



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.

Dear Friends,

There is an article in this issue of Senior Scene that speaks to talking about matters of importance we need to discuss with each other as both family and friends. It is a subject which more of us need to pay attention for more of us are living longer and living as a family has become more complicated than in the past. Still, periodic family

discussions can do a lot to uncomplicate the complexities of dying.

Most of you more than likely consider me as more of an optimist than a pessimist. There is another part to life that we seldom discuss with others and that is the passing from this life to the next. Considering this topic, I have yet to see anyone take the possessions we accumulate in this life with us to the next. Regardless of the faith/denomination to which we aspire this remains a fact of life.

I was raised as a Christian, with Catholicism as my faith calling. I have often wondered about the next life. Faith is very much a part of whatever we profess as the religion which we practice. At church I recently heard some words which I thought were most prophetic about what we can take from this life to the next. The words were these, "We can only take the good work we do in this life to the next." The more I thought about those words the more I realized the truth they contained.

Years ago, I was privileged to hear Reverend Billy Graham speak to a huge crowd in Norfolk, VA. His message was essentially the same words I just wrote. I believe God recognizes the work we do as we live our earthly lives. What matters is how we live our lives. We can do good works, we can help others financially or with assistance or do many other good things. I think it just has to be something we each challenge ourselves to do in order to help someone else. Essentially that is what we try to do through the work of Helping Seniors. We each have to find our own way but I do believe that we are each challenged to help others as we live our lives and it is up to each of us to determine what we want to share that will be something we can take with us spiritually. Good works surely fits this call.

Joe Steckler, President and Founder, Helping Seniors of Brevard, Inc.



Helping Seniors Of Brevard

WIN THE JAGUAR!

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



**Support Helping Seniors
Car Raffle:
1 Ticket \$25 or
5 Tickets for \$100
Donation**

DON'T DELAY! We are down to the *last 2* months of tickets available for the Jaguar. Your support is needed to help provide operational funds to support the nonprofit Helping Seniors of Brevard, Inc. Tickets are available at all 6 Gatto's Tires & Auto Service locations or by calling: 321-473-7770. The drawing will be held on December 3, 2016. We appreciate your support for this very special event! *Need not be present to win.* **See the Jaguar on October 23, 2016 at Market Street.**

Black & White Brunch & Art Auction



Benefitting

Helping SENIORS of Brevard County

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Sunday, October 23

Doors open at 11am * Complimentary Brunch served from 11-2 * Live Auction at 1pm

6845 Murrell Road, Melbourne FL 32940



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 cover-up mouthwashes we can use. They are the typical minty or cinnamon mouthwashes that we commonly 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.



What is Osteoporosis?

Timothy Bortz, DC
Clinic Owner & Chiropractic Physician
Brevard Chiropractic & Injury Center

Osteoporosis is a metabolic disease involving loss of bone tissue and the disorganization of bone structure. Many conditions and deficiencies may be implicated in the development of osteoporosis, such as menopause, smoking, calcium and vitamin D deficiency, inadequate dietary protein, and certain gastrointestinal syndromes.

Osteoporosis primarily affects weight-bearing bones, including the pelvis, femur (thigh bone), and lumbar vertebrae. Bone loss in these structures may result in hip fractures and fractures of the lumbar spine, which are some of the potentially debilitating and devastating outcomes of osteoporosis. The development of osteoporosis is often associated with lack of exercise. Weight-bearing exercise is key in helping to prevent loss of bone. When we exercise, particularly when we do gravity-resisting activities such as walking or running, our bodies respond by building new muscle and bone.

Chiropractic care directly addresses spinal misalignments, which impacts proper function of the nerves. Spinal misalignments are associated with tight/inflamed spinal ligaments and muscles and restricted mobility in the neck, lower back, or mid-back. These factors result in deficient flow of information between the nerve system and the rest of your body. When your cells and tissues aren't receiving the correct information they need, symptoms and disease are the result.

Regular chiropractic care, by correcting spinal misalignments and optimizing the nerve systems function, makes it possible for your body to properly benefit from your exercise and nutrition plan, to keep your bones healthy and strong. Call Brevard Chiropractic & Injury Center at 321-631-1100 for your free consultation.



Feature Article

Don't Ignore Hearing Loss

*Dr. Karen Cowan-Oberbeck
Doctor of Audiology
EarCare*

Unfortunately, hearing loss is largely ignored. People often determine that it's "not-that-bad" and ignore it. Maybe a family gathering becomes frustrating, or directions mistaken, a waitress misunderstood, or a safety buzzer or alarm unheard, putting the person with hearing loss in a dangerous situation. There is often a precipitating event that drives a person to finally seek help with their hearing.

It is estimated that roughly 37.5 million Americans have hearing loss. This means that one in six people experience hearing loss great enough to hinder their ability to communicate. It is one of the most common health issues in the world and has links to negative effects on the human brain particularly as people age. Hearing loss can affect memory, dementia and mental health. Adults over age 50 with untreated hearing loss are more likely to develop problems thinking and remembering than adults with normal hearing. Seniors with untreated hearing loss are more likely to develop dementia over time and the rate of cognitive decline is 30%-40% faster than the rate in those with normal hearing. Those with untreated hearing loss are less likely to participate in organized social activities than peers who wore hearing aids.

Even mild hearing loss can compromise safety – when driving a car, walking along a busy street or just being aware of what's going on at home. Those with hearing loss are three times more likely to have a history of falling. It often co-exists with other health conditions.

Hearing loss and cardiovascular health frequently correspond. Hearing loss is twice as common in adults with diabetes and frequently co-exists with depression and/or anxiety. When left unaddressed, it can lead to isolation and other emotional conditions that affect both quality of life and mental health.

Things that contribute to hearing loss are Medication – there are over 2300 known prescription and over-the-counter medications on the market that are ototoxic ("poisonous to the ears"). High fever – anything that causes an extreme body temperature elevation can cause damage to the inner ear. Osteoporosis has been linked to hearing loss by demineralization of the middle ear bones. People that smoke have a 70% higher risk of hearing loss than non-smokers. People with even moderate chronic kidney disease have a higher prevalence of hearing loss than those without the disease.

The negative impact of hearing loss should not be ignored. Many people put off treating their hearing loss because they wrongly assume it's only harming themselves, but hearing loss impacts others too. Frustration – when they constantly have to repeat themselves. Misunderstanding – the person with hearing loss will often withdraw from people and activities which may be misinterpreted as rudeness or disinterest in others. Concern – if a loved one is unable to hear warning sounds like smoke detectors, alarms or sirens. Confusion – giving incorrect answers, not responding at all or relaying wrong information.

Finally, all of these situations can be addressed with a referral from a primary care doctor to a doctor of Audiology (AuD) for a thorough hearing exam. An Audiologist can determine if a hearing loss is something that needs further medical attention, can be treated with counseling/therapy or sometimes hearing aids. Hearing care should be part of everyone's overall health regimen. Many of the above health conditions can be averted or lessened with proper fitting of amplification, not to mention the gift of better communication. So schedule a hearing test today and get on the road to better health! Our office telephone number is: 321-252-4685.



*Hearing well
is important!*



Helping Seniors Of Brevard



Universal Design & Home Remodeling

*Elaine Deremer Cook PE, CGC,
PM, CEAC, CAPS, ECHM
HandyPro of the SpaceCoast*

The Universal Design concept works to create a remodel that is accessible to all, which includes family and friends that could have a disability. An added factor of a Universal Design remodel is that it provides the safe and comfortable atmosphere you will need to age in place. Therefore, if anything were to happen to you or a family member, your home is already accessible; you and your family can concentrate on working to get that person well in a safe, comfortable atmosphere.

The process begins with assessing your home for accessibility and mostly identify areas that could cause trip and fall hazards. This should be done by a company with certifications in Environmental Access Consulting (CEAC) and/or Aging-In-Place (CAPS). These professionals are trained to identify and explain the issues and provide a detailed report stating suggested solutions.

If the professionals are contractors, a rough budgetary estimate should accompany the report. This information can then be used to discuss the funding paths that could be available, and if a phased approach is appropriate.

We at HandyPro of the SpaceCoast pride ourselves on being client-centric. We are the only company in Brevard County to have the listed certifications as well as a General Contractor's license so that we can provide and implement the best solutions to create a home that is safe, comfortable and beautiful for a lifetime.

We can be reached at: (321) 208-7989 or 321-637-8500.



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Treating Macular Degeneration

*Stem Cell Research
Dr. Ganiban & Dr. Vaishnav
The Eye Institute for
Medicine & Surgery*

"While stem cell research is still in its early stages, we have a great deal to be hopeful about going forward in treating wet macular degeneration," reports Dr. Ganiban, who completed a prestigious Fellowship in Medical and Surgical Treatment of Vitreoretinal diseases at Louisiana State University. Dr. Ganiban and his partner, retina specialist Hetal D. Vaishnav, MD, were among the first eye physicians to adopt the latest generation of medications, including Avastin, Lucentis, Eylea and Macugen, as well as various laser therapies to slow the progression of, and in some cases begin to reverse the effects of, macular degeneration.

"Both myself and Dr. Vaishnav are following the latest research and developments in stem cell research very closely," Dr. Ganiban explains. "Thus far, it appears that the implantation of stem cells in the eye is a safe procedure. The human body is not having an immune response that would lead to the rejection of these new cells. Patients involved in the trials have experienced new growth of retinal cells instead of progressively losing more cells, which is what would have happened in the absence of treatment. Patients are reporting enhanced peripheral vision.

While stem cell therapy is not a "cure" for blindness that has already occurred, the hope is that through further research, scientists and physicians may be able to apply therapies that slow or halt the progression of the much more common dry form of macular degeneration. Should this become possible, early detection will be the key to maintaining vision and quality of life for affected patients.

To schedule a comprehensive eye examination with one of the specialists at The Eye Institute for Medicine & Surgery, call 321-722-4443.



Helping Seniors Of Brevard



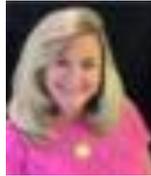
Goodbye Nursing, Hello Professional Organizing!

*Carla Pickerill
Organized Creative Designs*

Since I can remember, I always wanted to be a nurse. When I was 16, I told my father that I wanted to go to nursing school after high school graduation. His response was: "If I am going to pay for nursing school, you need to start at the bottom to see if you can handle it." Four weeks later, I was working every weekend as a nurse's aide at a nursing home and have been in the nursing field ever since. I graduated with a BSN degree in 1981 and entered the nursing field full of enthusiasm. This was during the early 1980's when nurses could "be nurses," ; where a nurse had the time to give back rubs, hold a hand while listening to a serious conversation, and adequately educate those who need to learn new methods to keep themselves healthy, answer every question that arose and determine if the patient understood what was taught.

After a long career in medical-surgical nursing, home health and inpatient case management, I decided to leave the nursing field, however, I still felt the calling to help those in needs. I searched many fields but decided on professional organizing. Finally, I thought, "Goodbye Nursing, Hello Professional Organizing!"

To my surprise, I found that I use my nursing knowledge ALL the time. I realized when I meet clients to evaluate their organizational needs, I am also assessing their overall physical and mental health; for example what is their demeanor, are they properly caring for themselves: (bathing, dressing, proper diet), are there any hazards that may cause a fall, does the client have a clear escape route in case of fire, do they have an organized system for medications, adequate food, durable medical equipment, safe and reliable transportation. I have to admit in my field today that not only am I helping to get them organized, but improving overall health and wellbeing. I am blessed! 321-431-9664



Making the Move to Assisted Living

*Courtney Legg, Executive Director
RiverView Senior Resort*

Caring for an elderly loved one is tough work. As they age, more time and care may be required. This can certainly wear on the caretaker. The decision to move them to an assisted living facility can be a difficult one. Questions like 'am I doing the right thing' and 'is this what's best' can wreak havoc on your brain and make you second guess your decision. At times like that, it's important to remember why the decision was made in the first place. Your loved one's health, safety and well-being are the top priorities.

Moving them into an assisted living facility could prevent them from future tragedy such as a devastating fall and provide them access to immediate care in the event of a serious health crisis, such as a heart attack or stroke. Not to mention the fact that it will improve their overall quality of life. At an assisted living facility, residents are surrounded by people in the same stage of life as them. There's something encouraging about knowing you're not alone in what you're going through.

In addition, assisted living facilities like RiverView Senior Resort offer supportive senior care and assistance with the activities of daily living. Residents have access to as much or as little help as they'd like. Aging can wear on a person, and they can grow frustrated and angry at the fact that they are unable to do simple tasks as they used to. Assisted living facility staff are there to help them every step of the way. Maintaining a sense of dignity and ensuring as much freedom as possible is at the forefront of everything we do.

Call 321-312-4555 to arrange a tour. Find out how you can enjoy life on the water.





Hospital Observation Status Could Cost You

*William A. Johnson, PA
Elder Law Attorney*

Most people assume that when they stay at the hospital for several days that they have been "admitted." This may not be true. Increasingly, hospitals are keeping patients in "observation" status and not admitting them. Does it really make any difference whether you are admitted or in observation status? The answer may leave you stunned. If you are not admitted to the hospital and are considered in "observation" status, Medicare treats that as an outpatient service with higher out-of-pocket expenses and entitlement to fewer Medicare coverages.

Generally, "observation" status was used for patients not well enough to return home, but also not sick enough to be admitted. More patients are ending up in "observation" status since Medicare does not pay for routine drugs provided by the hospital. A Medicare Part D plan may cover those costs, but not always. Also, if you have not been admitted for a period covering at least three midnights, Medicare will not pick up the costs of rehabilitation at a nursing facility. This alone may cost you tens of thousands of dollars. How can you tell if you are in observation status? You cannot. The care is basically the same. You must ask the hospital administration. There are Federal rules being developed that will require notification by the hospital of your status. Until then, patients beware!

William A. Johnson, P.A. can be reached at: 321-253-1667.

Be sure to go to: www.helpingseniorsofbrevard.org to find all of our printed articles, radio and television shows! You can also find Helping Seniors of Brevard on



WMEL Talk Radio AM1060 "The Talk to Me Station"

*John Harper
Owner/President*

I am asked daily by listeners and advertisers of WMEL Talk Radio, "How are we doing" as a privately owned radio station? Well, I am very happy to report that WMELTalk Radio is entering our 25th year of serving the east central coast of Florida with the same talk radio format that has served our community in good times and bad.

WMEL Talk Radio considers it an honor and privilege to be part of this community for all those years offering the best in talk radio, news, weather and sports.

We present daily some of the best talk hosts on the air today starting with Doug Stephan and the "Good Day Show" weekday mornings. Lillian McDermott occupies our noon time hour with her unique brand of talk. The ever popular Dave Ramsey airs in the afternoons with good financial advice, Ed Dean takes us home each day with political talk and interviews that are important to our portion of Florida, and of course, Joe Steckler is featured every Thursday at 1:00 PM with his informative show to help seniors and their caretakers.

Weekday evenings and weekends is a home run for sports fans covering NASCAR, FSU football, Orlando Magic basketball, Tampa RAYS baseball in addition to Monday and Thursday night football, as well as Sunday night football along with Jacksonville Jaguars football.

So when someone asks me how we are doing, I reply "How much time do you have?" It never fails...I feel like a proud father of my 25 year old family member...WMEL Talk Radio AM1060 and worldwide at www.1060WMEL.com.

I hope you will keep us in your homes and cars as we do sincerely appreciate your loyalty and support.





Helping Seniors Of Brevard



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% of your initial portfolio, adjusted to 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%. Today, it's close to zero. Even in 2002, the five-year U.S. Treasury yield was still 4.5%. Today, it's less than 2%. Without an interest rate at or above 4%, 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 professional believe in using the "4 percent rule" as a starting point for retirement income 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.

Courtney & Braswell
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