

VIEWPOINT

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Rants & Raves

Got something to say?

Email the Hometown Rants & Raves at

brevnews@hometownnewsol.com
or call (321) 242-1276.

Commenters are asked to refrain from making slanderous or libelous statements.

Donald Trump says he is going to build a wall.

Has anyone given it any thought that after all that taxpayer money and labor to build the wall how fast and easy the Mexicans will build tunnels under the wall?

Come on, people. Wake up.

He is not going to build a wall, and there is no way Mexico would ever pay for it.

Signs: not good business

There are a lot of things I can't comprehend here in Florida, like being able to drive and talk on the phone, the Florida texting law, which is laughable, not passing the medical marijuana law vs. taking opiates and other common sense issues. But here is a new one for me.

When my Florida friends hear me compare Florida to New England; they,

of course, tell me to go back to New England. But see if I don't make sense here.

People are now running for one elected office or another. If someone wants to support a candidate of their choosing and put up a sign on THEIR property supporting that candidate, God bless them. But I have never seen a business supporting a candidate with signs on their business property.

You don't have to have an MBA from Harvard to know its simply not good business.

If you think people are not "funny" or fickle, you don't know people. Example: There are many places to get good pizza or a hamburger; so, if I see this business promoting a candidate I disapprove of or I support his opponent, I'll simply pick the unbiased or neutral business and I will KEEP favoring that neutral business. I ran a successful business for 50 years up north, and I would never let any candidate put any sign on my property. If my son was running for office, I would not let him advertise on my property.

It's just good business to stay neutral.

To me, these businesses that take a side are just kissing up to that candidate looking for a favor down the line if they win.

However, the upside is that it narrows my decision where I am going to shop and eat. I guess I'm just "funny" that way.

Free advertising. Why?

When you bought your vehicle, do you think the car dealer who sold it to you made a healthy profit - not to mention the depreciation of your vehicle

See RANTS , page 7

Leading the pack



Joel Rivera, of Melbourne, keeps the pace during the 'Turtle Krawl 5K,' sanctioned by the Running Zone in Melbourne, Saturday, Sept. 10 at Nance Park in Indialantic.

Alex Schierholtz/
staff photographer

Discussing important topics with family

One of the most difficult topics for family members to discuss is that of their aging parents.

It becomes even more difficult when one's aging parents have not acquired enough assets to care for themselves in retirement. Failure to prepare financially can be attributed to many factors but, as we see the increased costs to care for aging parents and other relatives, this becomes a matter that more families need to discuss at an earlier age.

I am not a financial planner, banker, or any sort of expert on the subject of financial planning; however, I do have more than 30 years of experience working with seniors and those who care for them. In such capacity, I have encountered many heart breaking



HELPING SENIORS
JOE STECKLER

stories, some of which could have been better addressed with a little planning.

The most frequent situation is where parents try to save assets to pass on to their children or other family members. It is easy to understand such a desire. Yet, when this action causes the family to seek help from a charitable source to pay the parent's cost of living, people outside the family are affected.

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MELBOURNE

Seniors

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As president of a nonprofit organization, I am seeing an increase in requests from people asking others to share in their living costs. In some cases, these requests can be substantiated, but lately we are seeing more requests resulting from a lack of planning. One recent letter requested financial help with car payments, replacement of an air-conditioner, roof repairs and monthly living expenses. Their stated budget showed monthly expenses in excess of their dual Social Security income, with no other financial assets.

I called the family to determine if we might be able to offer some help or advice. My first question was about home ownership because the age of the family member indicated the possible use of a reverse mortgage. I was informed the home had been sold to a son. After several other questions, I asked if they had talked about their financial problems with their very large family. The answer was 'no,' they couldn't do that.

I explained that with their very large family contributing a small amount

monthly, perhaps the financial burden could be shared by all. It quickly became apparent that this was not a matter for discussion.

My purpose for writing today's article, which is quite different from my usual columns, is to stress the necessity for all to begin planning for retirement at an earlier age. Family members need to talk together, be better informed, and help one another if necessary.

Social Security will not adequately sustain the majority of us in retirement, even though a huge number think it will do so.

Americans need to develop better ways of saving for retirement, such as individual savings plans that will enable some amount to be placed in an account for retirement. Ignoring the problem will not resolve it; rather, it will make the problem more difficult as larger numbers of us join an aging population.

Joe Steckler is the president of Helping Seniors of Brevard, a nonprofit organization designed to advocate, educate and fundraise on behalf of Brevard County's senior citizens.

Feel free to contact the organization at info@helpingseniorsofbrevard.org or by calling (321) 473-7770.

Rants

From page 6

when you drove it off the lot?

Unless you are related or best friends with that dealer or the salesman why would you give them FREE advertising as long as you own your vehicle?

See RANTS, page 8

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