



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.*

Greetings to all,

In this issue of Senior Scene, you will see our second edition of the Senior Services Directory. The purpose of the Directory is to provide a list of service providers frequently used by seniors in our community. It will be published each month in Senior Scene and also available on our website at [www.helpingseniorsofbrevard.org](http://www.helpingseniorsofbrevard.org).

I know there is a need for the Directory, as I have received calls about such a service for years. Countless times I have been asked for the name of a plumber, electrician, roofer, etc. who would provide quality service to a senior who needed that type of help. The Directory will benefit not only local seniors, but also family members living outside Brevard who want to obtain assistance for a relative in Brevard.

If you want your business represented in the Directory, we offer a most cost effective way to promote your business and the service you provide. We believe that the annual cost of sponsorship may be one of the lowest ever in a publication read by many seniors and those who care for seniors. The print will always be large enough for seniors to read, and the services will be grouped so that they may be easily located. If readers do not see the service they need, they can always call our Information Specialist at 321-473-7770.

For us to assemble the most useful and comprehensive Directory, we ask for your recommendations. We are looking for handymen, plumbers, cleaners, and others who are fair and efficient. Seniors want honest, reliable, and friendly service people in their homes. Who better to provide such information than those of you who have had prior experience? Please let us know so we may invite your favorite service providers to be in this new directory.

We are settled in our new office at Unity of Melbourne and looking forward to better serving you. Remember that we are a nonprofit and it is primarily those we help that keep us afloat (financially) so any donations to the Annual Fund Drive will be much appreciated. We recently completed eleven new television shows and will soon have them on the air. Other programs are in development, especially our new car raffle, which we will soon announce. Best to you and call us if you need help.

Joe Steckler



## SENIOR RADIO



**Elder Financial  
Exploitation: Crime of the  
21<sup>st</sup> Century**  
*Ruth C. Rhodes, Esq.*  
*Rhodes Law, P.A.*

Coming soon, hosts Joe Steckler and John Harper will again be at the local radio microphone on Wednesdays at noon from Palm Bays' WEJF – 90.3FM. The pair will be working with, and through, the "Talk To Me Network" here in Brevard County. Listeners will be treated to the latest information and senior topics of interest relating to our ever growing senior citizen community. Helping Seniors of Brevard sponsoring professionals and businesses will often be available to help sort things out, by providing their expert advice to many of those nagging problems that impact our older community. You may even find some news and entertainment along the way as the show has been redesigned to make it more informative and interesting overall.

Talk To Me Network CEO, Jim Vautrot, is looking forward to more stations joining the network in coming months. Soon, Helping Seniors of Brevard also plans to create a series of benefactor paid spots, set to air on several other popular area radio stations. The new spots will be aimed at keeping you even more informed and on target with all issues and events facing Seniors living throughout Brevard County. For more information and future announcements about the "Talk To Me Network" please go to our website and send an email to [info@talktomenetwork.com](mailto:info@talktomenetwork.com). We'll be happy to place you on our mailing list. We are pleased to be working with Helping Seniors of Brevard.



Elder financial exploitation occurs so frequently that the National Adult Protective Services Association calls financial abuse of the elderly, "the crime of the twenty-first century." Most at risk are seniors with cognitive impairments like Alzheimer's disease or dementia and those bedridden. Sadly, the perpetrators are often caregivers, family, and friends.

Warning signs of financial exploitation include: significant withdrawals from accounts; sudden change in financial condition; cash or items missing; suspicious changes to Will, Power of Attorney, Titles, Deeds, and Insurance Policies; addition of names to financial accounts; and suspicious financial activity.

Often financial exploitation is coupled with other abuse, such as physical, emotional, sexual, and neglect. The physical and psychological harm of these other abuses can be quite extensive and damaging.

Warning signs of these other abuses may include: unexplained injuries; broken bones, sprains, or dislocations; broken eyeglasses; signs of restraints; controlling behavior of caregiver; isolation of senior; unexplained weight loss; poor hygiene; unsanitary or unsafe living conditions; sudden changes in senior's behavior like being withdrawn, fearful, or untrusting.

Steps to prevent becoming a victim may include; planning for incapacity by preparing legal documents naming trusted people for finances and healthcare; keep in touch with family and friends; and avoid becoming isolated.

Report Abuse/Exploitation: 1-800-ABUSE (1-800-962-2873).

Call (321) 610-4542 to schedule a free estate planning, guardianship or 1-hour elder exploitation consultation.



## Computer Generation - What Does it Mean to You?

*Dr. Lee Sheldon*

Today we make a big deal about computer generation, the ability to use the computer to design the restoration of your mouth. Is it just hype or is there something to computer generation?

Firstly, there is no substitute for a well-trained, experienced surgeon. No computer in the world can account for real-time decisions that we must make during the surgical procedure. Computers have given us the opportunity to plan the surgical procedure better. Robotics has allowed us to do some procedures remotely, but it is the decision of the surgeon that makes all of the difference in the pre-planning, the robotics, and the necessary changes during the surgical procedure itself.

I'm fortunate to have been in practice during the early days of dental implants. We used flat-plane x-rays that could not measure the depth or thickness of the gum or bone. In the preplanning, I had to estimate the thickness of gum or bone. In the preplanning, I had to estimate the thickness through indirect measurements in the mouth. Was that accurate? For the time, it was the best we had. Often, I had to make decisions once the patient was numb and the tissue reflected away from the bone. In other words, I had to see what I was operating on and then make decisions that were appropriate at the time of surgery.

Today, it is different. We take CT-scans on every surgical patient. From the CT-scan, specialized computer software give us a picture of the jaw in three dimensions and accurately measure the jaw as well as to show us anomalies such as indentations in the jaw. We can then plan the surgery on the computer, placing the implants where we need to, and even develop a surgical guide that we place over the teeth to place the implants in the mouth in the same position as we did on the computer.



## VITAS Brings Hospice Care Home to Assisted Living Facilities

*Pamela Struzinski*

*VITAS Healthcare*

*Patient Care Administrator*

If you're like most Americans, you prefer to age in place in your own home. That's why hospice services come to residents in assisted living facilities (ALF) – to enhance the care they are already receiving. VITAS® Healthcare, the nation's leading provider of end-of-life care, is proud to recognize National Assisted Living Week: September 9-15, 2018.

ALFs are designed to feel as much like home as possible. Residents enjoy comfortable surroundings, social activities and home-like amenities, with some receiving help with dressing, eating, personal care and hygiene, as well as daily monitoring for select chronic diseases like heart disease, Alzheimer's disease, depression and diabetes.

### **Hospice care in the ALF**

If an individual becomes eligible for hospice care, an interdisciplinary VITAS team works with the resident, his family and physician, and ALF staff to implement a care plan that supports comfort, pain relief, symptom management and quality of life at the end of life.

A VITAS hospice team – doctor, nurse, aide, chaplain, social worker, bereavement specialist and volunteer – brings compassionate care and medical expertise to the ALF resident at the bedside, addressing physical, psychosocial, emotional and spiritual needs.

### **Compassionate care from a hospice team**

Covered 100% by Medicare, Medicaid and most private insurance plans, patients pay nothing out-of-pocket for hospice team visits, medical equipment, medications and supplies that are related to the terminal illness and delivered to the ALF.

If an ALF is home, VITAS can provide the hospice services that will enable residents to live, age and die in the comfort of their own home. In honor of National Assisted Living Week, that's comforting to know.



## Thinking of Buying or Selling A Home – Think About Universal Design

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

When looking to buy another home or looking to remodel and sell your existing home, why not consider basing it on Universal Design? Universal Design is a concept that provides a first-floor design that can be “visitable” by all and increase the market for your home.

In previous years when we had suffered with a disability we had not been as mobile, but that is changing, and we need to modify our homes and communities to accommodate the many different types of mobility that the new technologies are creating. Technology is a great thing and has brought us so many new ways that will allow us to explore our communities and our world.

Universal Design can help to remove the barriers that prevent people with disabilities from being mobile around your resident and your community. This concept employs open layouts with large doorways and halls. The designs promote an increase in natural sunlight with reduced glare and shadows. Colors are aesthetically pleasing, but still provide contrast for easy detections of changes. Flooring incorporates the new technologies that are providing beautiful looks that are considered non-slip.

To find a licensed contractor with an understanding of Universal Design, look for those with the CAPS as well as the ECHMP designation.

*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 with many certifications in independent living for helping to ensure your new or old residence remains a home for a lifetime. For more information, contact HandyPro at 321-637-8500.*



## Importance Of Saying No *Rev. Beth Head* Unity of Melbourne

Here at Unity of Melbourne we believe in the power of our thoughts and the power of our words.

Have you ever said “Yes” to something you really didn’t want to do? We may find it difficult to say “No,” because we don’t want to disappoint others or we want to be helpful to others or we want to please them. Sometimes we say don’t say no because we don’t want to miss out on anything.

We may underestimate the power, importance and value of saying “No.” Saying “Yes” feels good – sounds empowering and affirming. “Yes” gets all the praise, glory and accolades – all the press. “No” just doesn’t sound quite so warm and fuzzy. Yet it’s important to use **both** of these powerful words.

Directives are very simple; Say “yes” to what you want and “No” to what you don’t want. Any other answer will create confusion and misuse of your energy.

God has given us an abundant universe to do anything we want...but we can’t do everything. One of our most important tasks is to clarify what we truly want from life – to clearly and definitely answer difficult questions. What are my priorities? What is the most important thing to me? What do I stand for? What kind of life do I really want to create? What are my goals? How do I want to spend my time? And with whom do I want to spend it?

The clearer we are about what we want, the easier it is to say “No” to things that we don’t want or need and are just poor uses of our time and energy and “Yes” to the things we do.



# SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS



## ACCOUNTANTS

**Daniel Henn, CPA, PA**  
1824 S Fiske Blvd  
Rockledge, FL 32955  
www.cparockledge.com  
321-684-7200

## AIR CONDITIONING/HEAT

**Able Air Inc.**  
5075 Industry Drive  
Melbourne, FL  
www.ableaironline.com  
321-242-7400

**Campbell's Cooling and Heating, Inc**  
www.campbellscoolingandheating.com  
321-473-7380

## ANIMAL REMOVAL

**Animals in the Attic**  
www.animalsintheattic.com  
321-522-0118

## APARTMENTS

**Apartment Community Guide**  
380 N Wickham Road  
Melbourne, FL 32935  
321-757-5360

## APPLIANCE REPAIR

**Allied Appliance Service Co.**  
2346 Pineapple Avenue  
Melbourne, FL 32935  
321-254-4644

## ATTORNEY

**William Johnson, P.A.**  
140 Interlachen Dr., Suite B  
Melbourne, FL 32940  
www.floridaelderlaw.net  
321-253-1667

## ATTORNEY-Cont.

**Ruth Rhodes, P.A.**  
1751 Sarno Road, Suite 2  
Melbourne, FL 32935  
www.rhodeslawpa.com  
321-610-4542

## BURGLAR ALARMS

**Florida Security Alarms, LLC**  
1270 N. Wickham Rd, Ste 16-801  
Melbourne, FL 32935  
321-726-8008

## CHURCHES

**Unity Of Melbourne**  
2401 N. Harbor City Blvd  
Melbourne, FL 32935  
www.unityofmelbourne.com  
321-254-0313

## COMPUTERS

**Data Doctors Suntree/Viera**  
7640 N Wickham Rd. #119  
Melbourne, FL 32940  
www.datadoctors.com  
321-242-0366

## Linux-Net

Melbourne, FL 32940  
www.linux-net.com  
321-720-6792

## DENTISTS

**Lee Sheldon, DMD, PA**  
2223 Sarno Road  
Melbourne, FL 32935  
www.drleesheldon.com  
321-369-9788

## ELECTRICAL

**Pingston Electric, LLC**  
131 Tomahawk Suite 1  
Indian Harbour Beach, FL 32937  
321-773-4651

## FENCES

**American Fence Co.**  
1733 Bunche Street  
Melbourne, FL, 32935  
321-259-6345

## FINANCIAL PLANNERS

**August Velten & Associates**  
2955 Pineda Plaza Way #104  
Melbourne, FL 32940  
www.augusthvelten.com  
321-622-7272

## FIRE ALARM SYSTEMS

Alarm Advisors  
1-866-333-5516

## FUNERAL HOMES

**Beach Funeral Home**  
4999 N Wickham Road  
Melbourne, FL 32934  
www.BeachFuneralHome.com  
321-751-6102

## FURNITURE

### BOUGHT & SOLD

Westside Furniture Warehouse  
2140 Meadowlane Ave  
Melbourne, FL 32934  
www.westside-furniture.com  
321-751-6102

## GARAGE DOORS

**AAA Superior Doors**  
www.overheaddoorofamerica.com  
321-208-7989

# SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS

## GLASS REPAIR

**Glass Doctor of Brevard**  
274 N Wickham Rd, #A  
Melbourne, FL 32935  
[www.glassdoctor.com/](http://www.glassdoctor.com/)  
321-216-2323

## GUTTERS/DOWNSPOUTS

**Gutter Works**  
[www.GutterWorksFL.com](http://www.GutterWorksFL.com)  
321-215-4965

## HEALTHCARE

**MHM Medical Group**  
835 Executive Lane, Suite 140  
Rockledge, FL 32955  
[www.MHMmedicalgroup.com](http://www.MHMmedicalgroup.com)  
321-373-0505

## HEARING AIDS

**Frank P. Filberto, MD**  
400 E Strawbridge Ave  
Melbourne, FL 32901  
321-327-8994

## HEATING CONTRACTORS

**American Air and Heat**  
[www.americanairbrevard.com](http://www.americanairbrevard.com)  
321-632-2653

## HOME REPAIR

**Handypro of the Space Coast**  
[www.spacecoastfl.handypro.com](http://www.spacecoastfl.handypro.com)  
321-208-7989

**Hansen's Handyman Services**  
Quality Home Repairs  
321-302-9441

## HOSPICE

**VITAS Innovative Hospice Care of Brevard**  
4450 W Eau Gallie Blvd, Ste 250  
Melbourne, FL 32934  
[www.vitas.com](http://www.vitas.com)  
321-751-6671

## HOUSE CLEANING

**Christy's Complete Cleaning**  
1467 Guava Avenue  
Melbourne, FL 32934  
321-914-6522

## INCOME TAX PREPARATION

**Brenda Reinart Tax Service**  
422 5th Avenue, Indialantic, FL  
321-723-9381

## IN HOME CARE

**AVID Home Care Services**  
2425 N Courtenay Pkwy, #10  
Merritt Island, FL 32953  
[www.avidhomecareservices.com](http://www.avidhomecareservices.com)  
321-392-3400

**In Home Personal Services**  
1900 S Harbor City Blvd, #121  
Melbourne, FL 32901  
[www.ihps.com](http://www.ihps.com)  
321-984-0706

**Seniors Helping Seniors**  
1103 W Hibiscus Blvd, Ste 400  
Melbourne, FL 32901  
[www.seniorcarebrevard.com](http://www.seniorcarebrevard.com)  
321-722-2999

## INSURANCE

**Care Plus Health Plans/  
HUMANA**  
<https://www.humana.com>  
321-751-7645



## INSURANCE—Cont.

**Jerry Hadlock, Jr.**  
Medicare Plan Questions  
321-720-4526

**Verus Health Partners**  
2425 Pineapple Ave, Ste 508  
Melbourne, FL 32935  
[www.verus-health-partners-business.site](http://www.verus-health-partners-business.site)  
321-412-7389

## LAWN CARE

**Truly Nolen**  
1595 N Harbor City Blvd  
Melbourne, FL 32935  
[www.trulythebest.com](http://www.trulythebest.com)  
321-296-9317

## MEDICAL SUPPLY

**Perkins Medical Supply**  
[www.perkinsmedicalsupply.com](http://www.perkinsmedicalsupply.com)  
772-388-5251

## MORTGAGE

**Reverse Mortgage Funding**  
977 Long Meadow Rd  
Melbourne, FL 32940  
[www.reversefunding.com/](http://www.reversefunding.com/)  
Barbara-Mcintyre  
321-698-4739

## OPTICAL

**The Eye Institute**  
1995 W Nasa Blvd  
Melbourne, FL 32904  
[www.seebetterbrevard.com](http://www.seebetterbrevard.com)  
321-722-4443

# SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS

## MOVING COMPANIES

Mother's Touch Movers  
321-253-6040  
www.motouchmovers.com

## ORGANIZER

Organized Creative Designs  
OCD-Organizer.com  
321-431-9664

## OPTICAL

The Eye Institute  
1995 W Nasa Blvd  
Melbourne, FL 32904  
www.seebetterbrevard.com  
321-722-4443

## PEST CONTROL & TERMITE CONTROL

Beachside Termite and  
Pest Control  
www.getbeachside.com  
Serving All of Brevard County  
321-750-4100

## POOL SERVICE

Archetype Aquatics LLC  
ww.facebook.com/  
archetypeaquatisllc  
321-474-0446

## PRINTING

Allegra Design, Print, Mail  
2040 Murrell Road  
Rockledge, FL 32955  
www.allegrarockledge.com  
321-242-1006

## PUBLICATIONS

Senior Scene Magazine  
www.seniorscenemag.com  
321-777-1114

## REAL ESTATE

Brevard Relocate Realty Group  
130 Harris Blvd  
Indialantic, FL 32903  
www.4salebrevard.com  
321-428-2160

## RESTAURANTS

Bagel Joe's  
3066 Lake Washington Road  
Melbourne, FL 32935  
In Publix Shopping Center  
321-259-4001

## Tuscany Grill

7640 N Wickham Rd Ste 105  
Melbourne, FL 32940  
www.tuscanygrill.net  
321-757-7220

## ROOFING

Pit Crew Roofing  
2774 N Harbor City Blvd  
Melbourne, FL 32935  
www.pitcrewroofing.com  
321-617-5555

## SENIOR LIVING

Autumn House  
7999 Spyglass Hill Rd  
Melbourne, FL 32940  
www.autumnhouse.com  
321-622-5418

## Hibiscus Court

540 E Hibiscus Blvd  
Melbourne, FL 32901  
www.slm.net  
321-345-9830

## Riverview Senior Resort

3490 Gran Avenue NE  
Palm Bay, FL 32905  
www.riverviewseniorresort.com  
321-312-4555



## SENIOR LIVING-Cont.

Watercrest Senior Living  
6845 Murrell Rd  
Melbourne, FL 32940  
marketstreetresidence.com/  
viera  
321-253-6321

## Zon Beachside

1894 S Patrick Dr  
Indian Harbour Beach,  
FL 32937  
www.zonbeachside.com  
321-777-8840

## SENIOR LIVING & MEMORY CARE

Chateau Madeleine  
205 Hardoon Lane  
Melbourne, FL 32940  
321-701-8000

## SENIOR SERVICES

Golden Providers  
www.goldenproviders.com  
321-914-3919

## Knowledge College for Aging

P.O. Box 61447  
Palm Bay, FL 32906  
www.knowledgecollegefor  
aging.com  
321-752-6799

## Helping Seniors of Brevard

Unity Building (Rear of Bldg.)  
2401 N. Harbor City Blvd,  
Suite 134  
Melbourne, FL 32935  
www.helpingseniorsofbrevard.org  
321-473-7770

# SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS



## SEPTIC SERVICES

**Meeks Plumbing & Septic**  
www.meeksplumbing.com  
321-369-9040

## SHOE REPAIR

**Fix N Wear Shoe Repair**  
1126 S Wickham Road  
Melbourne, FL 32934  
321-952-2997

## SHUTTERS

**Affordable Glass Protection**  
Melbourne, FL 32904  
www.affordableshutters.com  
321-722-9996

## SOCIAL SECURITY SERVICES

**Myler Disability**  
www.mylerdisability.com  
1-877-515-8883

## SPRINKLER REPAIR

**SiteOne Landscape Supply**  
540 Gus Hipp Road  
Rockledge, FL 32955  
321-638-3510

## STAIR LIFT COMPANY

**Easy Climber**  
1-866-207-0114

## TAILORS

**Alterations and A Lot More**  
618 Washburn Rd. Ste A  
Melbourne, FL 32934  
321-676-3487

## TAXICAB SERVICE

**Cab To Go**  
4408 Maxwell Drive  
Melbourne, FL 32934  
321-752-4686

## THRIFT SHOPS

**Aurora Discount Grocery & Thrift Store**  
2555 Aurora Road  
Melbourne, FL 32934  
321-610-1000

## TIRE DEALERS

**Gatto's Tire & Auto Service**  
15 W Hibiscus Blvd.  
Melbourne, FL 32901  
321-727-3322

## TOWING

**Kendall Automotive Center**  
3100 W New Haven Ave  
West Melbourne, FL  
321-727-0110

## TRAVEL

**Carrie Bryniak, CTA, CATP**  
www.mustlovetravelgroup.com  
/Carrie  
321-323-9835

## TREE SERVICES

**Druse Landscaping & Tree Service**  
www.durselandscaping.net  
321-806-1612

## VETERINARIANS

**Animal Emergency & Critical**  
2281 W Eau Gallie Blvd  
Melbourne, FL 32934  
321-725-5365

## WATER TREATMENT

**Jerry's Water Treatment**  
243 Dorado Ave NE  
Palm Bay, FL 32907  
321-728-9019

## WEED CONTROL

**Slug-A-Bug**  
2091 N. Harbor City Blvd  
Melbourne, FL 32035  
321-622-9009

**IF YOU WOULD  
LIKE TO ADD  
YOUR BUSINESS  
TO THIS  
DIRECTORY  
PLEASE CALL KAY  
OUR  
INFORMATION  
SPECIALIST  
AT  
321-473-7770  
FOR MORE  
INFORMATION**

Helping Seniors of Brevard County, Inc. is a 501(C)3 not-for-profit organization est. in 2011 in Brevard County, Florida.



## Understanding a Senior Real Estate Specialist, SRES® Designation Part 2

*Debbie Fischer, SRES® Broker/Owner of Brevard Relocate Realty Group*

After the response from our last article in Helping Seniors of Brevard, we wanted to continue this information session for our readers. The response was eye-opening to learn there are so many seniors and adult children in Brevard that were not aware about a Senior Real Estate Specialist, SRES® designation. Beyond traditional real estate training, a SRES® has undergone extensive training to provide the necessary knowledge and expertise to counsel 55+ clients through major financial and lifestyle transitions when relocating or selling the family home. In fact, according to the National Association of Realtors®, LESS than 2% of all Realtors have undergone this extensive training and hold this prestigious designation. So, what does this all mean for you? How will working with a SRES® make the entire real estate process as stress-free as possible?

Here at Brevard Relocate Realty Group, we specialize in Life Transition Home Sales, we provide a Free in-home consultation to discuss your concerns and 55+ housing options in the area. Together we will come up with a customized plan to meet your needs. Our One-Stop network of professional services include: Estate Sale, space design for deciding what furniture will fit in your new location, coordinate moving, packing/sorting, handy man services, Elder Law attorney, VA Aid & Attendance and low-cost interest only bridge loan resources to pay for assisted living costs prior to the home being sold. We customized a marketing plan to sell your home for the highest possible proceeds and the fewest days on the market.

To learn more about Brevard Relocate Realty Group watch our ½ hour show, type in your browser:

**[HelpingSeniorsofBrevard.info/hstv-202/](http://HelpingSeniorsofBrevard.info/hstv-202/)**

Call Debbie Fischer for a Free in-home consultation 321-428-2160.



## Are Reverse Mortgages Right For Everyone?

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

The answer is simple. NO! Just like any other financial planning tool, the reverse mortgage is not a fit for every borrower. It is a long-term tool, not a cheap solution to a problem the senior has going on at this point in their lives.

Each borrower needs to be carefully educated, and their financial information reviewed to make sure the reverse mortgage is a sustainable solution for the future. One instance in which a reverse mortgage is not a good fit for a prospective borrower would be; if the borrower does not see themselves staying in their own home as they age. The best use of a HECM is not as a short term loan. In those cases, it is important that seniors are informed about other options that might better fit their lives.

Acting like a counselor, it is important to give clients the best possible information to make the right choices for their particular situation. For instance, sometimes suggesting a traditional home equity line of credit – if the borrower qualifies – as well as seeking assistance from family members or changing personal spending habits. Sometimes, a HECM for Purchase transaction can better help the borrower meet his or her needs. Showing them the value of a reverse mortgage for purchase when trying to “right size” a borrower's living situation.

I do not advise clients to do anything. I educate them on options that are available for them to access and hopefully provide enough information for them to make intelligent decisions. Don't hesitate to reach out to me for your options.

I can be reached by calling 321-259-7880 or [bmcintyre@reversefunding.com](mailto:bmcintyre@reversefunding.com). Serving the state of Florida – Branch NMLS #1661149.





## Questions To Ask About Long-Term Care

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

As you age, calculating the chances that you'll need long-term care – and the associated costs – is incredibly important. More than half of people turning 65 will require long-term care during their lifetimes, and the costs may be much higher than you expect.

### 1. What is long-term care?

Long-term care includes the services and support that help someone meet their daily needs. Rather than centering on healthcare, most long-term care supports people's daily activities, such as dressing, bathing, and cooking. The services can also include other tasks like managing money, caring for pets, and taking medication.

### 2. What might long-term care cost you?

Paying for care in your later years can be daunting. Recent data showed that a healthy, 65-year old couple that retired in 2017 could expect to pay \$275,000 for healthcare in retirement. That number does not include the costs for long-term care – which can add up even more quickly. Just one year in a private nursing home cost a median price of over \$97,000 in 2017.

These expenses are also increasing. Since 2004, the costs for long-term care have risen almost 3 times as fast as inflation.

### 3. What will government programs pay for?

While most Americans can rely on Medicare for routine medical issues and hospital procedures after age 65, there are limits to what it will cover. For example Medicare does not cover long-term care if you don't need other services. Medicare does not pay for custodial care.

### 4. How can you prepare?

Depending on your personal financial situation, you may have a number of options available to help prepare for future long-term care expenses. For example, if you have sufficient wealth, you might be able to self-insure and cover long-term care costs with-

out threatening your (or your spouse's) lifestyle. Disciplined savers might consider setting aside money each year to cover healthcare needs. Long-term care insurance is also an option that could make financial sense. One of the main reasons that couples purchase long-term care policies is to protect assets for a healthy spouse if the other requires expensive care or needs to go into a nursing home.

Bottom line: Healthcare planning is complex, and you need to consider many factors in your personal situation. I strongly recommend working with a professional who can help you evaluate your options and determine a potential strategy for your needs.

### Footnotes, disclosures, and sources:

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### Average National Long-Term Care Expenses in 2017:

*Home Health Aide: \$49,192/year*

*Assisted Living Facility: \$45,000/year*

*Nursing Home Semi-Private Room: \$85,775/yr.*

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## Staying Active

*Dr. Christina & Steve Paff  
In Home Personal Services*

We all know the importance of keeping active throughout our lives. It can help your body stay in shape, prevent certain diseases, and reduce arthritis associated pain. When it comes to seniors, it can also help them to stay mobile and independent, while benefiting health both mentally and physically. With active exercises it is important to have a mixture of various physical activity. This will help balance your exercise plan as well as keep your workouts interesting and fun. Base your exercises on the four building blocks of fitness: Balance, Cardio, Strength & Power Training, and Flexibility. Of course, speak with your doctor first to see what exercises are appropriate for you to participate in. Here are some examples of exercises that fit the building blocks:

### **Building Blocks of Fitness**

**Balance:** **Types of exercises:** Yoga, Tai Chi, Qi Gong, Posture Exercises

**Why it helps:** Balance exercise help to maintain stability and stay upright

**Cardio:** **Types of exercises:** Walking, Swimming, Hiking, Dancing, Tennis, Stair Climbing, Cycling.

**Why it helps:** Cardio uses large muscle groups and gets your heart pumping, improving blood flow. Cardio also helps lessen fatigue and shortness of breath.

**Strength:** **Types of exercises:** Body Weight Exercises, Machines, Free Weights, Elastic Resistance Band.

**Why it helps:** Strength training builds up muscles with repetitive motions using weights, body weight, or external resistance.

**Flexibility:** **Types of exercise:** Yoga, Stationary Stretches, Movement Stretches, Dancing.

**Why it helps:** Stretching and flexibility helps your body stay lean and limber, and increases range of movement.

Some easy ways to start exercising are to find a local class such as aerobics, water aerobics, and senior fitness classes.



## Common Durable Power of Attorney Questions

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

I regularly get asked several questions about durable powers of attorney. The first of these is "when does the durable power of attorney go into effect?" The second most common question is "why can the incapacitated person still make decisions if I have power of attorney over them?" The third is "why will the financial institution not honor my durable power of attorney?" I get asked these questions over and over again.

The answer to the first question is easy. A durable power of attorney is effective upon signing. Meaning the agent named can do all powers they were granted immediately. A few years back, we had something called a "springing" durable power of attorney. However that has since been abolished.

The answer to the second question is a bit longer. The agent named in the power of attorney has contemporaneous powers with the person who made the durable power of attorney. The agent and the maker can both act at the same time. This can be a little hairy when the maker has limited capacity and is still writing checks or buying cars. A guardianship is the only way a person's rights can be taken away to prevent them from acting.

The third question pops up when your agent attempts to use the power of attorney with a bank, brokerage or insurance company. Remember, your agent only has the right to act on your behalf regarding those powers that you have given them in the durable power of attorney document. Thus, if it is declined, it is probably because you did not specifically give your agent that right.





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