



Helping Seniors Of Brevard

www.HelpingSeniorsofBrevard.org

Issue

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



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,

The election is over. While some are happy and others sad, I just hope that the old and new Congressional members will work together. Our country has enough problems. Those who serve us in Congress must come to grips with what is needed for the entire nation and not a select few. Personally speaking, I would like to see more support for senior programs.

We recently said goodbye to one staff member and now wish our Executive Director, Terri Mermis, best wishes as she has resigned to take another position. Until we hire replacements, Board member Dennis Mannion has volunteered to man the office, answer phones, and help callers. For those who do not know, our new office is in Unity of Melbourne, formerly Kaiser College, located at 2401 N. Harbor City Boulevard in Melbourne. We welcome your visit.

Our new Helping Seniors radio show airs every Wednesday at 12 PM on WEJF 90.3 FM. The signal covers the entire county, so callers throughout Brevard can join us at 321-722-9998. In addition, our television shows run daily on Space Coast Television at 8:30 AM, 4:30 PM, and 5 PM. And, with Hometown News articles now appearing every other week, we are really expanding our information and education resources. Please tell others, for word of mouth is an effective way to let others know how we can help them.

We have officially launched our 2019 car raffle, the primary source of funding for Helping Seniors. You can help us by making a donation for tickets and also telling your friends and business associates about the raffle. You will find photos and information on page 2; so far we have received excellent reviews on the selection of new cars from Boniface Hiers for the raffle.

Thank you for reading Senior Scene and learning about Helping Seniors. With your help we can build an effective and much needed organization to help seniors.

Joe Steckler
Elder Advocate

See one you like? You choose the car!

#1



2019 Dodge Challenger

#2



2019 Mazda Miata Convertible

#3



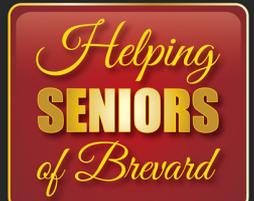
2019 Dodge Ram Truck

The **Helping Seniors** Car Raffle

Car Raffle: 1 ticket for \$25 or 5 tickets for \$100 Donation.

Call 321-473-7770 for Tickets - www.HelpingSeniorsofBrevard.org

Images are used for illustrative purposes only and may not represent actual product. Each product image is indicative of the product and may not wholly represent the actual product. Base model shown - upgrade at winner's cost/discretion. Grand Drawing April 27th, 2019. Need not be present to win. See Official Rules for complete details. Helping Seniors of Brevard is a Florida 501(c)(3) Nonprofit.





Bad Breath? Maybe It's Your Tongue!

Lee Sheldon, DMD

Recently, a patient came to me for an opinion on the cosmetics of his teeth. My assistant had noticed that his breath was bad, as if he had periodontal disease. And sure enough, when I saw the patient, his breath smelled like periodontal disease as well.

But then I examined him, and guess what? No periodontal disease. What did I do next? I asked him to stick his tongue out, way out. There was a lot of yellow and brown growth on the back of his tongue. I took a tongue scraper, scraped that yellowish-brown mass off his tongue and asked him to smell it. I smelled it too. And sure enough, that was where the smell was coming from.

We talk about bad breath. We buy toothpastes, mouthwashes, mints, gum. But before we cover it up, let's find the source of the problem. Periodontal pockets harbor bacteria and are the main cause of bad breath. But the back of the tongue? We almost never see it, yet it harbors a lot of bacteria.

How do we treat it? Buy a tongue scraper. You can find it at your pharmacy or on line. Instructions are simple. Stick your tongue out. Put the tongue scraper at the back of your tongue and scrape forward.

What else can you do? You can chemically disinfect the back of the tongue. Use an antibacterial mouthwash. Or you can do what we do. Mix a half teaspoon of household bleach into a half cup of water. You can add a few drops of mouthwash to that if you don't like the taste. The level of chlorine is about the same as you would find in pool water. Use a dropper and put the bleach mixture at the back of your tongue, gargle, and spit out.

Most breath problems are solvable. It's just a matter of finding the source of the problem.



Before We Even Knew What It Was

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

Before AIDS was an officially recognized disease, before HIV was identified as the virus that caused it, and before it was understood how HIV/AIDS spread, VITAS nurses and doctors in the early 1980s and 1990s were on the front line of care for patients with unexplained, unpredictable and invariably fatal symptoms.

During VITAS' 40th anniversary year and with World AIDS Day commemorated on December 1, VITAS reflects on the early days of the AIDS crisis. Because the AIDS/HIV crisis and the American hospice movement evolved in the same decade, VITAS played a key role in HIV/AIDS care by:

- **Developing national standards for HIV/AIDS care**, supported by nurses, physicians, medical directors and clinical staff who documented processes and protocols for symptom and pain management, hospice eligibility, medications and other topics from the field.
- **Providing care where it was needed**, including hospitals, nursing homes, medical clinics, jails, prisons, private homes, and on the streets.
- **Understanding the gay culture** by hiring LGBTQ staff who understood the gay community and became involved in supportive organizations and movements.
- **Addressing the stigma attached to AIDS/HIV**, with VITAS team members often serving as quasi-family members for many of their patients, especially those who had been rejected by their families.

Find out how VITAS cares for HIV/AIDS patients and their families today at VITAS.com. For more information about hospice or end-of-life care options, call VITAS Healthcare at 866.759.6695.



Helping Seniors Of Brevard



The Midterms are Over!

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

The Midterms are over and that means the legislature is about to start committee hearings for legislation for the 2019 session. Even though the 2019 session does not begin until March of next year, the legislative committees start meeting the first week of December.

One piece of legislation we might see this year concerns the Uniform Adult Guardianship and Protective Jurisdiction Proceedings Jurisdiction Act. Florida is one of only four states that has not adopted the Act.

This legislation provides a mechanism to allow guardianships to be transferred between the States without having to start all over in the guardianship court of the receiving State.

As you can imagine, there are many guardianships being transferred into and out of Florida each year. The Act would streamline this process and save lots of the Ward's time and monies by not having to re-litigate the guardianship all over again.

There also will be guardianship bills that address venue for guardianships of the minor and the ability to introduce additional evidence of incapacity at guardianship hearings when the court appointed examining committee finds the alleged incapacitated to have capacity.

Furthermore, the legislature will address a couple of pieces of legislation that deal with electronic wills and electronic notarizations. These bills would allow the digital signature of documents in certain cases. This legislative year will be very busy and off to a fast start!

Mr. Johnson is Florida Bar Board Certified in the area of Elder Law, and practices predominantly in the fields of estate planning, Medicaid planning, long-term care planning, guardianship, incapacity planning, will and trust litigation, and probate.



Helping Seniors Media Programs

Helping Seniors Television Show
Channel 499
Monday-Friday
8:00 AM, 4:30 PM, and 5 PM

Helping Seniors Radio Show
WEJF FM 90.3
Wednesday
12:00 PM

Want to Help Helping Seniors?

Donate



Helping Seniors of Brevard Inc. is a registered 501(c)(3) charitable organization. Your support helps us connect thousands of vulnerable seniors to the help they need to get what we all deserve: quality of life and peace of mind.

You may donate online safely and securely at www.HelpingSeniorsofBrevard.org or mail your check made payable to HSOBC to P.O. Box 372936, Satellite Beach, FL 32937.

You can also help support **Helping Seniors of Brevard** every time you shop at www.smile.Amazon.com

Thank you for your gift!

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Melbourne, FL
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Campbell's Cooling and Heating, Inc
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321-473-7380

ATTORNEY

William Johnson, P.A.
140 Interlachen Dr., Suite B
Melbourne, FL 32940
www.floridaelderlaw.net
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**Ruth Rhodes, Esq.
Rhodes Law, P.A.**
1751 Sarno Road, Suite 2
Melbourne, FL 32935
www.rhodeslawpa.com
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Melbourne, FL 32935
www.drleesheldon.com
321-369-9788

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Indian Harbour Beach, FL 32937
321-773-4651

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Satellite Beach, FL 32937
www.precisiongaragedoorsfl.com
321-2544554

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www.glassdoctor.com
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 Www.MHMmedicalgroup.com
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 www.seniorcarebrevard.com
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 Melbourne, FL 32904
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 www.verus-health-partners-
 business.site
 321-412-7389

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 www.paintbrevard.com
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CRM Senior Day Care
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321-877-1211

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Melbourne, FL 32901
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Titusville, FL 32796
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www.addingtonplaceof
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resort.com
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SENIOR SERVICES

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www.goldenproviders.com
321-914-3919

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

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FOR MORE
INFORMATION**



Senior To Do List

Joe Steckler
Helping Seniors of Brevard

Greetings to all,

The end of the year is a good time to take stock of where we are in life and what we need to do before we usher in a new season.

Since my wife thought it was time to take some of my own advice, and because I have a home office that can be a real mess, I decided to pass on a list of things I need to do to be better prepared. Being prepared is something we all need to do, not just think about.

Financial preparation. As expenses exceed income many people give up on savings, focusing on the present instead of the future. Some of you may still have time to turn things around by going to a good financial planner. You might be surprised at what you can accomplish with advice from a financial planner who is interested in helping you and not enhancing his or her own portfolio at your expense. Such are out there, you just have to find them. This might also be a time to pass on what you learn to your children.

Legal documents. If you do not have a trust, there are many other legal documents you need to have available like a Durable Power of Attorney, a will, and health care documents. I cannot overly emphasize the importance of a Durable Power of Attorney and, should you not know what this is or do not have one, I urge you to see an attorney. These documents, which cost about \$250, can be a life saver.

Filing system. This is the tough one that requires constant attention. Because of my nonprofit work, I have a lot of paperwork to keep straight. I do a constant review to ensure all my documentation is organized and up to date. And while this does cause some floor filing, failure to meet an insurance or car payment is something we want to avoid. Having a good filing system keeps us mindful of important items and eliminates obsolete paperwork.

Clean garage. This article would be incomplete if I did not mention maintaining a clean garage. As I have gotten older, I pay less attention to the cleanliness of my cars and my garage. As I drive by homes with their garage doors up, I am reminded that I need to pay attention to my own garage.

Emergency planning. Having gone through many hurricane evacuations, consolidating important documents in a secure and accessible location has become mandatory. Some people store their important documents in a safety deposit box, but most keep them at home. In an emergency, I would take my insurance, trust documents, marriage and birth certificates, list of financial assets, and personal photos with me. Remember that hurricanes are not the only danger as homes do catch fire. Best be prepared.

Family heirlooms. Some may be too big to take in an emergency, but small items like photograph albums, family jewelry, and meaningful mementos should be ready as part of your evacuation package.

Medical records and medications. We should all keep pertinent medical records and medications in an accessible location. It is important to take your medicines with you. They should be in their original bottle with the prescription on it in case you need to get a refill while you are away.

Last but not least. Take your address book with phone numbers. Cell phones are great but you may need numbers not in your phone. Remember also that cell phones do not always work in certain locations.

There are many other items that could be on my Senior To Do List (actually a list for all ages), but the point is to get us thinking about what we might want to save, not only for ourselves, but for our children. Be prepared.

Joe Steckler, is a retired Navy captain with 38 years of military service and 26 years of local fundraising experience. He established the Brevard Alzheimer's Foundation and is developer and host of the Helping Seniors media programs and the nonprofit organization, Helping Seniors of Brevard. His work with Helping Seniors is 100% volunteer.



Regaining Independence at Hibiscus Court

Ashleigh Caswell
Associate Executive Director
Hibiscus Court Assisted Living Community

One of the most rewarding parts of being involved here in resident life at Hibiscus Court is seeing how new residents REGAIN independence after moving into their new apartment at Hibiscus Court.

In order to live at home “alone”, many seniors are actually dependent on friends, family, and services. Many seniors are isolated in their homes, and their family relationships have slowly turned into caregiver relationships.

So often, an adult child sits down and tells me that their mom is “independent”, but then goes on to say that they rely on their children, friends, and family to provide groceries, clean, cook, run errands, etc. That’s not an independent person. An independent person is one that has everything taken care of so that they can focus on what they want to do.

Residents at Hibiscus Court are much more independent than they were at home alone. They no longer have to depend on their families for necessities, and can enjoy the time they have with their sons and daughters, grand and great grandchildren.

Our residents can go shopping without arranging for a ride, they go out to events without worrying about setting up transportation, they can play a game of bridge with their friends every night! My residents don’t have to worry about cooking for one, they get to invite their friends and families to be treated at the Chef’s table in our full service restaurant style dining.

Hibiscus Court is truly independent minded resort style living, that allows seniors to focus on the enjoyable things in life!



A Quick Look at Medicare Plans

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

Medicare has four parts (A, B, C, D) plus Supplement plans. Medicare A, the hospital protection, has a deductible per visit but no premium. Medicare B covers doctor visits, diagnostic tests, etc. Monthly premiums start at about \$137 and increase based on household income. Medicare B has a 20% coinsurance factor with no limit.

Medicare D is prescription coverage. You may change plans each year in the fall. If you are 65 or older with no other prescription coverage, you must pick up a plan. Otherwise, there is a 1% per month increase added to premiums until you eventually pick up a D plan.

Medicare C (Medicare Advantage plans) and Medicare Supplement plans differ greatly. To have either coverage, you must have Medicare A and B. Advantage plan claims are paid wholly through an insurance coverage. Though there are usually low or no premiums, there are annual deductibles and out of pocket maximums. They may include prescription coverage. There is normally a directory of providers you must use to obtain full coverage.

Medicare Supplement plans are written by the government, but sold by insurance companies. Claims are paid by a combination of Medicare and the insurance company. A Medicare provider must accept these plans for services, so this coverage is good nationwide. There is no directory of providers.

An important consideration is how Medicare B and a supplement plan treats certain high cost drug treatments like chemo. Medicare B covers these types of drugs with the exception of the 20%. A good supplement plan will pick up the 20%. This is a huge difference from Advantage plans. Various supplemental plans are available in Florida. The most comprehensive is Plan F. Plan F will be available for purchase until the end of 2019. If you have plan F by then you get to keep it.



Stylish Grab Bars Blend Into the Home

*Clayton Cook, CEAC, Certified Renovator
HandyPro of the SpaceCoast*

Grab bars in the home can be an incredibly simple yet important tool for any home owner. Most grab bars these days can carry an enormous amount of weight, up to 400 pounds if they are correctly installed, but they can also be fashionable and blend into the surrounding décor.

Different colored and textured grab bars come in all types of sizes and designs for various uses. One popular piece is a grab bar that curves into a sideways crescent moon over a bar that holds toilet paper, providing an elegant design that can be used not just for toilet paper, but to help you stand up from the commode.

The amount of different colors, shades, and material provide an urbanized camouflage, blending in with your other bathroom fixtures. Some may even mistake a well-placed grab bar for a towel rack or shampoo holder.

Different designs of grab bars may aid in different areas as well. Accessible contractors have access to various types of grab bar, including the fold-down. If nothing is available near the commode, the grab bar can be tugged down for use and then tucked away when not needed, keeping things simple, yet secure.

All of HandyPro's grab bars are considered high grade, made of high strength stainless steel and available for powder coating to get the color one desires. With the proper grab bars, a bathroom can be accessible and stylish at the same time.

Clayton Cook is the lead specialist at HandyPro of the SpaceCoast in Merritt Island specializing in modifications for senior citizens and those with disabilities. Clayton is a Certified Environmental Access Consultant and a Certified Renovator for helping to ensure your new or old residence remains a home for a lifetime. For more information, contact HandyPro at 321-637-8500.



Holiday Gift Giving

*Jennifer Helin
Seniors Helping Seniors*

Trying to find that perfect gift can be difficult. Especially when the gift is for someone who has everything they need. Another bottle of perfume? Slippers? What can they truly use? We've all been there. Here are suggestions that we have tried or have been given to us from our seniors or their families:

1. **Gift certificate for their own "day"**. All those projects that had been put off? Make a date for the family to come and spend the day. Weeding, hanging pictures, repairing a few things, cleaning in those hard to reach places. Bring breakfast with you, go to lunch or dinner afterwards. The gift of your time is an awesome thing.
2. **Gift certificates for their favorite restaurants**. Here's the twist. The entire family contributes gift cards to various restaurants. Whenever someone goes to visit, mom gets to pick a card and away you go. This is a sneaky way to encourage the younger generation to go pick up their grandparent and take them out!
3. **Dementia related gifts**. *Induction cooktops* – only produces heat when the pan is on it and automatically turns itself off after two hours. *Day clocks* – displays day, date, time, and time of day, with five alarm options for medication reminders. *Red dinnerware* – allows those with dementia to differentiate what is on their plate and encourages appetite. *Automated medication boxes* – the door opens and an alarm goes off, reminding the person to take that dose and only that dose.

Consider a gift of independence. Seniors Helping Seniors offers gift certificates for services and/or respite care for loved ones. It's a good way to introduce services without a huge commitment. Call us at 321-722-2999.



Helping Seniors Of Brevard

Our current underwriters include:

Affordable Glass Protection, Inc.
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