

## ATTENTION WARTIME VETERANS

AND SURVIVING SPOUSES  
HOW WILL YOU PAY FOR SENIOR LIVING?

You may qualify for **\$14,508 - \$26,765\*** annually from the Department of Veterans Affairs to help pay for long term care expenses.  
\*Benefit amount is determined by the VA based on eligibility

ATTEND OUR FREE WORKSHOP TO LEARN ABOUT NEW VA REGULATIONS.

941 Laurel Circle, Sebastian, FL 32976

FRIDAY, JANUARY 18, 2019 at 12:00 PM Refreshments will be served.

RSVP: 321-614-8015 Seats are limited.



**Jeff Mark**  
Medicare Man  
Barefoot Bay Resident

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

Veterans Financial is a private financial services company and is not a part of the Department of Veterans Affairs.



**Joe Steckler**



## When Savings Run Out

by Joe Steckler

President, Helping Seniors of Brevard

For several weeks I have been the acting Information Specialist for Helping Seniors. I have answered the phone, listened to callers, and tried to resolve problems. The hardest ones are those requiring financial help and lodging. In my opinion, it is becoming more difficult to provide this assistance. Many callers could be helped if Brevard County had a plan to address senior needs like homelessness and short term lodging.

It is no secret that affordable housing is lacking in Brevard. The County's list of "affordable" housing with monthly rent of \$700 to \$900 is far from affordable for those living on SSI, small Social Security checks, or other low monthly incomes. There also is no temporary housing. Callers tell me that counties up north give out housing vouchers to those in need, but I doubt County Commissioners who eliminate financial assistance to nonprofits would be willing to listen to a plea for such vouchers in Brevard.

Many seniors who have outlived their retirement savings call us about jobs. We may believe they could have planned better for retirement, but that does not apply in all cases. Some seniors made a plan, but did not have enough money to set aside for retirement or lived longer than expected. They often do not have family who can help them. When these seniors call our helpline, we discuss many options and usually manage to develop a workable plan.

Recently an 83 year-old man called us. He had lost his job (yes, at 83 he was still working to supplement his Social Security, as his retirement funds had been used up), which he had held for 11 years. The new company did not want an 83 year old person working for them. We tried for several days to assist him, but there were no resources available. Consequently he lost the food in his refrigerator when his electricity was turned off and may lose his rented home.

This heartbreaking situation prompted Hometown News to offer us a weekly Senior Employment Corner, which Helping Seniors will develop and manage to assist seniors who must work in order to survive. Living longer does cause new problems, which is why Brevard County should have an aging plan to address the issues described in this article.

Most of us have no idea of the problems many seniors face as they get older. Eliminating funding for nonprofits will only accelerate the calls we receive on our helpline while hindering our ability to provide relief. To my knowledge there are no other resources besides Helping Seniors and 2-1-1 Brevard that offer such services. Whether we like it or not, seniors do need assistance, and problems that increase in magnitude could be helped if addressed early on.

For a county that is in the top 1% nationwide in terms of those over the age of 65, we should be able to do a better job of assisting those in need. Having gifts for seniors at Christmas is a wonderful idea, but what about the other 364 days of need? An aging plan for the County that includes support for nonprofits is a much needed starting point.

Are You Caring for a Family Member Who Cannot Be Left Alone?



## Adult Day Health Care

Supervised Care of Frail Adults Including Dementia Care

With affordable rates and friendly staff, Adult Day Health Care gives caregivers the peace of mind while they work and take care of their personal needs. Call for more information - financial assistance is available.

**BENEFITS INCLUDE:**  
Nursing Supervision • Recreation & Activities • Entertainment  
Nutritional Meals • Daily Exercise • Medicine  
Diabetes Management • Transportation

**THREE LOCATIONS:**  
Melbourne - 4676 N. Wickham Road  
Mico - 7951 Ron Beatty Boulevard  
Titusville - 830 S. Park Avenue

321-253-4430 [BrevardAlz.org](http://BrevardAlz.org)



## AFFORDABLE AIR & DUCT REPAIR

Lic # CAC 1813292

**Manufactured Home Specialist!**

**772-581-9282**

**\$39 Maintenance Special**



**We Service and Install Most Major Brands**  
**Reliable, Prompt Local Service 7 Days**  
**No Overtime Weekend or Holiday Fees**  
**Never ANY Extras, Hidden Fees or Unnecessary Parts**



"If It Leaks, Call Meeks"

**388-2285**

Lic # CFC 024535



Remodeling and Service Specialist



24 HR. EMERGENCY SERVICE - RADIO DISPATCHED

**MOBILE HOMES COMMERCIAL - RESIDENTIAL**

Faucets • Water Heaters • Toilets  
Shower Parts • Drain Cleaning  
Water Filters • Garbage Disposals  
Backflow Preventers  
Certified, Installed and Repaired  
Slab Leak Specialist  
Sewer & Water Line Replacement

## John & Becky Boncek



1603 U.S. HWY. # 1  
Sebastian, FL 32958

(772) **913-3412**

(772) **589-2888**

**EVERYTHING THEY TOUCH TURNS TO SOLD**

**163 Closed Transactions in 2017**

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