



What it Means to be a Senior!!

by Joe Steckler, President
Helping Seniors of Brevard

Recent phone calls to our helpline have reminded me of Emma Lazarus's 1883 sonnet, "The Great Colossus", which is inscribed on a plaque inside the Statue of Liberty. These words welcome immigrants to our country: "Give me your tired, your poor, your huddled masses yearning to breathe free, the wretched refuse of your teeming shore." While they were intended to greet newcomers to America, might they not apply to seniors today?

When I was 20 I did not think about what it would be like to live when I was 60, 70, or 80. Like many of you, I had other thoughts on my mind that did not include saving thousands for retirement, 401K's, pensions, etc. As I acquired a family I thought more about saving, but house interest payments of 16% and other demands mitigated against putting aside much for retirement.

As I got older I realized I had to get serious about retirement, and I did. I knew I would have my military pension and planned to work in my civilian life. I developed and maintained an investment plan that would enable me to have the retirement I wanted, stuck to the plan, and am there today.

Not everyone does that. Some maintained a lifestyle that allowed only minimal saving for retirement and now experience difficulties. Some could not set aside the amounts needed because of medical issues, low earnings, or high cost of living. Some did not expect to live into their 80s and 90s but life expectancy has increased, and we now can hearken back to those words of Ms. Lazarus.

We have a large number of seniors in Brevard County who have lived to be 80 and must continue working. As they aged many lost their source of employment. Jobs became harder to find for those who had a disability or who could not walk or stand for long periods. Some

found themselves competing with younger people for the same \$10 to \$14 an hour job. This scenario has become more common and impacts seniors who need a job to make ends meet.

Several years ago the Florida Secretary of Elder Affairs started a program entitled "Elder Friendly Communities". She envisioned senior communities where there were wide, lighted sidewalks for seniors to walk on at night, stores that offered goods seniors wanted, and entertainment that was senior friendly. It never happened. Rather, we now see seniors who must work to live. The seniors I talk with are willing to take part time jobs at wages that stretch their social security so they can pay bills and live a frugal life, not golf or go on cruises.

There is a very successful local care giving company, Seniors Helping Seniors, that hires those 65 and older. The fact that more seniors are finding it necessary to continue working to support themselves is indicative that local governments need to plan for ways to accommodate an aging community. Why can't our Brevard County Housing and Human Services Department, which already is responsible for the Commission on Aging, develop a plan to employ seniors? This is an emerging need that without positive action will burden an already frail element of our population. We can, and should do better. **SS**

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inheritance will go to the deceased beneficiary's lineal descendants (children, then grandchildren).

5] A Will cannot penalize someone for challenging it. Some people want to include a provision that if a beneficiary challenges the Will he/she loses everything he/she was to receive. This is called a "terrorem clause" because it is intended to terrorize the person not to challenge the will. Terrorem clauses are not enforceable under Florida law.

For further information you may be interested in Attorney Truman Scarborough's Booklet on Estate Planning in Florida. It is available without charge or obligation by calling (321) 267-4770. Truman Scarborough's office is located at 239 Harrison Street, in Titusville. **SS**

SUDOKU By Linda Thistle

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DIFFICULTY THIS WEEK: ♦

♦ Moderate ♦♦ Challenging
♦♦♦ **HOO BOY!**

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