



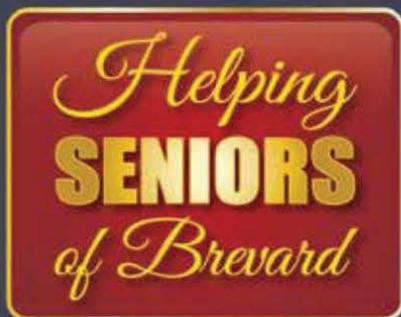
Helping Seniors Of Brevard

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,

Some of the most memorable events of my life have occurred this past month, including surgery to replace my left knee. While knee replacements are becoming more common, having it done when both knees require the same surgery presents multiple recovery issues. Just glad I do not have three knees.

I thank all who have helped us set new records for the car raffle. Recent events have renewed my faith in the ability of the government and private sector to recognize needs and respond positively to them. We did receive a PPP loan, as well as a check from Brevard County as part of the CARES act, and at this writing have a strong possibility of funding from a private foundation. Add to all this the exceptionally strong response to our second raffle mailing, and I am again reminded of the generosity of people who want to help others.

The car raffle response has been both local and national. In all of my fund raising, I do not remember such strong support from donors around the country. Part of this is because we have established a large number of donors from past raffles, but I also believe that there has been an increase in support of causes that help the elderly.

As president and founder of Helping Seniors, I thank our board, staff, and all who have helped us strengthen our financial position, which enables us to continue our work of informing, educating, and connecting seniors to needed resources. September was a good month for us. We continue to open new doors that equip us to assist those in need. One door we still need to open is affordable housing, for this is one of the main challenges we face as a nonprofit and advocate for the elderly.

Thank you for your tremendous support and stay well.

Joe Steckler
Elder Advocate



Helping Seniors Of Brevard



How Do YOU Give Back?

*Ashleigh Caswell
Certified Dementia Practitioner
Corporate Director of Marketing
Hibiscus Court & Senior Living Management*



Kim's Corner

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

2020 has thrown everyone for a loop. Lives have been turned upside down. Many of us have had a complete shift in lifestyle since March. With the increased isolation that comes from social distancing, it really is getting harder to have a sense of community and fulfillment.

Winston Churchill once said "We make a living by what we get, but we make a life by what we **give**."

This is a quote I read every morning with the leadership of our organization when we start our work day. Giving back to organizations like **Helping Seniors of Brevard** helps me balance my life and feel like I'm making a difference in the lives of others. It's important that we take care of each other as a community, for the greater good but also as insurance that that help may be there for us one day if we should need it.

The team at **Helping Seniors** routinely improves the lives of Brevard citizens. Not only seniors, but the ones that love and support them.

I ask you to reflect on how you give back. Are you able to support charities with financial donations (like car raffle tickets!), increase awareness for organizations that need our support, or even go shopping for your neighbor?

We are all capable of giving back in some fashion. It can be as simple as a check-up phone call. I promise you that contributing to our community and supporting organizations like Helping Seniors fills your bucket more than it drains it.

Please reach out to the team at Helping Seniors to learn more about the car raffle and to purchase tickets.

Think of what a great story it'll be when your friends see you cruising over the 192 causeway in your bright shiny new Camaro... you can tell them it only took you a few minutes to get Helping Seniors raffle tickets online, you supported your local seniors, and you have a cherry red Camaro prize to show for it!

In Kim's Corner, there is always something happening. One of the biggest concerns that has come through our senior helpline is evictions and homelessness.

I have a case in our office that has been going on for almost a month now. This case involves a 72-year-old senior and her thirty-year-old son, both with multiple health conditions. They are renting a small house and are being evicted at no fault of their own.

Many organizations including a housing referral service are working on trying to find a place for her and her son to rent that fits their budget. There are many other factors that play into a situation when it involves not just an elder, but also an adult child with a disability. The first important piece to this puzzle is finding an affordable, clean, and safe place for them to reside. The health care for both individuals is also one of great importance, for now and the future.

Unfortunately for this case, this is not an easy one-time, fix-all solution. I am working in conjunction with the referral service on trying to help our client find a place that fits their needs.

Due to the lack of affordable senior housing in Brevard County, I will see more and more eviction cases. However, what is saving my client and her son from living in their car is the Florida Eviction Moratorium. As long as this is in place, it will buy my client more time to find a place to call home.

Kim

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



Helping Seniors Of Brevard



Why See a Younger Dentist?

*Lee Sheldon, DMD, PA
Solid Bite*

I'm proud to announce that my son, Dr. Matthew Sheldon, has been selected to "40 Under 40" as one of the top 40 dentists in the U.S. under the age of 40 by a national dental publication, Incisal Edge magazine.

So let me tell you a little about my son and why he has achieved this award at the age of 35.

Matthew completed his dental training at Tufts and then went on to an Advanced Education in General Dentistry program at Texas A&M Health Sciences Center, where he studied under a number of professors led by Dr. Charles Wakefield, a noted teacher and restorative dentist. He quickly made his mark as a resident.

After completing his residency, it was Matthew's chance to select a practice. He selected mine, a periodontal practice, within which to practice restorative dentistry. Instantly, he took on a challenge far beyond his years.

Our patients had far greater needs than anyone would see in a residency. Full mouth dental implant cases, cosmetic cases, periodontally compromised cases, and full reconstructions. Dentists twenty years his senior often wouldn't see the complex cases that Matthew saw the moment he started.

While I was able to mentor him, Matthew had to succeed on his own. And he did. And now, six years later, a national organization recognizes his achievements.

Some might say that the safest way is to "go with the flow." When the flow is going in the best direction, perhaps that is good advice. But the flow usually goes downhill.

The person who separates him or herself from the pack, looking at ethics as the standard, may move an entire group in the right direction. And that is what Dr. Matthew Sheldon does every day.



Lifelong Florida Friends Say "I Do" at a VITAS IPU Wedding

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

For 35 years, Donn and Charla have been lifelong friends, steadfast companions through life in a non-romantic-but-always-close relationship.

In early 2020, Donn was diagnosed with brain cancer. In May, he was admitted to the VITAS® Healthcare Inpatient Hospice Care Unit (IPU). One day in June, as Charla was visiting Donn, VITAS team members learned of Donn's last wish to marry his dear friend.

The hospice team sprang into action. A chaplain and rabbi coordinated the ceremony and provided prayer shawls. VITAS employees decorated the IPU's gazebo into a chuppah, a Jewish wedding canopy, while others provided flowers, a wedding cake, and the music.

On a Friday in June, Donn's IPU care team carefully dressed him, positioned him in his wheelchair, and escorted him to the chuppah to meet his waiting friend and bride. Pink rose petals lined the walkway. A local pastor presided over the ceremony, and the two lifelong friends sealed their vows with a kiss and applause under sunny Florida skies.



Thirteen days later, Donn was discharged to hospice care at home with his bride. "I'm not a wedding planner," says the VITAS team manager, "but it's always been my motto that there are no do-overs in hospice care. We have to get it right the first time. This was a perfect example of why we do what we do...honoring someone's last wish to be married."

Kathleen Kashow is general manager for VITAS in Brevard County, Florida. For more information about end-of-life care options, call VITAS Healthcare at 321.339.2893 or visit VITAS.com.



Helping Seniors Of Brevard



The Effects of Social Isolation on the Elderly

*Traci Graf, RN
AVID Home Care*

Social distancing, the new catch phrase for 2020. Millennials may be used to isolating and communicating via electronic methods, but not seniors. Assisted living facilities on lockdown are filled with people in the last years of their lives who can't even see their family members – imagine the heartbreak this has caused!

If you feel like there is no end in sight, you are not alone. Many people are suffering anxiety, depression, and other mental illness. People who regularly see a psychologist or take medications may not have access to those appointments. Support systems have fallen apart for so many.

What can we do to help each other? In these unprecedented times, we need to connect, protect, and unite with our senior citizens more than ever before. While people living in care facilities are isolated from family, staff members are helping most stay connected by face timing or making phone calls. What about people at home who have no family to check in on them?

Home health care workers may be the only person an elderly client sees all week, all month. These seemingly forgotten people often have no family; they may see neighbors and wave once in a while but then we go about our busy days with no more than a fleeting thought.

Humans are social beings – we crave it, we need it. If you have an elderly neighbor, reach out. Let them know that you are there if needed. Offer to help them connect to family or to their doctor for a virtual visit. If they are cognitively, hearing or visually impaired, consider a face to face visit with masks and safe distancing. Home care services that can provide a consistent caregiver will greatly improve their quality of life. A regimented daily schedule also will help seniors stay alert and oriented for a longer time.

We need to continue to move forward with a new normal that includes the older members of our society and ways of keeping them engaged.



Avoiding Guardianship: The Legal Documents You Shouldn't Live Without

*Ruth C. Rhodes Esq.
Rhodes Law, P.A.*

Thinking about planning for your estate can be an overwhelming process. If you want to avoid guardianship, you must get your legal documents in place.

A guardianship is a legal proceeding in which a guardian is appointed to exercise the legal rights of an incapacitated person. Talk about an overwhelming and expensive process! Let's look at avoiding guardianship and the documents you should not live without.

The key to avoiding a guardianship is to set up your estate planning documents. If a person creates an advance health care directive, a durable power of attorney, or trust while competent, he or she may not require a guardian in the event of incapacity.

While trusts are very important to help you manage assets, and avoid probate, the estate planning documents called advanced directives may also help you avoid a guardianship in the event of incapacity. The documents which help your loved ones with personal and financial decisions are the Durable Power of Attorney, Designation of Health Care Surrogate, Living Will and Pre-Need Guardian.

Another important decision is deciding who to appoint to help you with your financial and health care decisions. Discussing the options and documents regarding your specific family situation with an elder law attorney can be very helpful. Working towards avoiding guardianship and feeling confident in your decisions for your future will help give you peace of mind.

Please call Rhodes Law, P.A. at 321-610-4542 to schedule a FREE estate planning consultation and get peace of mind knowing you have the legal documents you shouldn't live without.



Helping Seniors Of Brevard

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Helping Seniors Of Brevard

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\$1 won't even buy you a good cup of coffee these days ...
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- A 4-line Business Directory listing each month, for 12 months, in the online edition of the Senior Scene Magazine – published atSeniorSceneMag.com.
- A 4-line Business Directory listing each month, for 12 months, in the online edition of the Helping Seniors Newsletter – published atHelpingSeniorsofBrevard.org.
- An online Business Directory listing every day, for 12 months, in the HelpingSeniorsDirectory.com online directory – receiving thousands of visits monthly – and in categories that seniors are actively searching for.
- A good feeling for supporting the work of Helping Seniors of Brevard – the Florida non-profit dedicated to operating the County's Senior Information Helpline.

(Based on annual commitment)

Call Helping Seniors today to get signed up!
321-473-7770
or email us at
Info@HelpingSeniorsofBrevard.org



Helping Seniors Of Brevard



The Pandemic Effects on our Relationships

*Kevin Kilday, PhD, D.PSc
Holistic Health Center*

The Covid-19 pandemic has put enormous pressure on relationships by forcing us to live closer with some people and further apart from others. Stay-at-home orders have necessitated close, constant contact with our families and partners, but social distancing measures have isolated us from extended family and friends.

Since we are spending most of our time with our partner, we have to figure out new ways of working, living, parenting, and getting along with each other. While this is forcing us to communicate more, it can also make things worse in already strained relationships.

For instance, the effects of stay-at-home orders have increased women's exposure to violent partners. Calls to domestic violence hot-lines and domestic abuse police calls have increased. **I am going to say this loud: IF YOU ARE BEING PHYSICALLY ABUSED, DO NOT HESITATE. CALL 911 NOW.**

If a relationship is just strained (no violence), there is always help in couples counseling. Even if your partner doesn't want to go, then go yourself. You or both of you can learn techniques to grow closer together in these trying times.

As the Bible says in 1 Corinthians 13:4-7, "Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It does not dishonor others, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. Love does not delight in evil but rejoices with the truth. It always protects, always trusts, always hopes, always perseveres".

Couples should get together and study these verses. Amen.

Dr. Kevin Kilday, PhD, Holistic Health Center, Nutrition, Christian Counseling, Alternative Cancer Solutions, Addictions Therapy, Natural Pain Relief, Tests, Supplements 321-549-0711



Dual Special Need Plans

*Corina Savela
MS, CDP, RG, BCPA, IA
Total Long-Term Care Consultant Services*

Medicaid and Medicare and retirees, it can be confusing. Here is information that applies to seniors who qualify for Medicaid:

Dual Special Need Plan (DSNP) – this is a type of Medicare Advantage plan for those on Medicaid. It is your typical MA/MAPD plan but with added benefits geared to helping with items appropriate for the Medicaid population. Some DSNP plans work best with full Medicaid and some can work with partial Medicaid.

Those ancillary benefits that are typically found with standard MA/MAPD plans are enhanced with extra benefits for dental, vision, transportation, over-the-counter benefits, and more. Each DSNP plan is unique, so be sure to find the one that works best for your unique situation.

LIS or Low Income Subsidy from the federal government is typically included with these plans so the pharmacy costs are reduced along with Late Enrollment Penalties and premiums, some down to zero.

These DSNPs are typically HMO network plans but some are PPO plans that provide a more robust network. Each carrier (United Health Care, Humana, etc) creates their plan with a specific population in mind, so check multiple carriers for the best fit.

If you lose your Medicaid status and you are on a DSNP plan, you are responsible for the co-pays, premiums, etc., so be sure to use your SEP (Special Enrollment Period) to switch plans if your Medicaid status changes. You could find a better-suited plan amongst the non-DSNP plans.

Total Long-Term Care Consultant Services has been serving Brevard County since 1995, led by Catherine F. Rowlands, BS, MT, MBA, PG, CMC, BCPA. Contact at 321-752-0995 or <https://tlcconsultantservices.com>.



Helping Seniors Of Brevard



Want to Stop Making Your Monthly Mortgage Payments?

*Barbara McIntyre, CRMP, NMLS # 453405
Reverse Mortgage Funding LLC*

Many older Americans are still making mortgage payments in their 60s, 70s, and even 80s when they may not have to – but how is that possible?

A popular government-insured reverse mortgage program – Home Equity Conversion Mortgage (HECM) – enables homeowners age 62 or older to pay off their existing traditional mortgage by using the funds from a reverse mortgage. Now some might use a “conventional” reverse mortgage and pay off the existing loan at 60 instead of waiting until they are 62.

Here are five reasons to consider a reverse mortgage if you currently have an existing traditional mortgage payment:

1. Stop Monthly Mortgage Payments and Add to Savings

Because you can use a reverse mortgage to eliminate your monthly mortgage payment, you can add the amount you save each month to your savings or simply use the funds to help pay your other bills. As with any home-secured loan (or mortgage), you must meet your loan obligations, keep current with property taxes, insurance, maintenance and any homeowner’s association fees.

2. Avoid Qualified Withdrawals to Reduce Taxes

If you are withdrawing IRA monies to pay your mortgage, you are incurring taxes to do so. For every \$1,000 you draw out of your IRA to make a mortgage payment, you may be incurring \$250 in taxes!

3. Cash Out

In addition to eliminating existing mortgage payments, a HECM reverse mortgage may also provide you access to income -tax-free funds.

4. Flexibility

One of the unique features of a reverse

mortgage is you do not have to make payments on the loan. You can make payments at any time, **but that choice is completely up to you!**

5. Peace of Mind

Having **one less bill to pay each month** may reduce your anxiety and allow you to enjoy your retirement.

Want to learn more and see if this could be part of your retirement strategy? Give me a call today.

Barbara McIntyre, CRMP is an experienced HECM specialist with Reverse Mortgage Funding LLC (NMLS #1019941). McIntyre, CRMP is available at 321.259.7880 or bmcintyre@reversefunding.com. Branch address: Serving the state of Florida. Branch NMLS # 1661149.

Want to Help Helping Seniors of Brevard?

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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2021 FOUNDATION CRUISE HELPING SENIORS OF BREVARD

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Itinerary...

- Sunday February 21st Leave Port Canaveral at 5:00PM • Monday February 22nd Ocean Cay Private Island
- Tuesday February 23rd Ocean Cay Private Island • Wednesday February 24th Fun Day at Sea
- Thursday February 25th Grand Cayman • Friday February 26th St. Thomas
- Saturday February 27th Fun Day at Sea • Sunday February 28th Arrive Port Canaveral

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Helping Seniors of Brevard is a Florida 501(c)(3) Nonprofit. Helping Seniors of Brevard - Senior Resource Center - 1894 S Patrick Dr - Indian Harbour Beach - FL 32937. The Helping Seniors Travel Club is operated by Senior Travel division of The Travel Center - CST # 20000881-10 FST # 14672 - who is solely responsible for all travel arrangements. A portion of travel commissions from Helping Seniors Travel Club Members travel funds the Helping Seniors Endowment.

The 2020 Helping Seniors Car Raffle

So, which car do you choose?
Get your tickets and be ready
to make your pick when you
win **October 10th!**



Ashleigh Caswell, Hibiscus Court / SLM, at home in the 2020 Chevrolet Camaro from Boniface Hiers Chevrolet.

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1 ticket \$25 or 5 for \$100 donation!**



Jennifer Helin, Seniors Helping Seniors, enjoying the 2020 Kia Sportage from Boniface Hiers Kia.

Ashleigh Caswell, Hibiscus Court / SLM, checks out the 2020 Mazda Miata Convertible from Boniface Hiers Mazda



Charisse Durham, Hibiscus Court Melbourne, ready to ride out in the 2020 Dodge Challenger from Boniface Hiers Dodge Chrysler.



Get tickets at HelpingSeniorsCarRaffle.com, by phone at 321-473-7770, or at any of the Boniface Hiers dealerships!

Grand Drawing is Saturday 10/10/2020 via Facebook Live/YouTube Live from the American Muscle Car Museum.

Due to Covid 19 Precautions, the Museum is not open to the public on October 10th - however your Car Raffle ticket will be honored for admission to the Museum during several to-be-announced dates as Restrictions are lifted.

HelpingSeniorsCarRaffle.com

See Official Rules for complete information at HelpingSeniorsCarRaffle.com. Proceeds benefit Helping Seniors of Brevard, a 501(c)(3) Florida Non-Profit that operates the County's Senior Information Helpline. For tickets & info: 321-473-7770.



Helping Seniors Of Brevard

We are grateful to all our current underwriters!

Call 321-473-7770 for sponsorship information

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The Helping Seniors 2020 Car Raffle

- (1) Choose your car!
- (2) Get your Car Raffle tickets!
- (3) Get Ready to Win!
- (4) Watch the Grand Drawing!



Grand Drawing
Facebook Live/YouTube Live
Saturday - October 10th 2020
(Broadcast from American Muscle Car Museum)



All funds raised support the work of
Helping Seniors of Brevard.

Please note: Due to Covid-19 Restrictions, the
October 10th Grand Drawing Event at the American
Muscle Car Museum will not be open to the public.

Your ticket, however, will be valid for an "Admit One"
complimentary visit to the American Muscle Car
Museum at a future date to-be-announced as
Covid-19 Restrictions allow.

**2020
Chevrolet
Camaro**



**2020
Mazda
Miata
Convertible**



**2020
Kia
Sportage**



**2020
Dodge
Challenger**



Grand Drawing Oct 10th!

Get Your Tickets Today!

HelpingSeniorsCarRaffle.com
or Call 321-473-7770

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



Base models shown. Upgrade at winner's cost/discretion. Need not be present to win. See Official Rules for complete details. Helping Seniors of Brevard is a Florida 501(c)(3) Nonprofit.