



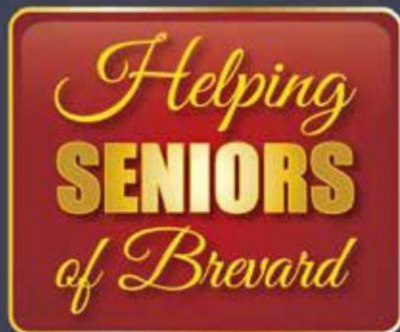
# Helping Seniors Of Brevard

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

Sometimes we need to say thank you. As President of a wonderful new nonprofit organization, I want to thank our generous donors, our Board of Directors, the staff, and all who have helped make our work of helping others in need possible. I have been involved in the nonprofit sector since 1993 and have observed many efforts started with the intention of helping others; however, I am confident that Helping

Seniors is one of the most forward thinking organizations with which I have been connected.

A simple act of expanding on the already in place radio, television and printed media has reaped wonderful benefits. The efforts of our information network has positively affected many in our community. Recently I personally signed and put notes on over 1400 letters to prospective donors. Too often we rely on Government to pay our way and for ANY number of reasons we must start thinking differently.

By thinking differently I mean that we, all of us, must be part of the solution to the problem of helping needy seniors. Each of us knows that any work we do, effort to help another costs money. There are no free lunches. My plea to each of you, as you read my message, is to agree to help us fund this wonderful work of helping others. To do so you may contact Kay at (321) 473-7770 or simply send a check to Helping Seniors, P.O. Box 372936 Satellite Beach, Florida 32937 or visit [www.helpingseniorsofbrevard.org](http://www.helpingseniorsofbrevard.org) and click the Donate tab.

Whatever you send will help and will be greatly appreciated. As we start 2016, I want to thank you for your support and look forward to what we can accomplish in 2016.

Best wishes to all!



## AM 1060 WMEL

Here To Serve You

*John Harper  
Owner/President*

Over the past 24 years WMEL Talk Radio AM 1060 has been serving the residents of East Central Florida with issues, viewpoints, and discussions ranging from the upcoming Presidential Election to health issues. And, WMEL Talk Radio AM 1060 has also been the champion for issues and concerns that involve our growing senior population too.

WMEL Talk Radio AM 1060 is proud to continue our long time tradition of airing the weekly talk show for and about seniors hosted now for over 20 years by Joe Steckler, President of Helping Seniors of Brevard County. In fact, I also am proud to serve as Vice President of Helping Seniors of Brevard County as I believe strongly in supporting our aging county.

Joe brings to the microphone each week; guests who are professionals in their line of work that help educate the listening audience. The radio "ARM" of Helping Seniors of Brevard County is a radio show you surely don't want to miss and if you do, it is archived on [www.helpingseniorsofbrevard.org](http://www.helpingseniorsofbrevard.org).

Daily, listeners tune to the Lillian McDermott Show which helps listeners with health and mental issues. As Lillian likes to say ..." You can take a pill or take responsibility".

WMEL Talk Radio will continue to be your home in 2016 of "The Hurricane Hunters" as listeners turn to WMEL Radio AM 1060 for information in times of need during severe weather, tropical storms and hurricanes.

Now with our 50,000 watts of power listeners have come to expect only the best in talk, news, weather and sports on AM 1060 WMEL and world wide @ [1060wmel.com](http://1060wmel.com).



Join Program Host  
Joe Steckler  
Thursday 1pm  
on AM 1060 WMEL Radio



How Does a Reverse Mortgage Line of Credit Compare With a Traditional Home Equity Line of Credit?

*Barbara McIntyre, HECM Specialist*

For older Americans on Fixed incomes, a traditional Home Equity Line of Credit (HELOC) has been a "go to" financial option to help offset the rising cost of living expenses, pay off credit card debts, and fund necessary home repairs. In fact, more than 4.7 million homeowners, age 55 and older have existing lines of credit. It is also known that the estimated total value of home equity owned by older Americans is 4.08 trillion. Most advisors to boomers and seniors know that home equity is going to be an important asset as they move forward in retirement planning for their clients.

The question is, will a traditional HELOC be the best option for the retiree? The traditional HELOC is only one way to access your home equity. A reverse mortgage- available exclusively to homeowners age 62 and older- has a line of credit option with many of the benefits of a traditional HELOC, plus some attractive advantages that you should know about.

Some of the advantages of a Reverse mortgage line of credit: No principal or interest payments are required for as long as you live in the home, and there is no pre-defined loan maturity date. You can choose to pay down the loan at any time or you can defer repayment. As with any loan, you must keep current with property taxes, homeowners insurance, and property maintenance. In addition, the unused portion of a reverse mortgage credit line grows overtime- independent of home value, thus as you age, you can gain access to significantly more funds. (321)259-7880 for more information.



## A Widower Shares His Thoughts

*Ed Barry*

Nothing lasts forever...especially life! You only pass through once. My Kay passed away June 27, 2015 and my head is still spinning. Half of me is gone forever. My heart is broken. Mood swings and emotion highs and lows. Sadness, so much sadness. I'm lost. I feel so lonely! It's a shock both physically and mentally. It's all a dream! It's like a boat just drifting aimlessly without a rudder.

Always look at your blessings. We all have them! This is the ultimate challenge facing me. I ask God every day for help, to guide me through this most difficult time. I know with God's guidance the support of my five children, I will be a stronger person. Grief is the price you pay for love! It's not something you get over. It's something you learn to live with. Not until you lose a loved one, wife, husband or mother do you truly feel the impact.

She had a full, healthy and active life. She enjoyed life and we enjoyed each other. Married 66 years! Words are inadequate to describe my feelings toward you, (Kay). You have been the love of my life since you were 20 and I was 21...69 years ago! I honestly believe that you were God's special gift to me. It was a miracle how we met on the dance floor.

The biggest obstacle to overcome is loneliness! Time heals but not completely. It's like surgery, the scar remains. I know God is always with me. People change when they lose a loved one. I know I have. I appreciate everything more. My outlook on life has changed. Living alone is a drastic change. You have more time to think. *Continued on pg.8*



## Paying for Long Term Care

*William A. Johnson, PA  
Elder Law Attorney*

One common misconception about Medicare is that most folks think it pays for long term care. Medicare Part B has a benefit that pays for short term rehabilitation at a nursing home. This benefit pays one hundred percent of the costs for days one through twenty. After twenty days, there is a co-pay of roughly \$150 per day for days twenty-one through one hundred. After one hundred days, there is no coverage. To qualify for this benefit, you must have been admitted to a hospital for three midnights prior to going to the nursing home for rehab. Also, if you do not participate in rehab or your rehab is complete, Medicare pays nothing. In other words, you are not guaranteed the one hundred days.

For long term care at a nursing home, assisted living facility, or at your home, you must either pay out of pocket (\$7,500-\$10,000+/month for a nursing home in Brevard County), have long term care insurance that will pay all or some of the bill, or qualify for Medicaid. Veterans or the un-married widow or widower of a veteran may be eligible for a VA benefit known as "Aid & Attendance" that may help pay some of the care bill. Both Medicaid and VA "Aid & Attendance" are means tested programs. Consult with an elder law attorney to see what can be done so that you can qualify.

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.





**How to Detach Emotionally  
When Selling Your Home**  
*Wendy Handy, Sales Associate  
Dale Sorensen Real Estate, LLC*

For the vast majority of people, selling a home is an emotional process that can lead to undue stress. Many people, especially seniors, have lived in their homes for many years raising families and creating memories. Others are facing the move out of necessity, either downsizing or moving to an assisted living facility. Even sellers that are moving voluntarily are likely to face some feelings of attachment that could potentially interfere with the sale of the home. Despite the inherent difficulty, emotionally detaching yourself from the property before listing it for sale is the first step in ensuring a smooth sale. Here are some tips to help dissolve the bond:

- If you don't feel ready and don't have a strict timeframe to sell, hold off until you are more prepared. If you find yourself resisting changes that will help make the home more appealing to a wider variety of buyers, or are demanding too high of a price for the market, you may simply not be ready. Don't rush!
- If the move is necessary but unwanted, be honest with your realtor and tell them you will require their patience.
- Consider hiring a stager to help neutralize the home and remove personal items so buyers have a blank slate when viewing. Leave the home when showings take place allowing the buyers to feel comfortable and "move in" mentally. This will also eliminate observing any negative reactions.
- Finally, focus on your next step. Research the highlights and area of your new home and begin to move in mentally. Moving need not be stressful.



**VITAS Healthcare Encourages  
End-of-Life Discussions**  
*Kathleen LaPorte, RN, VITAS  
Healthcare Senior General Mgr.*

As the nation's leading provider of end-of-life care, VITAS Healthcare is celebrating the New Year by encouraging end-of-life discussions because they are the first step to identifying and documenting a person's goals of care BEFORE a healthcare crisis arises.

For many, it's difficult to discuss their medical wishes with family because it brings up thoughts of sadness. However, in order to alleviate some of the burden from loved ones, it's best to exert more control on future decisions by having end-of-life discussions now and documenting your desires and care goals into advance directives, such as establishing a living will or appointing a health care power attorney, to ensure your end-of-life care wishes are honored.

The benefit of early documentation is that it prevents questions later about whether you had the capacity to make the directive in the first place. It's also important to keep in mind that these directives cannot be made after you become incapacitated.

At VITAS, we think the best way to get others to discuss their end-of-life care wishes is to do so yourself. Keep the discussion light and heartfelt, and consider addressing the following:

- \* What if you had a terminal condition and there was no reasonable probability of recovery?
- \* What kind of treatments or life-saving measures would you consent to or refuse?
- \* What if you weren't able to make these decisions for yourself, who do you want to appoint to make then on your behalf?



## Hearing: It's All About the Brain!

*Karen Cowan-Oderbeck, AuD*

The most misunderstood aspect of hearing is that much of the activity involved in hearing takes place in the brain! Our ears are merely conduits, which send the information to the brain where it is processed and interpreted. When people delay getting help with their hearing, they are not doing themselves, and especially their brains, any favors. If we are constantly sending our brain incomplete or inadequate information, over time the brain forgets how to process correctly. The result is poor speech understanding, poor communication, and frustration. When hearing is compromised the brain has to work that much harder to make up for the parts of speech that are missing as it tries to fill in the gaps, or sound voids. That's exhausting! Because of the extra work the brain has to exert to hear and understand speech, it results in feelings of being worn down and tired. Better hearing results in less effort on the brain.

In addition, new studies have linked hearing loss with other health issues such as cognition, the ability to perceive and understand what is being said, dementia, which is more likely to develop over time in those with hearing loss, and those with hearing loss are up 57% more likely to have deep episodes of stress, depression, or bad moods. Other associations between health and hearing loss include higher risks of falling and hospitalization, along with mortality and overall physical and mental health.

At EarCare, every diagnostic hearing exam is completed by Dr. Karen Cowan-Oderbeck, a Board Certified Clinical Audiologist. Dr. Cowan-Oderbeck, is available to see patients at her offices in Suntree, Merritt Island, and Indian Harbour Beach. Consultations may be arranged by calling (321) 752-4552.



## 5 Caregiver New Year's Resolution

*Jennifer Helen, Owner  
Seniors Helping Seniors*

Happy New Year! Time for a new start. For caregivers, a new year may be just another reminder that time is going by, and with it, the decline of their loved one's health and additional duties in store. Take heart, breathe, and take time to make some New Year's resolutions that are achievable and helpful. Here's some tips for you:

1. Do something for yourself every day. No matter how small, take time to take care of you. Take a nap or read a book. Get up early and enjoy the silence over a cup of coffee, journal, or attend a support group. Taking care of yourself helps you become a better caregiver.
2. Take care of one thing you dislike every day. No fun, yes, but the more we procrastinate, the larger the task seems and creates more stress. Don't put it off. Pay one bill, make one phone call, or file that one small stack of papers. Celebrate your accomplishment.
3. Make your own doctor's appointments and go to them No excuses. After all, how can you take care of your loved one if you are in the hospital?
4. Have a plan in case of emergencies. What happens if you do get sick? Are there friends or family close by that can be on stand-by? Do you have your medications and health needs written down? Is your paperwork in order? Planning for an emergency can be daunting, but having it done will give you peace that you have it under control.
5. Get help. Do it for you and for your loved one. Start small. How about having prescriptions delivered to the house? Some pharmacies will put medications into blister packs so you won't have to fill pill boxes any more. Have the house cleaned. Have someone sit with your loved one so you can get out to do the grocery shopping and get a little time to yourself. Make it a weekly date with yourself. Gear up for the New Year, you can do this!



## The Anatomy of the Dental Visit

*Lee Sheldon, DMD*

Your new patient dental visit is an important visit for you. It's also an important visit to your dentist. It is the time when you both set the tone for not only the visit but for the future of the mouth. Let's face facts. Every dentist is different from every other. There are some dentists that are trained in highly advanced dentistry and enjoy doing it with good results. There are others that are well trained in basic dentistry but are uncomfortable with advanced dental procedures. And if you want my opinion, and I'm happy to share it, there are some dentists who may say they are trained in advanced dental procedures, but in fact are not. It is your job to find out which kind of dentist you are seeing. For the person needing just a few fillings and a cleaning, any of the above dentists will work for you. But if you need advanced care, you need to find dentists who can provide you with advanced care that is predictable. Okay, here are some guidelines that you can use to determine the advanced dentist.

1. Examination: The examination should include not only a review of your teeth but also a periodontal (gum tissue) examination. It should look at your bite, how the teeth meet each other. It should look at esthetics, how your teeth look when you smile, the length and width of your teeth and the tooth position. It should look at vitality of teeth (are the teeth alive or dead)?

2. X-rays—While we never want to have more radiation than is necessary, at the same time, let's understand that x-rays are the number one way we have to see areas of pathology that we can see no other way. Some day that will be different. But there are differences now that we never imagined a generation ago. Digital x-rays which take advantage of computer enhancement not only allow us to see more, they allow us to see more with far less

radiation than we used in the past. CT scans, which allow a three dimensional view of the teeth and the bone, are essential for proper diagnosis for placement of dental implants as well as allowing us to see infections and other pathology that we can't see with traditional x-rays. CT scans will become standard of dental diagnosis in the future.

3. Digital imaging—There are two main reasons we have teeth. We want to be able to smile and we want to be able to chew. Digital imaging allows your dentist to show you what your smile could look like.

4. Bite analysis—There are times when making impressions and seeing models of your teeth make it easier for us to see tooth to tooth relationships. They help your dentist to design your bite so that you can chew better.

5. Consultation—the consultation should be a two way conversation. It most importantly should include your desires. Then your desires can be correlated into the final treatment plan. The consultation should be a fully mapped-out plan of treatment, from start to finish. Any grey areas should also be spelled out at that visit. The key to the consultation is what can you predictably expect from your visit or series of visits.

There you have it. Cover these five points and you are on your way to a great dental experience.



Listen every Thursday at 1:00 PM on  
AM 1060 WMEL



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





**Camp LeJeune Depenents  
Health Care: Simplified  
Application Process**  
*Dennis Vannorsdall  
Veteran Services Mgr.*

Family members of service members and veterans who served at Camp LeJeune, and who lived with the veteran at Camp LeJeune for at least 30 days between January 1, 1957 and December 31, 1987, may be eligible for reimbursement for health care expenses related to toxic exposures in the groundwater. This includes ex-spouses and former stepchildren that were part of the veteran's household at the time of exposure.

Family members may now more easily apply for reimbursement for health care expenses for 15 medical conditions on-line at:

<https://www.clfamilymembers.fsc.va.gov/>.

As a reminder, veterans who served at Camp LeJeune for more than 30 days and do not already qualify for Priority Group 1-6 VA health care should enroll in VA health care using VA Form 10-10EZ (online, by mail/fax or at a VA Medical Center).

Also, these veterans should apply for disability compensation on a direct basis for disabilities thought to be due to toxic exposures. A medical nexus opinion should be submitted in these cases. It is possible that VA will establish presumptive conditions for compensation purposes in the future.

### **Agent Orange Ships List Update**

VA updated its Agent Orange Ships List. This list includes ships that served in the inland waterways of Vietnam during the Vietnam War. Six ships were added to the list, and six ships were updated with additional dates of service in the inland waterways of Vietnam. Note: one of these updates fixed an error which previously listed a 1969 date as 1966 (U.S.S. Frank Knox). Veterans who had service in the time and place described on the list may now qualify for benefits related to herbicide exposure.

(<http://www.publichealth.va.gov/exposures/agentorange/shiplist/list.asp>).



**Glaucoma-New Technology  
and New Procedures at The  
Eye Institute**  
*Dr. Jason Darlington*

A dramatic shift is transforming the management of glaucoma in 2015/2106. While traditional surgical procedures such as trabeculectomy are demonstrating steady, evolutionary improvements, a new type of procedure is transitioning surgical glaucoma care from a last option to preserve vision to a frontline therapy.

The new procedure known as the Kahook Goniotomy involves the use of a simple yet elegant device designed to reduce eye pressure by removing a section of the trabecular meshwork TM and the inner wall of Schlemm's Canal.

As the instrument is advanced through the canal inside the eye, the ramp of the device gently elevates the TM, where it is incised and excised. "The result is better fluid outflow from inside the eye and lower eye pressure," explains Dr. Darlington who performed the first such procedure on the Space Coast.

"The instrument and procedure have been used both as a standalone and combined with cataract surgery. It can be performed in eyes that have had cataract surgery and those that have not," explains Dr. Darlington, who adds, "My colleague, Dr. James McManus and I seek to help ensure that every one of our glaucoma patients maintains their vision. We keep abreast of and participate in the latest clinical and surgical research in ophthalmology to ensure that the residents of the Space Coast have access to cutting edge technology and treatments for multiple eye conditions including the many forms of glaucoma. The bottom line is we do not want glaucoma to cost anyone their precious eyesight or independence.

### **Schedule a Comprehensive Evaluation**

Dr. Jason Darlington is currently accepting new patients at his Rockledge, Melbourne and Palm Bay locations. To schedule a consultation, please telephone (321) 722-4443.

*Continued from page 3 "A Widower Shares His Thoughts"*

Keep busy. I know Kay would not want me this way. Make the most of God's greatest gift and your regrets will be few. Don't waste your opportunity to do something good. When a loved one passes, we have regrets: "I wish I had said this, I'm sorry I said that." Think twice before speaking. Be kind, thoughtful and respectful and you will have few regrets!

Life is constant change; the survivors are able to adjust. Death is part of life—accept it!

I now have a big void in my life, how do I fill it? That is my challenge.



## Resolutions for a Great New Year

*Joe Ponds  
Canadian Meds of Melbourne*

Welcome to another year! Even though 2015 is still a recent memory, we at Canadian Meds of Melbourne have some helpful suggestions for new resolutions for a healthy and prosperous 2016. While the old tried and true habits are still around, perhaps adding something new to your list will spark the flame of continuity and help you change your life (and lifestyle) for the better.

Quit smoking. One of the longest held and difficult to manage, the resolution to quit smoking can have one of the greatest impacts on your life.

Eat more fruits and vegetables. In today's fast-paced world, we as Americans have slowly moved away from eating natural foods and increased our consumption of processed prepared food. Enjoy the benefits of this resolution for longer life and better health with great tastes too!

Save money. Finally set out to save money in 2016. Most of us, whether we realize it or not are on a fixed income. Yes, there are raises and cost of living increases, but the average person does not have a significant range in their monthly income. Become better consumers. By shopping with Canadian Meds of Melbourne, shoppers frequently save between \$400-\$3000 a year on just one item in their budget—their prescription medication. Enjoy 2016 and good success on your resolutions.

## Our Underwriters:

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-melbourne.com](mailto:sales@canadianmeds-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)

Ear Care

[www.earcare.net](http://www.earcare.net) 321-252-4685

Gentiva Home Health

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

Handypro of the Space Coast

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

[www.peacefulbeachmediation.com](http://www.peacefulbeachmediation.com) 321-626-2858

Riverview Senior Resort

[www.riverviewseniorresort.com](http://www.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

[www.dr.leesheldon.com](http://www.dr.leesheldon.com) 321-369-9788

Spotlight Magazine

[www.spotlightbrevard.com](http://www.spotlightbrevard.com) 321-961-3636

The Eye Institute

[www.seebetterbrevard.com](http://www.seebetterbrevard.com) 321-722-4443

The Fountains of Melbourne

[www.kiscoseniorliving.com](http://www.kiscoseniorliving.com) 321-473-9494

VITAS Innovative Hospice Care of Brevard

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

Wendy Handy, Sales Assoc. Dale Sorensen Real Estate

[whandy@sorensenrealestate.com](mailto:whandy@sorensenrealestate.com) 321-308-2295

Wilderman Malek, P.L. Attorneys

[www.zwmlegal.net](http://www.zwmlegal.net) 321-255-2332

William A. Johnson, P.A.

[www.floridaelderlaw.net](http://www.floridaelderlaw.net) 321-253-1667

WMEL AM 1060 Radio

[www.1060wmel.com](http://www.1060wmel.com) 321-631-1300

Wuesthoff Health System

[www.wuesthoff.com](http://www.wuesthoff.com) 321-636-2211