



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,

It is difficult to realize that I am starting my 7th year of writing the Chairman's article for our Newsletter. Harder still to believe that we founded Helping Seniors in 2011. Looking back over the number and types of articles I have written for Florida today, local newspapers and numerous requests for assistance with other media sources brings home

to me the need for these articles to continue. It has been a privilege to write these many column/articles for the people of Brevard County who, I feel, needed this information so that they maintain or improve their quality of life. Every survey that I have reviewed over the years has indicated that the number one request from Seniors was the need for information, information about pain management, financial management, services that could help them age with dignity and so many others.

These all pointed to the need to have an easily corrected printed Directory of senior services containing information about providers that would provide affordable services needed by seniors to age in place with dignity. After several months of research, talking to a number of people associated with seniors and seniors themselves, we have assembled a package containing a letter from me, a sample page of what a Directory page will look like, a registration sheet to give us the Directory information and a one page agreement, we are ready to launch the program. The really good news is that a three line entry in the Directory that will be published monthly and updated monthly in our newsletter in the center of every issue of Senior Scene magazine will be done at an annual cost of \$250 for those listed and for a 5 line listing the cost will be \$350 annually. This is an extremely good deal, affordable and the Directory will also be accessible on our Helping Seniors website, helpingseniorsofBrevard.org.

If you have a handyman, yard person, electrician, plumber or any service you would recommend to be used by seniors call Kay and give her the contact information of such person/business so that we might call them to see if they want to be listed.

This is your chance to share good business people with us so that we can tell others thereby getting the best information to those who need it. We will monitor the people we list and do our best to assemble a Directory of honest and affordable businesses. Call 321-473-7770. Thank you!



Should You Hire Your Own Caregiver?

*Carol Knouse
AVID Home Care Services*

When investigating options for in-home care, you could engage the services of a home care agency or hire a private caregiver directly. While employing a private caregiver may look financially more attractive, there are several important factors to consider.

- 1) Licensed agencies are required to employ caregivers who have the necessary certifications and have passed extensive background checks. If you hire someone yourself, you must perform these background checks to ensure they are qualified and have no record of criminal activity or abusive behavior.
- 2) You must do the employment paperwork necessary to comply with all federal, state and local labor and tax regulations if you employ a caregiver. You pay the caregiver directly and are responsible for all payroll taxes, proper withholdings and filings.
- 3) What if your employee gets injured on the job? Who is going to pay for their medical bills? You are! You need to carry appropriate liability and worker's compensation insurance to prevent losses from a potential lawsuit.
- 4) If your caregiver becomes ill or needs time off, you will have to arrange for a replacement. How do you ensure that someone will be available when you need them? Agencies have many caregivers on staff and are usually able to provide a fill-in when a caregiver calls out.

Hiring your own caregiver may offer some potential cost savings, but the additional responsibility, liability, time-consuming employment activities and financial risks could make those savings disappear. Let a home care agency handle these tasks and as a result, they will lighten your burden and provide peace of mind. Feel free to call 321-392-3400 for any questions.



Need Debt Relief? Help is Here!

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

The stress of dealing with debt problems and debt collectors can be overwhelming, but help is available. Don't pay off that debt, hire a debt relief company, take out a debt consolidation loan, borrow money from family, refinance your home, take out a reverse mortgage, sell your assets or take other similar action to pay off debt WITHOUT FIRST EDUCATING YOURSELF ON YOUR OPTIONS – you may be in better shape than you think.

Creditors may threaten to sue or garnish your income or assets, but you may be "judgment proof," meaning that they may not be able to take anything from you. If your only income is Social Security, a pension, disability income or a VA benefit, that income cannot be garnished because it is protected by federal law. Even wages may be exempted from garnishment. The funds in bank accounts that hold these sources of income may also be protected from garnishment. Many of your assets may also be protected from creditors. Your home will likely be protected through Florida's "homestead exemption." Most retirement accounts such as 401(k)s, 403(b)s, profit sharing plans, IRA's, and other defined benefit plans are also exempted. There may be other exemptions available to protect other assets.

These protections are not always automatic and you may need to take action to enforce them. Don't go it alone if you are being sued or threatened with a lawsuit or garnishment of any type. If you are dealing with the stress of debt, relief is just a phone call away. Call 321-610-4542 to schedule a consultation.





Why am I Getting Cavities Again?

Dr. Lee Sheldon, DMD

You made it through your childhood and adulthood and you thought you stopped having tooth decay. Now you're older, and your dentist says you have cavities again. How could that be?

Sugar of course is a big culprit. We tend to eat more sugary foods, and those foods translate into tooth decay. There's really no answer but to limit those foods.

But there's more to it than that. Our saliva acts as a "buffer." It neutralizes acids in the mouth. When that saliva becomes disturbed, it no longer acts as a buffer. That means when we have acidic foods, those foods make our mouths acidic for a longer period of time.

The number of medications that many of us are taking reduces the amount of saliva that you produce. As we age, we produce less saliva anyway. And a dry mouth is always acidic.

What do we do?

One is to limit sugar. Second is to measure the acidity in our mouths so that we can be proactive in neutralizing acids in the saliva. You can buy pH paper at your local pharmacy or online. It is quite popular. You can put this pH paper in your mouth and get a reading of the acid level in your mouth. A neutral pH is 7.0. Lower than 7.0 is acidic.

What do you do if your mouth is acidic? You can rinse out with baking soda rinses. One teaspoon of baking soda in an 4-oz. glass of water is sufficient to raise your salivary pH. How do you know how often you should do baking soda rinses? You would monitor it with the pH paper.

By doing this, you may limit the number of cavities that you have due to dry mouth. And that may mean fewer dental visits for you.



From One Senior to Another

*Rosemary Barton
Seniors Helping Seniors*

My husband and I have been blessed with good health for many years. So, when we both began having health issues last winter we learned some valuable lessons. Our first lesson was to listen to our own bodies. If we are honest with ourselves, we know when something is not right. In my husband's case, he went into complete denial, and blamed his symptoms on the holidays, etc. When he finally passed out behind the wheel, and we headed straight to the E.R., we discovered that his heart was beating at 32 beats per minute. Not good! A pacemaker was the answer, and he is doing great now, but a panic E.R. visit could have been avoided had we paid better attention to his symptoms.

The second lesson we learned is truly one of denial. I was driving up I 95 on my way to a marketing appointment, when my chest felt like waves were going across it. I blamed it on a little tension, and kept going. When I arrived at my appointment, a nurse on duty took my blood pressure, and wanted to call 911. I was in A fib. No, not me, she had to be wrong. On our way to the E.R., I even had my daughter stop at a fire station to do an EKG because I was sure the nurse was overreacting. I ended up in the hospital for three days, and it took 24 hours to bring my heart back into normal rhythm. Just because you are a very healthy person, it does not mean that things can't change. Again, listen to your body.

Lastly, listen to your doctor and your family when they are concerned about the chance you may take a fall. This past week, our office received three calls regarding a client who had fallen at home and are now facing both hospital and rehab stays. When you are told to use a cane or walker, take it seriously. If you are living alone, make sure you have a life alert necklace or bracelet, and make sure you wear it. Falls are the biggest problem for seniors! Be smart and stay healthy.



Helping Seniors Of Brevard



Not All Insurance Companies are the Same

*Keith Giles
Verus Health Partners*

Verus Health Partners (VHP) is an independent agency and veteran owned company. We like to share with our clients why we are different.

We are researchers, educators and advocates first, then we feel we have earned the right to be your broker. We strive to provide quality service, while educating our clients on their options and current legislative changes affecting the Medicare Industry.

As researchers, we thrive on the latest trends and changes in the industry. Whether we are at a national Association of Health Underwriters (NAHU) event, an Elder Abuse Awareness training seminar or a Carrier workshop, we do our best to keep our clients up to date.

We pass that knowledge to our clients, so they can make informed decisions about their future.

As educators, if you are looking for the right Medicare plan, we can help you understand your Medicare choices. We take a great deal of time getting to know our clients and their individual situations. We offer an opportunity for them to review and choose a plan suited for their individual needs.

As advocates, we can be found in Tallahassee or Washington D.C., lobbying on behalf of our clients Healthcare plans. We keep our clients informed on the good and the bad legislation, so they may contact their senators and representatives.

Finally, we are a team of independent agents who have access to many insurance plans and can help you choose the plan that is right for you. We even help individuals under 65 get healthcare coverage and we provide a variety of services to businesses as well.

Feel free to call us at 321-421-7389.



Women And Investing

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

Preparing for the future is one of the most important aspects of financial strategizing, and a lack of involvement often leaves women, in particular, potentially exposed to financial hardships later in life. Don't expect a spouse, partner, or other family member to help ensure financial security.

Women investors face several challenges that make financial literacy and advanced strategizing especially important. For example, women are more likely to outlive their husband or have divorce disproportionately affect them, making long-term financial strategies especially critical.

Women face certain obstacles in investing and handling their financial lives. Ideally, women should take time to acknowledge and explore these challenges with their families and trusted financial professionals. Determining the right solutions to these unique financial situations is critical. That way, women can have a more effective long-term strategy and can pursue a comfortable, more secure retirement.

Engage your partner, spouse, or other family members in regular discussions about money. This way, everyone is kept informed of important financial strategies and future goals. These discussions don't have to revolve around worst-case scenarios. A fun activity can be to dream together about future goals or retirement strategies. Additionally, to help foster financial wellness in future generations, we encourage parents to bring their children into the conversation. Ideally, they will openly talk about and understand the family legacy and estate plans.





Helping Seniors Of Brevard



Caregiving can be difficult

Marianna

*Hutchinson, Executive Director
Senior Care of Brevard*

There are many families struggling out in this world taking on the role of a caregiver. It is one of the most unpaid thankless jobs, yet so many families take on that responsibility without hesitation.

We are not your average Adult Day Care program. We work with our clients to help maintain their abilities and independence while providing the family comfort knowing we are caring for their loved one in a safe environment.

Yes, our program often needs to provide one on one care. Some clients require extra attention. Providing that extra one on one care to those who are in special need, is worth all the effort given, and the rewards are great. When a family comes to us with tears in their eyes because we took the time to work with their loved one, this becomes our reward.

Our mission here is to not only help a person with a disability to maintain their dignity but also the families to maintain a sense of unity. When we reach out and nurture any disabled person, we are touching the spirit inside each one.

It isn't important what day of the week it may be. What matters is that the day gives them meaning. Senior Care of Brevard is a compassionate day care that does that. We are located in Cocoa Village and open Monday –Friday, 7AM-5PM. We can be reached at 321-631-9014.



New Exploitation Injunction Law

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

The Governor has signed a new law that allows vulnerable adults who are or will be victims of exploitation, their guardians, persons or organizations acting on behalf of the vulnerable adults or a person contemporaneously filing for guardianship to seek injunctive relief from financial exploiters. The bill was the work of the Florida Bar's Elder law Section. Now, bank accounts and other financial assets can be blocked from persons seeking to exploit a vulnerable adult and can be done at the courthouse just like a domestic injunction. This would serve to bar the exploiter from being able to access the victim's assets for up to 15 days. This allows time for the victim or their representative to put protections in place, such as guardianship, to bar the exploiter from access. For the injunction to be granted the victim or representative must show that the victim has been exploited or are in imminent danger of exploitation.

The law allows the exploiter to be enjoined from committing acts of exploitation or contact with the victim, the victim to have exclusive possession and use of the residence, and the financial institutions to freeze assets or lines of credit. Violations by the exploiter result in a first degree misdemeanor the first time and a third degree felony for two or more violations. The law includes provisions for the award of damages and attorneys' fees and costs in the victim suffers injury or loss as a result of the violation.





**Group Travel
Have Fun and Reap the Benefits all
at the Same Time!**

*Carrie Bryniak, CTA, CATP
Must Love Travel*

Joe Steckler, President of Helping Seniors of Brevard and I discussed group travel and benefits to the senior community. Many of you have probably traveled with friends and family at some point, but did you leave group benefits on the table?

Travel suppliers typically offer benefits ranging from free room upgrades, cocktail receptions, resort credit, shipboard credit, or various other gifts depending on group size. For instance, I'm traveling with a group of 5 rooms to Sandals Ochi Beach Resort in Jamaica this May; our group will receive a private 1-hour cocktail reception with butler passed hors d'oeuvres, private group dinner, group photo session and complimentary photo for each room. Another trip was a group cruise on Carnival Cruise Lines where every stateroom received \$25 in shipboard credit.

It's simple to secure group space working with a Professional such as myself. We start by identifying your group...are they family, friends, a church group, knitting group, golf buddies, wine club, etc. From there we discuss group interests, then I work on options from which the group will select the trip of their choice. I guide you every step of the way and possibly even serve as an escort to the group. I'll be sure we secure the best group benefits that are available. Now that you know a little more about group travel, what do you say we start a Helping Seniors of Brevard Travel Club? I'm waiting to hear from YOU where you want to go. Feel free to contact me at Carrie@MustLoveTravel.com or direct at 321-323-9835.



Starting in April of 2018, Medicare will begin mailing new Medicare cards.

1) Your new card will have a new Medicare Number that's unique to you, instead of your Social Security Number. This will help protect your identity.

2) Your Medicare Coverage and Benefits will stay the same.

3) Your new card will automatically come to you. You don't need to do anything to get your new card.

4) Mailing takes time. Your card may arrive at a different time than your friends or neighbors.

5) Your new card is paper, which is easier for many providers to use and copy.

6) Once you get your new Medicare card, destroy your old Medicare card and start using your new card right away.

7) If you're in a Medicare Advantage Plan (like an HMO or PPO), your Medicare Advantage Plan ID card is your main card for Medicare – you should still keep and use it whenever you need care. However, you also may be asked to show your new Medicare card, so you should carry this card too.

8) Doctors, and other health care providers and facilities know it's coming and will ask for your new Medicare card when you need care, so carry it with you.

9) Only give your new Medicare Number to Doctors, Pharmacists, and other health care providers, your insurers, or people you trust to work with Medicare on your behalf.

10) If you forget your new card, your Doctor or other health care provider may be able to look up your Medicare Number online.

NOTE: Medicare will never call you uninvited and ask for your personal or private information. (All this information came from Medicare.gov.) Please feel free to call/text **Jerry Hadlock** at **321-720-4526**.



Helping Seniors Of Brevard



Seeking Volunteers Both Strong and Tender

VITAS Healthcare Volunteer Manager Daily Martinez is looking for a few good seniors to be hospice volunteers. And if you are from the younger generation, millennials and military veterans are on Martinez's wish list too.

Identifying good volunteer prospects has nothing to do with demographics, she laughs, and everything to do with finding souls who are compassionate and unfazed by death and dying.

"Every single volunteer is a little different," observes Martinez, who recruits and oversees volunteer hospice workers for VITAS in Brevard County. "The commonality I see is that they all have giving hearts, along with the strength to be around terminally-ill people approaching the ends of their lives."

Volunteers take on a wide range of responsibilities at VITAS, to include going on walks with hospice patients, reading to them and engaging in emotionally sustaining conversations. There's also VITAS Paw Pals, a group of well-behaved pets and their owners who visit patients.

A typical VITAS volunteer works four hours a month. Each goes through a training class, is fingerprinted and undergoes a background check before interacting with patients.

Martinez says VITAS volunteers also need patience, because on any given day "you have no idea if a patient is going to be sleeping, or if they're having a good day or not."

To learn about how to become a VITAS volunteer, contact Daily Martinez at 321-752-2503 or email Daily at Daily.Martinez@vitas.com.



New High Technology Lens Implants Represent a Major Improvement for People with Cataracts

The newest generation of lens implants represents a major step forward in quality of life for many patients having cataract surgery, according to Dr. Jim McManus, Ophthalmologist and Senior Cataract Specialist at The Eye Institute for Medicine & Surgery in Melbourne and Rockledge, Florida.

"The latest high technology lens implants that we use during cataract surgery provide many patients with what is known as an **extended range of focus**. What this means is that patients receiving these lenses do not require eyeglasses for many typical activities, for example driving, watching television, playing sports, using their iPads, iPhones and other devices, much of the time," according to Dr. McManus.

Using a basic lens implant at the time of cataract surgery frequently provides good vision at distance for many patients, according to Dr. Jason Darlington, who adds, this is particularly true for patients who do not have astigmatism.

For patients with astigmatism, and those who desire to see relatively clearly at intermediate distances, for example to use their computer or Smart devices, or to simply view the car's dashboard clearly, the more advanced lenses such as the Symphony and Symphony Toric Lens implants tend to provide a superior outcome, explains Dr. Darlington, a fellowship trained Cornea, Glaucoma, Cataract, and Refractive Surgeon.

Ideally, we want to help our patients achieve the best possible vision after cataract surgery along with the least need for eyeglass correction, adds Dr. McManus.

To schedule a consultation in Titusville, Rockledge, Melbourne or Palm Bay, please call **321-722-4443**.





Helping Seniors Of Brevard

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

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

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In Home Personal Services

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Knowledge College for Aging

www.knowledgecollegeforaging.com 321-725-6799

Organized Creative Designs

www.oed-organizer.com 321-431-9604

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

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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 Your Waiting For?"

Verus Health Partners

www.verus-healthpartners.business.site 321-421-7389

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

Want to become an underwriter?

Call: 321-473-7770