



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,

It is my prayer that you survived the hurricanes with minimal damage, preferably no damage at all. I am aware that many stayed in the area and for some that was a dangerous call. We shuttered the house and left because I am too aware of what water and wind can do to anything in its way. Having said the foregoing, I am glad that it is over

so we can move on with Helping Seniors and get back to helping people without the added attraction of natural danger.

Before leaving the subject of water damage, I would like to comment on an article I wrote a few years ago regarding water damage and its prevention. Most of us have both dish washers and washing machines in our homes. Washing machines are connected to the house water system with rubber hoses which can fail with age. This happened to us so I urge all to check their washing machine hose connections and replace them with the braided wire type you can purchase at Home Depot, Lowes or a good hardware store. They cost about \$15.00 and are easily installed. A second caution is never operate your dish washer or washing machines unless you are in the home. I have seen the water release solenoid stick on these machines and water will continue to pump unless you shut the machine off. A simple fix ~ do not operate either machine unless you are in the home because it can sure cause an expensive mess ~ about many thousands in our case, which, thankfully, was covered by insurance. Make certain your coverage is current and meets your anticipated needs and here I mean all insurance.

We have less than 5 months remaining on the raffle of the 1951 Ford Victoria which you see advertised on page 2. It is a beautiful car and was generously given to us by AJ Heirs of the Boniface Heirs - Dealerships. Promotion of the event and getting donors for the tickets is an ALL Hands (Navy talk) effort. We do need your help so please do your best to donate for tickets, tell others about the event and help us make its successful. The drawing will be held on February 10th at the American Muscle Car Museum and enable you to see over 32 million dollars worth of beautiful muscle cars. The proceeds will help many seniors in our county.

Jed



The Helping Seniors
1951 Ford Victoria

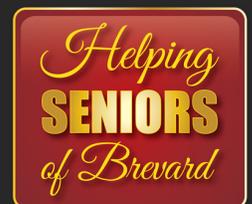
Win the Classic! (and help Helping Seniors!)

Helping Seniors is Raffling this beautiful 1951 Ford Victoria Hot Rod - generously donated from the personal collection of AJ Hiers - to help fund our Senior Information Helpline and efforts on behalf of Brevard Seniors.

Car Raffle: 1 ticket \$25
or 5 tickets for \$100 Donation.

Call 321-473-7770 for Tickets
or go online to HelpingSeniorsofBrevard.org/classic

Support Helping Seniors
Drawing Feb 10th 2018 - Need not be present to Win.





What is an Abscess?

Dr. Lee Sheldon, DMD

When a dentist tells you that you have an abscess, what does that mean? An abscess is an infection that is trapped between the tooth and the bone or gum tissue.

The tooth has two areas that can become infected. One is the inside of the tooth, the area that holds the nerve and blood vessels on the inside of the tooth. The second is on the outside of the tooth at the gum line, where food can become entrapped between the gum tissue and the tooth.

So let's talk about the inside of the tooth. A tooth has a hollow tube that runs vertically through the center of the tooth. That hollow tube is called a "root canal." The root canal is filled with blood vessels and nerves. The blood vessels and nerves can become infected by tooth decay. When that happens, the blood vessels and nerves start to rot inside the tooth. The rotted material then produces gas pressure, and that gas tries to exit where it can. Usually, that exit will be at the end of the root. That gas pressure will push on the bone surrounding the tooth, causing it to die as well. You can sometimes feel that gas pressure as a deep ache in the tooth. When the gas finds a place to escape, then the toothache goes away for a while. But the destruction doesn't stop. This bone destruction shows up on an x-ray as a dark spot. Your dentist will identify this dark spot as the abscess. If the tooth doesn't have too much decay, the treatment is also called a "root canal." If the tooth has too much damage from decay, then the better treatment may be extraction and replacement of the tooth.

Next month, we'll talk about the abscess on the outside of the tooth.



Making Magic with Music Therapy

*Pamela Struzinski,
VITAS Healthcare Patient
Administrator*

We've all experienced the rush of memories and emotions that a favorite song can arouse. It's immediate and powerful—and it doesn't require us to do anything! WE can just relax and soak it in, or we can sing along and sway to the beat.

Everyone can benefit from hearing favorite tunes, but music has special magic for seniors who are sick, depressed or just can't communicate the way they used to.

Music is a Key to a Brighter World

Professional music therapists use music to improve emotional well-being and reach patients who can't easily express themselves. Music therapy is personal; it depends on a person's interests and abilities.

Ways music can help seniors:

- * Lessen pain
- * Improve mood
- * Reduce stress
- * Evoke memories
- * Promote deep breathing
- * Encourage physical movement
- * Increase social interactions
- * Provide an emotional outlet

Music therapy can be given individually or in a group session with family and friends. The therapist might encourage the patient to sing, dance or even create their own music with piano, drums or other instruments. Sometimes, though, passive listening is all that's needed for a patient to visibly relax and begin to open up with a word or a smile.

VITAS Healthcare music therapists visit hospice patients in their homes. They work closely with the other members of the care team to meet each patient's physical, emotional, cognitive, social and spiritual needs. The results can be magic.

To learn more about music therapy at VITAS in Brevard County, call 321-751-6671. For more information about VITAS, visit VITAS.com.



Having Balance Issues? It Could be a Sign of Something Serious

*Dr. Karen Cowan-Oberbeck
Doctor of Audiology
EarCare*

Falling down dizzy after a good twirl is one thing, but for many people, dizziness is not a laughing matter. In fact, more than four of every 10 Americans will experience dizziness serious enough to warrant a doctor's visit, according to the National Institute on Deafness and Other Communication Disorders.

"We often take our balance for granted as something we don't even have to think about," said Dr. Cowen-Oberbeck, "but when it's compromised or at risk, such that even standing up is a challenge, we realize how crucial balance can be for quality of life."

Did you know?

~ More than 35 percent of U.S. adults ages 40 and older—an estimated 69 million Americans—have experienced vestibular dysfunction, according to the Vestibular Disorders Association.

~ Balance and equilibrium are controlled by the body's vestibular system, involving parts of the brain, eyes, inner ear, and sensory systems, including skin, joints, and muscles.

~ Causes of vestibular disorders can range from disease, traumatic brain injury, and chemical drug poisoning to aging, autoimmune issues, ear infection, or other sources –including some unknown.

~ Most vestibular disorders don't yet have a cure, but they are treatable.

~ Specific treatment depends on the situation and might comprise medication, lifestyle changes, physical therapy, surgery, or other options.

One of the first steps to getting the upper hand on balance problems is to seek help. "It's important to recognize the symptoms and take them seriously," said Dr. Cowan-Oberbeck. "Getting professionally evaluated, diagnosed, and treated can help you get your balance back."



Got Pain?

Look to the Feet

*Dr. Timothy Bortz, DC
Clinic Director & Chiropractic
Physician, Brevard Chiropractic &
Injury Center*

Your feet are the base that your body stands on. If your feet are weak or have structural problems, this can lead to problems in your knees, hips and low back, and can even cause headaches. Many people wear orthotics because they are good for their feet, but orthotics are even more important for those who experience pain after extended walking or standing. In years past, ordering orthotics consisted of a cast or mold being made of each of your soles, however technology has played a vital role in the evolution of orthotics.

At Brevard Chiropractic & Injury Center, we use a high-tech digital scanner to take a picture of your feet while you are standing in a normal, weight-bearing stance. This image records areas of stress on each foot. Up to 16 different data points are used to create a unique, one-of-a-kind shoe insert designed for your specific postural or structural challenge. Please note that the orthotics and insoles that you buy at your drug store are not the same as the high quality orthotics that you can have custom made, even though they look similar. Insoles may effectively reduce pressure by increasing the padding under your feet, but orthotics are customized and provide a foot-bed that is molded specifically for each of your feet based on their unique shape and size. Customized orthotics are a worthy investment. The scan is complimentary and your results emailed directly to you.

Call 321-631-1100 for your free scan.





Sensitivity Training
Ashleigh Caswell
Associate Executive Director
Hibiscus Court Assisted Living &
Memory Care Community

Dementia affects over 6 million people in the United States. Most likely, you or someone you know is directly impacted by dementia. The term "dementia" refers to a wide range of symptoms and not a specific disease. People tend to use "Alzheimer's" and "Dementia" interchangeably, but Alzheimer's is a form of dementia and they are not synonymous. The common perception is that dementia is just memory loss. It's so much more than that. It also includes many symptoms that impede someone's ability to perform everyday activities.

There are sometimes challenges in planning and problem solving, sensory changes, personality changes, judgment changes and trouble processing words and symbols. Some people experience auditory processing symptoms. Meaning—you can hear the sound of someone talking, but the words don't have any meaning—or maybe the broadcaster on the TV in the backroom sounds like someone that is speaking directly with someone. Many times dementia is associated with vision loss as well.

Someone with midstage Alzheimer's, vision is often reduced to a binocular or monocular form of vision. Take your hands and make binoculars on your eyes. Notice what you can't see. You can't see a person sitting next to you. You can't see a plate of food placed in front of you.

At Hibiscus Court, we provide a sensitivity training so that someone who does not have dementia can experience it for a short time. No one leaves unmoved. We host this experience for groups as needed and have a monthly experience for the general public. Please call for more information. We would be happy to share our experience with you!



Overwhelmed, Feeling Guilty?
Robert Dixon, MBA, Guardian,
Case Manager
Knowledge College for Aging,
Dean

Aren't we all overwhelmed with too many needs pulling at our heartstrings? Marriage, work, kids, grands, the weeds, sports.

How do we decide which seniors get our support whether financial or emotional or both? Obviously, family should come first. We should help our own parents making sure they are safe and well cared for whether they have help at home or in an assisted living situation. But how do we help those who have no family nearby?

First ask the Senior if they have siblings, children or grandchildren that could help. Are they willing and able to do so? If not, why not? Too often the estrangement is due to distance, pride, a misunderstanding or possibly guilt. Then encourage them, help them to repair that relationship(s). If need be include a counselor or minister to help bridge the gulf. Once repaired encourage them to move closer to family for support and love. This repair of a relationship will free up additional resources for you or your organization.

As to younger family members, advise them to step up to the plate and be blessed. They can connect their own senior family members with the many organizations that can help them right here in Brevard: Helping Seniors of Brevard and Knowledge college for Aging are but two wonderful assists. Yes, support family to help family offering advice. Empower them to help with a smile on their face and have time to spare. There really is no place like home.



*Lend a
helping hand
to a Senior.
You'll be
glad you did!*



Helping Seniors Of Brevard



The Transition into Retirement

August Velten, CLU

When nearing retirement or just at the beginning of retirement we need information. Lots of information. When should I take my Social Security retirement benefits? What are the current rules? How can I best utilize these rules for my particular situation? What should I be doing about medical coverage? What plans will make the most sense? What will the cost be? Will the plan be guaranteed to be there when I need it? Can I qualify? What about my doctors? Do I have to keep a large sum of money in the bank in case of substantial medical out of pocket expenses? Lots of information!

FINANCES:

Most everyone has a junk drawer when it comes to accumulated investments. You know, like that drawer in the house. In that drawer is a little bit of everything. Batteries, nuts and bolts, rubber bands, matches, etc. There is no coordination as to the items in that drawer or how they will be utilized. For most of us our accumulated assets are to be used for retirement income. How are they to be utilized, when and for what purpose? So again we need information. Do I know the real risk I am taking with this money? What percentage of my funds should be protected? Will I be able to count on income for as long as I live? What about leaving a Legacy? Are there ways of reducing my income tax burden? These are questions we hope to give some guidance on in upcoming issues and at classes being held locally at different venues.

Hi, my name is August Velten CLU. I have been helping people with these important issues for many years. Through Adult Financial Education Services, a national nonprofit organization, I teach classes and I am certified in Social Security Claiming Strategies. I understand and have taught classes about Medicare. We teach seniors financial concepts to improve financial literacy. I can be reached at: 321-622-5418.



Want to Stay in your Manufactured Home? We Can Help!

*Elaine Deremer Cook
HandyPro of the Space Coast*

Many of our seniors are moving to the 55+ Manufactured Homes Communities situated in Florida to enjoy their retirement years.

These types of communities provide beautiful homes in some very nice areas for a smaller investment than purchasing a standard condo or home and offer the same type of amenities.

Each community has a special character that has been built from the relationships with their residents. Residents remain or seasonally return because the community has become their home.

However, an issue can develop that threatens the character of the community when residents develop a disability and have trouble accessing the entrances and exits to the manufactured homes as well as the community public spaces.

Manufactured homes in the state of Florida are at least 24" above the ground and require stairs, ramps, or lifts to enter. Most communities supply a set of stairs for access to the entrances and exits. However, stairs are not easily accessible for those with disabilities that affect their ability to walk.

Currently the residents with a disability think they have limited choices – do they stay or do they move. However there are more solutions that should be examined. Modular Aluminum Ramps and Vertical Power Lifts (VPL's) should be considered as both permanent and temporary solutions.

Ramps are usually faster to obtain and install, but require a large amount of space. VPL's, while requiring a fraction of the space, are a little more expensive and may have a longer lead time. Either solution will require an investment of funding in either a purchase or a rental agreement as well as approval by the community management.

Call us at: 321-208-7989. We can help!



Helping Seniors Of Brevard



What's New with the "HECM" Reverse Mortgage

*Barbara McIntyre. CRMP, CSA
Reverse Mortgage Funding, LLC*

The Department of Housing and Urban Development announced big changes to the Home Equity Conversion Mortgage on August 29th. The changes increase mortgage insurance premiums on some loans and tighten lending limits for everyone by as much as 20%. The changes are going into effect for all loans with FHA case numbers assigned on or after October 2, which is one day after the start of their new fiscal year.

The FHA mortgage insurance fund insures not only Reverse mortgages but the traditional FHA loans used by younger, mostly first-time borrowers. The Mortgage Insurance Fund is designed to be funded solely by the borrowers who use FHA Lending programs and not by taxpayers. The Home Equity Conversion Mortgage (HECM) Reverse is a "Non-Recourse" mortgage. This means that if the home doesn't have sufficient value to repay the mortgage debt when the loan needs to be paid back, then the FHA mortgage fund will pay the difference due to the lenders. The Borrowers Heirs' or "Estate" will not be responsible for what the home can't repay.

This is not the first time that the Principle Limit calculation which determines benefit has been reduced to help stabilize the MMI fund. It was later increased for older borrowers. In addition, two years ago procedures were put into place to assess the ability of borrowers to pay their ongoing property charges such as property taxes and homeowners insurance. This allowed for "escrowing" benefits to help reduce default which is another way to stabilize the fund.

Reverse mortgages are an important financial product with numerous uses in retirement for American seniors. This is why the program needs to remain financially viable if it is to continue to offer its benefits into the future. Please call me at: 321-698-4739 for any questions.



Comfort after the Storms

*Lisa Hodgins,
Professional Guardian (REPS Inc.)*

We all like to receive comfort when we are hurting from the storms of life. A kind word or action, no matter how small, can really make a big difference.

Many of us in Brevard County are still dealing with the aftermath of Hurricane Irma. Several of my family and friends are still without power. That storm broke several metrological records one of which was it remained a Category 5 status longer than any other hurricane (since 1966 when they began using satellite tracking). Many people had to evacuate or find someone to stay with. As a professional guardian, I had to find safe housing for my family and my clients. Those kinds of situations are stressful for everyone, but can be especially upsetting to elders and people with special needs or cognitive disorders. Changes from their normal routines, or going to strange new places, can be quite upsetting.

Here are some simple tips you can do to bring comfort to others during the storms of life, whether from hurricanes, illness, loss, or other hardship.

1. Have empathy. You may not be going through what they are, but acknowledging their experience or loss is important. (Example: I'm so sorry you're going through (fill in blank with their experience) Just by patiently listening to them share what they are going through can be quite therapeutic for them.
2. Be present. Don't try to multitask. Put aside the electronic devices and give them your full attention. Be sincere.
3. Know you don't have to 'Fix it.' We often think we need to cheer them up or 'fix it' to make them feel better, but they may just need your acceptance and acknowledgement.
4. Ask what you can do. Then check in again later. It helps to be specific.



Helping Seniors Of Brevard

All of Helping Seniors of Brevard's newsletters, radio shows, television shows, print articles are archived on www.helpingseniorsofbrevard.org



Our Current Underwriters Include:

Affordable Glass Protection, Inc.
www.affordablesutters.com 321-722-9996

Al Dia today
www.aldiatoday.com

Allegra Design Print Mail
www.allegrarockledge.com 321-632-7272

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www.augusthvelten.com 321-622-5418

Autumn House
www.autumnhouseflorida.com 321-242-1006

AVID Home Care Services
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Barbara McIntyre, Reverse Mortgage Funding
www.reversefunding.com/barbara-mcintyre
321-698-4739

Barefoot Bay Tattler
www.barefoottattler.com
772-664-9381

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sales@canadianmeds-melbourne.com
321-574-6976

Care Patrol
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www.slm.net/Senior-living/fl/Melbourne/hibiscus-court/ 321-345-9830

Hometown News
www.hometownnewsol.com 321-242-1013

In Home Personal Services
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Knowledge College for Aging
www.knowledgecollegeforaging.com 321-725-6799

Neuromedical Wellness Center
www.neuromedicalwellness.com 321-222-9370
321-978-0830

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The Eye Institute
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Trey Boyer, author
"What Are Your Waiting For?"

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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

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