



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,

2016 is almost history. We now have a newly elected president and it is my hope that all elected members of the Congress and Senate will consider the needs of the American people as we look to the future. I can remember no election that has been as riotous as the one we just witnessed, where the name calling has exceeded most expectations.

As we approach the Christmas season, I also hope that more Americans will realize the strengths that have brought us this far in history. We have accomplished so much in our short time as a nation. It is sad that we attach so much weight to the designation of Republican or Democrat in our political aspirations, forgetting that we have never attached a D or an R to the names of those who have fallen in the service for our country. On behalf of the Board of Directors and staff of Helping Seniors of Brevard, I thank you for your support of the organization.

Our country has seen many changes throughout its history. Similarly, the field of nonprofit fundraising has changed radically in recent years. My prediction for 2017 is that many nonprofits will come to depend more on private financial support to provide the many services we have all come to expect. Should you want to become an annual donor to Helping Seniors, and I hope that you will, please go to www.helpingseniorsofbrevard.org and follow our easy donation process. I wish each of you a Merry Christmas, Happy Hanukkah, and a prosperous New Year. Sincerely,



A Christmas Wish



Every 12 months we come to a special time of year when we should be thinking about others as well as ourselves. The mission of Helping Seniors is to inform, educate, and connect seniors and those who care for them to services that will make their lives a little easier. I sincerely hope that the information we pass along is helpful to you. Among the people we have assisted these past five years, many callers have come from readers of Senior Scene Magazine which has made us even more aware of the many unmet needs we have in the community.

As I pen this article, we are at the end of a long a riotous 2016 presidential election process. We now have a new president, congress and senate. I will not dwell on the election other than to say I am glad it is over. During the election, much was made of the \$25 donations received by some of the candidates. You most likely were the recipient of many requests for donations to candidate election chests. Operating a non profit organization is quite similar to managing the funding of a political campaign, as both are often paid for by generous donors. Some campaigns require a more modest number. I can honestly report to you that Helping Seniors is one of the more modest in its need for donations, but never the less we still need your support.

Where we differ a little from political request is that we try to offer you something in return for your support. Yes, we do provide valuable services with regard to information, education and connecting our callers to resources that assist them in resolving problems. Since August 2014 we have helped more than 1,500 callers, many of them multiple times. Almost every caller is dealt with on a personal basis. Often we are able to uncover other needs not mentioned in the opening call. For example, we have connected many elderly non remarried widows of veterans with the Veterans Aid and Attendance program, which has resulted in additional monthly income for the widow.

There are 40,000 readers of Senior Scene Magazine. If just a fraction of that number donate \$25, I will be a most pleased president of a non profit organization. To say that vulnerable seniors in Brevard County need your help is an understatement. Please mail your donation to Helping Seniors, P.O. Box 372936, Satellite Beach, FL 32937. You have my promise that your donation will be used to help people and not wasted. You may also donate to our other programs online at www.helpingseniorsofbrevard.org. Our operating expenses are quite minimal with emphasis bein on assisting those who need help. It is with a prayerful wish that I ask you to make a donation to us at this time of the year, and I assure you that it will be appreciated.

*Thank you for your
support, and I wish you
Merry Christmas, Happy
Hanukkah, a joyous
holiday season, and a
prosperous 2017.*

Joe Steckler, Chariman





Helping Seniors Of Brevard



Predictions for the 2017 Homebuyers Market

Joe Roth
Veteran's Realty of Brevard
(321) 868-1833



What's Wrong with My Back?

Timothy Bortz, DC
Clinic Owner & Chiropractic Physician
Brevard Chiropractic & Injury Center
(321)631-1100

The 2017 home buying season will see a large increase in first-time homebuyers, according to realtor.com's latest Active Home Shopper Report, and an increased demand for suburban homes. However, buyers will also face greater affordability challenges.

The study, based on September survey data of active shoppers on realtor.com provides insight into future home buying trends in 2017 by analyzing responses from consumers who plan to purchase homes in the spring or summer of 2017.

According to the report, the percentage of first-time homebuyers could rise as high as 52 percent of all buyers, and increase from 33 percent in 2016.

But this boost in first-time buyers will also make affordability, down payments and credit scores a challenge, and those issues could become the market's top problem next year. Currently, the limited inventory of listings is the top barrier to homeownership.

In general, suburban homes are preferred by 43 percent of first-time homebuyers surveyed, likely due to their desire for safe neighborhoods, privacy and the needs of growing families, according to realtor.com researchers.

Top 5 predictions for 2017:

1. First-time homebuyers could make up a majority of 2017 homebuyers
2. Affordability and mortgage qualifying expected to replace lack of inventory as largest barrier to homeownership
3. Safe neighborhoods, more living space and larger yards top the list of key home attributes
4. Competition for suburbs should heat up
5. Spring and summer will continue to be 2017's hottest time to buy a house

Source: Florida Realtors

Not all back problems are created equal. One person may have been gardening and injured her back while simultaneously bending and twisting. Another person may have back pain as a result of a car accident. Yet a person may be experiencing back pain as a result of osteoporosis.

How can you tell when back pain requires you to take action, such as seeing your chiropractor? A reasonable approach is to use a 48-hour guideline. Your body usually has a powerful ability to heal itself. If your back pain hasn't gone away on its own within 48 hours, then seek professional assistance.

However, some situations require immediate attention. For example, if you've had an accident, or you begin to experience pain without an obvious cause, visit your chiropractor right away. The 48-hour rule applies to most situations, but if you've had an accident, see your chiropractor as soon as possible-today if necessary.

Never self-diagnose. "Oh, that's been bothering me for months," some people will say. If the problem wasn't anything much, it would have gone away within a few days. Something else is going on, and usually the longer a problem is left untreated the more difficult it is to treat. The old expression, "an ounce of prevention is worth a pound of cure" is as true today as it was 100 years ago.

Our job is to discover the CAUSE of your pain. Most of the time, the underlying problem is mechanical in nature, involving the spinal joints and soft tissues. Such mechanical problems cause the majority of cases of back pain, and are directly addressed by chiropractic care.





Helping Seniors Of Brevard



Feature Article

The Second Opinion

Dr. Lee Sheldon, DMD
(321) 369-9788

I want a second opinion. How can you be sure that your second opinion is going to give you the information that you need to make a wise decision for yourself?

The reasons that one gets a second opinion are:

1. You have not received enough information in the first opinion to make a decision.
2. You sense that the first opinion is one that doesn't make sense to you or you disagree with.
3. You may not personally like the person or the office where you received the first opinion.
4. You want a recognized expert to review your case before making your decision.
5. The cost for the treatment might seem too high or too low.

Each of these reasons are valid and can result in additional knowledge for you before you make your decision.

So how do you find the person to give you the second opinion? There are specialists in every field of dentistry. For overall treatment planning, it is the periodontist. For tooth replacement, it is the prosthodontist. For braces or tooth movement, it is the orthodontist. For root canals, it is the endodontist. For periodontal (gum) treatment and dental implants, it is the periodontist. For major surgery of the mouth and jaw, extractions, and also dental implants, it is the oral and maxillofacial surgeon.

While cost is often a factor in making a decision, it is not the only factor. The factor that may make more sense for you is the predictability of the procedure that is being done.

As an example, a patient arrived in our office for a second opinion. Implant surgery had been done and during the implant procedure, the doctor discovered that he couldn't do the

dental implant treatment that had originally been intended. When I saw the patient, the one implant that had been placed could not be used as it didn't line up with where the tooth was supposed to be. The diagnostic procedures that a specialist would do would include a CT scan which would show in advance whether there is sufficient bone for the dental implant to line up properly. Once we saw the CT scan, we could see the entire area of bone and develop a treatment plan that would address the patient's needs.

You likely have an innate feeling when you get a first opinion. Often, it's fine, but sometimes it just doesn't feel right. When that occurs, there are specialists in your area who can help you and give you the information that you need to make the best decision for yourself.



Please help **Helping Seniors of Brevard**, a 501 (c)(3) nonprofit organization continue to provide valuable resources to seniors and their caretakers. Please consider a donation.

It will make a difference! Please send your donation to P.O. Box 372936 Satellite Beach, FL 32937 or you may make your donation on www.helpingseniorsofbrevard.org (Just click the **DONATE** button).

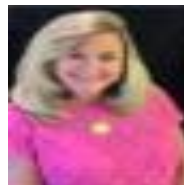


Helping Seniors Of Brevard



Ask for Help

*Elaine Deremer Cook PE, CGC,
PM, CEAC, CAPS, ECHM
HandyPro of the SpaceCoast
(321) 208-7989*



Riverview Senior Resort: Easing the Transition to Memory Care with your Spouse

*Courtney Legg, Executive Director
Riverview Senior Resort
(321) 312-4555*

Seniors in Brevard County are always striving for their independence which is laudable. However, there are some that wish for more independence, but do not know how to go about finding it.

The first step is to ask for help, but does this act mean they are willing to give up their independence? No. they just need help in finding it again.

For those with physical disabilities this could be as simple as providing a handhold or flooring surface that is free of obstacles such as throw rugs or thresholds. Or it could be as large as providing the independence to access a second floor whenever they want by utilizing a lift system.

All these solutions and more are available if you know who to ask and where to look. Helping Seniors of Brevard is one such organization that can provide the connections to begin finding the solutions.

But how do we get our seniors to understand that asking for these solutions grants them, not a decrease in independence, but an increase in their independence?

When a senior does ask for help our answer should be towards a solution that includes the wellbeing of the senior. Since each senior is different, each independent living solution will be different. Families need to listen more to their seniors so that they can understand what is really important before helping to guide them to a solution. Independence can mean a different thing to each of us and only the person asking for help can determine what is most important to them. But the first step is asking for help.

HandyPro of the SpaceCoast is a General Contracting Firm that specializes and is highly certified in Home Accessibility modifications that retain the beauty and the value of the home while creating a safe and comfortable environment for all.

The transition to a memory care facility can be challenging for married couples, especially if only one spouse has deteriorating health. Memory care is a distinct form of long-term care designed to meet the specific needs of a person with Alzheimer's disease and various forms of dementia.

Typically, a memory care unit is a separate wing or designated floor at an assisted living facility which offers 24-hour supervision and supervision and security to ensure residents' safety. This provides peace of mind to the resident's loved ones. However, amidst that relief, making the move to memory care can quite often cause frustration and sadness for the spouse who has lived with and cared for the love of their life for many years.

Generally, memory care accommodations consist of a studio apartment shared by two patients but not spouses. All too often couples split up, forcing the other spouse to reside in a different section of the assisted living facility in their own room or continue on at their home they once shared with their significant other. Keeping spouses together has not been a feasible option, until now.

Riverview Senior Resort has expanded its memory care services and now offers one-bedroom apartments in addition to the traditional studio apartments. This allows spouses to stay together under one roof, but with the assurance that they are safe and receiving the best possible care. The independent spouse is able to come and go freely knowing that their significant other is in good hands while they are away. A sense of normalcy can continue for the couple without the caregiver having to carry the entire load of living with a loved one who has Alzheimer's disease or dementia.



Helping Seniors Of Brevard



Don't Fall for the Fall
Steve & Dr. Christina Paff, PT
In Home Personal Services
(321) 984-0706

It's that time of year again! The weather is changing, and the risk of a fall is increasing. See below for a few tips and tricks to avoid an unwanted accident this holiday season.

Interesting Facts

- * 1 in 3 over age 65 fall every year
- * Falling once doubles your chance of falling again
- * 1 out of 5 falls causes a serious injury like a broken bone or head injury
- * More than 95% of hip fractures are caused by falling, usually sideways
- * Each year 2.8 million older individuals are treated in ER for fall injuries
- * Falls are the most common cause of traumatic brain injuries

Risk Factors

- * Lower body weakness
- * Vitamin D deficiency
- * Difficulties with walking and balance
- * Medications such as tranquilizers, sedatives, antidepressants
- * Vision problems
- * Foot pain or poor footwear
- * Home hazards

Fall Prevention Tips

- * Make an appointment with your Doctor
- * Keep Moving
- * Wear sensible shoes
- * Remove home hazards
- * Light up your living space
- * Use assistive devices

***Information from Mayo Clinic and CDC



Change Your Radio Dial

John Harper,
Owner/President WMEL
(321) 241-1060

In case you haven't heard the news, WMEL Talk Radio has moved up on the radio dial and is expanding too!

WMEL Talk Radio has moved our AM frequency to AM 1510. Our previous dial position was 1060. In doing the move to AM 1510 WMEL Talk Radio will be broadcasting on a 50,000 watt signal which is the strongest amount of power authorized by the FCC (Federal Communications Commission). You'll discover our 1510 signal is able to be heard throughout the Space Coast and beyond. In fact, we can be heard from Daytona Beach to Palm Beach during the day. And, if you are ever in the Bahamas you'll be able to hear us as well!

But wait, there's more associated with our move. WMEL Talk Radio will also be broadcasting on three (3) FM stations as well. Located on the FM dial, you'll now be able to hear WMEL Talk Radio on FM 94.7 serving the northern part of the county, 99.9 FM serving the central portion of the county and FM 100.7 serving Melbourne and Palm Bay. So now you have 4 ways to hear your favorite WMEL Talk Shows like Lillian McDermott, Ed Dean, Dave Ramsey, Doug Stephen, Good News Naturally, Seeta and Friends, American Warrior Radio, The Catch a Memory Fishing Show, and of course, Joe Steckler every Thursday at 1:00 PM.

Our sports schedule will be back with many of your favorites...NASCAR, Orlando Magic, Tampa Bay Rays, and Florida Gators Football.

So join me as we move on...UP the dial to AM 1510 and FM 94.7, FM 99.9 and FM 100.7.

The Talk to Me Station is now the Talk to Me "Network" of great radio stations serving our local community.

Locally owned and operated, we are The "Talk To Me Network!"



The Good Work of Guardians

*William A. Johnson, PA
Elder Law Attorney
(321) 253-1667*

Too often lately have I seen articles in the mainstream press about the horrors of guardianships and professional guardians. Usually these stories are culled from family members who have been on the wrong side of the ruling in guardianship court and have taken their grievances public. The response from the professional guardians to these articles is often muted because unlike the family members, the professional guardians have to keep private all matters regarding their ward. Therefore, the professional guardians are at a distinct disadvantage when it comes to defending themselves.

Professional guardians get paid from the assets of their wards for managing either the ward's health care or finances or both. Professional guardians are appointed by the court when there are no family members, no suitable family members or dispute amongst family members. As is often the case, the family members often view these expenditures as their inheritance being "wasted." This is one of the most common gripes against professional guardians.

However, the truth is often quite different. Professional guardians, once appointed, usually carry out their duties for the remainder of the ward's life even if the ward runs out of money. Most professional guardians are currently carrying several of these non-paying clients. Some have been doing so for a number of years. Certainly most professional guardians do not do this work because of the pay but because they love helping seniors. There are easy ways of making a living than being on-call twenty-four hours a day every day!



Surviving the "Donut Hole"

*Joe Ponds
Canadian Meds of Melbourne
(321) 574-6946*

It is no secret that prices on things we need seem to be rising every day, and the cost of medications are no exception. The good news is that there are ways to keep costs down and survive the "donut hole" all while stretching our hard earned money and staying within our budgets.

The term "donut hole" is used to describe the coverage gap in most Medicare prescription drug plans. This translates into a temporary limit on what any given plan will cover for medications. For this year, 2016, a participant will have to spend \$3,700 on covered drug to enter the gap or "donut hole." At this point, we are responsible for the full cost of our drugs until we reach the total of \$4,950 of our out-of-pocket costs, regardless of the discounts we've been receiving during the year. Once "out of the hole," prescriptions are covered at 95% however, at the increased pricing during the gap, most of us simply cannot afford the large jump in price when living on a fixed income.

There is hope to surviving the gap, and here are some ways to getting through as quickly and painlessly as possible without ceasing to take our drugs (which is common).

- Ask your physician about switching to a generic product. According to the U.S. Food and Drug Administration, generic medications cost an average of 80-85% less than name brand products. During your consultation, ask for samples of your non-covered meds to prevent from spending money on 30-90 days of medication while determining your tolerance and comparing prices. On the subject of pricing, we need to do our due diligence and find alternative to save money. Online sources can provide coupons, and/or a local pharmacy service, like **Canadian Meds of Melbourne** can supply medications at a fraction of the cost.



Helping Seniors Of Brevard



**Helping Seniors
of
Brevard...We're
Here to Help!**
*Kay Keyser,
Information Specialist*

As I reflect on 2016, I like to focus on the positive events rather than the negative. We are fortunate to live in a free country that provides so many good organizations to help mankind. However, sometimes our daily lives take us down a path that we need to reach out for help. Many seniors in Brevard County still rely on reading or watching the news on television to get their daily news but still may not know where to turn to get much needed resources.

I am proud to be able to provide callers to Helping Seniors of Brevard valuable resources in order to age with dignity and assist them for a variety of needs. No two calls are alike. In fact, once a senior opens up in their dialogue, I discover other resources that can help them as well.

Helping Seniors of Brevard is certainly a unique nonprofit organization. By continuing to educate, inform and connect seniors to resources, I have found positive results from callers that have changed their lives. Some results are simple while others are complex. But the real bottom line is Helping Seniors of Brevard has made an impact on improving seniors' lives and will continue to do so.

I look forward to 2017 with positive results to help our seniors. When you call 321-473-7770, you'll get me on the telephone and if I am busy helping another caller, by all means leave a message. Your call will be returned. Don't be afraid to ask for help. It could change your life.

Our current underwriters include:

Al Dia today

www.aldiatoday.com

Barbara McIntyre, CSA-Home Equity Retirement Specialist
321-698-4739

Barefoot Bay Tattler

www.barefoottattler.com

772-664-9381

Brevard Chiropractic & Injury Center & Neurogenx
NerveCenter of Rockledge

www.neurogenx.com/rockledge 321-586-2240

Canadian Meds of Melbourne

sales@canadianmeds-melbourne.com

321-574-6976

Cobblestone Real Estate (The Waters)

www.livecobblestone.com 321-802-6847

Courtney & Braswell Financial Group

www.courtneybraswellfg.com 321-735-4994

Ebony News Today

www.ebonynewstoday.com

Ear Care

www.earcare.net 321-252-4685

Handypro of the Space Coast

www.spacecoastfl.handypro.com 321-208-7989

Hometown News

www.hometownnewsol.com 321-242-1013

In Home Personal Services

www.ihps.com 321-984-0706

Kindred At Home

www.kindredathome.com 321-725-4799

Levin Home Care Nurse Registry

www.levinhomecare.com 321-768-0958

Organized Creative Designs

www.oed-organizer.com 321-431-9664

Riverview Senior Resort

www.riverviewseniorresort.com 321-312-4555

Senior Scene Magazine

www.seniorscenemag.com 321-777-1114

Seniors Helping Seniors

www.seniorcarebrevard.com 321-722-2999

Dr. Lee Sheldon, DMD

www.dr.leesheldon.com 321-369-9788

Spotlight Magazine

www.spotlightbrevard.com 321-961-3636

The Eye Institute

www.seebetterbrevard.com 321-722-4443

The Fountains of Melbourne

www.kiscoseniorliving.com 321-473-9494

Veterans Realty of Brevard

www.veteransrealtybrevard.com 321-868-1833

VITAS Innovative Hospice Care of Brevard

www.vitas.com 321-751-6671

Watercrest Senior Living Group-Market Street Memory
Care Residence

www.marketplaceresidence.com/viera.html

321-253-6321

William A. Johnson, P.A.

www.floridaelderlaw.net 321-253-1667

WMEL AM 1510 Radio

www.1060wmel.com 321-241-1060

Wuesthoff Health System

www.wuesthoff.com 321-636-2211

Zon Beachside Assisted Luxury Living

www.ZonBeachside.com 321-777-8840