

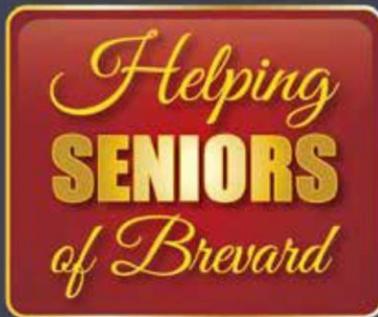


Helping Seniors Of Brevard

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,

We held the raffle of the 1951 Ford Victoria at the American Muscle Car Museum on February 10. It was a tremendous success, raising over \$50,000 for Helping Seniors. More than 1,200 people attended the event. All the wonderful food and 95% of the donated wine was consumed. The car was won by a local person, Mr. James Lawler, who

will listen to an offer if a serious collector is interested in the car. To contact him, please call us at 321-473-7770.

Since the only way you can view the car collection at the museum is to attend a charity event there, stay tuned to see if we have another event later this year or in 2019. We would be most pleased to have you as one of our participants. The American Muscle Car Museum is something you want to see.

Our success was made possible by the huge number of people who made a donation for tickets. I know many obtained tickets because they wanted to win the car, but there were also a large number who wanted to help us help seniors. And, it is by developing this spirit of partnership that our community will build successful nonprofits to help those in need.

A.J. Hiers, the donor of our car, is currently raffling a beautifully cared for 1969 Plymouth Barracuda to help the County Sheriff's Fund. Go to Boniface-Hiers website to check out the '69 Cuda, as it is quite a car and also a collector's item.

We have just started 2018 and have a grant from the City of Palm Bay to assist people in Palm Bay who need the type of information and education that we are able to provide. If you need help, call Kay our information specialist, at 321-473-7770.

Time flies, but for those who need assistance, it can be a slow, fretful passage. We know that dollars for care assistance are in huge demand, so it is important that people who can afford to make financial donations to deserving nonprofits do so. While large donations are most helpful, I assure you that every donation adds up and helps make a difference. Pick several charities (we ask you to think local!) and support them. Thanks for your help.

Joe Steckler



Helping Seniors Of Brevard



Identifying Assisted Living Facilities

*Elaine Deremer Cook, President
HandyPro of the SpaceCoast*

Brevard County has the most Assisted Living Facilities in the state of Florida and they range from small homes serving 5-6 residents to large facilities serving hundreds of residents.

Each facility has a character that provides something special that appeals to certain people. Some people like the family type atmosphere of a small group home, while others like the many activities that are offered at the larger facilities. In Brevard County the choices are hugely varied.

But this type of living is still relatively new and we are learning how to improve these facilities all the time. To ensure we implement the lessons we learn, our legislature works to change the state codes and statutes. These codes and statutes affect how each facility is built, maintained and managed.

Navigating through the many types of codes and statutes can be daunting, especially since there are different codes and statutes that apply based on the resident numbers, type of care each facility offers, and the building itself.

When working to identify whether the facility is within building, accessibility and fire codes it is best to locate a licensed contractor that has the certifications as well as the experience to help determine the best solution. This is especially important when considering renovation or remodeling of a property for use as an Assisted Living Facility.

Contact Helping Seniors of Brevard so they can help you locate the best professional for the job.

Elaine Deremer Cook is the President of HandyPro of the SpaceCoast in Merritt Island specializing in modifications for senior citizens and those with disabilities. Elaine is a licensed Professional Engineer and General Contractor. For more information, call 321-637-8500.



Riverview Senior Resort A Place to Call Home

*Jacquie Esterline
Director of Community Relations
#AL12862 ECC*

WOW! It's the first word that is often uttered when folks enter our building and are in front of the spectacular view of the Indian River lagoon that is before them.

Music is playing lightly in the background and the sound of residents and staff enjoying the comfort and promise of the day ahead of them. The view of the dolphins playing, the many birds flying thru the air surveying what is under the water for them to catch is in direct view and at times almost within reach.

Riverview is enriched by friendships that are made from the time you walk in the door. Residents are eager to welcome everyone that comes thru the door. The dining room allows people to get together and enjoy one another's company all day long or sit at a table and watch the dolphins play. Activities abound on the floor above sometimes seen while looking up at the balcony or heard from the sounds of laughter from people playing pool, a musical entertainer or people just sharing a funny moment.

The important elements to calling RiverView Home, is the ability to provide the help a person needs while living in their own apartment, furnished the way they want it to be furnished. Residents are able to take advantage of an active or quiet lifestyle when they want with many activities that are available based on what they like to do. The advantage of knowing where you live should needs change, your needs can be met and you can stay home. RiverView has the highest license available to an Assisted Living to allow "Aging in Place."

Home is a place to call your own no matter where you are when you live at RiverView. Your friends and family are always welcome to visit and join you in the dining room, an activity or your apartment.

Join us and experience your own WOW moments and call RiverView home.



Helping Seniors Of Brevard



Your Dental Load

Dr. Lee Sheldon, DMD

When we think about teeth, we often think about shape, color, how our smile looks, and how well we're able to chew. But what about load? What about the load on each of your teeth? And what can we do to reduce tooth overload?

When your mouth is closed, every one of your teeth should ideally touch each other. That means that every upper tooth should touch a lower tooth. Excluding wisdom teeth, we should have twenty-eight teeth, fourteen on the upper, fourteen on the lower. That means each set of teeth takes 1/14th of the load of the bite. But what happens when we lose teeth? For each tooth that is lost, the remaining teeth have to take up that load. If we're missing three sets of meeting teeth, then that 3/14 load needs to be distributed among the other teeth. If we lose three upper teeth and four lower teeth and none of those teeth opposed each other, we are losing 7/14's or half of the load-bearing teeth. All those forces have to go somewhere, and they go to the remaining teeth, where they may suffer from overload.

What can happen? The remaining teeth can loosen, wear, chip, or break. Periodontal disease can worsen, teeth will move out of alignment, all because the original teeth are no longer there to absorb the load of your jaw muscles.

What can you do? Let your dentist do a dental load evaluation. He or she can tell you the consequences of tooth loss that may have already occurred, and what you can do to stop the deterioration before it gets so advanced that it will require more time and money to fix it. If you need to lose a tooth, don't look just at the tooth loss. Look at how it can be replaced. Dental overload is not talked about as much as cavities and periodontal disease. But reducing dental overload should be a goal.



Hospice Social Workers Address Important End-of-Life Issues

Susan Acocella
VITAS Healthcare General Manager

When someone you love is referred to VITAS Healthcare for care near the end of life, that person becomes the focus of a team of professionals who provide medical, spiritual, emotional and psychosocial support.

March is National Social Workers Month, an event that reminds us to stop and think about social workers' dedication to some of society's most vulnerable citizens, including those dealing with death, dying and grief.

VITAS' hospice social workers identify and meet the varied, often difficult needs that arise for hospice patients, their loved ones and their family caregivers. Social workers get to know patients and families across numerous situations and in multiple locations, whether in the patient's home, a nursing home, assisted living facility or inpatient hospice bed.

Focused on compassion and dignity near the end of life, social workers ensure that the personal, cultural and religious wishes of terminally ill patients and their families are honored by other members of the interdisciplinary hospice team: doctor, nurse, hospice aide, chaplain, bereavement specialist, volunteer, and more.

During a single visit, a social worker might hold hands and share memories with the patient, comfort a spouse who is grappling emotionally with a loved one's terminal diagnosis, ask delicate questions that lead to important answers, and contact the funeral home on the family's behalf about funeral arrangements.

For more information about hospice care or your end-of-life options, call VITAS Healthcare at 321-751-6671 or visit www.VITAS.com/Florida.

VITAS
Healthcare



Helping Seniors Of Brevard



Debt Is Stressful – But Attorneys Can Help

*Ruth Rhodes, Esq.
Attorney with Rhodes Law, P.A.*

For many senior citizens, there is no greater source of stress than debt issues. When unexpected medical bills meet a fixed income, even the most careful budgeters can find themselves getting calls from creditors – or even being served with a lawsuit.

Many people simply ignore the problem because they are stressed and do not see a way out. Fortunately, there are steps you can take to protect yourself and ease the burden of stress. The first step is scheduling a consultation with an experienced attorney.

An attorney can explain aspects of the law you may not have known. For instance, while creditors may threaten to garnish income or bank accounts, many people are unaware that income from Social Security and most retirement accounts are protected from creditors. Other exemptions exist to protect you, if you know how to use them. From protecting assets, to discharging debt of deceased spouses, to stopping bad behavior by debt collectors, a qualified attorney can explain all your options.

One powerful option for dealing with debt is bankruptcy. The word can be scary, but bankruptcy is a valuable tool created to wipe out debt. A bankruptcy attorney can work with you to avoid bankruptcy where possible, but if necessary, they can guide you through the process to maximize protections and minimize mistakes.

The stress of debt issues can be overwhelming. Consulting an attorney is the best way to answer your questions and get the important peace of mind.

Please feel free to contact my office at (321)610-4542 or, visit www.rhodeslawpa.com.



Important Steps to Address Rising Healthcare Costs

*August Velten, CLU
August H. Velten & Associates, Inc.*

Rising healthcare costs are a major worry when planning for retirement. While some people believe they can rely on Medicare, the reality is that Medicare only covers a percentage of health-related expenses and most retirees pay large out-of-pocket healthcare expenses.

It is critical to include healthcare planning as major medical expenses can easily wipe out retirement savings. However, there are many strategies that may be able to help prevent this. Some options you may wish to consider are:

Purchase long-term care insurance. There are many different options, therefore, we encourage you to consult with a professional to help you choose the policy that best fits your needs.

Set up a dedicated investment account only for long-term care expenses. The benefit to this option is that investors won't be reliant on an insurance policy to cover expenses. The downside to this strategy is that all normal investment risks apply and it is possible that your investment savings will not be enough.

Use your home equity. Those owning their own home can hold it in reserve for long-term care, tapping it through home equity loans, reverse mortgages, or by simply selling the house. Obviously, the viability of this option is dependent on how much equity you have in your home.

Forecasting for these healthcare needs and costs is difficult. If you haven't begun to plan, it is time to start now. By planning early, you can take advantage of lower long-term care insurance premiums and plan for your retirement more effectively. This is especially important for those with existing illnesses or a family history of health problems. Whatever your circumstances, you can take steps to protect yourself. Call: 321-622-5418.



Helping Seniors Of Brevard



Travel with Ease

*Carrie Bryniak, CTA, CATP
Travel Professional,
Must Love Travel*

According to an AARP survey of 889 baby boomers, about 38% have created travel bucket lists, with just about half (51%) inclined to domestic travel and 43% looking to travel internationally. These days travel both domestic and international is more accessible than ever. Why is this you might wonder?

The depth and breadth of vendors available to my clients provides this opportunity. For instance, guided tours, independent touring, adventure travel or river cruises offers boomers quite a choice. Vendors accommodate various needs quite easily; these can range from customizing an itinerary down to the last detail, to dietary accommodations, mobility issues, volunteer opportunities, and immersive experiences.

A great example of this was the Avalon River Cruise that my husband and I took in December visiting Christmas Markets on the Danube River. The cruise line was able to accommodate each of our food allergies (egg and milk) without limiting what we could have. Our talks with other passengers revealed they too found the service excellent accommodating low sodium, vegan and other needs. Our guided tours afforded those who wanted an easier, gentle walking pace a group, while others could join more active groups if they wanted. There was always someone available to answer any questions we had or logistical concerns.

This is my goal when I work with my clients; finding out what experience they want, what challenges we might need to address (physical, dietary, budgetary), and so on. There truly is an experience for everyone, whether you're exploring your own backyard or winding your way to exotic destinations. For more information, please contact me at 321-323-9835.



The Living Will

*William A. Johnson, P.A.
Elder Law Attorney*

Everyone should have a plan in place as to what their wishes are and who is to carry them out in the event of incapacity. Incapacity has many guises. Incapacity can result from a stroke, a heart attack, Alzheimer's disease, psychoses, mental illness, coma, and many other conditions. One of the essential legal documents that is needed to protect the legal rights of yourself and your loved ones if an incapacity event should occur is the living will.

This document protects loved ones and health professional from having to make hard decisions or even going to court should the maker suffer from a variety of incurable and costly medical ailments such as terminal illness, brain damage, and coma. The living will spells out the wishes of the maker with regard to medical treatment, life support, and palliative care should these ailments or conditions occur. In doing so, this document protects loved ones and valuable estate assets. The Florida Statutes were amended in 2011 to carry new definitions for "end-stage condition," "terminal condition," and "persistent vegetative state," terms normally used in a living will.

If you have not executed a living will, then your wishes may have to be proven from statements that you have made in the past. Putting your wishes in writing protects you and your loved ones. And keep in mind that before a living will can be utilized, two physicians must certify in writing that certain conditions exist.





Helping Seniors Of Brevard



**Zon Beachside
Assistd Luxury Living**
Laura Bierbaum
Life Enrichment Director

It is an honor to be the Life Enrichment Director at Zon Beachside! Our philosophy encompasses the tenets of Intellectual, Physical, Social, Emotional, Spiritual and Community Wellness. With a comprehensive offering of regular activities from arts and crafts to Wii Sports and lots more in-between, there is sure to be something that appeals to everyone. Suggestions for new activities are always welcome at Zon, and actually encouraged at each "Listen & Learn" session!

There are plenty of group socials (we have the best parties in town), but I believe what sets Zon Beachside apart from other facilities is the integration of the local community and cultural events. Regular worship is offered for those of faith, both Protestant and Catholic. WE have been "adopted" by the Indian Harbour Beach Garden Club, the Satellite Beach High School Football Team and the Indian Harbour Beach Montessori. Each group plays a role interacting with our Residents, enhancing their lives in different ways.

Even more impressive to me as a Director, is the willingness of my Residents to help. There is a group that cuts coupons for the soldiers overseas. Others knit caps for premature babies. Some assist fellow Residents in Beacon Harbour, our Memory Care Unit. I am very blessed to have so many who love to help, especially when it comes to preparing for a large event. Because of the Resident's involvement in so many aspects of the programming, we all share in its success!

Please come by for a tour and pick up a monthly newsletter and calendar – you will see at a glance what makes us stand out in the community!



ZON BEACHSIDE
ASSISTED LUXURY LIVING



**Not All Senior Living Advisors
or Assisted Living Referral /
Placement Agencies Are
Created Equal**

Troy Denault, Soter LLC

In July of 2012, Florida Statute 429.195 was modified to allow Assisted Living Facilities to pay commissions to contracted referral services. This change created a new business concept within Healthcare known as Senior Living Advisors & Assisted Living Referral / Placement Agencies. These organizations are designed to help families find the right senior living solution for a loved one that can't live at home alone anymore. These organizations market themselves as a "FREE COMMUNITY SERVICE" because they are contracted directly with facilities and are paid commissions when someone they refer moves in. At this point this business concept is loosely regulated, varies widely in how they are contracted and compensated by assisted living facilities, and locally put seniors and their families in the hands of people that have little to no experience working in Healthcare or the Senior Living Industry prior to becoming an "industry expert."

When deciding which Senior Living Advisor or Agency to work with here in Brevard, ask 2 basic questions:

1. Are you contracted and paid more by guiding my family member into more expensive assisted living communities versus lesser expensive ones?
2. What are your credentials for this line of work? How many years did you work in assisted living or memory care prior to becoming a "Senior Living Advisor" or "Assisted Living Industry Expert"?

Understand that choosing the wrong Agency or Advisor for your family can be devastating! For more information, please feel free to call: 321-626-2232.



Helping Seniors Of Brevard



**VA National Cemeteries
Pre-Need
Determinations**
*Dennis Vannorsdall
Brevard County*



**Treating Macular
Degeneration**
Stem Cell Research
*Dr. Ganiban & Dr. Vaishnav
The Eye Institute*

The Department of Veterans Affairs (VA) provides eligibility determinations for interment in a VA national cemetery prior to the time of need. Through the Pre-Need Determination of Eligibility Program, upon request, individuals can learn if they are eligible for burial or memorialization in a VA national cemetery.

Interested individuals may submit VA Form 40-10007, Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery, and supporting documentation, such as DD Form 214, if readily available, to the VA National Cemetery Scheduling Office by toll-free fax at 1-855-8299, or mail to the National Cemetery Scheduling Office, P.O. Box 510543, St. Louis, MO 63151.

VA will review applications and provide written notice of its determination of eligibility. VA will save determinations and supporting documentation in an electronic information system to expedite burial arrangements at the time of need. Because laws and personal circumstances change, upon receipt of a burial request, VA will validate all pre-need determinations in accordance with the laws in effect at the time.

Eligible individuals are entitled to burial in any open VA national cemetery, opening/closing of the grave, a grave liner, perpetual care of the gravesite, and a government-furnished headstone or marker or niche cover, all at no cost to the family. Veterans are also eligible for a burial flag and may be eligible for a Presidential Memorial Certificate.

Information on VA burial benefits is available from local VA national cemetery offices, from the Internet at www.cem.va.gov, or by calling VA regional offices toll-free at 800-827-1000.

"While stem cell research is still in its early stages, we have a great deal to be hopeful about going forward in treating wet macular degeneration," reports Dr. Ganiban, who completed a prestigious Fellowship in Medical and Surgical Treatment of Vitreoretinal diseases at Louisiana State University. Dr. Ganiban and his partner, retina specialist Hetal D. Vaishnav, MD, were among the first eye physicians to adopt the latest generation of medications, including Avastin, Lucentis, Eylea and Macugen, as well as various laser therapies to slow the progression of, and in some cases begin to reverse the effects of, macular degeneration.

"Both myself and Dr. Vaishnav are following the latest research and developments in stem cell research very closely," Dr. Ganiban explains. "Thus far, it appears that the implantation of stem cells in the eye is a safe procedure. The human body is not having an immune response that would lead to the rejection of these new cells. Patients involved in the trials have experienced new growth of retinal cells instead of progressively losing more cells, which is what would have happened in the absence of treatment. Patients are reporting enhanced peripheral vision.

While stem cell therapy is not a "cure" for blindness that has already occurred, the hope is that through further research, scientists and physicians may be able to apply therapies that slow or halt the progression of the much more common dry form of macular degeneration. Should this become possible, early detection will be the key to maintaining vision and quality of life for affected patients.

To schedule a comprehensive eye examination with one of the specialists at The Eye Institute for Medicine & Surgery, call 321-722-4443.



Helping Seniors Of Brevard

Our Current Underwriters Include:

Affordable Glass Protection, Inc.

www.affordableshutters.com 321-722-9996

Al Dia Today

www.aldiatoday.com

Allegra Design Print Mail

www.allegrarockledge.com 321-632-7272

August H. Velten & Associates, Inc.

www.augusthvelten.com 321-622-5418

Autumn House

www.autumnhouseflorida.com 321-242-1006

AVID Home Care Services

www.AvidHomeCareServices.com 321-392-3400

Barbara McIntyre, Reverse Mortgage Funding

www.reversefunding.com/barbara-mcintyre

321-698-4739

Barefoot Bay Tattler

www.barefoottattler.com

772-664-9381

Canadian Meds of Melbourne

sales@canadianmeds-melbourne.com

321-574-6976

Care Patrol

www.carepatrol.com 321-652-6851

Carrie Bryniak, CTA, CATP

www.mustlovetravelgroup.com/carrie/ 321-323-9835

Courtney & Braswell Financial Group

www.courtneybraswellfg.com 321-735-4994

EarCare

www.earcare.net 321-252-4685

Ebony News Today

www.ebonynewstoday.com

Golden Providers

www.goldenproviders.com 321-914-3919

Jerry Hadlock, Jr.

Medicare Plan Questions 321-720-4526

Handypro of the Space Coast

www.spacecoastfl.handypro.com 321-208-7989

Hibiscus Court

www.slm.net/Senior-living/fl/Melbourne/hibiscus-court/

321-345-9830

Hometown News

www.hometownnewsol.com 321-242-1013

In Home Personal Services

www.ihps.com 321-984-0706

Knowledge College for Aging

www.knowledgecollegeforaging.com 321-725-6799

Pit Crew Roofing

www.pitcrewroofing.com 321-617-5555

Riverview Senior Resort

www.riverviewseniorresort.com 321-312-4555

Ruth Rhodes, Esq.

www.rhodeslawpa.com 321-610-4542

Senior Care of Brevard

www.seniorcareofbrevard.com 321-631-9014

Senior Scene Magazine

www.seniorscenemag.com 321-777-1114

Seniors Helping Seniors

www.seniorcarebrevard.com 321-722-2999

Dr. Lee Sheldon, DMD

www.drleesheldon.com 321-369-9788

Solutions by RPM

www.solutionsbyrpm.com 321-720-5961

Soter LLC

www.linkedin.com/company.soter-llc 321-626-2232

Space Coast Daily

www.spacecoastdaily.com 321-615-8111

Spotlight Magazine

www.spotlightbrevard.com 321-961-3636

The Eye Institute

www.seebetterbrevard.com 321-722-4443

Trey Boyer, author

"What Are You Waiting For?"

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

William A. Johnson, P.A.

www.floridaelderlaw.net 321-253-1667

Wuesthoff Health System

www.wuesthoff.com 321-636-2211

Zon Beachside Assisted Luxury Living

www.ZonBeachside.com 321-777-8840

If you would like to become a valuable underwriter, please call: 321-473-7770 or email Kay at: kay@helpingseniorsofbrevard.org