



Making Use of Senior Programs

When I wrote my first column about senior issues in Florida Today eleven years ago, I was asked if there was enough material to keep such a column going and hold reader interest. It quickly became apparent that many people wanted to know more about the aging process and how to develop both a financial and medical aging plan. Elder law attorney Bill Johnson has been an excellent resource for information about what is required to put together an effective aging plan, keeping it as simple as possible. He has been a long-time panelist on our radio and TV shows and guest columnist for our newsletter. Bill has never charged us for his services but rather has financially supported senior programs as long as I have been doing this work. He also has advised me about legal issues and shared resources such as the Newsletter of the National Association of Elder Law Attorneys.

When I first became involved with senior programs, I was not as well informed as I am today but studied and read over the years to gain knowledge. Recently I read an article in the Elder Law Journal about the Affordable Care Act and Medicaid. Individual states want to lower Medicaid costs but are hampered by possible reduction in services and loss of funding for 20 million people currently covered through the Affordable Care Act. In fact, there is not enough money in these Medicaid programs to meet current needs. At last count there were about 50,000 seniors in Florida who were on Medicaid waiting lists.

This is a real problem. We have huge numbers of people who need assistance to age with dignity. The value of a program that advocates for seniors and helps ensure the use of state and federal funds for senior services rather than overhead costs cannot be underestimated. This need has emerged over and over again through my Helping Senior work these past five years and through surveys of

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beneficiary is a descendant of a grandparent of the person who created the will. The inheritance will go to the deceased beneficiary's lineal descendants (children, then grandchildren).

5) A Will cannot penalize someone for challenging it. Some people want to include a provision that if a beneficiary challenges the Will he/she loses everything he/she was to receive. This is called a "terrorem clause" because it is intended to terrorize the person not to challenge the will. Terrorem clauses are not enforceable under Florida law.

For further information you may be interested in Attorney Truman Scarborough's Booklet on Estate Planning in Florida. It is available without charge or obligation by calling (321) 267-4770. Truman Scarborough's office is located at 239 Harrison Street, in Titusville. **SS**

seniors and those who care for seniors.

Brevard County does not have an aging plan, and I believe that we must work together and impress upon our leadership the need to promote development of services that will be needed to care for an increasing elder population. Resources allocated to the development of senior programs to address transportation, senior housing, provision of senior food programs and assistance to those who cannot provide their own care as they age can no longer be deferred.

In a county as rich as ours, it can be argued that more attention should be given to earlier and more adequate planning for aging needs. We elect five people to serve as county commissioners, yet do not hold them accountable to provide across the board leadership. This can be verified by the extremely low amount of funding directed to Comm nonprofit organizations.

For one week in December, I answered the phone for Helping Seniors and the calls for assistance demonstrated that needs are increasing and financial support for early care services does not exist. This year, we will strive to make our readers more aware of unmet needs while identifying ways for Comm resources to work together to improve senior services.

I encourage you to visit our website at www.helpingseniorsofbrevard.org and or call us at 321-473-7770 to learn more about the many wonderful services that are available and how they can be used to assist all. I wish you a joyous and prosperous 2017.

*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***

UPCOMING EVENTS

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 02/10/17.

STRAWBERRY FESTIVAL - 03/02/2017 - \$79 - Senior Day at the festival. Morning concert; Jimmy Sturr and his Orchestra. Ample time to enjoy the festival, shop and see other musical events and get your complimentary Strawberry Shortcake. Reserved seating for the headline show as we get to go back to the oldies with the Drifters, Platters and Cornell Gunter's Coaters. 1st bus sold out, selling 2nd now. Deadline is 02/10/17.

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. 35. Sign-up by 02/15/17.

Hawaiian Luau Dining Cruise - March 28th - \$87 - come 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! Minimum 35 passengers needed, deadline to sign up is February 28th

Florida Aquarium - Wednesday, April 12th - \$89 - Come and explore this amazing aquarium in Tampa Bay, we have a behind the scenes tour included and lunch plus plenty of free time to check out the shows and exhibits. Minimum needed for trip is 35 passengers, sign up by March 1st

BOOK TODAY!

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

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