



# Helping Seniors Of Brevard

[www.HelpingSeniorsof Brevard.org](http://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](http://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 are pleased to announce the hiring of our new Executive Director, Terri Mermis. Terri has a diversified background in insurance, several years as Executive Director of the nonprofit organization Yellow Umbrella, and other jobs in the education field that make her exceptionally well qualified for this position. Most importantly, she is

aware of the problems seniors face and wants to devote herself to working with seniors and championing their causes. So we are grateful to have Terri with us and look forward to new challenges and successes as she leads Helping Seniors.

The Helping Seniors Advocacy Council had its first meeting of 2018 with sixteen people in attendance. The group will continue advocating for seniors in Brevard as well as updating and re-submitting to the Board of County Commissioners the Aging Plan we developed in 2016. This is critical in light of the recent decision of the Commissioners to defund community based grants for nonprofit organizations in Brevard. This loss, combined with the decline in United Way donations and their subsequent decision to close funding to new organizations, truly minimizes available funding for senior programs.

Eroding support for seniors in Brevard County makes it imperative that we maintain an active and effective advocacy group. Brevard has never had a real support organization for senior causes, but the rapidly increasing numbers of seniors in Brevard behooves us to unite in our defense. Loss of county support for seniors, who are major contributors to the county general fund, and the failure of the local United Way to even consider some measure of support for new nonprofits, especially one that connects seniors to underutilized programs, are not understood. We can and should do better. If you want to volunteer or be a member of the Advocacy Council, please contact Kay at 321-473-7770.



# Helping Seniors Of Brevard



**“On Board”  
“Onboard”  
“On The Board”**

*Dennis Mannion  
Helping Seniors of Brevard Board  
Member*

What do all of these phrases mean? 1) Surfing? 2) A cabinet maker? 3) Get on a ship? 4) On a City Council? 5) A GPS in your car? Well they all have implications of a board but I'm talking about a BOARD of Directors. Defined as: A BOARD of Directors is a recognized group of people who jointly oversee the activities of an organization that can be for profit, nonprofit, in business or government.

I have been in the business world for about 50 years. I have been involved in startup companies, private companies, and public companies. I have started 3 companies myself. Through all of this, I hope I have learned a little bit about what a BOARD can mean. I have seen CEO's of companies they started get removed from their own BOARDS. The main point I want to make is that the 7 or 8 people who sit on a companies' BOARD can make or break the company.

I have never been on a BOARD of Directors until I retired at age 70. Of course that meant that I was a senior and thankfully I have kept myself busy these last 7 years by volunteering in many ways here in beautiful Brevard County.

So 2 years ago when I was asked to be a board member for Helping Seniors of Brevard, a nonprofit corporation, I was a little hesitant. After all, even though I had started 3 companies, I never had a BOARD of Directors to help me because my companies were all relatively small. There were times when I wish I had had a BOARD of Directors to go to because when running a company, "It can get lonely at the top," especially in bad times because you have no one to ask for advice and decisions had to be made, good or bad.

I have found that through Helping Seniors of Brevard, I as a BOARD member am helping other seniors. We can make a difference!



**Planning Ahead Is A Gift To  
Those You Love!**

*Terry Jurovcik  
Advance Planner  
Beach Funeral Home*

Preparing in advance for the one certainty we all face – the end of life – provides significant advantages. First, it takes the burden off those you care most about. Instead of loved ones scrambling to decide what to do, when to do and how to do when a death occurs, those decisions have been made, thus freeing those left behind to support each other as grieving begins.

Second, planning gives us peace of mind. We know what has been planned and have had the chance to shape our final goodbye. No worries about what will happen – now we know!

Third, we pay for arrangements now, at today's prices, rather than requiring loved ones to pay future prices. We also enjoy funding options and pay plans that vanish when a death occurs.

Planning ahead – a gift to those you love!

And it is simple, three-step process. Step one: Gather background information that will be needed for the death certificate, the newspaper notice and processing paperwork. The data is kept on file at the funeral home so it is there when needed.

Step two: Decide what needs to be done - burial or cremation, final resting place, goodbye celebration or not.

Step three: Examine funding options to pay for arrangements at today's prices so loved ones do no pay future prices.

If I can help, please call Terry Jurovcik, Beach Funeral Home, 321-751-6012 or cell 321-362-1550.





## Do I Save My Teeth or Extract Them?

*Dr. Lee Sheldon, DMD*

### Feature Article

Having done dental implants for over thirty years, I'm often faced with the dilemma, should you extract your teeth in favor of dental implants, or should you keep your teeth? While this question is subject to appropriate diagnosis and treatment planning, there are some rules that I've applied over the years that seem pretty consistent.

**1. Those ads you see about dental implants should be treated as advertising.** Whether you're looking at my advertising or anyone else's, please understand that the purpose of advertising is to bring you to our office. Many of the ads that you see extol the virtues of dental implants. We do a lot of dental implants, and for most, they are great. And for some, they are not. Just because you see an ad, don't think that the only answer is dental implants. There are often other answers that are better. It is still the doctor, still the diagnosis, still the evaluation of you as a patient that precedes the determination of the treatment that will work best for you. The dental implant doesn't replace the doctor. It's a tool that the doctor uses. The better trained the doctor; the better he or she can explain the virtues of dental implants vs. saving teeth vs. a combination of the two.

**2. Dental implants are subject to disease just as teeth are subject to disease.** Dental implants will not decay, but dental implants are subject to the other major dental disease, periodontal disease. Periodontal disease of an implant is called "peri implantitis." While periodontal disease can be treated quite predictably in many cases, peri implantitis cannot. Those who have periodontal disease are also more prone to peri implantitis. Therefore, you should consult with a periodontist to see if your periodontal

disease treatment may be a more predictable option for you than extracting the teeth and putting in dental implants.

**3. If you are continuing to get more and more cavities, dental implants are a more predictable treatment in many cases.** Once you get decay, particularly root decay, and it becomes a continuous battle to fill your teeth, then implants may be a more predictable treatment if major work is required. Teeth decay for a lot of reasons, but one of the main reasons is acid in the mouth. When a mouth is dry, it is acidic. There are about 500 medications that cause dry mouth. If you're one of the many who take those medications, and your teeth are suffering as a result, then restoring the teeth may not be the best answer. Even if a tooth is restored, bacteria and acid can still get under the restoration, causing the decay problem once again.

We need to consider all the variables in both your dental health and your general health before making recommendations to you. Take your time to see a good diagnostician. Get opinions from specialists who treat your problem. Get a second opinion if you're not sure. The decision that you are making is a major decision. Make sure that you've thought through the entire problem with a dental specialist that you trust before making your decision on treatment.



Special for Senior Scene readers:

Donate \$50 to one of the eight charities in Dr. Sheldon's Charitable Giving Campaign and receive a comprehensive examination, full mouth x-rays, and a dental CT scan if necessary. This special offer to Senior Scene readers expires on June 30, 2018. Please call (321) 259-8000 for details.



# Helping Seniors Of Brevard



## Understanding a 55+ Seniors Real Estate Specialist® Designee

*Debbie Fischer, Broker/Owner  
Brevard Relocate Realty Group*

When looking for a real estate professional that will respond to your specific, 55+ real estate needs, look for a Seniors Real Estate Specialist® Designee.

A Senior Real Estate Specialist SRES® is an official member of the National Association of Realtors® who are uniquely qualified to assist 55+ home buyers and sellers.

Allow me to introduce myself and my company, My name is Debbie Fischer, SRES®. I am the Broker/Owner of Brevard Relocate Realty Group, proudly serving 55+ clients here in Brevard since 2003! Brevard Realty Group was created because time and time again as a Senior Living Executive Director I encountered 55+ clients and their adult children exploring new housing options for their loved ones. MOST felt overwhelmed when making such a major decision. I discovered clients were not aware of the various housing options available for the 55+ population. This is one reason it is so important to use a SRES®, I can navigate through these options and customize services tailored to fit your unique buying or selling situation.

At Brevard Relocate Realty Group, we specialize in 55+ Buyers and Sellers. Our mission is to professionally and compassionately facilitate **right sizing** for our mature clients, add value through strategic partnerships with local, affiliated professionals and continue to pursue excellence in our knowledge and delivery of services, thus, saving you time and making your move as stress-free as possible. Call me today for a FREE consultation at 321-428-2160 or email me at [BrevardRelocate@gmail.com](mailto:BrevardRelocate@gmail.com). Please feel free to visit [www.4SaleBrevard.com](http://www.4SaleBrevard.com) and follow us on Facebook: [facebook.com/BrevardRelocate/](https://facebook.com/BrevardRelocate/)



## The Most Common Tax Scams of 2018 and How to Protect Yourself

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

Here are this year's most common scams: **Oops. That refund wasn't yours. Send it back now!** You completed your taxes early. A few weeks later, your refund is deposited into your account. Sometime later, you get a call saying the refund was a mistake and you must return the money immediately.

**The big red flag here is the caller. The IRS doesn't call taxpayers demanding payment.** The caller is posing as a representative of a debt collection agency, acting on behalf of the IRS and the refund was made in error and you must forward the money to the "collection agency."

Another version of the scam involves automated messages of recorded voices saying you will face criminal charges, an arrest warrant, and a blacklisting of your Social Security number. The message gives you a case number and a telephone number to call to arrange returning the refund.

Unfortunately, the flip side to this scam is the thief may have successfully arranged for the IRS to deposit a fraudulent refund into your account. If that's the case, you will have to refund the money with interest. But still, the IRS won't call you to demand you return the money.

According to the IRS, taxpayers filing electronically will have their returns rejected if another one with their Social Security number has been filed. Taxpayers should then file a paper return and follow the agency's Taxpayer Guide to Identity Theft. They should also send Form 14039, Identity Theft Affidavit. Here's 5 tips to help keep your information, identity, and finances secure: Don't open phishing emails, Don't open emails from unknown senders, Don't click on hyperlinks or attachments from unknown senders, Beware of emails promising gifts, Delete spam from your email.



# Helping Seniors Of Brevard



## Comprehensive Annual Eye Exams May be a Key to the Early Detection of Serious Medical Conditions

*Hetal D. Vaishnav, M.D.*  
*The Eye Institute for Medicine &*

A comprehensive annual eye exam not only helps maintain or enhance one's vision, but may also lead to the discovery of potentially serious systemic medical conditions, such as diabetes, high blood pressure, lupus, sarcoid, rheumatoid arthritis or multiple sclerosis. In some cases, infectious diseases have even been discovered.

"This is why we encourage every one of our patients to have at least a yearly examination that includes dilation of the eyes, which can yield detailed information about a person's current health status as well as their likely future state of health." – Hetal D. Vaishnav, M.D.

### Advanced, state-of-the-art Imaging

At the Center for Retinal Care at The Eye Institute for Medicine & Surgery, the doctors combine thorough eye examination techniques, with state-of-the-art digital imaging to ensure that each patient receives the very best care possible. Digital, high-definition retinal evaluations are revolutionizing the early detection and treatment of eye conditions such as macular diseases, vascular diseases and diabetic-related disorders.

"The good news is that by detecting these problems early, we are often able to help our patients maintain or regain their eyesight, and we are also able to coordinate care with their primary care physician and other specialists to help patients achieve their best possible quality of life," reports Dr. Vaishnav.

To schedule an appointment with one of the eye specialists at The Eye Institute for Medicine & Surgery, please call (321) 722-4443 or visit [SeeBetterBrevard.com](http://SeeBetterBrevard.com). Appointments are available in the Rockledge, Melbourne and Palm Bay offices.



## A Day Without Dad: Coping with Loss on Father's Day

*Susan Acocella*  
*VITAS Healthcare General Manager*

Father's Day is a time to celebrate and recognize our dads and father figures, however, it can be an emotionally painful holiday if your father has passed away. If the loss of your father is making you dread Father's Day, VITAS Healthcare, the leaders of end-of-life care and experts in bereavement services, offers some suggestions to help manage your loss while at the same time honoring him:

### Memorialize him

There are a number of ways to remember our deceased loved ones beyond tangible memorials like a monument or plaque. Consider donating to a charity in his name, planting a tree, designing a special gravestone, or making a memory book. The options are many.

### Acknowledge the holiday

It is almost impossible to avoid in-store displays promoting Father's Day, advertisements on TV, and chatter on social media about plans for celebration. Acknowledging the holiday can help you emotionally prepare for it, which in turn can help promote healthy healing.

### Seek support

Although you may want to be alone, isolating yourself on Father's Day may make you feel worse. Try to spend the day with someone who cares about you. Have dinner with friends, go see a movie with family members, or attend a bereavement group meeting.

VITAS Healthcare has nearly four decades of experience providing grief counseling. Learn more about our bereavement services by calling VITAS Bereavement Manager Donna Carey at 321-752-2534. For more information about hospice care or end-of-life care options, call VITAS Healthcare at 866-759-6695 or visit [VITAS.com](http://VITAS.com).



# Helping Seniors Of Brevard



## Every Roof Needs a Pit Crew!

With hurricane season right around the corner, it is important to take care of the most vital aspect of you home. Your roof provides shelter from the storm, and creates a safe environment for you and your family.

Pit Crew Roofing has been established in Brevard since 2009, and takes pride in our customer service and quality roofing work. Operating partners Brittany Cherup, a UCF graduate, Tom Primami, and Adam Cherup, a former marine, are dedicated to provide the service and care every roof needs!

With a clear focus on long-term roof care, the company has grown rapidly and now includes both a full replacement and repair division. After Hurricane Irma, the company experienced rapid growth and gained an increased knowledge with insurance payouts. For the past year, a dedicated team of Pit Crew staff has worked diligently with Brevard clients and their insurance companies to return properties to pre-existing storm conditions. We are proud to say that the only out pocket expense any of our clients incurred was their deductible!

Our dedicated team of employees service all of Brevard County, providing free estimates for repairs and roof replacements. Visit Pit Crew today at our showroom conveniently located on US1 at 2774 N. Harbor City Blvd, Melbourne, FL 32935. Our office staff is available weekdays 9AM to 4:30 PM to discuss our product availability or any roof concerns you may have.

Semper Fi,  
The Pit Crew Family



## Should We Stay Or Should We Go?

*Barbara McIntyre, CRMP*  
Certified Reverse Mortgage Professional,  
NMLS #453405

As we move toward our retirements we have many decisions to make. Do we think we will stay in our current home and make some remodeling change so it is better suited to our needs? Perhaps we entertain the idea of selling our home at some point and moving to an assisted living community; if affordable. We might even consider selling the homestead, where we raised our children and "right size" into a new home in a community who can make life a little easier.

Statistics show that people who are entering into retirement are more worried about outliving their money than they are death! Not hard to imagine as we all know that we are living far longer than we thought and costs are only rising.

Who would have guessed that a mortgage product would be made available, and insured by FHA, which would give us the options the HECM does. Its use as a refinance tool on a home you plan to remain in to make changes for safety and convenience is widely understood by home remodelers. It is a source of funds to pay for these changes.

The HECM Purchase Mortgage allows you to take only some of the cash you have from the sale of your existing home to put toward the purchase of the new "right sized" home and let the H4P give you the mortgage for the difference. You can make payments but are not required to so you can actually live in a newer home and not have the debt obligation of principle or interest payments. The FHA Insured loan can help you reach the retirement goals you had planned.

These options may sound complicated but I am here to simplify the product and answer all of your questions. Don't hesitate to call 321-259-7880.



# Helping Seniors Of Brevard



## Hurricane Season

*Jacquie Esterline*  
*Director of Community Relations*  
*Riverview Senior Resort*  
*#AL12862 ECC*



## Planning For Your Pets After You Are Gone

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

'Tis the season fast approaching for winds to blow, trees to sway and rain to fall.

Although we are grateful for the sun and the beaches and lack of snow, we fear and dread the weather forecast that states that a hurricane is brewing.

If you are looking for your next move to a senior community, make sure that you have done your due diligence and ask what the procedures are in the event of a hurricane. Make sure they have complied with recent mandates that a community needs to have working generators in the event of a power outage. How long will the generator last? Find out if they are in a mandatory evacuation zone, where they will be going and what the accommodations will be like when you get there. For instance, will you be sleeping on the floor or will you be in an open area like a gym or dining room. What type of food will you be eating and how will it be prepared? How many staff members will be going to the new location? If you use oxygen make sure to find out what the plan is to make sure that you will be able to use oxygen. Find out if you need to put together your own evacuation kit to take along.

Being prepared and being aware of what may happen in the event of a hurricane is important in order to prevent panic and worry during.

Riverview Senior Resort is a senior living community that is able to weather a hurricane with its up to date construction, generator, food and a designated hurricane team of staff ready to weather the storm with you.

Riverview Senior Resort is the place to be during hurricane season.

Riverview Senior Resort also honors our military veterans with a 10% discount off the apartment rent. Call Jacquie or Janet for details at 321-312-4555.

We Americans love out pets! Over 70 million households in the United States have at least one pet. Pet ownership comprises dogs, cats, horses, birds, reptiles, fish, etc. What happens to your beloved animals when you pass away? Hopefully you have planned to have them placed in another loving home. Regretfully, however, many times they end up in shelters or are euthanized.

Under Florida Statute 736.0408, you can create a trust which can be used to take care of your pets in the event of your death. You can name a trustee to manage the care of your pet as well as allocate the resources for the benefit of your pet. If your trustee isn't taking care of your pets, then they can be removed and another trustee appointed. This arrangement is better than just leaving your pet or pets to an individual and hoping they take care of them. Furthermore, this arrangement makes the trustee accountable for how the money is spent on your beloved animal. If you just leave someone a lump sum of money, who guarantees they spend it on your pet?

We all love our pets. You should make a loving plan for the future when you are not around. Nationally our shelters and adoption centers are overwhelmed. Let's do better!





# Helping Seniors Of Brevard

## Our Current Underwriters Include:

### Affordable Glass Protection, Inc.

[www.affordablesutters.com](http://www.affordablesutters.com) 321-722-9996

### Al Dia Today

[www.aldiatoday.com](http://www.aldiatoday.com)

### Allegra Design Print Mail

[www.allegrarockledge.com](http://www.allegrarockledge.com) 321-632-7272

### August H. Velten & Associates, Inc.

[www.augusthvelten.com](http://www.augusthvelten.com) 321-622-5418

### Autumn House

[www.autumnhouseflorida.com](http://www.autumnhouseflorida.com) 321-242-1006

### AVID Home Care Services

[www.AvidHomeCareServices.com](http://www.AvidHomeCareServices.com) 321-392-3400

### Barbara McIntyre, Reverse Mortgage Funding

[www.reversefunding.com/barbara-mcintyre](http://www.reversefunding.com/barbara-mcintyre)  
321-698-4739

### Barefoot Bay Tattler

[www.barefoottattler.com](http://www.barefoottattler.com)

772-664-9381

### Beach Funeral Homes

[www.beachfuneralhome.com](http://www.beachfuneralhome.com)

321-751-6012

### Canadian Meds of Melbourne

[sales@canadianmeds-melbourne.com](mailto:sales@canadianmeds-melbourne.com)

321-574-6976

### Care Patrol

[www.carepatrol.com](http://www.carepatrol.com) 321-652-6851

### Carrie Bryniak, CTA, CATP

[www.mustlovetravelgroup.com/carrie/](http://www.mustlovetravelgroup.com/carrie/) 321-323-9835

### Courtney & Braswell Financial Group

[www.courtneybraswellfg.com](http://www.courtneybraswellfg.com) 321-735-4994

### Debbie Fischer

[www.4SaleBrevard.com](http://www.4SaleBrevard.com)

321-428-2160

### EarCare

[www.earcare.net](http://www.earcare.net) 321-252-4685

### Ebony News Today

[www.ebonynewstoday.com](http://www.ebonynewstoday.com)

### Golden Providers

[www.goldenproviders.com](http://www.goldenproviders.com) 321-914-3919

### Jerry Hadlock, Jr.

Medicare Plan Questions 321-720-4526

### Handypro of the Space Coast

[www.spacecoastfl.handypro.com](http://www.spacecoastfl.handypro.com) 321-208-7989

### Hibiscus Court

[www.slm.net/Senior-living/fl/Melbourne/hibiscus-court/](http://www.slm.net/Senior-living/fl/Melbourne/hibiscus-court/)  
321-345-9830

### Hometown News

[www.hometownnewsol.com](http://www.hometownnewsol.com) 321-242-1013

### In Home Personal Services

[www.ihps.com](http://www.ihps.com) 321-984-0706

### Knowledge College for Aging

[www.knowledgecollegeforaging.com](http://www.knowledgecollegeforaging.com) 321-725-6799

### Organized Creative Designs

[www.oed-organizer.com](http://www.oed-organizer.com) 321-431-9604

### Pit Crew Roofing

[www.pitcrewroofing.com](http://www.pitcrewroofing.com) 321-617-5555

### Riverview Senior Resort

[www.riverviewseniorresort.com](http://www.riverviewseniorresort.com) 321-312-4555

### Ruth Rhodes, Esq.

[www.rhodeslawpa.com](http://www.rhodeslawpa.com) 321-610-4542

### Senior Care of Brevard

[www.seniorcareofbrevard.com](http://www.seniorcareofbrevard.com) 321-631-9014

### Senior Scene Magazine

[www.seniorscenemag.com](http://www.seniorscenemag.com) 321-777-1114

### Seniors Helping Seniors

[www.seniorcarebrevard.com](http://www.seniorcarebrevard.com) 321-722-2999

### Dr. Lee Sheldon, DMD

[www.drleesheldon.com](http://www.drleesheldon.com) 321-369-9788

### Solutions by RPM

[www.solutionsbyrpm.com](http://www.solutionsbyrpm.com) 321-720-5961

### Soter LLC

[www.linkedin.com/company.soter-llc](http://www.linkedin.com/company.soter-llc) 321-626-2232

### Space Coast Daily

[www.spacecoastdaily.com](http://www.spacecoastdaily.com) 321-615-8111

### Spotlight Magazine

[www.spotlightbrevard.com](http://www.spotlightbrevard.com) 321-961-3636

### The Eye Institute

[www.seebetterbrevard.com](http://www.seebetterbrevard.com) 321-722-4443

### Trey Boyer, author

"What Are You Waiting For?"

### Verus Health Partners

[www.verus-healthpartners.business.site](http://www.verus-healthpartners.business.site) 321-421-7389

### VITAS Innovative Hospice Care of Brevard

[www.vitas.com](http://www.vitas.com) 321-751-6671

### Watercrest Senior Living Group-Market Street Memory Care Residence

[www.marketplaceresidence.com/viera.html](http://www.marketplaceresidence.com/viera.html)  
321-253-6321

### William A. Johnson, P.A.

[www.floridaelderlaw.net](http://www.floridaelderlaw.net) 321-253-1667

### Zon Beachside Assisted Luxury Living

[www.ZonBeachside.com](http://www.ZonBeachside.com) 321-777-8840