



Life is a Journey: Be sure to Plan

If I had the opportunity to have one great wish extended to me it would be to share with you the many wonderful and often heart rendering stories I have heard from people over the course of my life. Living is a journey, a journey filled with many wonderful experiences, some happy, some sad. As we live our lives we learn that expectations and desires often change as we experience new challenges. How we meet and resolve these challenges defines who and what we are. I look back on my military career and then compare those years to the past 28 years of civilian challenges, primarily those of working with seniors and resolving the challenges which we seniors experience as we age.

The similarity between both periods of my life is that each required a plan if I wanted to succeed. The common equation between both phases of my life, the same as each of you, is that we all require a plan, a course with which to chart the development of each phase of our lives. We have also learned that the basic ingredient of our plan required a financial base. And, building that financial base is often the most difficult part of any plan we attempt to build to connect the different phases of our life.

During the 20 years I have worked with those who suffer from Alzheimer's disease and overall general difficulties of aging, the common denominator has been one's individual ability to finance their plan to age. Putting together a plan to live one's life, while considering the disparity of individual financial capabilities are to me, the greatest of all challenges. I say this because, for any number of reasons, individual financial planning has taken a back seat to almost all of the plans we need to live our lives. Still, with some ingenuity and foresight we might be able to lessen the impact of individual underfunded financial plans. It has not been that long ago that families depended on each other to assist in caring for family members. At some

point the government got involved with entitlement plans and once started these plans expanded and became a part of our financial planning process. Not a bad idea if we had other resources to supplement social security but when the decision was made to let social security become the basic ingredient of our plan, we should have realized that problems would occur. Having said that, most families, if they were willing to try hard enough, could contribute to the financial independence of their family members. When I encounter parents with large numbers of children who say they do not want to be a burden on them, there is something wrong with the thinking process.

The world is changing and, for us to be participating members of society, I think we need to be more concerned about the need for families to be actively involved in the care process of all family members. Yes, it may well be true to reduce the number of times we eat out, purchase new clothes or buy a new car. We will need to reorient some of our own living life styles if we want our family to not be a burden on someone else. Churches and nonprofits can carry some of the burden as can some government entitlement programs but the ease with which we look to the creation of such new programs will be our undoing. Please give some thought to my words and consider the value of our ability to care for our own. This is a topic that will only increase with our failure to take individual planning action.

*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 or calling: 321-473-7770. **SS***

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security updates installed and have a good off-site backup like [Carbonite](#) so you don't ever have to pay the ransom to get your files back.

Learn More: <http://www.datadoctors.com/help/question/22072-Are-Online-Backup-Services-Safe-Options-For-Victims>

If you become a victim of a ransomware attack, your options depend on what type of backup you employ.

Traditional backup devices that are attached to your computer when you're attacked are also attacked, so unless you have a disconnected or off-site backup, you'll either have to pay the ransom or lose everything and start over.

Fortunately, getting rid of the infection that allowed your files to be held hostage is pretty straight forward, but decrypting your compromised files is nearly impossible for most of today's attacks.

If you do have a clean backup, you can either disinfect the system by booting to an uninfected device, like a flash drive or CD/DVD to run a scan with anti-virus/security programs or wipe the drive completely and reload everything from scratch. **SS**

Upcoming Events

WORLD OF CHOCOLATE - 01/25/2017 - \$62 without chocolate & wine tasting / \$75 with chocolate and wine tasting. The Chocolate Museum takes you back in time to show the origins of chocolate and it's rich history. Sample fine chocolates from around the world. Lunch is included w/optional wine and chocolate truffle tasting. Min. of 35 needed. Sign-up by 01/04/17.

VALENTINE DAY IN WINTER PARK - 02/14/2017 - \$55 - Enjoy the quaint shops of Winter Park and lunch on your own then go for an afternoon boat tour of the Chain of Lakes. Min. of 35. Sign-up by 01/14/17.

LEU GARDENS - 02/28/2017 - \$72 - A guided tour through the house and gardens then lunch at Hamburger Mary's. Min. of 35. Sign-up by 01/28/17.

WARBIRDS AIR SHOW - 03/11/2017 - \$75 - Private seating on the flight line in a covered chalet, with lunch plus soda and water all day. Pick-ups in Palm Bay and Rockledge only. Min. of 35. Sign-up by 02/01/17.

HAWAIIAN LUAU DINING CRUISE - 03/28/2017 - \$87 - Have fun on the Calypso Queen, sailing from Clearwater Harbor. Complimentary beer, wine, rum punch and soft drinks included with buffet. Dress for the day as we are having our own Best Hawaiian Outfit Contest! Min. of 35. sign-up by 02/28/17.

Book Today!

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

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