria that accumulate within the hair-like papillae that are on the back of the tongue. Look for a surgical scrub at the drug store that has the chemical, chlorhexidine, in it. Chlorhexidine kills bacteria. Put a few drops of that on a toothbrush. Put the toothbrush on the back of the tongue. Let it rest there for a few seconds, and spit it out. Then rinse with water.

Other sources of bad breath can be the stomach and the throat. But the vast majority of halitosis comes from the mouth. If these tips don't solve the problem, you may have periodontitis. Your periodontist will be able to help you regain that sweet smelling breath that you and your partner have been missing.



## Collection Against the Elderly: How to Protect Yourself

*Eric L. Hostetler, Attorney at Law  
Wilderman Malek P.L. Attorneys*

Many of us have the unfortunate experience during our lives where we get behind on a credit card, a bank loan, car payment or other type of loan. And when the debt begins to mount, the inevitable happens: collection agencies start to pursue us. When this happens, many people find themselves the seemingly helpless victims of letters demanding money, endless phone calls throughout the day and eventually being the recipient of court documents. These experiences can add stress and uncertainty to someone's life and especially if you are elderly, the stress could be harmful to your health.

The good news is that you are not alone and there are things that you can do in response to unwanted collections efforts against you. First of all, be aware that there are state and Federal laws that protect everyone from harassing and repetitive collections calls. Secondly, if you do not want to be bothered by unwelcome calls, send the collection company or firm a "Cease and Desist" letter, advising them that you no longer wish for them to call you at your home or cell phone. They can only call you with your permission.

Lastly, if you happen to get served with a Summons and a Complaint, which is legal action being brought against you, chances are you are living on a fixed income, social security, disability, or some other income that is protected from being reached by creditors. Do not panic! More likely you are judgement proof, which means you have no assets from which the creditor could take from you to pay them what they allege they are owed. The best course of action is to write a letter to the court and advise them you are living on a fixed income, have no assets and contest all the allegations against you. If the creditor is smart, they will abandon the lawsuit as it would be a waste of money.



## Senior Modifications & Handyman Services

*Elaine Deremer Cook  
President, Handypro of the  
Space Coast*

As president of Handypro of the Space Coast, I am proud to specialize in home modifications for senior citizens and those with disabilities. I am a Licensed Professional Engineer, a Project Management Professional (PMP) and have a CEAC certification in performing environmental assessments to identify and implement independent living solutions. I recently received a Certified Aging-in-Place Specialist (CAPS) certification.

I began my career working on the Space Shuttle after graduating from the University of Florida with a BS in Mechanical Engineering. At the end of the Space Shuttle Program, I applied my managerial and technological talents in the recreational marine sector at the Brunswick Boat Group. This combination of talent has enabled me to lead teams that created innovative solutions to daunting engineering challenges and deliver products of superior quality, reliability, safety, efficiency and durability where failure was not an option.

It was no wonder then the HandyPro Franchise was introduced to me, I would feel a strong bond with this concept. The HandyPro franchise prides itself on continually trying to improve its services and products. It is a solutions based company that develops and implements the needed answers to fit all requirements of their clients and continue to make a home the dream home it should always be.

HandyPro of the Space Coast specializes in home modifications and remodels to better assist seniors and people with disabilities so they can continue to live in their homes safely, comfortably and with increased independence. We work personally with you to make every job unique and exact to your personal needs. Feel free to call me for any questions at (321)208-7989.



## The Living Will

*William A. Johnson, PA  
Elder Law Attorney*

Everyone should have a plan in place as to what their wishes are and who is to carry them out in the event of incapacity. Incapacity has many guises. Incapacity can result from a stroke, a heart attack, Alzheimer's disease, psychoses, mental illness, coma, and many other conditions. One of the essential legal documents that is needed to protect the legal rights of yourself and your loved ones if an incapacity event should occur is the living will. This document protects loved ones and health professional from having to make hard decisions or even going to court should the maker suffer from a variety of incurable and costly medical ailments such as terminal illness, brain damage, and coma. The living will spells out the wishes of the maker with regard to medical treatment, life support, and palliative care should these ailments or conditions occur. In doing so, this document protects loved ones and valuable estate assets. The Florida Statutes were amended in 2011 to carry new definitions for "end-stage condition," "terminal condition," and "persistent vegetative state," terms normally used in a living will.

If you have not executed a living will, then your wishes may have to be proven from statements that you have made in the past. Putting your wishes in writing protects you and your loved ones. And keep in mind that before a living will can be utilized, two physicians must certify in writing that certain conditions exist.

Helping Seniors of Brevard archive all printed articles, newsletters, radio and television shows. Simply go to [www.helpingseniorsofbrevard.org](http://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! Find our articles in: Senior Scene Magazine, Hometown News, Ebony News Today, Al Dia Today and Spotlight Magazine.



## Four Simple Tips To Cope With Grief During The Holidays

*Kathleen LaPorte,  
VITAS Healthcare  
Senior General Manager*

Celebrating the holidays after the death of a loved one can be difficult. Memories of good times and togetherness can serve as reminders of our loss.

During the first holiday season in particular, it is important to plan ahead, get support from others and keep in mind these four simple tips to cope with grief.

- 1) Set realistic expectations.** Remind yourself that this year will be different. Assess the responsibilities you've had in the past and if you want to continue doing them. Accepting help is important during the healing process.
- 2) Avoid "canceling" upcoming events.** It is OK to avoid circumstances that you aren't ready to handle, however, avoid complete isolation. Make time for solitude, remembering and grieving, and balance your time with planned activities with people who love and support you.
- 3) Allow yourself to grieve.** It is important to recognize that every family member has different needs during the grieving process. There is no right or wrong way to grieve. Experiencing joy and laughter does not mean you have forgotten your loved one.
- 4) Take care of yourself.** Avoid overexerting yourself. Find ways to release your grief. Endorphins from exercise can help against depression or consider writing in a journal; it can be a therapeutic outlet for expressing your feelings.

**VITAS Healthcare is the nation's leading provider of end-of-life care. For more information about the company's bereavement services, visit [www.VITAS.com](http://www.VITAS.com) or call (321)751-6671**



## Don't Be a Victim: Be Aware of Pension Poaching Scams

*Dennis Vannorsdall  
Veteran Services Mgr.*

The U.S. Department of Veterans Affairs (VA) pension exists to help financially disadvantaged wartime Veterans and their survivors. Individuals and organizations are available to help you file a VA pension claim free of charge. A searchable list of VA-accredited representatives including Veterans Service Organizations, agents, and attorneys is available at the VA Office of General Counsel website:

[www.va.gov/ogc/apps/accreditation.asp](http://www.va.gov/ogc/apps/accreditation.asp).

### BE AWARE

Be cautious if someone offers to move your assets around for you to qualify for VA pension. This type of scam is often directed toward Veterans and family members who do not actually qualify for VA pension. You could be required to repay these benefits to the government.

Examples of possible pension poaching scams:

- ★ Organizations that cold call Veterans, charge money for assisting with a VA pension claim, and take credit card information over the telephone
- ★ People who charge as much as \$6,000 upfront to represent claimants before VA, with a percentage of any eventual back payment from VA as a portion of the ultimate fee

For more information about VA pension eligibility requirements- which include special monthly pension benefits, please contact my office by calling (321) 633-2012.



## Is the 4% Rule Still a Good Idea?

*Beth Courtney*  
*Courtney & Braswell*  
*Financial Group*

Back in the early 1990s, a California financial planner named William Bengen developed a retirement income strategy known as "the 4 percent rule." Basically, it says that as long as you withdraw no more than 4 percent of your initial portfolio, adjusted for initial portfolio, adjusted for inflation, each year during retirement, you shouldn't run out of money.

For years, financial professionals used this "rule" to determine how much clients should withdraw from their retirement assets each year. But today, many are not so sure it's a good idea. Here's why:

### **The 4 percent rule was developed in a different economic time.**

■ In the 1990s, it seemed like you couldn't lose in the stock market. Today, investors are more likely to experience volatility, making it nearly impossible to count on a consistent return.

■ Back then, the yield on a three-month Treasury bill was 6 percent. Today, it's close to zero. Even in 2002, the five-year U.S. Treasury yield was still 4.6 percent. Today, it's less than 2 percent. Without an interest rate at or above 4 percent, investors can't be sure that they'll replace the assets they take from their portfolio each year.

### **Some now use 4 percent as a starting point.**

Some financial professionals believe in using the "4 percent rule" as a starting point for retirement planning, rather than using it as a hard and fast rule. That way, they can incorporate flexibility into the strategy, giving clients a greater chance of having income throughout for as long as they live.

Here are a few suggestions for your retirement income strategy:

■ Adjust your spending based on market performance. If the market performs well, take a little more. If it performs poorly, take a little less. That way, you're consistently pulling out a similar percentage of your

assets – not your initial balance.

■ Don't take it if you don't need it. There may come a time when you'll need a larger percentage of your assets for health reasons, so if you don't need it now, don't take it.

■ Consider adding guaranteed income to the mix. By investing a portion of your assets in an annuity, you may be able to receive enough guaranteed income each year to cover some everyday expenses in retirement. Some variable annuities offer income benefits that provide withdrawals of 4 percent each year. Adding guaranteed income to the mix can give you more flexibility with your other assets, as well as more confidence that your assets will last as long as you so.

## Open Enrollment Period



*The following comes from Helping Seniors of Brevard President Joe Steckler who had Lance Jarvis, a Senior Advisor for SHINE on his weekly radio show aired on AM 1060 WMEL called "Helping Seniors."*

"Reflecting on the words of financial Advisor Beth Courtney, I can only emphasize more strongly on her advice and that of Lance Jarvis with regard to all aspects of financial solvency. We must be better minders of our own destiny. There is the Stock Market, different types of financial plans, Long Term Care and yes, insurance plans that we can afford. Our task then becomes one of seeking out people like Lance and Beth and developing plans within our means. Take advantage of what is available and see if we can do a better job of helping ourselves."





**Scleral Contact Lenses - A New  
Therapeutic Treatment For  
Patients With Ocular Surface  
Disease Or Severe Dry Eyes**



**Protect Yourself**  
*Jennifer Helen, Owner  
Seniors Helping  
Seniors*

Some of the most frustrating conditions a person can experience with their eyes are blurred or distorted vision, severe dryness, excessive tearing or ongoing irritation. In many cases, the cause of these symptoms is a corneal surface that is irregular or that has some form of corneal diseases.

Fortunately, there is a new therapeutic treatment for such conditions known as scleral contact lenses.

"Having ocular surface disease causes people to experience blurriness and distortion of their vision, and is not correctable by traditional eyeglasses or contact lenses," according to Dr. Michael N. Mandese, O.D., F.A.A.O., Optometric Physician and Chief Neuro Eye Services at The Eye Institute for Medicine & Surgery.

Until recently there were relatively few non-surgical treatment alternatives to help improve the quality of life for patients experiencing ocular discomfort or distorted vision due to corneal injuries or diseases.

"The scleral contact lens compensates for the absence of a smooth corneal surface by providing what is, in essence, a new, enhanced ocular surface much smoother than the one that the patient presently had," states Dr. Eric R. Straut, Optometric Physician and Low Vision Specialist at The Eye Institute for Medicine & Surgery.

"The new smooth surface created by the scleral contact lens bends light in a manner that was intended to help many people optimize their visual potential and eliminate blurriness and distortion they were previously forced to endure," adds Dr. Mandese.

**TREATMENT FOR DRY EYES - AN ADDITIONAL BENEFIT OF SCLERAL CONTACT LENSES**

Patients with severe dry eyes or corneal surfaces diseases may be excellent candidates for Scleral Contact Lenses. To learn more or to schedule a consultation, call (321)722-4443.

Providing in-home care puts us on the front lines of caring for seniors who are just getting their minds wrapped around needing assistance. In this emotionally charged and vulnerable state, we too often find that seniors and their families are victims of fraud or financial abuse. It's real and happens more than you think. Here are a few examples from right here in Brevard County:

A son hires a caregiver for his Mom who has some physical limitations. After a few weeks of his Mom saying things were just OK, he stopped by. He found the caregiver with her feet up, studying for a test, enjoying food from his Mom's fridge while his Mom vacuumed the floor. Upon further investigation he determined that the caregiver was adding her own groceries into the basket when she took his Mom shopping.

A caregiver did a great job for about two weeks. While a friend took the senior to a chemo treatment, the caregiver took all of the jewelry, electronics, and medications and fled. To date they have not been able to retrieve her belongings.

The senior's family lived in another state but came down every so often to check on Mom. A trusted caregiver and housekeeper were employed and did well for a long time. The family had some health difficulties and could not visit for almost a year. When they returned they discovered figurines, paintings, and lamps missing from the house.

In many cases the family is hesitant to prosecute. There are many emotions. They feel guilty for not catching it sooner; they don't want to add to their loved ones distresses by having them testify. The senior may not want to prosecute because they still like the person, despite their actions. The ultimate difficulty here is that the caregiver goes on to harm another senior, another family. These are not scary looking people, as Sheriff Wayne Ivey says; the "bad guys" look just like you and me. *Continued pg.8*



## A LOOK AT RIVERVIEW SENIOR RESORT

*Courtney Legg  
Executive Director*

Chances are, when you think senior living community, you don't picture a vacation resort. But once you get a look at our new RiverView Senior Resort in Palm Bay, with its resort-quality amenities and 3,000 square feet of private shoreline, you'll quickly see how living may be more like vacationing here. It's the waterfront lifestyle you deserve.

Currently under construction with a scheduled opening of spring 2016, our beautiful seven-floor assisted living and memory care community overlooks the tranquil Indian River. Approximately 120 seniors will one day be lucky enough to call RiverView Senior Resort home.

Outside plans include scenic waterfront walkways, a heated outdoor pool, and an observation pier for waterfront viewing of dolphins, manatees, and diverse sea life. Inside, our rental community will offer a choice of private assisted living apartments and memory care suites, plus more than 10,000 square feet of shared amenity spaces-most with panoramic sunrise views around every corner.

Hospitality-rich services will include respectful assistance with the activities of daily living, nationally recognized Heartfelt CONNECTIONS™ Memory Care Program if needed, a full calendar of fun activities, and an exceptional dining experience three times a day.

Managed by Life Care Services™, an LCS® company, our leasing office is open on-site at 3490 Gran Avenue in Palm Bay. Stop by to reserve your floor plan and view. For more information, visit [www.riverviewseniorresort.com](http://www.riverviewseniorresort.com) or call (312) 312-4555 to schedule an appointment.



## Senior Santa Program

*Jacquie Esterline, Director of Marketing  
Levin Home Care Nurse Registry*

It's hard to believe another year is quickly wrapping up and each year at this time as I work with TRIAD on the Senior Santa Program, my eyes are open to the tremendous number of seniors in Brevard County that are living in our skilled nursing communities.

Allow me to explain what the Senior Santa Program is about. Each year, skilled nursing facilities are asked to submit a list of their senior residents that are permanent residents being helped by the Long Term Managed Care Program, particularly those who do not have family or a resource that would be able to visit or provide them with something they may need and would benefit from a gift during the holidays. We ask they include 2 wishes.

The wishes submitted are simple, generally for clothing, personal care items, blankets and books. After being involved for over 5 years, I see the folks from the first year I began to help, are still in these facilities and asking for a new blouse or shirt or a specific personal care item again. It's important to note, the facilities do provide them with soap, shampoo and deodorant but it tends to be more generic, so we try to give them the treat of a special fragrance or item requested. TRIAD gathers the lists and produces a Santa Ornament that is placed on a Christmas tree at several locations. The community is encouraged to adopt a Santa Ornament that has the information for one senior that has a need. With monies donated, we go shopping. The gifts are distributed at the facilities' holiday parties.

There are over 1500 people in Brevard County that are permanent residents of skilled nursing facilities through the Long Term Managed Care Program funded by the State.

Helping Seniors of Brevard continues to make an impact in our community to help seniors. Call (321)473-7770 for a list of drop off facilities and items needed.

Continued from page 6...Protect Yourself

Helping Seniors of Brevard County is a secure source for referrals to non-profits and businesses that can be trusted to care for seniors. Not only am I a board member of Helping Seniors of Brevard, I also sit on the board of Brevard County TRIAD. TRIAD works hard to educate seniors to keep themselves safe from scams and fraud. Together as individuals, businesses, non-profits, and law enforcement, we all need to be aware and report fraud and abuse to ensure the safety of our seniors.

I sat with a client recently and he lamented, "I've made it this far in my life without running into anything like this. Why now?" Let's keep it from happening and make sure we report it if it does.



Listen every Thursday at 1:00 PM on AM 1060 W MEL



Channel 49-Mon. 7:00 PM  
Tues.6:30 PM  
Thurs.7:30 PM



Also Channel 499  
Mon. - Fri. 8:00 AM – 8:30 AM, Mon. - Fri.  
4:30 PM – 5:30 PM



*Happy Holidays!*

Our underwriters are excellent resources!

It's all about Helping Seniors of Brevard

**Al Dia Today**

[www.aldiatoday.com](http://www.aldiatoday.com)

**Atlantic Shores Nursing & Rehabilitation Center**

[www.atlanticshoresrehab.com](http://www.atlanticshoresrehab.com) 321-953-2219

**Barbara McIntyre, CSA ~ Home Equity Retirement Specialist**

321- 698-4739

**Canadian Meds of Melbourne** [sales@canadianmeds-](mailto:sales@canadianmeds-melbourne.com)

[melbourne.com](http://melbourne.com) 321-574-6976

**Clear Channel Outdoor**

[www.clearchanneloutdoor.com](http://www.clearchanneloutdoor.com)

**Courtney & Braswell Financial Group**

321-735-4994

**Ebony News Today**

[www.ebonynewstoday.com](http://www.ebonynewstoday.com)

**Gentiva Home Health**

[www.gentiva.com](http://www.gentiva.com) 321-255-9995

**Handypro of the Space Coast**

[spacecoastfl.handypro.com](http://spacecoastfl.handypro.com)

321-208-7989

**Hometown News**

[www.hometownnewsol.com](http://www.hometownnewsol.com) 321-242-1013

**Levin Home Care Nurse Registry**

[www.levinhomecare.com](http://www.levinhomecare.com) 321-768-0958

**Peaceful Beach Mediation**

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**Riverview Senior Resort**

[222.riverviewseniorresort.com](http://222.riverviewseniorresort.com)

321-312-4555

**Senior Scene Magazine**

[www.seniorscenemag.com](http://www.seniorscenemag.com) 321-777-1114

**Seniors Helping Seniors**

[www.seniorcarebrevard.com](http://www.seniorcarebrevard.com) 321-722-2999

**Solid Bite Dental Implants Dr. Lee Sheldon**

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**The Fountains of Melbourne**

[www.ksicoseniorliving.com](http://www.ksicoseniorliving.com) 321-473-9474

**VITAS Innovative Hospice Care of Brevard**

[www.vitas.com](http://www.vitas.com) 321-751-6671

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