



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 history and we have a start on 2017. The 1992 Jaguar was won by a lady who lives in Indialantic and seemed quite pleased when we delivered the car to her. Helping Seniors is solvent and we are looking at our fundraising plans for 2017. Hopefully, we will be able to line up a second car raffle as that seems to be a popular even for most people.

When we have our plans in place we will let you know. Closer to home I am pleased to announce that Mr. Kerry Fink, owner of TYG Media, has agreed to be the interim Executive Director. Kerry has worked with us for several years, is well versed in the business of Helping Seniors and has a wealth of television, radio and writing experience. Moreover, and most importantly, he completely supports the mission of Helping Seniors. I will continue to serve as Chairman of the Board of Directors and do those tasks Kerry wants me to do. I look forward to his leadership and am convinced that he is a great selection for the position.

I am certain that there will be changes on the local scene as well as the national level with election of new Commissioners and a new President. It is highly likely that some Federal and State funding will be affected. This act will have an effect on non profits throughout Florida. Funding from any source can never be taken for granted and that is why the successful non profits rely on a supportive donor base. Helping Seniors is building a fund raising and Volunteer base. The Advocacy Council will play an important role as we seek new challenges for 2017. We never forget the importance of your individual contributions as a volunteer or a donor.

I can report to you that Helping Seniors has been highly successful in assisting seniors and much of that success can be attributed to Ms. Kay Keyser, our Information Specialist and Ms. Marti Upton, our business manager. I also thank the Board of Directors for their support and willingness to serve. There are also numerous volunteers who have assisted and made my and Kay's job much easier. And, I thank all of you who have contributed financially for without your support we would not exist.

Warm regards,



Helping Seniors Of Brevard



Last Resort or Smart Financial Planning?

*Barbara McIntyre
HECM Specialist*

For the twelve years I have specialized in providing accurate information about the Home Equity Conversion Mortgage, nicknamed "Reverse" to my Brevard County neighbors I have seen many changes. I am so pleased to say that ALL of the changes have proven to always benefit the consumers who use this flexible mortgage product. I recently returned from a convention of the National Reverse Mortgage Lenders Association and the focus of our 3 day meeting was "consumer experience." As an industry who realizes that not only the already retired "Best Generation" but the 10,000 "Baby Boomers" entering retirement every day deserve to have reliable, accurate, and honest information, we prioritize the goal of "best experience."

I know that some borrowers are fine calling an 800# call center and feel comfortable with information they are sent thru the mail. However, I also feel strongly that the HECM is a complex product and having someone face to face, at your kitchen table, can be invaluable to a complete understanding of all the ins and outs of this product and its place in a financial plan. The list of all the uses of the HECM today in a retirees plan is very extensive but I will list a few below.

* Defer social security from 62 to 66 by using the HECM to replace that income

* Replace an existing mortgage with HECM and eliminate need for monthly P & I Payment

* Use proceed from HECM to pay insurance, Tax or Long Term Care Insurance Premium

* Put "Stand by Line of Credit" in place for future draws for home health care needs

These are only a few examples of uses. Please call me anytime at 321-259-7880. I am here to answer all of your questions.



Market Street is now Open

*Stephanie Walsh
Executive Director*

Watercrest Senior Living Group's Market Street, A Memory Care Residence is making a difference, not only with their innovative memory care community, but also with the introduction of an exceptional leadership team. Market Street has now opened the doors to welcome residents!

Nestled into the fabric of Viera, Market Street offers world-class care, multi-sensory programming, extraordinary culinary experiences, and unparalleled associate training honoring seniors and their families. Through their unique approach to Memory Care, residents continue to enjoy diverse lifestyle choices including cultural arts, musical performances and maintaining faith and spiritual connections locally.

Market Street residents benefit from a variety of sensory stimulating programs designed to enhance the life experience. Referred to as their LifeBuilt design, residents enjoy purposeful features such as, the calming curves of clouds against a blue sky. The timeless charm of Market Plaza is complete with fresh flowers, soothing sounds of nature, trees, and an enticing streetscape including a gelato cart, newsstand and post office. Step inside the bakery and indulge your senses with amazing tastes and smells of freshly ground coffee, warm bread, cinnamon rolls and other pastries made daily.

Experience the fresh aromas of Market Street Herb Gardens, harvested by residents and then transformed into fresh flavor throughout the culinary demonstrations. Residents benefit not only physically through therapeutic gardening but also emotionally as they experience a sense of purpose throughout the day.

Through an operationally driven design and team's experience to memory care, come visit us.



Do You Really Need to Have your Teeth Extracted?

Lee Sheldon, DMD

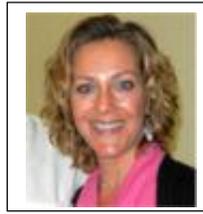
“You need to have all your teeth taken out,” may be one of the most devastating statements that a dentist can make. The consequences for that decision may be dentures or dental implants, but whatever the treatment, it is bound to change your lifestyle or make a dent in your pocketbook. But let me tell you, as a periodontist, as one who is responsible for determining predictability of your dental treatment plan, there are some people who are told that they need their teeth out that may be able to save their teeth.

Sometimes, your dentist makes assumptions about periodontal disease that seem logical to him or her but may not be correct. There are countless examples in my practice of patients who were told to have their teeth removed because of periodontal disease who still have their teeth today.

Now you would think that all treatment plans are the same, that if one dentist comes to a conclusion, that must be the conclusion. But you also know that there is the magic of the second opinion. The second opinion, whether in dentistry or medicine, sometimes finds a way that wasn't considered by the person making the first opinion.

Let's give an example. A patient walks into me with bad breath, some teeth are loosening, and many deep periodontal pockets. The patient is told that the disease is so severe that the teeth need to come out. We test the bacteria and find that the bacteria on the roots of the teeth are so aggressive that they are resulting in an exaggerated amount of bone loss for the teeth. We prescribe an antibiotic and within days, the bad breath is gone, and the teeth start to tighten. We then treat the disease by cleaning the roots of the teeth better. They continue to tighten up.

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5 Caregiver New Year's Resolution

*Jennifer Helin, Owner
Seniors Helping Seniors*

Happy New Year! Time for a new start. For caregivers, a new year may be just another reminder that time is going by, and with it, the decline of their loved one's health and additional duties in store. Take heart, breathe, and take time to make some New Year's resolutions that are achievable and helpful. Here's some tips for you:

1. Do something for yourself every day. No matter how small, take time to take care of you. Take a nap or read a book. Get up early and enjoy the silence over a cup of coffee, journal, or attend a support group. Taking care of yourself helps you become a better caregiver.
2. Take care of one thing you dislike every day. No fun, yes, but the more we procrastinate, the larger the task seems and creates more stress. Don't put it off. Pay one bill, make one phone call, or file that one small stack of papers. Celebrate your accomplishment.
3. Make your own doctor's appointments and go to them. No excuses. After all, how can you take care of your loved one if you are in the hospital?
4. Have a plan in case of emergencies. What happens if you do get sick? Are there friends or family close by that can be on stand-by? Do you have your medications and health needs written down? Is your paperwork in order? Planning for an emergency can be daunting, but having it done will give you peace that you have it under control.
5. Get help. Do it for you and for your loved one. Start small. How about having prescriptions delivered to the house? Some pharmacies will put medications into blister packs so you won't have to fill pill boxes any more. Have the house cleaned. Have someone sit with your loved one so you can get out to do the grocery shopping and get a little time to yourself.



Feature Article

To Hoard or Not to Hoard

Carla Pickerill, BSN, RN
Organized Creative Designs

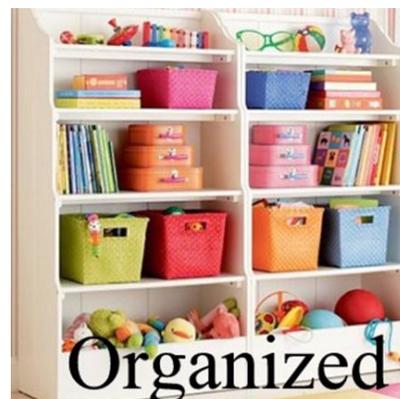
Happy 2017 to All! We have once again managed to get through the holidays relatively unscathed. What with all the stress, hustle and bustle, from Thanksgiving through the New Year, we can feel anxious, and overwhelmed but happy and excited to spend time with friends and loved ones. But this can also be a time for sadness and depression. Even surrounded by family and friends, one can feel isolated and alone.

As I continue this journey as a professional organizer, I have come to the realization that many seniors, who experience depression and/or isolation, can develop a tendency to replace these feelings with material objects in order to "Feel Better." Unfortunately, this gratification lasts only a short while, so the senior will obtain another material possession. On and on it goes to the point that the material possessions not only overwhelm the environment but the person as well. As a result, the person experiences a sense of powerlessness and loss of control of their environment.

People often label these people as "hoarders," however; I prefer to use the term "people who have hoarding tendencies." Yes, there are folks who hoard to the point of no return like those depicted on TV that dramatize the home environment as unfit to live in. More often than not, people who have tendencies to hoard have a desire to collect only a certain item (such as dolls or those cute salt and pepper shakers that are in every thrift or antique store), or have a desire to collect something that they are afraid they will run out of (a certain kind of food, paper, clothing). In short, there are different levels of hoarding that people experience. The one common thread that identifies this tendency is the intense distress that people with hoarding tendencies have at the thought of getting rid of the items.

The biggest challenge for these people is to acknowledge the fact that they may have this tendency. The second challenge is to acknowledge that the hoarded items have overwhelmed the environment to the point of clutter and chaos. The third challenge is to ask for help from family and friends.

In these situations, the use of a professional organizer can be beneficial. When hiring a professional organizer, the person needs to consider the choice carefully. Many professional organizers offer a free evaluation. The person needs to use this time in order to consider if the professional organizer is a good "fit," in other words, someone the person feels comfortable working with. Sorting and purging these items will be very emotional. The right professional organizer can guide the person by asking questions in an assertive manner in order to make a rational decision to keep or let go of the particular item. Through this support, the person feels in control of the situation and thus empowered to continue the process.



Carla Pickerill, BSN, RN, is a Professional Organizer with over 30 years' experience in the healthcare industry. Recently retired as an RN Case Manager, she was looking for a way to continue providing valuable services to her community. She decided to become a Professional Organizer. Call: (321) 431-9664



Helping Seniors Of Brevard



Adding to the Value of Your Home through Universal Design

*Elaine Deremer Cook,
PE, CGC, PMP, EEAC, CAPS, ECHM
President HandyPro of the Spacecoast*

The Brevard County housing market is becoming more and more competitive, and seniors are wondering how to get the most value out of their homes for the life changes that they will need to make. Most are asking themselves, "Should I remodel and stay, or should I sell and move to a more accessible home?" A good question and one that needs answers.

The solutions may be creating a home that is designed for anyone's use, since this would increase the market size that the home can be marketed to by including all ages and abilities. This type of remodel or Universal Design, requires some careful thought and planning, but the outcome can provide you with a home that is both inviting and safe to live in for a long time, as well as build more value into that home.

Before considering an accessibility remodel, one must look into enlisting a Licensed Contractor that is certified in Accessibility Standards. A Licensed Contractor provides the homeowner with a person and/or entity that is legally allowed to initiate and implement a contract. This contract is legally binding and will ensure that you will be provided the proper remodeling options that one needs to increase the accessibility in their home.

Remodeling a home to the Universal Design concept will help you create a home that is beautiful and can be lived in safely and comfortably for many more years to come.



A bathroom remodel can make your home much safer!



Local Audiologist Resolves to Help with your Hearing Resolutions

*Dr. Cowan-Oberbeck, Audiologist
EarCare P.A.*

A new year offers an opportunity for a fresh start. For those looking to improve their or a loved one's hearing, EarCare, P.A. has resolved to help with a plan of action catered specifically to a patient's lifestyle, goals, and hearing experience.

"We help people all year long achieve their better-hearing goals," says Dr. Karen Cowan-Oberbeck, Audiologist of EarCare. "This time of year is one of our favorites because our patients have a fresh resolve to change their lives for the better. Coming off the holiday season, it becomes even more apparent to our current patients just how much their technology and treatment has helped them make the most of life."

EarCare works in a way that focuses on understanding a patients's lifestyle, personal hearing needs, and hearing goals when designing their customized treatment plans. With a patient-centric treatment focus, they offer patients educational materials, small steps toward obtaining their goals, and support for both patients and their loved ones.

"Hearing better doesn't happen overnight, it takes determination and support – the patient brings the determination and we bring the support," says Dr. Karen Cowan-Oberbeck. "That can look like everything from compassionate care to multiple treatment options to offering a variety of technology choices. When they succeed, so do we."

After a patient is fit with hearing technology, the practice uses a four-step process to help ensure a patient's success. From follow-up appointments to retraining the brain, cleaning/checkup appointments, technology adjustments, and an annual evaluation, EarCare has designed a follow up plan to help ensure 2017 resolutions are achieved. Please contact 321-698-1870 for information.



Helping Seniors Of Brevard



Hospice Care: The Myths and Realities

Pamela Struzinski
VITAS Healthcare Patient Care Administrator

One of the challenges that all hospice caregivers face is to help dispel common myths and reassure patients and families about the realities of effective end-of-life care. Consider these mistaken notions about hospice care:

Myth: Hospice is a place. **Reality:** Hospice is not a “place” – it is a philosophy of care that focuses on enhancing people's comfort and quality of life during their final months of life. Hospice care can be administered at the patient's home, hospice outpatient units as well as hospitals, nursing homes and assisted living communities or residential care facilities.

Myth: Hospice means giving up. **Reality:** Hospice care is about life, some of the most important moments of life. Hospice aims to make life as comfortable, enjoyable and meaningful as possible. The care is provided by highly skilled, interdisciplinary teams of palliative care experts, including physicians, nurse, home health aides, social workers, chaplains, bereavement specialists and volunteers.

Myth: Hospice care is only for the very old. **Reality:** Peoples of all ages face death, so age is not a determining factor for hospice care. Hospice care is customized to meet the patient's individual needs, focusing on comfort and dignity for the patient and support for loved ones.

Myth: Hospice care is expensive. **Reality:** Hospice is covered by Medicare, Medicaid, and most private insurance plans. To be eligible for hospice under Medicare, the patient must be entitled to Part A of Medicare and certified as terminally ill, with a prognosis of six months or less if the disease runs its course, by the patient's own physician and a hospice physician.

Myth: Hospice is for religious people. **Reality:** Hospice serves patients from all cultural backgrounds and faith traditions.



It's Called RADIO
John Harper,
Owner/President WMEL
(321) 241-1060

When you stop to think about it, radio is where it all began for our listening ears. You may have seen old pictures of family members “glued” to their radios to listen to their favorite shows.

But along the way, radio has always been and will always be a source to get our news, weather and entertainment. The basic fundamentals are still there. Has it changed over the years? You bet! Still, radio has some terrific advantages over other technologies.

Consider for a moment, perhaps you are using a Smart Phone or iPad. You are paying your provider a monthly fee. Radio offers an unlimited FREE service. No contracts required, no account required, no subscriptions, no data usage, free local weather, free emergency alerts, and most of all, works everywhere!

I have been in the radio business my entire adult life and know the importance of being your source for the best programs on radio today. As you know, Joe Steckler, President and Founder of Helping Seniors of Brevard is now my oldest talk show host in Brevard County. He brings the best education and information catering to the seniors. His guests range from a variety of businesses and services...all good trustworthy resources to help seniors in our community. You can listen to him each Thursday at 1:00 PM where he will share his knowledge to our listeners. Each Thursday he can be heard on AM 1510 WMEL, FM 94.7, FM 99.9 and FM 100.7.

So whether you are travelling in your car listening to your radio or at home, radio will always be there for you.





“What to Know about Assisted Living Facility License Types”

*Courtney Legg
Executive Director
RiverView Senior Resort*

Choosing the best assisted living facility for your loved one can be a difficult task when there are so many options available. There are some important things to consider when making this big life decision. The first is to educate yourself about the assisted living licenses in your state. In Florida, there are three main assisted living licenses: Standard, Limited Nursing Services and Extended Congregate Care.

A Standard license allows an assisted living facility to provide assistance with daily living and medication management. Whereas a Limited Nursing Services (LNS) license allows an assisted living facility to provide all services included in a Standard license as well as nursing services provided by licensed nurses within the scope of their nursing practice.

The final license available is the Extended Congregate Care (ECC) license. ECC facilities, such as RiverView Senior Resort, can provide all the nursing services offered under the Standard and LNS licensure in addition to being able to provide total catheter care, all oxygen services and any type of tube feedings. This license allows a resident to age in place in the comfort of the home they've come to know with neighbors and caregivers they've come to love. It is all-encompassing care with minimum disruption in the event health needs change.

It is very important to understand your loved one's needs so you can determine which licensure will be able to meet their needs. Recognizing their current and future needs is critical when choosing the right facility.



Selective Laser Trabeculoplasty-A Safe and Effective Means of Controlling Glaucoma and the Cost of Treating Glaucoma Patients Over Time
Dr. McManus, The Eye Institute

“What makes Selective Laser Trabeculoplasty, or SLT, so beneficial to my patients is that it frequently eliminates or lessens the need for daily glaucoma eye drops, helping people to preserve their vision while saving them a great deal of time and expense,” according to Dr. McManus.

“The implications for the healthcare system are significant. We examined actuarial tables of life expectancy created by the Social Security Administration and found patients and insurance companies, on average and accounting for inflation, can be expected to save over \$16,000 on glaucoma medications over each patient's lifetime, when patients are treated with SLT. Given the relatively small cost of SLT, we determined that each dollar spent on SLT subsequently leads to savings of more than twenty two dollars on typical Glaucoma medications over a typical patient's lifetime,” explains Dr. McManus.

Elective Laser Trabeculoplasty or SLT, a brief in-office laser procedure, often results in lower eye pressure by increasing fluid drainage inside the eye. The lower eye pressure resulting from the treatment relieves stress on the patient's optic nerve, and thus minimizes or eliminates further optic nerve damage and vision loss.

“The bottom line is that many patients who have glaucoma require daily treatment to maintain their vision. This treatment requires the patient's constant vigilance and is often relatively expensive. SLT offers many glaucoma patients the possibility of maintaining their vision without the need for daily eye drop therapy. Based upon my study and others, we may conclude that SLT is safe, effective, and offers patients numerous potential benefits, including long term cost savings.



Helping Seniors Of Brevard

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In a matter of months, the teeth are back to normal again.

If you are told that you have periodontal disease that will result in extraction of teeth, the first thing you should do is get a second opinion with a periodontist. The periodontist has diagnostic and treatment tools that will help you reverse the disease in many cases. And if not, the periodontist is the final judge on tooth longevity. You'll have peace of mind knowing that you saw a specialist before making a life-changing decision.



Did you know all of Helping Seniors of Brevard's printed articles, weekly radio shows, and television shows are archived on www.helpingseniorsofbrevard.org?

You can also find Helping Seniors of Brevard on:



Listen every Thursdays at 1:00 PM on:



Watch Helping Seniors of Brevard



Mon – Friday 8:00 AM, 4:30 PM & 5:00 PM
Channel 499, AT&T U-Verse Channel 51,
Comcast Channel 51 & Comcast Channel 1

Our current underwriters include:

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www.livecobblestone.com 321-802-6847

Courtney & Braswell Financial Group

www.courtneybraswellfg.com 321-735-4994

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Ear Care

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Kindred At Home

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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

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Spotlight Magazine

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The Eye Institute

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The Fountains of Melbourne

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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

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