



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,

I am pleased to announce that Helping Seniors has returned to radio! Each Wednesday at 12:00 PM you will find us on WJEF FM 90.3, which reaches all of Brevard and south to St Lucie County. Our first show aired September 5th, and we had two callers. The first one, who had called us for help many years ago, expressed her pleasure that we were still on the

air and helping people. The second caller needed help finding low income housing assistance for his mother.

This request is a familiar one, for there is great need in Brevard County for affordable housing. Unfortunately, the problem is far from resolution and will only become worse since Brevard County has no aging plan to support its growing number of elders. While we encourage people to move to Brevard to help underwrite the economy, we do little to thank them for their contribution to the community during their working years.

Since becoming settled in our new office at Unity of Melbourne, formerly Keiser University, we are developing a support group for fibromyalgia and pain management. If you are interested in attending, please call our Executive Director, Ms. Terri Mermis, at 321-473-7770 to express your favored time and day. Once we receive enough callers to start the group, we will let you know.

A second initiative we are undertaking is a monthly seminar to feature our sponsors. This event will give the public a better awareness of the services our sponsors provide and how they might assist you. We have plenty of space to do this and believe it will become a valuable education and information tool.

We are making progress on developing the new Senior Services Directory, which you will see in the center of the newsletter. Should you desire to be listed in this cost effective and helpful resource, call Terri at 321-473-7770 or email us at [info@halpingseniorsofbrevard.org](mailto:info@halpingseniorsofbrevard.org).

My last comment for this edition of the newsletter is to thank Ms. Kay Keyser for her service to Helping Seniors and many of you. We are currently seeking a replacement for her and once we have completed our search, you will know our new Education Specialist.

Joe Steckler  
Elder Advocate



## Medicare Open Enrollment Starts Soon

Medicare's Annual Open Enrollment Period (AEP) is just around the corner! It begins October 15 and ends December 7. This is the one time each year when you can change Medicare Advantage Plans or stand-alone Part D Prescription Drug Plans, switch from Original Medicare to a Medicare Advantage plan and vice-versa, or add a Prescription Drug Plan to your coverage. Any changes made during this period become effective on January 1, 2019. Except in rare circumstances changes to plans can't be made after AEP closes on December 7.

### Getting ready for AEP:

1. Carefully read the Annual Notice of Change (ANOC) and/or Evidence of Coverage (EOC) from your Prescription Drug Plan or Medicare Advantage Plan. It describes changes that it will make on January 1. See whether the plan will continue to meet your needs in the coming year. All plans are required to mail the ANOC or EOC in September, and you should receive it soon after that. If you do not receive one, call the plan and request it. If you do not thoroughly review the ANOC or EOC you could be in for an unpleasant surprise on January 1.
2. Note any changes in premium, benefit coverage, and copayments for medical services and medications. Will your medications be covered next year? If they will, are they on the same copayment tier that they are now? Have the copayment amounts on each tier changed?
3. If you are in a Medicare Advantage Plan, ask your doctor's office if they will continue to accept the plan next year. Do not just assume that they will.
4. Even if you are not satisfied with your current Medicare Advantage or Part D plan, you should check to see if there is another plan that will offer you better health and/or drug coverage at more affordable costs.



## Halloween Safety Tips for Seniors

**Light it up:** Leave interior and exterior lights on even if you are away from home. You don't want to alert vandals that your house may be empty by leaving all of the lights out. If you are handing out treats, make sure your exterior is brightly lit.

**Keep all guests outside:** Never invite trick-or-treaters inside, hand out treats on your steps or front porch only. If someone asks to use your bathroom or phone, don't even consider this as an option unless you have a bunch of adults present in the home with you. Protecting your home means drawing a line and the front door is a good place to do just that.

**Invite friends over:** Ask a younger relative or neighbor to drop by for a few hours during the trick-or-treating hours, or maybe even spend the night.

**Remove hazards:** Keep any open flames, or candle lit pumpkins away from walkways or stairs where costume tails or capes could come in contact with them. Also remove any decorations from footpaths that could pose a tripping hazard for trick-or-treaters.

**Communicate:** Talk to neighbors in advance about watching each other's property, especially if one of you will be out that night. Or maybe make plans to get together and hand out treats together.

### Some final tips:

- ✓ Don't play spooky or other music outside; keep noise down to remain aware of surroundings.
- ✓ Keep any carved pumpkins outside to avoid smell and bugs in the home.
- ✓ Keep pets in another room.
- ✓ Never leave a person who has dementia or physical limitations at home by themselves on Halloween.

Most importantly, **have fun!**



## Is it the Tooth or Is it the Sinus?

*Lee Sheldon, DMD*

A patient came into our office for his regular cleaning. He had pressure and some discomfort on the upper left side of his mouth. The discomfort was coming from two teeth, and he could not tell which. He had seen a dentist who had recommended that he have root canals done on both teeth and wanted our opinion on that recommendation.

We saw the patient, tapped the teeth, and sprayed some air on each of the teeth. He felt sensitivity to air on both of the teeth, which is a good indicator that the nerves are vital, meaning the nerves are alive and working. We then took a CT scan and saw that there was a sinus inflammation adjacent to the two teeth.

So what do we know? The teeth are vital, meaning that they are unlikely to be a cause of the infection, and we see indications of a sinusitis that could cause sensitivity in the teeth.

Our best course of treatment for the patient was to prescribe antibiotics to clear up the sinus; that way we can see the effects of the antibiotic alone on the patient's comfort. That will reduce influence of the sinusitis on the sensations the patient is having. We will then send the patient to an endodontist for further evaluation of the teeth.

Here are some rules however, that you can bank on:

1. If you are having a problem with pain in an area, the pain almost always comes from a single tooth. There may be exceptions to that rule but they are rare.
2. A sinusitis can cause tooth pain.
3. A tooth infection can cause a sinusitis.

It is a matter of thinking through the problem, step-by-step, that will achieve the maximum resolution to the problem at the lowest cost.



## Music Therapy for Hospice Patients

*Pamela Struzinski*  
Patient Care Administrator for  
VITAS Healthcare in Brevard County

There is power in music therapy. Music provided by trained and certified music therapists is often incorporated into hospice care for its ability to deliver benefits to patients, their families, and those who provide end-of-life care.

VITAS<sup>®</sup> Healthcare, the nation's leading provider of end-of-life care, employs more than 40 music therapists nationally.

### Multiple therapeutic benefits

Music can relieve anxiety and agitation, lessen pain, boost mood, promote deeper breathing, and facilitate communication, movement, and emotional expression. For hospice patients nearing the end of life, music therapists provide and create moments of joy, peace, and calming memories.

When offered to patients at the end of life, music therapy can work in combination with other healing solutions and services to address the physical, emotional, cognitive, and social needs of hospice patients and their families.

### Old memories, new memories

Music therapists begin by assessing whether music therapy is appropriate for a patient. Sometimes, music can increase agitation and anxiety in patients with life-limiting illness. For many others, including patients who are unresponsive, music can trigger positive emotions and memories.

Music therapy can take many forms, including music-assisted relaxation, musical imagery, song writing, group sing-alongs, one-on-one singing, vocal and instrumental improvisation, movement, or dance.

Far more than notes on sheet music or keys on a piano, music therapy is a valuable tool that provides physical, emotional, and spiritual benefits to seriously ill patients as they approach the end of life.

**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)**



## How to Stay In Your Manufactured Home

*Elaine Deremer Cook, PE, PMP, CEAC  
HandyPro of the SpaceCoast*

Many of our seniors are moving to the 55+ manufactured homes communities situated in Florida to enjoy their retirement years.

These types of communities provide beautiful homes in some very nice areas for a smaller investment than purchasing a standard condominium or home and offer the same type of amenities.

Each community has a special character that has been built from the relationships with its residents. Residents remain or seasonally return because the community has become their home.

However, an issue can develop that threatens the character of the community when residents develop a disability and have trouble accessing the entrances and exits to the manufactured homes as well as the community public spaces.

Manufactured homes in the state of Florida are at least 24" above the ground and require stairs for access to the entrances and exits. However, stairs are not easily accessible for those with disabilities that affect their ability to walk.

Currently the residents with a disability think they have limited choices – do they stay or do they move. However, more solutions should be examined. Modular Aluminum Ramps and Vertical Power Lifts (VPL's) should be considered as both permanent and temporary solutions.

Ramps are usually faster to obtain and install, but require a large amount of space. VPL's, while requiring a fraction of the space, are a little more expensive and may have a longer lead-time. Either solution will require an investment of funding in a purchase or a rental agreement as well as approval by the community management.

*For more information, contact HandyPro at 321-637-8500.*

*HandyPro provides customized home renovation services for people who can no longer live in their home as it's currently designed. We also install the necessary equipment and devices designed to create a comfortable and independent living environment.*



## Stay Social, Live Better

*Jennifer Helin  
Seniors Helping Seniors*

Here in the South we often hibernate in the summer, staying inside to keep cool. Now that it's October, we should see cooler temperatures. Time to open windows, sit out on the porch, and get out for that long overdue walk. Time to be social.

It is amazing to see how something so "insignificant" plays such a huge role in our aging process. Mounds of research has proven that seniors who remain active within their community have increased longevity and quality of life. Studies show that married people live longer. The Japanese credit active social circles and a strong sense of community as playing a critical role in their overall longevity.

Even when we are just cleaning for a client, companionship is involved. Having someone to talk to and laugh with reduces stress and promotes wellbeing. Frequently we work with clients who have lost a spouse or are no longer able to drive. They are lonely but getting out of the house has become intimidating.

We encourage our clients to get out, stay connected to their church community, or get involved with a senior center. Why not join the Seniors At Lunch program through Aging Matters? How about adopting a senior pet?

The Sheriff's Office has a terrific program called Silver Paws. Adoption fees are waived for anyone 60 and over on senior pets six years or older. No need to worry about training or a young one running through your feet. These are calm pets that need a calm senior to love on them.

The Sheriff's website lists the benefits of pet ownership "...lowers stress, blood pressure, promotes a healthier outlook on life, provides a feeling of safety for the owner." October happens to be adopt a shelter pet month.

We love to help our seniors stay social. If you need a little help or are interested in some of the resources we've mentioned, please give us a call. 321-722-2999.

# 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

## AUDIOLOGY SERVICES/ HEARING HEALTH

**Hearing Life**  
1106 W. New Haven Avenue  
Melbourne, FL 32901  
www.HearingLife.com  
321-802-2011

## 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

## 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

## DENTIST

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

## 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 Avenue  
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.allegra-rockledge.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

## ROOFING

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

## SENIOR DAY CARE

CRM of Florida, Inc.  
www.CRMhealthcareservices.com  
321-877-1211

## 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  
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

## Brevard SHINE

www.SRAFlorida.org  
321-752-8080

## Helping Seniors of Brevard

Unity Building (Rear of Bldg.)  
2401 N. Harbor City Blvd #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.affordablesutters.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 Care**  
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  
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.



## Prescription Strategies for Medicare Recipients

Cheryl Bornemann  
Verus Health Partners

If you are a Medicare recipient, you probably have heard about the “Donut Hole”. If you are one of the unfortunate Medicare recipients who ends up in the “Donut Hole”, you understand the financial burden it imposes on you each year.

So, let’s talk about some strategies you may be able to use to keep you out of the “Donut Hole”.

Ok, so your goal here is to delay or keep you at of the “donut hole”.

Here are five strategies to consider.

1. Find out if you are eligible for “Extra Help.” An individual’s and/or couple’s income and assets are used to decide whether they might be a good candidate to receive LIS (Low Income Subsidy), Extra Help.
2. Are you eligible for VA benefits? If an individual is eligible, he or she pays a set amount per prescription through the VA.
3. Another consideration is to purchase from organizations like the “Canadian Med” Store. *It is important here to verify reputable companies.*
4. Work with your primary care physician to help keep prescription drug costs down.
5. Prescription Hope offers over 1,500 brand-name medications for a set monthly fee. This covers 100% of medication cost. This is also income based.

Of course, every individual’s needs are different. Using all or some of these strategies and coordination with your plan can help you avoid the donut hole.

For more detailed information, reach out to your local independent agent or give us a call, 321-421-7389.



## Don't Ignore Your Roof

Robert McIntyre  
Pit Crew Roofing and Repair

Some home repairs can continually be pushed down your home’s list of to do items. Your roof, however, should be addressed even if you simply think there may be a problem.

Florida is a relatively wet state to live in, and moisture in a ceiling, attic, or roof left unaddressed could lead to several severe problems that could become quite costly. If a problem is corrected in a timely manner, homeowners can save themselves a lot of money and most importantly restore the security and safety that we all want to have in our home.

When choosing to make this step, be sure to do your homework. Make sure that you check that a company is licensed in the state and that it is properly insured to do the work. With today’s information overload it is easy to gain the information needed to make correct decisions.

This is your home so spend some time and make yourself knowledgeable. Be sure to call Pit Crew Roofing and Repair for a free estimate and evaluation for a proper start to the project.

The roofing industry has been advancing in technology. There are a lot of options, both old and new. You will want a professional with experience in roofing structures and the proper materials for your coastal living. These choices between products in all categories: asphalt shingle, tile, and metal, have all had improvements made and different styles added.

Although the roof is an extremely important part of your home’s stability, it can also be a large part of its beauty.

Call us at our new telephone number:  
**321-339-3000.**



## 20 Years in the Blink of an Eye!

Ashleigh Caswell  
Associate Executive Director  
Hibiscus Court Assisted Living

I would like to THANK the community for such an awesome turnout celebrating with us for our 20<sup>th</sup> anniversary in August. We are so blessed to be such an integral part of Brevard and serving Brevard's seniors.

We pretty much celebrated the entire month of August. We threw no less than five rockin' parties, including a Grand Ribbon Cutting Ceremony attended by what seemed like most of Brevard's dignitaries. Special thanks to Chief Gillespie of the Melbourne Police Department for mingling with our residents. Miss Betty is still bragging that she got to hug the Chief of Police and help him with the giant ceremonial scissors!

We are really thankful for the many community relationships we have. Professional organizations like the Melbourne Regional Chamber, first responders (especially the gents at Melbourne Fire Station 74 - we will see you again this year for the Slumber Party!), countless medical practice groups and doctors, caregiver support groups, families, volunteers, performers (ones that come to us at Hibiscus and ones we get to go see), the ice-cream man, our pharmacies. You all allow us to better serve our residents and provide them with the best that assisted living can offer!

So thanks to everyone who supports us, and has supported us in the past! We wouldn't be the same without you all! If you missed our Anniversary Celebration, don't worry, we keep the parties and fun going year round! Come see us and experience our Hibiscus Hospitality!



## The Transition Into Retirement

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

When nearing retirement or just at the beginning of retirement, we need information. Lots of information.

When should I take my Social Security retirement benefits? What are the current rules? How can I best utilize these rules for my particular situation?

What should I be doing about medical coverage? What plans will make the most sense? What will the cost be? Will the plan be guaranteed to be there when I need it? Can I qualify? What about my doctors? Do I have to keep a large sum of money in the bank in case of substantial out of pocket expenses?

Lots of information!

### **FINANCES:**

Most everyone has a junk drawer when it comes to accumulated investments. You know, like that drawer in your house. In that drawer is a little bit of everything. Batteries, nuts and bolts, rubber bands, matches, etc. There is no coordination as to the items in that drawer or how they will be utilized.

For most of us, our accumulated assets are to be used for retirement income. How are they to be utilized, when, and for what purpose? So again we need information.

Do I know the real risk I am taking with this money? What percentage of my funds should be protected? Will I be able to count on income for as long as I live? What about leaving a legacy? Are there ways of reducing my income tax burden? These are questions we hope to give some guidance on in upcoming issues and at classes being held locally at different venues.

Hi, my name is August Velten and I have been helping people with these important issues for many years through Adult Financial Education Services, a national nonprofit organization. I teach classes and am certified in Social Security Claiming Strategies. I understand and have taught classes about Medicare. We teach seniors financial concepts to improve financial literacy. I can be reached at 321-622-5418.



# Helping Seniors Of Brevard



## Why We Need Support Groups

*Joe Steckler  
Helping Seniors of Brevard*

Dear Friends,

My recent articles on opioids and creation of a fibromyalgia support group have generated interest among seniors and those who care for them. Thinking back to similar articles I have written on pain management, I believe we must become more involved in the management of our own medical diagnosis and treatment plans. To do this, we should pay attention to what our body is telling us so we can share those concerns with our doctors.

But we must do this with information that is accurate, not something we put together as we are going out the door to visit the doctor. This means compiling a record of our problems, pains, and new happenings in our lives so that we can convey to our doctors what they need to know. Just as we need an estate plan and a retirement plan, we also need a medical plan.

For some time now I have noticed that my left leg is larger than my right, indicating the possibility of water retention. Since I am a heart patient, this is a matter of greater concern to me. Water pills are one solution but there are other things such as reducing salt, eating fresh vegetables, exercising more, and paying attention to other body functions.

As we age there is a tendency to become a victim of constipation, a topic not normally included in group discussion. My cardiologist recommended a substance called Benefiber, and it works.

By now you are wondering why Joe has gone from opioids to fibromyalgia to pain management to diet and constipation. Well, my point is that all these things could come up in a support group for those who suffer from fibromyalgia. Pills are part of the solution, if there is a solution. Attendance at a support group where we can share experiences, treatments, and feelings may also help, because information is a step in the right direction.

I am now completing the second week of my own treatment plan for fibromyalgia. In addition to using medications prescribed by my doctors, I am eating better and working out with an exercise table so I do not have to get down to the floor. I use a 10-pound dumbbell and do stretching exercises. One hamstring stretch has helped me walk a little better and stand taller. I notice this when I shave in the morning, for I am able to get closer to the sink.

Years ago I wrote a leadership article about leaving one Navy duty station en route to another and being able to look in the mirror and say, "I did the best I could." Now I can look in the mirror and see improvement in my posture. I still have a way to go, but with continued exercise I intend to accomplish what I set out to do: manage my pain and look better.

I look forward to being part of the fibromyalgia support group. Education and information can be quite beneficial, while new friendships will help you realize you are not alone in learning to cope with a disease that is destructive and debilitating. My exercise program has improved my balance and walking, so what has helped me may help others.

To be part of the support group, call 321-473-7770 or email [info@helpingseniorsofbrevard](mailto:info@helpingseniorsofbrevard) and inquire about attendance. Do somethings positive to help yourself. Join the support group.

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## STAY TUNED!

**Helping Seniors 3<sup>rd</sup> Annual Car Raffle**

**Spring 2019**

**Winner's Choice  
- one of the following -  
from Boniface-Hiers Automotive Group:**

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**Are you interested in joining us to  
provide support to Brevard seniors?**

**Call: 321-473-7770  
for more information**