



# Helping Seniors Of Brevard

[www.HelpingSeniorsofBrevard.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,

In this Chairman's message I want to make a special appeal for your help on several issues. Best way I know how to do it is address each by subject matter so as not to mix them up, so here goes.

**Senior Services Directory.** We receive many calls for assistance of various types, so it makes sense to put together a list of service

providers that are used frequently by seniors, such as plumbers, electricians, handymen, lawn care, roofers, movers, pressure washers and others. We will try to get the best people possible. If you have someone to recommend, please call Kay at 321-473-7770 or email [kay@helpingseniorsofbrevard.org](mailto:kay@helpingseniorsofbrevard.org). for a two-line listing the charge is \$250 annually. The directory will be published each month in Senior Scene Magazine and posted on our website at [www.HelpingSeniorsofBrevard.org](http://www.HelpingSeniorsofBrevard.org).

**Advocacy Council.** We are working on a plan for the County Commissioners that will get the County more involved in senior issues. We spend millions of dollars to support a Housing and Human Services Department, yet see little done to develop new programs and funding for seniors. County staff are paid through our tax dollars, but we do not hold them accountable for the above and this needs correcting. The work of the Advocacy Council will be directed toward identifying and addressing senior needs.

**Annual Fund Drive.** Most nonprofits do an Annual Fund Drive around Christmas when the snow birds are here. We do ours in the summer so we are a little different. To be successful as a nonprofit you have to pay bills, and to do that you need to raise money and have a steady cash flow. Our business plan is centered around our sponsorship and directory programs, the Annual Fund Drive, private donations, some grant money, and a yearly fundraiser. Should you want to donate to our Annual Fund Drive, you can do so by sending your donation to Helping Seniors, P.O. Box 372936, Satellite Beach, FL 32937. We will appreciate your help.



## Thought is King

*Dr. Lee Sheldon, DMD*

Last month, I was fortunate to have hosted a national webinar. There were four dentists on the panel, all of whom are well-known among my specialty of periodontics. The primary speaker illustrated a case that he had done many years ago. It was a patient who had neglected his teeth for much of his life. He had periodontal disease, his teeth were played out, he couldn't chew because of missing back teeth, and his smile was compromised. Through careful evaluation and treatment, this dentist recovered the patient's ability to chew, his ability to smile. He used many of the disciplines of dentistry to include periodontal treatment, orthodontics, implants, and fixed bridgework. The process took a couple of years, but the end result was a work of art. Even the panelists, all of whom considered experts, were in awe of what this dentist did for his patient. The patient had those teeth for the rest of his life. The reward to the dentist – When the patient passed away, the family together visited that dentist to thank him for what he had done for their father.

It is a special dentist who had the training and the background to treat this patient. And just as we search for a great restaurant, a great chef, a great artist, we sometimes need to search for a great dentist. Not every one of us need that expertise, but when you do, you need to be able to find that doctor. How do you find that doctor? The same way as you find anyone. You might even talk to other specialists.

Just because you see commercials on TV that tout extractions and implants does not mean that is the only approach. Look carefully, and you may find other answers that are more suitable for you.



## To Choose the Right Hospice, Ask the Right Questions

*Pamela Struzinski  
VITAS Healthcare  
Patient Care Administrator*

Many of our everyday decisions about healthcare are limited by factors such as cost, insurance coverage or a list of pre-approved providers.

But we really do have a choice when selecting a hospice provider.

VITAS® Healthcare, the nation's leading provider of hospice care, offers this checklist to help with one of life's most meaningful decisions.

- \* Explore hospice options. Identify hospice providers in your area and ask about details for comparison.
- \* Ask about coverage. What sources of payment do they accept? Are medications and home medical equipment covered?
- \* Explore different types of hospice care. many offer all levels of Medicare-mandated hospice care: routine, continuous, inpatient and respite care.
- \* Ask about hospice expertise. Does the hospice team have hospice credentials or special training? Is the team able to meet a range of patient needs?
- \* Research education and after-hours care. Make sure someone is available 24/7/365 to answer questions and dispatch a team member to the bedside when needed.
- \* Inquire about bereavement and grief support. How does the team prepare family members and caregivers for a patient's death? How long does grief support last?
- \* Ask about volunteers. Hospice volunteers can offer companionship, personal care, life-story journaling and more.

Research the age of the company and make sure they work to ensure that patients and their families have immediate access to compassionate and high-quality end-of-life care.

Learning about end-of-life care options can transform a challenging time into a comfortable experience.



# Helping Seniors Of Brevard



## Welcome Message from the New Executive Director

*Terri Mermis*

I am privileged and thrilled to have the opportunity to serve as the new Executive Director. The first time I read an article written by Joe Steckler, Founder, and Chairman of the Board of Helping Seniors of Brevard, I immediately knew that it was a special place and I wanted to become a part of this organization.

As an executive director and program administrator, I passionately believe in the importance of providing high-quality programs for all seniors regardless of socioeconomic standing, race, religion, ethnicity, gender, or family life-style. I consider it my privilege and honor to support the amazing board and staff at Helping Seniors so they are able to provide Brevard's seniors with excellent service to grow and age gracefully and safely.

My goal is to collaborate closely with the Brevard senior community care providers to carry on the mission and philosophy as intended by our founder and the Board of Directors, to "...educate, inform, and connect seniors to valuable information in Brevard County."

I would like to take a moment to share my first impressions and reasons I accepted this position. Helping Seniors of Brevard has several qualities that make the organization exceptional:

- Each senior is valued and greeted warmly when calling.
- Each senior is understood as being an individual with unique strengths, needs, and interests.
- A highly educated, dedicated, creative, and nurturing board, administrative team, and staff are available to assist.
- Exceptional, stimulating, and engaging sponsors and donors are creating learning environments for seniors through television, radio,

workshops, and print publications.  
➤ Helping Senior's is a joyful organization. Seniors experience the joy of learning and receiving. The opportunity is offered to become advocates in strengthening their community to meet growing senior service needs.

I am looking forward to meeting everyone. We will soon be moving to a new permanent location at 2401 N. Harbor City Blvd., Suite 134, Melbourne, FL 32935 and I would like to invite you to set up an appointment with me personally so that we can become acquainted. Feel free to call me at 321-473-7770.

I am looking forward to a long and successful relationship with the Helping Seniors community. Brevard County has an extraordinary group of senior care providers and senior citizens and I am eager to get to know all of you.

Warmly,  
Terri Mermis  
Executive Director/CEO

**321-473-7770**

Helping Seniors of Brevard County, Inc.  
[www.helpingseniorsofbrevard.org](http://www.helpingseniorsofbrevard.org)

If you are a SENIOR  
Searching for assistance in  
Finding services for:  
Health, Household, Financial,  
Legal, or Other Needs,  
Call our Information Specialist for  
*personalized care!*

**Helping Seniors of Brevard, a nonprofit  
501 ( c ) 3**

**organization, was created to allow  
SENIORS and CARETAKERS a place to  
call for improving the quality of life  
through the provision of information,  
education, and resources.**



# Helping Seniors Of Brevard



## Thinking About Aging-In-Place?

*Elaine Dereme Cook*  
*HandyPro of the SpaceCoast*  
*PE, CGC, PMP, CEAC, CAPS, ECHMP, CDP*

More and more of us are considering staying in the homes and communities that we have lived in for most of our lives. We raised our children in these communities and have comraderies with the other families that surround us. What can we do to stay in these homes and continue to enjoy our friends and families as we grow older?

This is a question we hear many times and there is a solution. However, looking at your home and considering what can and should be done can seem daunting, but that is when you call in an expert.

The expert will work with you and your family to determine what each of you really enjoy doing and what makes you, you. With this information they can help you assess what would be needed to remove the barriers that may prevent you from doing what you love to do as you grow older. This information should include well defined solutions that can be phased and include Rough Order of Magnitude Estimates.

The type of expert you employ is very important. They are usually contractors that are licensed and have the specialty certificates that confirm they have the knowledge you need. These certificates can include the AARP recognized (CAPS) Certified Aging in Place Specialist and the (CEAC) Certified Environmental Access Consultant as well as a few others showing they have experience you need for the development of customized solutions.

So, if you are thinking that you want to stay in the home and community you know and love, call an expert and see what you can come up with together.

*"Change your thoughts and you change your world"*

*Norman Vincent Peale*



## How To Keep Your Money In Your Family

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

You've invested your life into caring for your family's wellbeing. Now you need to take steps to help ensure your hard-earned money and investments go to them. **Estate planning is the key.** Why is this so important?

\*Avoid probate court. In many states, probate fees can reach 5% of the value of the estate.

\*Planning your estate will lessen the tax burden on your heirs. If you die without a will, the laws of your state govern how your estate is distributed.

\*Start estate planning early – to voice potential worst-case scenarios, such as mental decline or sudden death of a loved one.

\*Comprehensive estate planning helps protect adult and children beneficiaries.

\*A solid estate plan with asset protection provisions may help shield your assets from potential creditors.

Here are 5 ways you can do now to ensure your money goes to loved ones – as opposed to Uncle Sam:

1. Spend your money and your assets, which will ultimately reduce your tax burden.

However, your goal is to ensure you don't outlive your wealth.

2. Gifts. The IRS restricts giving levels – up to \$15,000 each to individuals or charities before having to file gift tax returns.

3. Lend to family members. However, to stay IRS compliant, you should draft a loan note that includes the loan amount, payback date, interest rate, and any collateral or security.

4. Pay wages to family members for providing home health care or performing other household or small business-related work.

5. Create a life estate deed, which transfers the family's house to a child while parents retain the right to live in the house.



## Understanding Senior Nutrition

*Greg Kennedy,  
Executive Director  
Zon Beachside*

As we age, nutrition becomes one of the most important factors for healthy living. Currently there are 3.7 million seniors in the US that are malnourished which equates to 1 in 4 older Americans suffering from poor nutrition.

One of our cornerstones is the dining experience. The focus on the dining experience is using fresh, whole foods. The easiest definition of whole foods are those items on the outside aisles of a grocery store such as fresh vegetables and meats. Generally, many processed foods are high in sodium and fat which can cause other negative effects.

Other tips to improve nutrition and hydration include:

- Seniors need 9 or more glasses of water per day.
- Encourage foods rich in the 5 key vitamins & minerals: Vitamin D, Vitamin C, B-12, Folic Acid and Essential Fatty Acids
- Taste buds that sense salty and bitter foods decrease with age potentially causing increased use of salt. Encourage herbs and salt-free seasonings.
- Attempt to have 5 food colors on your plate.
- Alternate water with tea and juice to improve hydration.
- Add milk to coffee
- Smoothies are great options to improve nutrition and hydration.
- Follow the MIND diet. The MIND diet provides great health benefits while also being shown in a recent study to reduce the onset of Alzheimer's Disease by up to 53%.
- Numerous studies have shown that seniors who dine with others have improved intake and make healthier choices. Due to the numerous benefits, incorporate both the MIND diet and use of smoothies for healthy options.



## What is Personal Care for Seniors?

*Carol Knouse,  
Co-Owner & CFO  
AVID Home Care Services*

Remaining independent and living in their own homes for as long as possible is a priority for many seniors. However, as people age, this can become increasingly more difficult. Obtaining in-home personal care can assist with physical activities as well as improve the social and emotional lives of seniors. Here are many of the personal care services that can be provided by a home care agency.

- ✓ Bathing and/or showering. While it is essential for good personal hygiene, it may be unsafe for your loved one especially if they live alone. Bathtubs and showers can be dangerous places to negotiate without assistance from a caregiver.
- ✓ AM and PM assistance – From getting help to get out of bed to evening hygiene assistance, a caregiver can help your loved one get the day started and end their day with a healthy routine to help ensure a restful night's sleep.
- ✓ Mobility assistance – If your loved one struggles with moving from a bed to a chair, caregivers have specialized training to assist and lend a hand with ambulation.
- ✓ Toileting assistance – Caregivers are trained to offer up to full assistance with restroom use, including incontinence care, and are very sensitive to the issues of privacy.
- ✓ Dressing – If a senior struggles with getting dressed and undressed, personal caregivers can help with this task so they can look and feel their best.
- ✓ Grooming – Regardless of age, most seniors still take pride in their appearance. Personal caregivers can help them with hair care and other grooming tasks.
- ✓ Medication reminders – Taking medications correctly and at the proper times can be challenging for some seniors. Medication reminders can be provided by home caregivers.



# Helping Seniors Of Brevard



**Adventure Awaits  
Group Travel Enriches the  
Experience**  
*Carrie Bryniak, CTA, CATP  
Must Love Travel*

Recently I wrote to you about the benefits of group travel from a practical point of view which was the many bonuses that Travel Professionals can secure for groups. These benefits can range from room upgrades, cocktail receptions, resort/shipboard credit, or various other gifts depending on group size. But what about comradery, security, and shared experiences from group travel; sometimes it's more about being able to share the beauty & wonder of an experience with others or the security that comes from being amongst friends when you travel that is most important.

Whether you are floating down a river in Europe, cruising the Caribbean Islands or on a land tour of the United States, having friends or fellow travelers with shared interests or lifestyles is what makes the experience worthwhile. Some popular group travel experiences right here at home include:

- Grand Canyon/National Parks
- Wine country/Sonoma, Napa, Oregon
- Fall Leaves Tours in England
- Las Vegas
- American Steamboat Cruises on the Mississippi River
- Colonial Williamsburg
- New York City or Washington DC for museums, memorials and more
- Golf outings

Talk with friends, family, and neighbors to find a shared interest and then contact me so that we can begin to plan your group travel adventure. Remember groups can be people with shared interests, family and extended family, church groups, golf buddies and more. Or, reach out to me and share your interests so that I can help you find a group of like-minded people to join on your next trip. I'm waiting to hear where YOU want to go. Feel free to contact me at [Carrie@MustLoveTravel.com](mailto:Carrie@MustLoveTravel.com) or direct at 321-323-9835.



**Have Questions About  
Medicare?**  
*Jerry Hadlock, Jr.  
Licensed Sales Representative*

I am here to help you with any Medicare Advantage Plans, such as HMO or PPO. Perhaps you may want a good Prescription Drug Plan, (Part D).

Did you know you may not have to wait until October to make a change to your Medicare Plan? Here are a few examples of when you can change your plan outside of Open Enrollment Period (OEP):

- You are new to Medicare
- You will be turning 65
- You will be moving to a new area
- Having Medicaid or Extra Help
- Losing your retiree health coverage

Please note, this is not a complete list of Special Enrollment Period (SEP). For a full list, visit Medicare.gov.

You may be interested to know one of the differences between a Medicare Advantage Plan and a Medicare Supplement, is with most Advantage Plans, you will need to use a network of doctors & hospitals. Whereas, with a Supplement Plan, it follows where original Medicare goes. In addition, most prescription drugs will not all use network pharmacies.

Feel free to contact me with any questions. I can be reached by calling 321-720-4526 as well as receiving texts at this number. You can also email me at [jldm253@aol.com](mailto:jldm253@aol.com).

**Have Medicare questions?  
I have answers.**

**Jerry Hadlock, Jr.**  
Licensed Sales Representative  
321-720-4526, TTY711  
[UHCMedicareSolutions.com](http://UHCMedicareSolutions.com)

Plans are insured through UnitedHealthcare Insurance Company and its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.  
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# 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 & Surgery*

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.

*"Others have seen what is and asked why. I have seen what could be and asked why not."  
Robert F. Kennedy*

*The first step to accomplishing any task is believing that we can. We begin with this belief and then figure out what we need to do to complete the task. But believing in our ability to accomplish something sometimes requires considerable will.*



## **Exploitation of the Elderly**

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

The number one exploiter of the elderly are their own family members. Usually this takes the form of a family member getting their name added to the elderly persons account or getting the elderly family member to give the exploiter a durable power of attorney. Most times the elderly victim is unaware that the exploitation has occurred. The exploitation usually only comes to light when another family member visits and starts asking questions. Often times this is too late because once the money has been misappropriated it most likely has been spent. Thus, though the crime is uncovered it is often too late to recover the missing funds. If you suspect that a senior is being abused, exploited or neglected you can anonymously report it to the Florida Department of Children and Families (DCF) at 1-800-96-ABUSE. DCF will investigate any allegations of abuse, neglect or exploitation and take action if wrongdoing is uncovered.

Another remedy for exploitation would be filing for guardianship if the victim is an incapacitated person so that the court can appoint a guardian to investigate the exploitation. An emergency temporary guardian can be appointed if an emergency exists usually within ten days. An alternative is to bring a civil action under the exploitation statute or an action for review under the durable power of attorney statute. Both of these can be done if the senior has capacity or by a duly appointed guardian.

Vigilance is the best protection against exploitation. Always have multiple sets of eyes looking things over.

*"Not everything that is faced can be changed, but nothing can be changed until it is faced." James Baldwin*



# Helping Seniors Of Brevard

## Our Current Underwriters Include:

### **Affordable Glass Protection, Inc.**

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

### **Al Dia Today**

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

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### **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)

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### **Beach Funeral Homes**

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321-751-6012

### **Care Patrol**

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

### **CarePlus Health Plans, Inc.**

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

321-751-7645

### **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**

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### **In Home Personal Services**

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

### **Knowledge College for Aging**

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### **Pit Crew Roofing**

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### **Riverview Senior Resort**

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### **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**

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### **Verus Health Partners**

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

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

### **Zon Beachside Assisted Luxury Living**

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If you would like to join Helping Seniors of Brevard as a sponsor, please call 321-473-7770.