

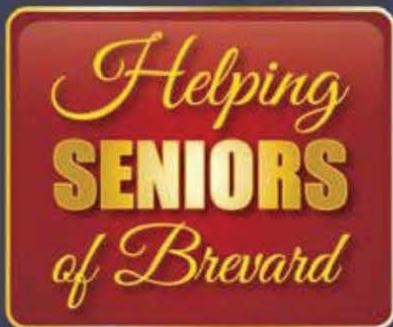


Helping Seniors Of Brevard

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,

When asked what I have done at different times in my life, I have broken it down into 18 years before Navy, 36 years in Navy, and 32 years after Navy – the last part spent here in Brevard. I have enjoyed watching our county grow, but there is much more growing to do. We must develop an Aging Plan that can identify and support senior needs.

For several years I have taken calls from seniors who have asked about affordable housing. My answer has been limited to several locations, all of which have lengthy waiting lists. This is not a satisfactory answer to a person 80 years old living on a fixed income of \$1,100 a month, who could easily become homeless and another woods occupant.

This is a real situation, folks, and why Helping Seniors has started a new Senior Advocacy Group that will meet every first Tuesday of the month at 10 AM at Zon Assisted Living Facility, located at 1894 S. Patrick Dr. in Indian Harbour Beach. To help identify and plan solutions to problems that affect seniors, call Kim at 321-473-7770 and reserve your spot.

I encourage you to listen to our weekly radio show broadcast live from WEJF 90.3 FM every Wednesday at noon. We talk about issues important to seniors. Affordable housing has been a topic we have discussed for several years but nothing has been done about it. We elect people to represent us, but seldom do we hear anything about seniors. The state budget keeps increasing, while legislators raid funds developed to build affordable housing to pay for it. Such actions must be stopped if we are to ever solve the affordable housing problem.

If we seniors are to help ourselves, then we need to be involved in identifying and proposing solutions to the problems that affect us. To see how you can participate, call Kim at 321-473-7770 to RSVP for the first meeting of the new Senior Advocacy Group. If you want to solve a problem then be part of the group working to do that. Call Helping Seniors today.

Joe Steckler
Elder Advocate



Helping Seniors Of Brevard



Transitioning to the Next Chapter

Debbie Beard, SRES® Broker/Owner of Brevard Relocate Realty Group



Kim's Corner

*Kim A. Bernard, MS
Education Specialist
Helping Seniors of Brevard*



Preferred Estate Sale Partner Compassionate Downsizing 4 Seniors

In honor of Dr. Seuss' Birthday Month, here are a few options as you transition to your next chapter:

Will it be a condo or independent living?

Will you move in with your children or be in assisted living?

Where do you start?

It's not for the faint of heart.

Take one room at a time.

Your experience will be sublime.

What will you take?

What will you leave?

What will you give because it's outlived?

What will you donate?

What will you sell?

My, oh my, it's so hard to tell.

That's where Compassionate Downsizing 4 Seniors comes in.

To relieve your stress and worry and get you all settled in.

To discuss your transition options and develop a customized plan for your move, contact Compassionate Downsizing 4 Seniors, your local member of the National Association of Senior Move Managers, at 321-576-2147 or online at www.cd4s.net.

The NASMM community compromises 1,000 move managers across the U.S. and Canada to ensure a seamless long distance move if needed. We are licensed, insured, and bonded.

We are off to a great new year here in the Senior Resource Center, and in my corner many new and sometimes unheard of requests have come through the Senior Helpline. This story in particular has touched my heart.

One day I received a phone call from an elderly lady who has called our Senior Helpline before. This time she called to say she had lost her best friend, a woman she has known since the age of eleven. Although she knew about her passing, she had no way of knowing the location of her friend's final resting place.

Her request was for me to help her locate her best friend. There was one thing she did know, the name of someone she believed to be a social worker at the long term care facility where her friend used to live.

Immediately I called the facility and was successful in contacting this individual she believed to be a social worker. It turns out she is not a social worker but a guardian. My caller's best friend had been cremated and is resting in a local cemetery.

I called her with the news, and let her know that she will be presented with a small urn of ashes on behalf of the guardian. Although she was sad for her loss, she couldn't be happier that her best friend is now at peace.

Be on the lookout for more stories from yours truly,

Kim

You can reach Kim at 321-473-7770 or at kim@helpingseniorsofbrevard.org.



Don't Jump too Fast to Antibiotics

*Lee Sheldon, DMD, PA
Solid Bite*

Over 90% of the flu and cold season diseases are caused by viruses. Yet, we often ask our doctors for antibiotics. Viruses do not respond to antibiotics. So, in an effort to get better faster, we're asking our doctors for medication, an antibiotic, that won't help us get better faster. The results are that we are taking a medication that won't help us and may produce side effects that make it more difficult for us in the long run.

There is a great article by Dr. Ross Albert that we can all find on the Internet. It shows us what works and what doesn't in very clear language. Another useful article is by Dr. Scott Kinkade. Both are online in *American Family Physician*.

Let me give you some common points. "Antibiotics should not be used routinely in the treatment of acute bronchitis." Some items that do have an evidence base (A=consistent, good quality patient-oriented evidence; B=inconsistent or limited-quality patient-oriented evidence; C = consensus, disease-oriented evidence, usual practice, expert opinion, or case series.) Antitussives (dextromethorphan, codeine, hydrocodone) in patients six years and older=C (over the counter), Beta-agonist inhalers in patients with wheezing=B (prescription), High-dose episodic inhaled corticosteroids=B (prescription), Echinacea=B (health food store), Pelargonium=B (health food store in some "natural" cough medicines), Dark honey in children=B. Reference: ROSS H. ALBERT, MD, PhD, Hartford Hospital, Hartford, Connecticut, *Am Fam Physician*. 2010 Dec 1;82(11):1345-1350.

The typical cold lasts ten days. Acute bronchitis from that cold can last as long as three weeks. Getting the support that you need can reduce your symptoms as your body heals.



A Touching Hospice Wedding

*Kathleen Kashow
General Manager for
VITAS Healthcare in Brevard County*

One of the underlying considerations for patients and families who choose hospice care for a seriously ill loved one is time—time for comfort, closure and quality of life in the time that remains. Recently, VITAS staff at one of our inpatient hospice units (IPU) made sure that a family member's wish came true...within 24 hours.

Shortly after patient Tracy was admitted to our IPU on a Wednesday, daughter Jessica asked our social worker Leigh Ann: Would it be possible to hold her wedding, originally scheduled two months out, in the IPU on Sunday? She wanted her mother to be present.

"Trust Me, Honey. We Can Get It Done."

Leigh Anne, who knew that Tracy's health was precarious, suggested a Friday wedding with this reassurance: "Trust me, honey. We can get it done. It will be a team effort."

Within 24 hours, Leigh Anne baked a three-tier wedding cake, IPU staff handled decorations, the cook prepared a buffet, a nurse took photos, a funeral home donated flowers and a judge signed the marriage license. Jessica and Jacob were married in Tracy's room on Thursday. Tracy died peacefully three days later.

"Without a doubt, this is the most gratifying job you'll ever have, even in the midst of all this sadness," says Leigh Anne. "When you do something for someone with no expectation that they have to do anything in return, it's a very gratifying feeling."

For more information about end-of-life care services, call VITAS Healthcare at 321.339.2893 or visit VITAS.com.





Helping Seniors Of Brevard



Your Aging Eyes

Dr. Aggarwal
Board Certified Ophthalmologist
The Eye Clinic & Laser Institute



Legislation Addresses Guardianship Abuses

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

Age-related macular degeneration, cataracts, diabetic retinopathy, glaucoma, dry eye, and low vision are some eye diseases and conditions that can affect older adults. One in six Americans age 65 and older have a vision impairment that cannot be corrected with glasses or contact lenses.

Eye disease risk increases with age, yet many older adults neglect to see an ophthalmologist for care. Early detection and treatment is imperative to saving sight.

If you are age 50 or older, make a point of visiting your eye care professional annually. Having a dilated eye exam every year can help detect age-related eye diseases in their early stages.

In addition to seeing your eye doctor yearly, here are some tips for healthy vision: stop smoking, eat a diet rich in green leafy vegetables and fish, exercise, maintain normal blood pressure, wear sunglasses and a brimmed hat anytime you are outside in bright sunshine, and wear safety eyewear when working around your house or when playing sports.

The Eye Clinic and Laser Institute has four locations throughout Brevard County and perform all surgeries in our Ambulatory Surgical Center located in Merritt Island. If you feel you may have a cataract(s) or need an annual eye exam, call us at **(321) 453-3937** to schedule an appointment or visit us online at www.youreyeclinik.com.



The Florida Legislature is proposing legislation that would address the alleged abuses by professional guardians. Senate Bill 994 filed by Senator Passidomo (R-Naples) and House Bill 709 filed by Representative Burton (R-Lakeland) has gained traction and will most likely pass this session. These bills make changes to Florida Statute 744 (Guardianship) to address the perceived abuses by a few “bad apple” professional guardians. These changes fall into four main categories.

First, the guardianship statute would be amended to prohibit guardians from executing Do-Not-Resuscitate-Orders (DNRO) without first obtaining a court order. This requirement would not affect existing DNROs executed prior to the establishment of the guardianship. The procedure for a guardian to obtain a DNRO is still being discussed. A few amendments have been added to the bills to address the question of how fast a DNRO can be obtained. This is to prevent having a ward who is dying from having to be needlessly and constantly resuscitated during the interim period while the guardian is trying to obtain the court order.

Second, professional guardians would be prohibited from petitioning to be appointed on their own behalf. In other words, another interested party would need to petition to have a professional guardian appointed.

Third, professional guardians would be required to disclose all conflicts of interest including prior or existing relationships with the examining committee members, the judge, or the attorney for the alleged incapacitated person.

Lastly, professional guardians will be required to disclose all remuneration received from any source related to the alleged incapacitated person or ward.



Helping Seniors Of Brevard

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TRUSTED BUSINESSES SERVING BREVARD SENIORS

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2346 Pineapple Avenue
Melbourne, FL 32935
321-254-4644

ATTORNEY

Ruth Rhodes, Esq.
Rhodes Law, P.A.
1751 Sarno Rd Ste. 2
Melbourne, FL 32935
www.rhodeslawpa.com
321-610-4542

**The Law Office of
Amy B. Van Fossen, P.A.**
1696 W. Hibiscus Blvd., Ste A
Melbourne, FL 32901
www.AmyBVanFossen.com
321-345-5945; (fax) 321-345-5417

William Johnson, P.A.
140 Interlachen Dr., Suite B
Melbourne, FL 32940
www.floridaelderlaw.net
321-253-1667

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Helping Seniors Of Brevard

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Helping Seniors Of Brevard

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321-242-1006

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Berkshire Hathaway Home Services FL Realty
2000 Highway A1A, Indian Harbour Beach
barbara@barbarawall.com
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Brevard Relocate Realty Group
1894 S. Patrick Dr., Suite D
Indian Harbour Beach, FL 32937
www.BrevardRelocateRealty.com
321-428-2160

Enhanced Property Investments
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SENIOR ADVOCATES

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Indian Harbour Beach, FL 32937
www.forgetmenotsca.com
321-610-4426

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A Place Like Home Assisted Living Facility
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Palm Bay, FL 32905
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321-693-3325

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www.thetravelcenterusa.com/Page/ChrisMorse
818-430-1480



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.

The Helping Seniors 2020 Car Raffle

- (1) Choose the car you like!
- (2) Get your Car Raffle tickets!
- (3) Save the Date: April 25th
- (4) Join us for Grand Drawing!

Get Tickets Today

HelpingSeniorsCarRaffle.com
or Call 321-473-7770

Tickets also available at all
Boniface Hiers Dealerships.

Support the work of:



Need Help?
321-473-7770
Senior Information Help Line



HelpingSeniorsofBrevard.org

2020
Chevrolet
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Convertible



2020
Kia
Sportage



2020
Dodge
Challenger



Grand Drawing Event - 6pm-9pm April 25th 2020
at the American Muscle Car Museum
(need not be present to win - but your Car Raffle ticket is "Admit One" - so plan to join us for a great evening!)

You choose the winning car!
1 ticket for \$25 or 5 tickets for \$100 Donation.





Avoiding Guardianship

*Gregory J. Schwendeman, Esquire
The Law Office of Amy B. Van Fossen, P.A.
Melbourne, Florida*

It is difficult to watch your parents age. They raised you, loved you, and took care of you. Now, you find yourself taking care of them; helping to manage their daily needs. But do you have the legal tools necessary to help manage their legal, financial, and medical needs?

What are the legal tools necessary to help Dad? The Courts look for the “least restrictive means”; they look to see if Dad executed a Durable Power of Attorney, a Living Will and Healthcare Surrogate, and a Preneed Naming of Guardian.

A Durable Power of Attorney is created while Dad still has the ability to make his own financial, legal, and healthcare decisions. A Durable Power of Attorney is a written document that permits Dad to choose who will make his financial, legal, and health care decisions when he cannot. Be careful, the Durable Power of Attorney law in Florida changed substantially in 2011, so make sure Dad’s Durable Power of Attorney is both up-to-date and comports with the changes.

The Living Will & Designation of Healthcare Surrogate allows another individual to make health care decisions for Dad, should he become incapacitated. And, if Dad ever does need a guardian, he can plan in advance and nominate whomever he trusts in the Preneed Naming of Guardian.

Properly prepared and executed, these documents can bring peace of mind to Dad and save possibly thousands of dollars. If Dad cannot execute legal documents, you may need a guardianship. Call us for details-321-345-5945



It's Pneumonia Time

*Traci Graf, RN
AVID Home Care*

It’s that time of year again...the winter months have the highest incidence of Community Acquired Pneumonia (CAP), which is only one of 30 different types! Unfortunately it is the most common type, is highly contagious, and is a leading cause of death among adults.

CAP is responsible for over 4.5 million ER and outpatient visits annually. It is the second most common cause of hospital admissions. The incidence among older adults is 2000/100,000 in comparison to all ages at 650/100,000 each year and surprisingly 9% of all cases are re-hospitalized within the same year!

Pneumonia happens when the air sacs that line the lungs become filled with fluid or pus, and an infection starts. The cause can be bacterial, viral, or fungal and can be extremely debilitating to even a healthy senior.

The most common comorbidities placing people at higher risk for developing pneumonia are COPD followed by congestive heart failure, diabetes, and strokes. At highest risk are adults older than 65, kids younger than 2, smokers, and people with compromised immune systems.

A few facts about the different types: the most likely culprit for bacterial pneumonia is streptococcus, which lives in our upper respiratory tract, accounts for 900,000 cases annually, and affects people of all ages.

Viral pneumonia is responsible for 1/3 of all cases and is usually caused by the influenza virus. This is why the flu vaccine is so important.

Fungal pneumonias are not contagious person to person, affect people with compromised immune systems, and will cause a severe, mucous producing cough.

(Continued on page 7)



The New Secure Act?

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

Well, what is it and who does it effect?

The Retirement Enhancement (Secure) Act of 2019 was signed by the President on December 20, 2019. It became active on January 1st. It should dramatically change the way savers think about retirement savings plans. These plans would include 401k, 403b, 457 and individual traditional IRAs.

The most obvious change is the RMD (Required Minimum Distribution) age extension to 72 from 70 ½. IRS has also tweaked the mortality tables which determines RMD amounts for each of us as we age.

A negative for savers is the new 10 year distribution rule for non-spousal beneficiaries of traditional IRAs. We can no longer designate a grandchild as primary beneficiary to create a "Stretch IRA."

What is a Stretch IRA? It would allow that grandchild to take the IRA RMD distributions over their lifetime. Now that same person needs to take the full value of the IRA over 10 years. This may create a large tax bill for that beneficiary, especially if they are an individual taxpayer. They also may have their own fairly high tax bracket from employment, which would compound the problem.

The new 10 year rule does not apply to a spousal rollover. When the owner dies, their spouse may roll over their spouse's IRA into their own IRA, thus delaying any RMD requirement to age 72. However, this creates a larger IRA owned by a single person, who has a higher tax bracket than a married couple.

Current tax cuts are scheduled to expire December 31, 2025, so it is very likely that everyone will be in a higher tax bracket including the IRA beneficiaries. This is why Roth IRA planning just became even more crucial when planning for retirement income.

Social Security benefits have become a substantial portion (35-40%) of retirees' retirement budget. So, besides all the other good reasons, Roth income (tax free) planning should also be used to help reduce taxation of social security benefits.

I address this and other planning tools in my Maximizing Social Security classes held at: Florida Institute of Technology

- Tuesday, March 17, 6:30 – 8:30 pm
- Saturday, March 21, 9:30 am – 12:00 noon

Brevard County Government Center

- Saturday, March 28, 9:30 am – 12:00 noon
- Tuesday, March 31, 6:30 – 8:30 pm

If you are interested in attending a class, please go to <https://adultfinancialled.org/course-list/> and type Florida in the filter box. Or you can call our office at 321-622-5418 to register.

It's Pneumonia Time by Traci Graf (Continued from page 6)

Aspiration pneumonia can happen after a stroke and usually occurs in the right lung. There is a shorter anatomical path to the right lung making it more susceptible to receiving stomach contents if there is a delay in swallowing. If you have a history of pneumonia in the right lung, your doctor may send you for a swallow study to find the source.

Almost all pneumonias have similar symptoms of fever, chills, headaches, shortness of breath, extreme fatigue, muscle pain, loss of appetite, worsening cough, and yellow, green, or bloody sputum. If you are experiencing any of these, please consider reaching out to your doctor.

Diagnosis is easy with a chest x-ray and blood work, and early treatment is important as it can lead to respiratory failure, sepsis, and death. The overall incidence in the U.S. is decreasing, which is believed to be from the increase in vaccinations. Please talk to your doctor about the different vaccines available and which one is right for you.



Helping Seniors Of Brevard

We are grateful to all our current underwriters!

Call 321-473-7770 for sponsorship information

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www.augustvelten.com
321-622-5418

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www.avidhomecareservices.com
321-392-3400

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www.barefoottattler.com
772-664-9381

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321-863-4470

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321-298-5562

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321-752-4552

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Reverse Mortgage Funding - Barbara McIntyre

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321-698-4739

Ruth C. Rhodes, Esq.

www.rhodeslawpa.com
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Senior Scene Magazine

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Seniors Helping Seniors

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