



Helping Seniors Of Brevard

www.HelpingSeniorsof Brevard.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,

A recent column in Florida Today stated that Brevard County will be phasing out its Community Based Organization (CBO) funding to nonprofits over the next five years. CBO funds help nonprofits meet a wide range of needs that affect our community. Last year 15 programs were funded to address priority areas such as homelessness, job

training, health, transportation, crime reduction, and services for youth, seniors, and those with disabilities.

Just because they are called nonprofit does not mean that these organizations have no payroll or other operational expenses, for they do. Still, they provide a large bang for the buck. Partially funding a few nonprofits is also a nice way of saying thank you for a service rendered that would not otherwise be provided by the county.

One reason for the phase out of CBO funds is that these monies are needed to repair roads. However, I believe that CBO funds could be better and more effectively managed to enable both roads and people services to be funded. For example, non-filled staff positions and programs lower on the prioritization list could be targeted.

To deny funding to organizations that serve the elderly, the disabled, the homeless, and the hungry does not speak well for a county that is the 24th oldest in the nation in terms of those over 65. In 2007 the Commissioners stated in a proclamation that ways to fund senior services should be developed. To date this has not happened. We have a lot of work to do.

Helping Seniors now has 14 members in its \$100 a year club. Please call Kay at 321-473-7770 if you want to become a member – I hope you will join us. If you want to contact your Commissioner and let them know you support the CBO program, it would be most helpful.

Sincerely,

Joe Steckler



What is a Therapy Dog?

*Written by Ren, new HandyPro Hound
REALLY written by Elaine Deremer
Cook, President
HandyPro of the SpaceCoast*

Hi, I'm Ren, the nephew and grandson of therapy dogs, Novi and Ajax who are both purebred Rhodesian Ridgebacks which makes me also a purebred Rhodesian Ridgeback. Our breed originated in Rhodesia which is now Zimbabwe, and we were developed to hunt lions as well as keep our ranch and families safe. Because of this, we have an innate knowledge of when someone is in trouble which makes us very good one-on-one therapy dogs.

But what is a therapy dog? I am only 10 weeks old, but I am learning from my Aunt what an honor it is to be a therapy dog. She's told me that we go into homes where people are not feeling good because of injuries, illnesses, depression, dementia or just stressful situations and we help them to feel better.

Novi tells me stories of when she's seen someone unable to speak because they are too overwhelmed with emotions. She will seek this person out, go to their side so they can put their hands on her and then she watches as calmness overcomes them.

Afterwards the speech comes through and they can explain what they are feeling. She really enjoys it when that happens, especially when working with memory care patients.

Right now I am too young to become a Therapy Dog, but once I am 1 year-old, I will be tested with my handler and if I pass, I will be registered as a HandyPro Hound Therapy Dog Team member. Then I can venture out with my fellow Therapy Dogs to bring calmness and a sense of wellbeing to all that need me.

You can learn more about the HandyPro Hounds by accessing our website www.spacecoastfl.handypro.com and clicking on the HandyPro Hounds link at the bottom.



Getting You Ahead of the "Aging Curve"

*Rob Dixon
"Academic Dean"
Knowledge College for Aging*

Knowledge College™ for Aging is an empowering seminar resource designed to help those who attend to better understand and respond to the needs of seniors.

The Knowledge College for Aging format is based around a 3-hour fast-paced free-to-the-public event that features a diverse group of aging experts who present information that is of significant value to Seniors, those who love and care for Seniors, and even those who expect to be a Senior one day. A typical seminar includes topics with titles such as "Aging, a Daughter's Perspective," "VA Benefits/Medicaid/Other Benefits," "Legal Matters," "Financial Considerations" and more.

Knowledge College for Aging "Academic Dean" Rob Dixon, who has a successful Guardianship and Case Management Practice, Sentinel Care (SentinelCare.com), was inspired to form the not-for-profit effort after finding, so often, the need to cover much of the curriculum client-by-client as they, and their families, confront various complex aging issues.

"The idea is to get people ahead of the Aging Curve," Dixon explains. "All too often, things have to move fast in response to a crisis, and that puts a great deal of pressure on families at times of great stress. This is an opportunity to gain an advantage...I often repeat the quote "Failing to Plan is a Plan to Fail" and we want to help get folks on the good path to thinking ahead."

Knowledge College for Aging just wrapped up a sold-out event with 250 in attendance. For more details and/or to register for an upcoming seminar, please visit KnowledgeCollegeforAging.com and/or call (321)-725-6799.



Helping Seniors Of Brevard



What are some ways Boomers and Seniors use a "Reverse" Mortgage

*Barbara McIntyre, CRMP, CSA
Reverse Mortgage Funding
NMLS#453405*

For the past few years, I have written articles published in "Helping Seniors of Brevard" Newsletter. The articles have focused exclusively on the details. I have heard the saying many times a picture is worth a thousand words so I thought this month I should give you some real examples of how your neighbors have used the HECM to meet needs and plan for retirement.

One of the biggest issues facing everyone in retirement is the rising cost of healthcare, most particularly long term care in later years. Research show that these costs will be over \$250,000 for most people. As a result, when I turned 62, two years ago, I put a HECM (Reverse Mortgage) Line of Credit on my home in Suntree. The unique feature of a compounding growth to the access of your equity in a Reverse Line of Credit is **not available** in any other type of Home Equity loan. I was able to access \$100,000 in the line of credit. I do not intend to use it but will allow the growth to compound so that when I am 82, the available line of credit will have grown to approximately \$350,000 (based on interest rates). You could say that I have self-funded my care plan or put guaranteed access to \$'s in place. This access cannot be canceled, reduced, or called due as long as I live in the home and meet the loan obligations. Bank HELOC's don't enjoy any of those features.

As A CRMP (certified reverse mortgage professional) with 13 years' experience, place email me at www.reversefunding.com/Barbara-mcintyre or call me at 321-259-7880 or 321-698-4739. I look forward to assisting you.



Let's Work Together in Helping Seniors!

*Kerry Fink
Executive Director*

We often "say" that Helping Seniors of Brevard is here to COMPLETE – not COMPETE. Our role, through our Senior Information Helpline, Senior Media outreach and Senior Advocacy efforts, is to raise awareness and provide information about resources to seniors and their caretakers.

In doing so, we work with many excellent organizations who are committed to assisting Seniors. For example, in the past month we have participated with the Brevard Parkinson's Caregivers Group, AARP Chapter in Indian Harbour, and the Lion's Club of Viera.

We also believe in community participation. As Executive Director of Helping Seniors of Brevard, I have been asked to participate as a planning member on the Brevard Commission on Aging, whose mission is to promote and advocate for a community that supports and values the aging citizens. It is the official sanctioned commission in our County Government. Together, we can make a difference in advocating for Seniors at the top levels in our area government.

And too, there is our own Advocacy Council. We invite you to participate in our efforts. Already, our team has launched the 2017 Seniors Needs Survey, a vital tool that helps us ensure our efforts are focused on what seniors report as the most critical needs. The survey is fast, free and you might even pick up a couple of movie tickets. Take the survey now. It is in this month's edition of Senior Scene magazine or online at www.HelpingSeniorsofBrevard.org/survey.

And, as always, we stand available to do our best to assist you by calling our Senior Information Helpline – 321-473-7770. Let's keep fighting a good fight for HELPING SENIORS!



Helping Seniors Of Brevard



Have the Conversation and Make Your Healthcare Wishes Known

Pamela Struzinski, VITAS Healthcare Patient Care Administrator

As we age, it is important to begin documenting your healthcare wishes before a healthcare crisis arises. Most Americans say they would rely on family or friends to carry out their wishes about end-of-life care, but many have never discussed or definitively expressed those wishes.

There are two types of advance directives, a health care power of attorney, where a person designates someone to make medical decisions on their behalf if they are unable to do so, and a living will which outlines a person's end-of-life wishes, including the type of medical treatment they desire.

At VITAS, we recognize that the best way to get others to discuss end-of-life care is to do so yourself. While some would want to explore everything that advanced technology has to offer, others would prefer a gentle, pain-free death if their quality of life were seriously diminished.

Hospice is an end-of-life care option that focuses on the patient, not the disease, and is tailored to the needs of each patient and family. It includes expert pain management by treating physical symptoms, while providing emotional and spiritual support.

As a leading pioneer in the national hospice movement since 1978, VITAS is committed to ensuring people can access these and other important resources. VITAS serves more than 20 counties in Florida and has offices conveniently located in Melbourne, Barefoot Bay and Titusville. For more information about VITAS Healthcare, visit www.VITAS.com or call 321-751-6998.



Do I have Peripheral Neuropathy?

*Timothy Bortz, DC
Executive Medical Director
NeuroMedical Wellness Center*

Symptoms associated with Peripheral Neuropathy typically begin with numbness, prickling or tingling in the toes or fingers. At times, it also reaches up to the feet or hands, which causes burning, freezing, throbbing and/or shooting pain that is frequently enhanced at night.

Pain can be either constant or sporadic, however it is usually felt equally on both sides of the body – in both hands or in both feet. Certain types of peripheral neuropathy develop suddenly, while others progress more slowly over the years.

The symptoms of peripheral neuropathy often include:

- A sensation of wearing an invisible "glove" or "sock"
- Burning sensation or freezing pain
- Muscle weakness
- Sharp, jabbing, shooting, or electric-like pain
- Muscle cramping/twitching
- Extreme sensitivity to touch
- Difficulty sleeping because of feet and leg pain
- Loss of balance and coordination
- Difficulty walking or moving the arms
- Unusual sweating
- Abnormalities in blood pressure or pulse

The symptoms of peripheral neuropathy depend on the kind of peripheral nerves that have been damaged. There are three types of peripheral nerves: motor, sensory and autonomic. Some neuropathies affect all three types of nerves, while others involve only one or two. Find out if we can help you. The only thing you have to lose is your pain. Attend our Free Neuropathy Reversal Seminar to find out if we can help you. Call 321-222-9370 to reserve your seat.





Helping Seniors Of Brevard



Retaining Independence of Seniors (RISE)[™]

*Dr. Hetal Vaishnav
The Eye Institute For
Medicine & Surgery*

“My last memories of my grandmother were that of her lying in bed, unable to take care of even her most basic needs. She had fallen and her doctors could not repair her hip. Years later, when I provide care for seniors myself, that image of her, with a complete loss of independence, still hits home. That’s why I developed the RISE[™] program,” states Dr. Hetal Vaishnav, of the Center for Retinal Care at The Eye Institute in Brevard County. Retain Independence of Seniors (RISE)[™] is a unique program that brings together expertise designed to prevent falls. Dr. Vaishnav works with his patient’s personal physicians, physical and occupational therapists, family eye doctors, and community organizations to bring the necessary resources to Brevard’s seniors.

Falls are preventable, according to Dr. Vaishnav. According to the CDC, falls are the leading cause of fatal and non-fatal injuries in older adults. One in three older Americans falls. Once a serious fall is sustained, that person is 2 to 3 times more likely to fall again. One in ten people suffering a serious fall loses their independence. Americans pay billions of dollars each year treating fall-related injuries.

Causes of falls include weakness and balance issues, medication side effects, vision problems, chronic medical diseases, risky behaviors (such as climbing on chairs or ladders), inactivity, alcohol use, environmental risks such as lack of grab bars, and slippery floors, among others. The more risk factors a person has, the higher likelihood that they will fall.

There are 4 simple things one can do to prevent falling: 1. Exercise regularly to maintain balance and strength. 2. Discuss the potential side effects of the medicines you take with your physician. 3. Regular eye exams specifically geared to assess risk for falling. 4. Make your home environment safer.

“All a patient has to do is contact us and we can refer them to resources they need to complete those steps,” Says Dr. Vaishnav. Together, we can help our seniors live a full, good quality life they deserve. Dr. Vaishnav can be reached at 321-722-4443.



5 Reasons Seniors Prefer Senior Living Communities

*Rachel McLain
Director of Community Relations
RiverView Senior Resort*

Making the move to a senior living community can be a difficult transition for some, but it’s important to know that they foster health benefits that you may not even realize. Among them:

Nutritious meals: As you’ve gotten older, you may have little interest in preparing meals, especially if you’re cooking for one. In a senior living community, you’ll have access to well-balanced meals on a daily basis—without the need to cook or clean up.

Exercise opportunities: Even the most committed seniors may forgo exercise if they live on their own, especially if aches and pains conspire against them. As a resident of a senior living community, however, you will have many opportunities to exercise in a safe and supervised environment.

Mental health and social stimulation: Seniors who live on their own are at risk of isolation and depression. In the senior living setting, however, you will have the chance to meet others and make friends, participate in hobbies and activities, and attend lively social events.

Everyday support: While you may not require full or part-time assistance with everyday activities, you will likely welcome the support that a senior living community offers, from a nurse managing medications to a housekeeping service keeping your residence tidy.

Safety assurances: In a senior living community, your safety and security needs will be met adding to your peace of mind and enhance your well-being.

Senior living communities offer care, support, and services that can benefit you. At Riverview Senior Resort, maintaining a sense of dignity and ensuring as much freedom is at the forefront of everything we do. Contact us today at 321-312-4555 to schedule a tour!



Helping Seniors Of Brevard



Age Out Loud
Jennifer Helin
Seniors Helping Seniors

May is Older American's Month. This year's theme is "Age Out Loud." It's a nod to the changing attitudes about aging in America and the need for our voices to be heard. While AARP membership starts at 50, a 2010 survey of Baby Boomers said that the term Senior Citizen didn't describe them. Boomers thought a senior was someone between 78 and 80, although I know an 84 year old that would debate that! She is an extremely healthy and vibrant part of our Seniors Helping Seniors family. She has a positive impact on everyone she works with. Her voice that of an "older American," is one of hope and concern. Living in Palm Bay, she understands the challenges of seniors in the area regarding transportation, the availability of Meals on Wheels, and the lack of knowledge about resources available in our county. She advocates with us for those she cares for, the perfect example of aging out loud.

It is time for all "older Americans" to advocate for themselves. We need to encourage our federal, state, and local government leaders to continue to fund programs for seniors and to keep senior issues in the forefront. We also need to encourage one another. A number does not make you old. Stay active, engage the community around you; we will all be richer for it.

If you would like a way to stay active and give back, consider working with us here at Seniors Helping Seniors. We are specifically looking for folks in the Rockledge, Cocoa, and Cape Canaveral areas that would like to work part-time. Please give the office a call at 321-722-2999.



Planning to Age
Beth Courtney
Senior Partner/
Courtney & Braswell Financial Group

Sounds funny, right? No one wants to *plan* to age. Most people don't even want to age! But until or unless the legendary Fountain of Youth is discovered, growing older is inevitable for all of us. So...we can let it sneak up on us, or we can face it head on, and take action to make the inevitable more manageable – and maybe even more joyful!

We're blessed to serve some wonderful individuals and families in the Brevard community. When their friends and family refer them to us, some of the most common concerns they express in our first meeting are:

- Surviving financially: Fear of outliving their retirement savings
- Surviving physically: Fear of a significant (and costly) health/Long-term Care event
- Papers, papers, papers! Uncertainty about how to tame the paper tiger (years and years of accumulated financial files, stock certificates, bonds, etc.)
- Legacy: Deciding what (and how) to leave behind for their loved ones
- Simplifying: Deciding whether it's time to downsize to a smaller home with easier upkeep – or perhaps even an Assisted Living community?

The common themes: fear, uncertainty, and the need for decision-making. Certainly, not everything will get resolved in one meeting. But having that meeting in the first place – whether with family members, trusted professionals, or a combination thereof – is the first step in successfully planning to age. Better put, in planning how to age...with dignity, grace, peace of mind, and quality of life. It is possible!

There are solutions for all of the challenges on that list, and more. The key? Take that first step!



Helping Seniors Of Brevard



Rating Nursing Homes

*William A. Johnson, PA
Elder Law Attorney*

I get asked all the time which nursing homes are the best. My standard answer is that I do not know which nursing home is the best. The reason is that nursing homes are in a constant state of flux. Owners are constantly changing as are the management teams that run the facilities. The staff at the facilities have very high turnover rates as well. You best bet is to hire a geriatric case manager who deals with the facilities on a daily basis and can help steer you to the proper facility to meet your loved ones rehabilitation or long term care needs.

That said, there are some State and Federal resources that might help. The Florida Agency for Health Care Administration's site FloridaHealthFinder.gov can give you information on how to find a facility and how a particular facility rates. The "compare care" function shows, on a five star scale, how each facility did on inspections as well as the actual inspection components. This site further shows any State actions against a given facility.

The Federal Medicare site has a nursing home comparison function located at Medicare.gov/nursinghomecompare. The Medicare site rates nursing homes and assigns a five star rating to how a nursing home fares in staffing, health inspections and quality measures. The nursing home is also assigned an overall rating on the same five star system. This site also shows how many Medicare and Medicaid certified beds are at each facility.

In short, do your homework or hire a professional to steer you to the proper facility.



What is a Build-Up and Why Do I Need it?

Dr. Lee Sheldon, DMD

You're about to have a crown done, and you are told that you need a "build-up." Why do you need a build-up? Most teeth that need crowns have lost a lot of tooth structure due to fillings, decay, or fractures. So much tooth structure has been lost that the remaining tooth structure is weak and will not retain a filling predictably. The crown is the remedy for such tooth destruction.

The remaining tooth structure needs to have the proper length, width, and smoothness to effectively retain a crown. The tooth needs to be prepared in such a way that the walls of the tooth preparation for the crown have only a slight taper. That way, the crown has good mechanical retention and is not as reliant upon cement to hold it in place. How the tooth is prepared has everything to do with the success of the final restoration. If the tooth is not prepared properly, the crown can loosen. That is not only a nuisance for you. A loose crown can also result in premature decay of the tooth under the crown.

As stated above, most teeth that need crowns have already lost a lot of tooth structure. The remaining tooth structure may be too short to retain a crown and have irregularities that would prevent the proper seating of the crown.

To remedy that problem, we do a "build-up." A build-up is done to re-establish the desired contour of the crown preparation so that a crown may be retained properly. The build-up is created by your dentist out of a filling material specially formulated for that purpose. It is bonded to the remaining tooth structure and then shaped to the proper length, width, and smoothness to effectively retain a crown. A properly done build-up is your assurance that your crown will be long-lasting with a minimal chance of crown loss.



Helping Seniors Of Brevard

Help Support Helping Seniors of Brevard with a secure donation on www.helpingseniorsofbrevard.org OR by calling 321-473-7770.



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