



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,

I am writing this President's Message two weeks before the drawing for the car. Due to publication deadlines, we must work this way. Even so, your response to this fundraiser has been tremendous and makes me ever more cognizant of the wonderful and caring people in Brevard.

Response to date has been exceptional with many new contributors to the event. Mark Pieloch, owner of the American Muscle Car museum, is most gracious in his work to help organizations that assist people in our county. Still, without your wonderful support we would not be able to do this work so necessary to many in our community.

Today a caller asked me exactly what we did to help people. I explained that we were an information network and connected people to services that they needed, giving him a couple of examples. He thanked me for the work we do getting information to people so they can age with dignity.

Raising money to maintain a nonprofit is not an easy task, but when we see first hand how the results of our work can benefit the community, we are reinforced in our desire to continue to do this work. Whether we like it or not, there will always be those in our community who for many reasons will need help.

A good example is that of a Vietnam veteran who was living on about \$1100 a month. When we advised him about Veteran's Aid and Attendance, he did the required paperwork and became eligible for about \$1200 a month in additional benefits. Those of us who do this work, made possible through your financial support, can reflect on the importance of what we do to help others.

Thank you for your continued support.

Joe Steckler
Elder Advocate



Helping Seniors Of Brevard



**The Great
Helping Seniors Car Raffle**
 Winner chooses the car:
 2019 Mazda Miata; 2019 Dodge Truck; 2019 Dodge Challenger
 Grand Drawing - Saturday Apr 27th - 4pm-6pm - American Muscle Car Museum
 Tickets at 321-473-7770 / Online at HelpingSeniorsCarRaffle.com

3rd Annual Helping Seniors Car Raffle

Thank you to our 2019 event sponsors!

Cars ~

A.J. Hiers, Boniface-Hiers Automotive Group

Host ~

Mark Pieloch, American Muscle Car Museum

Beverages –

American Muscle Car Museum
Monarch Homes of Brevard
William A. Johnson, P.A.

Food ~

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August H. Velten & Associates
Beef 'O' Brady's – Satellite Beach
Courtney & Braswell Financial Group
Kindred at Home
Pane E Vino
Seniors Helping Seniors
Senior Scene Magazine
Zon Beachside Assisted Luxury Living

Dessert ~

Courtney & Braswell Financial Group
Hibiscus Court
Kindred at Home
VIP America Home Health Care

Entertainment ~

“River Boys”, Harbor City Harmonizers

The generous support of our community enables us to fulfill our mission to....

improve the quality of life for Brevard's senior population through the provision of information, education, and resources.

Our vision is to create an information network to help seniors access a full range of services to assist in meeting their health, household, financial, legal and other needs.

Helping Seniors provides the following programs free-of-charge:

Senior Helpline 321-473-7770

Senior Advocacy Council

Annual Senior Needs Assessment Survey

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 at 12:00 PM

Informational articles in
Hometown News, Spotlight Magazine,
Ebony News Today, Al DiaToday,
Barefoot Tattler, Senior Scene Magazine

Monthly Newsletter in Senior Scene Magazine

Senior Services Directory



Helping Seniors Of Brevard



Why Does It Cost So Much?

Lee Sheldon, DMD

Years ago, I decided that I would become the periodontist who did major cases. There are some patients who want this level of care. Interestingly, I thought that would have to do with the income of that patient. Boy was I surprised. There was John, the nighttime security guard, who was almost a recluse because he couldn't stand being in the dental chair and let his teeth rot away. He's changed his life and would spend the money all over again and has said that on numerous occasions.

Some people will complain about the cost of dentistry. I understand that. For those people, there are more minimal services that they can purchase. After all, partial and full dentures are far less costly than dental implant supported teeth and require fewer staff, fewer lab bills, and less comfort than the more costly solutions.

What do the solutions that we provide take? It takes study. It takes hiring and training the best staff. It requires continuing education for our doctors with the best teachers in the nation. It takes investment in technology. It takes time before and after work, and yes, even on weekends.

That's what some patients want. And we're happy to do that. And that's not what some patients want, and for them, we aren't a good fit.

Dentistry is different from medicine. Medicine has one standard of care, often one level of service. Dentistry provides different levels of service and different costs for those levels. It becomes your choice as to the level of service that you want. It is a choice that you can make, to find the dentist whose philosophy and subsequent expense matches yours. Once you determine that, you can find a dentist that matches your desires and your budget.



Hospice Nurses Agree: "What We Do Matters"

Pamela Struzinski

*Patient Care Administrator for
VITAS Healthcare in Brevard County*

Nearly everyone has a story about a favorite nurse.

Perhaps you have fond memories of the obstetrics nurse who delivered your first child or the oncology nurse whose sense of humor made chemotherapy less intimidating.

In the field of hospice care, specially trained hospice nurses leave lasting impressions, too. They share one of life's most profound and difficult experiences. They are intimately involved in their patients' and families' lives, from hospice admission to the moment of death.

May 6–12 is National Nurses Week, a designation that honors the dedication, service and professionalism of the country's 3.9 million nurses. In Brevard County, VITAS® Healthcare understands the unique nature of hospice nursing—and the impact that hospice nurses have on patients and families.

Hospice Nurses Navigate the End-of-Life Journey

The nation's leading provider of end-of-life care, VITAS puts patients and their families at the center of the hospice team. Specially trained nurses and aides provide the bulk of care in the home, guiding families through a patient's final months, weeks and days with compassion, calm and comfort.

Hospice nurses sometimes stay hours past their shift, just to hold someone's hand and talk. They prepare patients and families for what to expect near the end of life. They understand family members' fears, questions and emotions.

They re-arrange their schedules to attend a patient's funeral and say goodbye to their families. Some stay in touch, even years later.

For more information about end-of-life care options, call VITAS Healthcare at 866.759.6695 or visit VITAS.com.



Helping Seniors Of Brevard



Florida Homestead

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

Florida has several different Homestead laws that offer different protections to homeowners and their spouses (and minor children). The most commonly cited Homestead law is the \$25,000 deduction from the appraised value of your primary residence for property tax purposes. However, this may be the least important Homestead law.

The Florida Constitution provides creditor protection for your Homestead for debts not connected to the property (including nursing home or Medicaid bills or liens). This applies to one-half acre in a municipality and 160 acres outside of one. Generally, the only time a creditor can force the sale of your Homestead is if you don't pay your mortgage, if there is a mechanic's lien for work done on the house, if you don't pay your property taxes, and if you don't pay your homeowners or condo association dues.

Of course, if you don't pay your Federal income taxes they can take your Homestead. Federal bankruptcy law now requires that you have lived in the Homestead for 40 months to be exempt from creditors' claims in bankruptcy court. Florida law does not require any length of residency.

If your Homestead is owned as anything other than as a tenancy-by-the-entireties (as a married couple), the Florida Constitution provides protections for a surviving spouse as well as minor children. The surviving spouse will automatically get a life estate and the minor children, if any, would get the remainder. Also, if the Homestead is owned only by one spouse, then it cannot be transferred or mortgaged without the other spouse joining in on the transfer or mortgage.

Transfers of Homesteads can be very tricky and a real property, estate or elder law attorney should be consulted.



Professional Senior Placement Services

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

Currently there are 130 assisted living facilities throughout Brevard County. This includes large communities, memory care, and small care homes for 5-6 seniors who prefer a home-like setting. The larger communities have options such as independent living apartments and assisted living, while some offer a beautiful secure area for those needing memory care.

With so many choices, how does one find the best community to suit their needs, activity interests, pet policy or best location? Most people do not realize there are Professional Senior Placement Services available to find you the best community that matches your interests and care needs. **This is a FREE service for family members and loved ones.** You will never be charged a fee to use this service!

Using a LOCAL professional placement service is always better than the national internet services. Services such as **Ally Senior Living Consultants** here in Brevard will meet with you, tour communities, and assist you every step of the way. Go to www.AllySLC.com or call 321-209-8686. Take advantage of this FREE service.

Once you have decided on a community, **Brevard Relocate Realty Group** is here to make the next steps as stress-free as possible. We will list/sell your home for top dollar. Our One-Stop Real Estate Solutions will coordinate the process: handyman or landscaping needs, packing/sorting, an estate sale, unpacking, measurement of furniture, and coordination with movers. We are Senior Real Estate Specialist, SRES®, which represents less than 2% of all Realtor® according to the National Association of Realtors®. Why settle for less?

Give me a call today 321-298-5562 for a FREE consultation & market analysis of your home. Visit our website at www.BrevardRelocateRealty.com



Helping Seniors Of Brevard

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Ruth Rhodes, Esq.
Rhodes Law, P.A.
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www.rhodeslawpa.com
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www.datadoctors.com
321-242-0366

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Lee Sheldon, DMD, PA
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www.drleesheldon.com
321-369-9788

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www.vitas.com
321-751-6671

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www.broomhildy.com
321-593-0779

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www.lavenderfieldscleaning.com
321-987-0949



Helping Seniors Of Brevard

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Brevard Relocate Realty Group

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Helping Seniors Of Brevard

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321-617-5555

SENIOR DAY CARE

CRM Senior Day Center

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www.CRMhealthcareservices.com
321-877-1211

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www.autumnhouse.com
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Helping Seniors Of Brevard

SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS

To Prospective Subscribers

The purpose of this letter is to seek your support in helping us develop senior service providers and finding advertisers.

We want advertisers of services that seniors need, and the list is endless. Many of us who are older can not climb ladders to change light bulbs, trim trees, pressure wash a driveway, or many other tasks we previously performed without blinking an eye.

The idea has two parts, one being a directory of service providers and the other the method of payment.

Part I: The Directory

The directory is composed of three to five-line entries describing the product as shown on the previous pages. We have an idea of basic needs but you, the user, may tell us of other services. We want plumbers, handymen, electricians, pressure cleaners, painters, attorneys, estate planners, financial advisors, geriatric doctors, cleaners, shoe repairmen, in home care providers, and lawn service people, to name just a few. I think you get the idea.

The ads will be inserted and updated on a monthly basis in 12,000 copies of *Senior Scene Magazine* and distributed to 500 locations. The magazine is free and widely read. When we receive calls, I always ask where the callers heard about us and the answer is generally *Senior Scene Magazine* or *Hometown News*.

Part II: Payment

The cost of a three-line ad is \$250 annually for 12 issues of *Senior Scene* – a whole year of advertising. For an ad up to five lines the cost is \$350 annually. You know this is a bargain, so I ask you to become an ambassador for our directory. If you know of a good company, you can sponsor them or encourage them to advertise in the directory.

It is time seniors stepped forward and took charge of making things better for themselves. No longer can we rely on someone else to make our care services possible. With the support of the many thousands of seniors we have in Brevard, we can do whatever we choose.

Senior Scene Magazine depends on the sale of ads for it to exist. Helping Seniors is also a business in that we must raise money to keep our services available to the community. To do that, we will need the support of our readers. Thank you so much!

**IF YOU WANT YOUR
BUSINESS IN THE DIRECTORY**

CALL 321-473-7770

OR EMAIL

**[info@HelpingSeniorsof
Brevard.org](mailto:info@HelpingSeniorsofBrevard.org)**

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



Helping Seniors Of Brevard



Lifesaving Information for Emergencies

Heidi Kuchenbacker
Brevard Community Healthcare Coalition
Steering Committee

Connect, Create, Contribute

Jennifer Helin
Seniors Helping Seniors



The Brevard Community Healthcare Coalition, professionals from a wide variety of healthcare settings and services, is taking action to keep people out of hospitals. The Coalition was established in 2015 to improve communication and collaboration throughout all avenues of the healthcare spectrum. Its main goal: to reduce readmissions to hospitals.

The impact on seniors is significant. 2,822 of 16,046 Medicare beneficiaries admitted to a hospital in Brevard County returned to the hospital within 30 days, and 2 out of 5 people were readmitted within the first week according to the Health Services Advisory Group.

The Vial of LIFE initiative, adopted by Brevard County Fire Rescue, gets Lifesaving Information For Emergencies into the hands of the healthcare professionals treating them. With proper information about medication and health conditions, health care outcomes improve. Included in the Vial of LIFE are a vial (looks like a cold cream jar), 2 green stickers (one for the front door and one for the refrigerator door), and a medical information form (conditions, allergies, medications, emergency contacts, physician).

Since many seniors fail to complete the form, place stickers, and store the vial properly, the Coalition seeks to provide the vial and help seniors complete the information. Coalition members will be available at the following community event to assist seniors:

Friday May 3rd, 2019

Gleason Park Recreation Center

1233 Yacht Club Blvd

Indian Harbor Beach, FL 32937

AARP Meeting 11:30am-1:30pm open to public (\$1 lunch).

Vial of Life team on site to complete forms and supply Vials.

May is Older Americans Month. This year seniors are encouraged to Connect, Create, and Contribute. Working with seniors every day, I get to see many seniors in action; working for Seniors Helping Seniors, volunteering in their community, teaching art classes, and much more. These vibrant folks are my inspiration. I love hearing about people in their 90's who are still playing tennis. I recently met a woman, who at 79, still works for FEMA! One of our caregivers turns 86 this year. Her client recently moved into a facility so she's off traveling this month. My family's matriarch just turned 98, still sharp as a tack.

What do these amazing people have in common? It's all in the attitude. They don't let a little thing like a number stop them from continuing what they have always done. Or from trying something new. They all stay active, connected. They contribute to their community. They use their talents to help others but by doing so have kept themselves healthier and happier.

Quick self-check. Are you staying active? If not, why not join one of the many senior centers for cards, bingo, exercise, or conversation? There are social clubs like the 55+ Club of Satellite Beach. Maybe it's time to share your hobby. There are model train clubs, quilting guilds, historic societies.

Better yet, get involved and volunteer. Volunteering is a great way to spend time with others. There are so many non-profits here, you can pick which appeals to you most. (Don't forget the volunteer opportunities with Helping Seniors of Brevard!)

If you would like to keep right on working, give us a call at Seniors Helping Seniors. We hire seniors to go out and help older seniors to stay active, independent, and at home. It's a great way to stay connected and earn a little money at the same time.



Helping Seniors Of Brevard



GDP: Does It Affect Your Portfolio?

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

Gross Domestic Product (GDP) is the total of everything produced in a country, even if it is made by a foreign company or foreign workers within a country's borders. GDP counts the final value of a product, but not the parts that go into producing it as a way to avoid 'double counting.'

In many countries, GDP is measured quarterly by adding personal consumption expenditures plus government spending plus business investment plus exports minus imports (GDP Standard Formula: $C + G + I + (X - M)$). But does GDP have a bearing on your portfolio? GDP growth is a measure of an economy's growth, but is not an accurate indicator of stock market performance. Although politicians like to use GDP as a goal in measuring the health of the economy, stocks don't track upward or downward depending on the GDP.

There are continuing factors impacting the U.S. GDP:

- The U.S. has shifted from an Industrial Economy to a Service Economy (not counted in GDP)
- We are becoming 'more efficient' consumers, purchasing fewer non-essential goods than previously.
- Low energy prices = reduced economic expansion

Indicators that are relevant to stock market performance include current economic conditions, changes in financial conditions for companies, and future production forecasts. Two industries that affect the stock market, regardless of the country of origin, are the automotive industry and the technology sector. When production booms or lags in either of these, it reflects in the market where the company is based.

However, when the stock market is over-performing or under-performing, consumer confidence directly affects GDP. During a bull market, there is optimism about the economy and consumer spending increases. As a result, company valuations increase, expansion happens due to increased product demand, companies can borrow easily, and more jobs are available. When the stock market is underperforming, consumers are reluctant to spend, which has an impact on GDP.

If you have questions or concerns regarding the stock market and how your portfolio is performing, now is a great time to consider a fixed-income annuity and plan for the possibility of a market downturn during your retirement. Annuities provide a stream of income you can't outlive and provide protection of the principal and growth since the annuity's performance is guaranteed to never drop below zero.

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!



Check Your Hearing: May is National Better Hearing Month

Dr. Liz White
Harbor City Hearing Solutions

May is National Better Hearing Month, and Harbor City Hearing Solutions and the American Academy of Audiology are encouraging the public to make an appointment with an audiologist if they suspect hearing loss for themselves or any of their loved ones.

According to the National Institutes of Health NIDCD, approximately 20 percent (48 million) of American adults aged 20 to 69 have some trouble with hearing and approximately 28.8 million could benefit from the use of hearing aids. Among adults aged 70 and older with hearing loss who could benefit from hearing aids, fewer than one in three (30 percent) has ever used them.

As the baby boomer population ages, more Americans are forced to face hearing health challenges. Growing numbers of younger Americans (including millennials and GenX'ers) are also reporting hearing problems. The NIH NIDCD also states that five in 10 young people listen to music or other audio too loudly, and that four in 10 young people are around "dangerously loud noise during events like concerts and sports games." Occupational noise is another factor impacting hearing in people of all ages who work outdoors, in factories, fulfillment centers, etc.

"Technology has progressed extensively and hearing aids are no longer the bulky contraptions of years past," stated Liz White, Doctor of Audiology, Harbor City Hearing Solutions and member of the American Academy of Audiology. White explained that hearing aid companies have stepped up to the plate to make "very cool" hearing aids for kids and young adults. "You can opt to buy hearing aids that are virtually undetectable or you can buy them in a wide range of cool colors and styles. Many work with smart phones."

"Audiologists are the experts in hearing health," White added. "Hearing aids are not always the only or recommended solution, which is why it's important to see an audiologist to further determine the appropriate treatment." Sometimes the cause is temporary or a symptom of another illness or disease. An audiologist will run various tests to determine the cause and will be able to recommend treatment.

Some signs of hearing loss may include:

- Suddenly having to turn up the volume of the television, radio, or stereo and having other family members complain that the volume is too loud.
- Difficulty understanding people speaking to you and asking people to repeat themselves.
- Difficulty with phone conversations and understanding the other person.
- Sudden inability to hear the door bell, the dog barking, and other household sounds.
- People telling you that you speak too loudly.
- Ringing in the ears.

School-aged children with hearing loss will sometimes exhibit poor school performance because they can't understand the teacher assignments or classroom interactions. If hearing loss has been present from a young age, they often don't recognize the loss and can't identify the problem.

"Hearing loss is a problem with people of all ages," said White. "If you or any of your family members experience difficulty in hearing, you should make an appointment with an audiologist."

In furthering working to help the public recognize hearing loss, the American Academy of Audiology helped launch a hearing screening app last year, [hearScreen USA](#). The app provides an easy hearing test through the use of a smart phone. For those who demonstrate hearing loss, the app will recommend an audiologist. Based on technology developed by the University of Pretoria, South Africa, the app provides accurate detection of hearing loss in under three minutes.



Helping Seniors Of Brevard

Our current underwriters include:

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www.aldiatoday.com

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www.ebonynewstoday.com

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Zon Beachside Assisted Luxury Living

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

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