



## Helping Seniors of Brevard Facing the Reality of Getting Older

The activities associated with Hurricane Matthew have impacted this senior citizen and I readily admit my own frailties. Before, I was never concerned with all of the side effects of the aging process but Matthew has made me rethink some of the decisions I now face.

Over the years I have written many columns about the need to eat healthy foods, exercise, stay mentally alert and be thoughtful of others. These are all good things, but what happens when we can no longer maintain the fitness levels to which we aspire, what then should we do about life changes over which we have no control? At this point we may consider downsizing our material possessions through early gifts to family members and utilizing companies like Organized Creative Solutions to assist in the downsizing process.

Many of us are collectors. Some of the items we have acquired over the years are irreplaceable, while others may be meaningful to us but not necessarily to our family. Years ago I was at a party where I discussed these thoughts with a man who was later to be in charge of Naval Reactors, our country's nuclear power program. He and his wife had decided to downsize. He admitted that, while painful at times, it was one of the wisest things they had done. After Matthew, I can more easily see the relief they felt in de-cluttering their life.

Moving plants, patio furniture, wall hangings and other outside items into the house at 80+ years of age is no

easy task. Putting up Lexan shutters is almost impossible, not to mention all the other stuff we must secure to prevent flying missiles. The storm surge was a major factor in Matthew. Some items could be moved to higher levels but this takes time and a lot of work, to say nothing about putting it all back. Although the damage was minimal, Matthew should encourage us all to rethink our plan for passing along valuables to our family.

That said, we have started the task of gathering family pictures and other items to give to the younger generation. It is always possible that we are mistaken about what they actually want. Thoughts on what is treasure and what is clutter change from family to family and generation to generation. For seniors to maintain a large home full of what we perceive to be of worth to our children can cause unnecessary expense and stress, requiring us to stay somewhere that is difficult to maintain both physically and financially.

Building a downsizing plan is similar to building an estate plan, a financial plan and a host of other plans. But the truth is we often don't want to think about downsizing, for it signals other life changes we do not want to address such as living wills and burial plans. The truth is that we are all mortal and, as such, cannot take our possessions with us to the next life. I strongly believe that what we can take with us are the good things we do as we live our lives on this earth. We have takers and givers; you might want to think about being a giver and lighten your load and stress.

Joe Steckler is the President of Helping Seniors of Brevard, a non profit organization designed to advocate, educate, and fundraise on behalf of Brevard's senior citizens. Feel free to contact us at: [info@helpingseniorsofbrevard.org](mailto:info@helpingseniorsofbrevard.org) or by calling (321) 473-7770. **SS**

### ALTERNATIVE continued from pg 13

members that received all or part of my monthly premium (it is actually called a share amount). Along with a list of their emails there are pre-addressed post cards, where I can send them love and wishes in hopes that they recover. The whole process is endearing, touching, heartfelt and very efficient. They even have a disability insurance program that is strikingly inexpensive. This is a win-win-win.

"The program is a community of believers committed to connecting and equipping Christians to share each other's everyday burdens through the sharing programs and applications they offer. Christians are able to share their resources, faith, lives, and talents, much like the early Church did in the book of Acts."

Since Obamacare disallows underwriting, which is the main reason it is collapsing under its own weight, Christian-based healthcare cost sharing requires some basic underwriting. If there was no underwriting whatsoever, like Obamacare, the cost would be prohibitive and it would collapse as well. Since it is excluded by law from the clutches of Obamacare, it can keep its costs down tremendously and at the same time provide so many affordable programs that benefit the members.

Email my office at [Jason@ValavanisFinancial.com](mailto:Jason@ValavanisFinancial.com) with your full name and address and I will refer you to the program. I will ask the enrollment services to personally call your home to assist in your paperwork and generate a telephone interview. Remember, not all those who are interested will qualify, but it is worth a try. God Bless.

Jason ValaVanis is a Board Certified Financial Planner and for over 26 years the owner of ValaVanis Financial, in downtown Melbourne. Jason specializes in lifetime income planning for Retirees while striving to protect principal and growing wealth. Jason can be reached at 321-956-7072.

**SS**

## Upcoming Events

### NOVEMBER 16TH - COLLETTE TOURS PRESENTATION AT OUR OFFICE at

6pm - hear about our trips to America's Music Cities with New Orleans Jazz Festival extension and Mackinaw Island for 2017

**ICE** - Nov. 29th - \$60 - ICE! at Gaylord Palms featuring A Charlie Brown Christmas by Charles Schulz. Everything is hand-carved from 2 million pounds of ice! Then do some Christmas shopping at the Orlando International Premium Outlets, lunch on your own. This trip will have a Palm Bay pick up.

**AN AMERICAN IN PARIS** - Dec. 17th - \$138 - An American in Paris is the new Tony Award winning musical about an American soldier, a mysterious French girl and an indomitable European city, each yearning for a new beginning in the aftermath of war. Enjoy the unforgettable songs from George and Ira Gershwin. Lunch included at Ale House.

**WICKED** - Jan. 12th, 2017 - \$144 - A vivid reimagining of the classic The Wizard of Oz, Wicked spotlights the untold stories of Oz's most famous (or infamous) characters, namely the Wicked Witch of the West and her unlikely friend, Glinda the Good. A cautionary tale about love, friendship and trust, Wicked effortlessly reveals that there are indeed two sides to every story. Lunch included at Ale House, sign up by Nov. 15th

**WORLD OF CHOCOLATE** - Jan. 25th - \$62 without chocolate and wine tasting / \$75 with chocolate and wine tasting - The Chocolate Museum takes you back in time to find out the origins of chocolate and its rich history. Enter a tasting room to sample some of the finest chocolates from around the world. Lunch is included and optional wine and chocolate truffle tasting is available. Min. 35 psgrs needed, sign up by Jan. 4th

## Book Today!

Visit our website or call today  
**(321) 631-8080**

1240 US1, Suite 6, Rockledge



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