



Helping Seniors Of Brevard

www.HelpingSeniorsofBrevard.org



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.

In last month's issue of the newsletter we talked in general about the car raffle. Now we can talk in real time as the tickets will go on sale this month at selected locations. To start with, all 6 Gatto's Tire & Auto Services stores will have tickets to sell. For a \$25 donation you will receive one ticket and for \$100 you will receive 5 tickets. These tickets will entitle you to attend a drawing for the XJS V12 1992 Jaguar on

December 3rd at GATTO'S Tires & Auto Service located at 15 West Hibiscus Blvd. in Melbourne. The event will start at 6 PM and include refreshments. The car drawing is at 7 PM. This is an event you will want to attend. For additional information and to have tickets mailed to you call Kay at (321) 473-7770 or visit: www.helpingseniorsofbrevard.org/gattos.

I am excited because the raffle will help us start an endowment to help needy seniors. We have many services in Brevard to provide care assistance to seniors. However, financial services are in limited supply. We want to start Brevard County's first senior endowment so that when the need exists we have financial resources to help. Therefore, we will place as many of the funds raised as possible in the endowment. To support the fund on a continuing basis we have discussed the feasibility of doing an annual car event such as the one we now promote. Your help in making this event a huge success will enable us to make a decision on conducting an annual Muscle car raffle.

I also know that many seniors have muscle and other collector cars which they no longer drive and could be a source of revenue for the Endowment. Many of us are downsizing and have collector items which could help us establish a revenue stream for the Endowment. It should also be stated that your donation is also a tax write off and that too could be part of your estate and financial plan. Helping others through a charitable donation of a collector item helps us place a roof on a senior's home.

The car is a beauty. We are making progress in building new awareness programs to help people but sure need your help. Please call (321)473-7770 for your tickets.

WIN THE JAGUAR

To Benefit Helping Seniors of Brevard, Inc.
A 501(c)(3) Nonprofit



A beautiful ruby red, lovingly cared for, very low mileage 1992 Jaguar XJS

Support Helping Seniors
Car Raffle: 1 ticket \$25 or
5 tickets for \$100 Donation

*See the Jaguar and
purchase tickets at all six*



Visit: HelpingSeniorsofBrevard.org/Gattos
for times and locations

Or Call (321) 473-7770 For Tickets

Drawing will be held December 3, 2016 at GATTO'S Tires &
Auto Service located at 15 West Hibiscus Blvd. in Melbourne.

Enjoy refreshments at 6 PM...Drawing at 7 PM

Need not be present to win



Are You Grinding Your Teeth?

Dr. Lee Sheldon

Many of us grind our teeth. The estimates from various sources are all over the place, but I can tell you for sure that at least 50% of my patients grind their teeth. The answer I usually get is that the patient's spouse doesn't complain and therefore he or she isn't a tooth grinder. Not so.

Most people who grind their teeth do it at night. They do it for a few seconds and then stop and repeat the action again. Some grind on all their teeth. More grind only on the front teeth. How can you tell if you're grinding? Look at the four canine teeth, the third tooth from the center which is pointed, and see if they are flat. If they are, you are grinding.

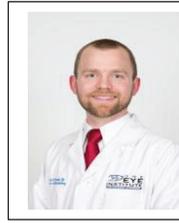
The problem with grinding is that you may grind right through the hard enamel into the softer dentin, with the result being tooth chipping or even breaking.

What are the remedies? Your dentist can make a plastic device that fits over your teeth called a nightguard. That way, you are grinding on the plastic rather than the teeth.

For those that grind so hard that you are breaking teeth, or you are breaking the crowns that were made to restore the teeth, there is now an all-zirconia ceramic crown that is guaranteed not to break. Every dentist can do nightguards and all-zirconia crowns. Just ask at your next dental visit.

Dr. Sheldon has a SPECIAL OFFER for you. You will receive a full dental examination including dental xrays and a CT Scan if necessary in exchange for a \$50 donation to Helping Seniors of Brevard.

Call the office (321) 259-8000 and mention Helping Seniors of Brevard.



Low Vision Therapy: Effective Solutions Are Available For People With Significant Vision Loss

Eric R. Straut, O.D.

A significant number of Americans have eye conditions such as macular degeneration, corneal and retinal scarring, retinitis pigmentosa, and other serious illnesses and injuries that substantially limit their ability to see.

An ever increasing portion of the population is in need of Low Vision Services. At the Eye Institute for Medicine and Surgery, Dr. Eric R. Straut, serves as the Low Vision Specialist. "Helping patients with significantly decreased vision regain their independence brings me great joy," explains Dr. Straut.

Dr. Straut was first drawn to low vision while working alongside Gary J. Ganiban, M.D., The Chief of Retina and Vitreous Services at The Eye Institute for Medicine & Surgery. Since that time, Dr. Straut has come to realize that in addition to medical therapies, a patient needs-based approach could enhance the quality of life for his patients, and that this type of process would allow many individuals to live a much more fulfilling life.

As an eye physician and low vision specialist, Dr. Straut sees a wide variety of patients, but certain conditions are more prevalent than others. "In Brevard County a relatively high percentage of patients are affected by macular degeneration, diabetic retinopathy, and advanced glaucoma," explains Dr. Straut, adding "the key to successful treatment is early detection and advanced, thorough care."

"Traditional eyeglasses do not provide adequate visual improvement to enable people with Low Vision to see adequately to perform daily activities of living most cases," explains Dr. Straut.

"We have a full range of techniques and technology to help the vast majority of patients referred to me, to achieve a better quality of life," states Dr. Straut. For more information, call (321) 722-4443.



Feature Article

2016 Senior Legislative Wrap Up

*William A. Johnson, PA
Elder Law Attorney*

The 2016 Florida Legislative session has ended. The Governor has signed into law a variety of new laws that have some bearing on the elderly. Below are the highlights of the legislative session for laws that will affect seniors.

The "Gold Seal" Program law has been passed that allows certain nursing homes to be designated as "Gold Seal" facilities. Florida Chapter 2016-17 becomes effective July 1, 2016.

A new law enables the creation of trust companies composed of family members. Thus, family members could utilize their own trust company instead of having to use those of banks or brokerage companies. Up until now, families did not have this option. Florida Chapter 2016-35 is law.

The Statewide Office of Public Guardianship has been renamed as "The Statewide Office of Public and Professional Guardians." This new agency has been created to regulate both public and professional guardians. The legislation calls for the Office to create standards for professional guardians as well as penalties and a complaint system for breach of those standards. Florida Chapter 2016-40 becomes effective July 1, 2016.

The "Florida Fiduciary Access to Digital Assets Act" seeks to authorize users to utilize online tools to allow custodians to disclose or prohibit disclosure of digital assets. Digital assets include web pages, email, social media, etc. The Act also provides for procedures to allow for the disclosure of digital assets to fiduciaries under certain terms and with certain duties. Fiduciaries include agents under powers of attorneys, trustees, personal representatives and guardians. Florida Chapter 2016-46 becomes law on July 1, 2016.

The Long-Term Care Prioritization law allows for the Department of Elder Affairs to maintain a statewide list for enrollment in home and community based services through the Medicaid long-term care managed care program. The law also requires the Department to prioritize that list through a frailty scoring system screening tool. The Department of Elderly Affairs currently manages the waitlist but has no formal procedure or enabling legislation. This law is intended to remedy this situation. A proposed rule for the prioritization scoring system is making its way through administrative rule making. This proposed law is awaiting the Governor's signature at this time.

The State Budget includes additional spending for services for seniors. The Department of Elder Affairs received an additional \$8.1 million to serve 500 individuals on the Long Term Care Managed Care waitlist. Community Care for the Elderly received an additional \$2 million to serve approximately another 324 individuals at risk of nursing home placement. The Alzheimer's disease initiative received an additional \$1.6 million to provide respite services for approximately 133 individuals. The Department of Children and Families received an additional \$10.2 million for staff at mental health treatment facilities and an additional \$20.4 million for community based mental health services. An additional \$39 million was allocated to remove more than 1,400 individuals from the Agency for Persons with Disabilities waitlist.

All of all of our articles and radio and television shows are archived on our website www.helpingseniorsofbrevard.org. You can also follow us on



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Avoid Veteran Scams and Fraud

*Dennis Vannorsdall
Brevard County Veteran
Service Officer*

Several times over the last several months our office has been contacted by veterans and their family members about veteran scams and fraud. According to Financial Fraud Enforcement Task Force, two of the most popular scams targeting veterans are Charity Scams and Pension Scams.

Many legitimate charities are soliciting donations to support the nation's military veterans as well as the families of active-duty personnel. And despite tough economic times, people reportedly are responding generously to these requests. However, not all "charities" are legitimate. Some are sham operators whose only purpose is to make money for them. The words "veterans" and "military families" in an organization's name does not necessarily mean the veterans or the families of active-duty personnel will benefit from the money. Before you donate to a "501C" organization claiming to help veterans, do your homework and ask questions.

If you're a veteran over 65, you may be approached by people convincing come-ons offering to help you apply for supplemental pension benefits. Whether it's through an ad or a website, the offer usually involves a "free seminar" and claims that: **"We'll show you – for free how to qualify for your benefits and stay in your home."** **"We guaranteed you'll get your Aid and Attendance pension."**

The people behind these pitches, who may claim to be veteran's advocates, also show up at assisted living facilities, senior centers, or other places in the community to help you submit your application for Aid & Attendance benefits to the Department of Veterans Affairs (VA). The unscrupulous brokers claim to help veterans qualify for Aid & Attendance benefits, what they are really after is your personal financial information and to sell you financial products. You should never pay someone to apply for VA benefits.



What Is A "HECM 4 Purchase"?

*Barbara McIntyre
HECM Specialist*

Did you know that there's a financing option specifically for homeowners who are age 62 and older, which can help you get the funds you need to buy the home you want? With the Reverse Mortgage Purchase Program, more commonly called H4P, you can purchase a home by combining a one-time investment of your own funds (down payment) with loan proceeds from the Home Equity Conversion Mortgage (HECM) to complete the transaction. As with a traditional "forward" mortgage, the home you are purchasing secures the loan. The H4P program is insured by the FHA.

However, unlike a traditional mortgage, there are **no monthly mortgage payments** required as long as you live in the home. This will increase your cash flow. The loan does not have to be repaid until you sell the home or no longer live there as your primary residence. In order for the loan to remain in good standing, you must meet certain home ownership obligations-which include maintaining the property, and keeping current with property related taxes and insurance payments. It can be used to purchase single family homes, townhomes, FHA approved condos and manufactured homes meeting specific criteria.

The cash required (down payment) typically ranges from 42% to 55%, depending on your age. (The older you are, the more reverse mortgage proceeds you can receive). This down payment range assumes closing costs will be financed into the loan. The down payment must come from assets you already own such as money from the sale of a current home or investment or funds you have in checking, savings, CD, or retirement account-not another loan.

If you have an interest in comparing options of purchasing your retirement home, don't hesitate to call me at (321)259-7880.



Introducing
ZON BEACHSIDE
Assisted Luxury Living

Greg Kennedy
Administrator



Funding Paths Available for Independent Living Solutions

Elaine Deremer Cook
President of HandyPro of the Space Coast

As a Health Care Administrator for nearly twenty years, I have had the opportunity to see the many changes in Healthcare throughout the span of my career. I was offered the opportunity to create an Assisted Living Facility in Indian Harbour Beach that would allow me to implement programming that is both relevant and state-of-the-art.

The six foundations of the Zon360 program are born from this vision of a living concept that is truly unique. These areas include ZonFresh, ZonHealth, ZonConnect, ZonLife, ZonCulture and ZonRelax.

Passive Health Monitoring, part of our ZonHealth program, has created the most interest in the community as it is relevant to the issues many seniors face today. We incorporate the use of sensor-based artificial intelligence-powered technology that is composed of pressure, motion and depth sensors strategically located in the resident's apartment. The monitoring devices provide real-time feedback to the staff on many areas including:

-  Early Illness Detection
-  Vital Sign Monitoring
-  Fall Risk Assessment & Fall Reduction
-  Fall Alerts
-  Post-Fall Assessment Review

With over ten years of development in university and clinical settings, Passive Health Monitoring is revolutionizing the care delivery system especially related to Fall Reduction. Each year one in three seniors fall with 20% of those falls resulting in a serious injury, so new innovations such as Passive Health Monitoring offer exiting advances to reduce this likelihood.

I welcome you to attend our **OPEN HOUSE** on June 18th, 2016 from 11 AM to 3 PM to learn more about Zon360 and Passive Health Monitoring.

The Brevard county area is a prime area that people are retiring to and therefore we see more seniors interested in modifying their homes rather than moving to assisted living facilities. With the high cost of assisted living facilities and the sometimes long wait time to secure a space, it is often more cost effective for seniors to modify so they can age in place.

As we move into this new era where our senior population is changing and expanding, we must also change and expand to ensure that Brevard County is able to support our expanding retiree population. To provide this ability we must increase awareness of the changing ideas and technologies that can offer this ability to every one of our citizens. Funding of these components will become key to continuing development for our citizens. A few funding avenues are as follows:

1. For areas that qualify, the Florida Small Community Development Block Grant Program provides funding for Housing Rehabilitation
2. Local members of the National Association of Area Agencies on Aging provide funding to assist people with disabilities.
3. Insurance providers that provide Long-Term Care Insurance will sometimes fund home modifications that assist in the performance of activities of daily living. As the concept of aging-in-place becomes more accepted, more insurance companies should offer home modification as another choice in Long Term Care options.
4. For Veterans, the Department of Veterans Affairs offers a Specially Adaptive Housing Grant Program.
5. Private Banks and mortgage lenders can provide home equity loans and lines of credit.



Helping Seniors Of Brevard



Reaching Out To Our Community
Javier Molinares
Publisher, Al Dia Today



National Nurses Week: Nurses Are Pivotal to Providing Quality Hospice Care
Kathleen LaPorte, VITAS Healthcare
Senior General Manager

Javier Molinares was born in Barranquilla, Columbia. In August of 1995 he joined the United States Army. He conducted basic training at Fort Benning, Georgia and went on to serve as an active duty paratrooper of the 82nd Airborne Division, B-Company 3/325 Airborne Infantry Regiment (AIR).

During his time in service he was stationed at Fort Bragg, North Carolina. He left the service in August 1999 and went on to earn a bachelor's degree in Communication and a master's degree in Global Strategic Communication from Florida Institute of Technology.

Javier is a life member of the 82nd Airborne Division Association where he has served as chairman and is currently serving as secretary.

For the last ten years, Javier has published the bilingual newspaper, Al Dia Today. He is dedicated to promoting multicultural integration in the community and is President of the Brevard Hispanic Center, a 501© 3 organization. He is also a founding member of the Space Coast Paratroopers Association, serving as President.

Helping Seniors of Brevard is proud to have articles published in Al Dia Today!

VITAS Healthcare, the nations' leading provider of end-of-life care, attributes its success in great measure to its highly trained, caring, compassionate nurses. During National Nurses Week, and every week of the year, VITAS recognizes the important role that nurses play in the delivery of quality of end-of-life care.

At VITAS, we recognize that nurses provide an invaluable service to terminally ill patients and their families. VITAS nurses work as part of interdisciplinary teams that include physicians, social workers, chaplains, volunteers and other specially trained members and provide expert pain management during a person's final six months of life. The care is administered at patients' homes, hospice inpatient units as well as hospitals, nursing homes, and assisted living communities or residential care facilities. With more than 4,000 registered nurses and licensed practical nurses/licensed vocational nurses, who help hospice patients each day, VITAS is able to provide compassionate, end-of-life care to more than 15,000 patients daily.

Since its founding in 1978, VITAS has been committed to providing the highest quality care to patients with life-limiting illnesses and their families, which is why the company gives nurses all the tools, information and education they want. For instance, since 2003, VITAS has developed a strong partnership with the National Black Nurses Association (NBNA), who are helping to create awareness of hospice and its utilization in traditionally underserved communities.

The ability to care for people at the end of life is a privilege. Every Medicare-certified hospice employs nurses and other hospice experts to provide the essential, quality care every person is entitled to at the end of life. For more information, call (321)751-6671.

OLDER AMERICANS MONTH



BLAZE A TRAIL: MAY 2016

The 2016 Older Americans Month (OAM) theme, "Blaze a Trail," emphasizes the ways older adults are reinventing themselves through new work and passions, engaging their communities, and blazing positive impact.



Knowing Age/Locations of Water Connections

*Joe Steckler, President
Helping Seniors of Brevard*

Several years ago we experienced a major flooding instance in our home that cost many thousands of dollars and numerous problems with the then current and follow on insurance companies. The cause was a ruptured rubber hose connection on our washing machine. With better personal knowledge about home appliances and a systematic approach to verifying appliance conditions in our home, the entire mess could have been avoided: therefore I decided to resurrect parts of my previous column, add a little from what my current insurance has to say and temper it all with sound and sage advice of my practical and living life experiences. The followings are some tips and they make awfully good sense:

- Know where your main water shutoff valve is so you can turn it off in the event of an emergency.
 - Check your water heater, tub, shower and toilet seals for cracks or decaying grout. Re-grout when necessary.
 - Close shower doors or curtains tightly during use.
 - Replace refrigerator water lines and hoses on washing machines and toilets with no-burst hoses.
 - Maintain A/C units and keep drain lines clear.
- I have learned that the above very few tips can be very important, especially with regard to senior citizens. What I am talking about can cause devastating property and financial loss, to say nothing of the inconvenience of the repair effort and the follow on problems with most insurance companies.

Property damage can be an eye opener for all of use. Antique family heirlooms can be ruined and all because we did not regard warnings which affect all, regardless of age. I think back to the replacement of 2000 square feet of tile flooring, repainting of all walls in the home and the dust that invaded everything we owned. We were covered but still it was a mess that could have been avoided. For more information on all resources call Helping Seniors of Brevard at (321)473-7770.

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