



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,

Congratulations to Troy Darling, the winner of the 4th Annual Helping Seniors Car Raffle Fundraiser! This was our most successful car raffle to-date, raising \$85,000 to continue our much needed work for seniors. Troy is pictured below with his wife Marie and A.J. Hiers, long-time friend of our President Joe Steckler and Helping Seniors, and

CEO of Boniface Hiers Automotive Group. Can you guess which car Troy picked? Yes – the beautiful 2020 Chevrolet Camaro – one of four cars available to choose from in this year's raffle.

Thank you to A.J. Hiers and his excellent team at Boniface Hiers Automotive, Mark Pieloch and his superb team at the American Muscle Car Museum, and to everyone who participated and helped in this effort to keep the work of Helping Seniors Moving forward.

Hold on to your 2020 Helping Seniors Car Raffle ticket stubs – we will be announcing, as soon as possible, opening dates for the American Muscle Car Museum where Mark has kindly agreed to invite you to visit his amazing facility as his guest. And, too, stay tuned for announcement coming soon concerning the 2021 Helping Seniors Car Raffle! More fun ahead ... and, again, thank you!

Joe Steckler
Elder Advocate



Left to right: A.J. Hiers, Marie and Troy Darling



Helping Seniors Of Brevard



Seniors Facing Boredom and Isolation

*Nancy Taylor Deardorff
Area Director, CSI Caregiver
Services Brevard County*



Kim's Corner

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

Many folks may have experienced boredom at some point, and in this time of pandemic, many may experience prolonged boredom leading to feelings of isolation and signs of depression.

Seniors are especially vulnerable to these feelings. Life changes such as retirement, changes in health and independence, and personal loss can all be contributing factors. The pandemic we are experiencing may further compound these feelings due to social distancing and avoidance of usual social activities.

It is important that we take good care of ourselves and reach out to our friends and neighbors, especially our seniors. We need to not only care for our physical health, but our emotional, spiritual, and mental health as well.

Activities that keep the brain stimulated can be helpful in combatting feelings of boredom and isolation. Reading, puzzles, gardening, walking, listening to music, and talking on the phone are all good examples of activities that can stimulate the brain and bring feelings of well-being.

Caregivers also face extra challenges in this time of pandemic, which can lead to caregiver burn out. Home care services such as companion care, homemaking, home health aide or Certified Nursing Assistant care can offer caregivers a much needed break while providing seniors with needed care and socialization, all in the safety and comfort of home.

If you or a loved one could benefit from in home care services give us a call at CSI Caregiver Services 321-722-0009, we have caregivers ready to refer. Be good to yourself and remember, we are all in this together.

Although we are all having to practice social distancing and wear a mask to every public place we visit, as an organization we were still able to follow all of the COVID-19 recommendations and hold our annual car raffle fundraiser event. Even though it was later than planned, and much later than expected by everyone, it turned out better than we thought.

The 2020 car raffle was a great success! Even though we worked through the pandemic of COVID-19 and all the restrictions that it caused the public, we actually had the best year we have ever had. As you all know, the only way we can keep our doors open is with the help from our community, sponsors, grant funding, and of course the car raffle every year. Everyone worked hard, from our president and founder Joe Steckler, all the way to our talented men of media and production.

We had a great turnout of sponsors who participated at the Boniface Hiers car dealerships, and the most exciting part of the day outside of the American Muscle Car Museum with owner, Mark Pieloch and his wife. We learned who our winner was in a matter of seconds. The winner answered his phone with such excitement to learn the fabulous news, you won a car!

The annual fundraiser was a tremendous success, and fun was had by all. I thank all of our sponsors who took the time out on their Saturday to join us in creating this wonderful and much needed fundraiser. We look forward to the years to come.

Kim

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

Support Helping Seniors of Brevard when you shop at www.smile.Amazon.com. Amazon will donate 0.5% of the price of your eligible purchases to Helping Seniors once you designate us as the charitable organization of your choice. Thank you!



Helping Seniors Of Brevard



Why Shouldn't You Do Dental Implants?

*Lee Sheldon, DMD, PA
Solid Bite*

When I placed my first implant in 1986, I had to educate patients on why a dental implant may be a good thing. Now, 34 years later, everyone has heard of dental implants. Moreover, with all of the marketing for dental implants, we often have an inflated view of what dental implants can do.

So let's go over a few observations that I have:

Dental implants are too often chosen when saving a tooth may be a more predictable approach. Here are some reasons for extraction that you might hear:

1. You have periodontal disease.
2. The tooth has an abscess.
3. A crown keeps falling off of a tooth.

In many of these three examples, the tooth can be saved. However, it may take a referral to a specialist. The two specialties trained to save teeth are the periodontist (gum specialist) and the endodontist (root canal specialist).

Let's look at periodontal disease in a little more detail. If some or all of your teeth are not loose, your teeth can often be treated and the periodontal disease stopped. In fact, there are many times when bone will regrow around teeth once the bacteria creating the periodontal disease is removed.

The same can occur if a tooth is abscessed and needs a root canal. I have seen many patients who were told that their teeth needed to be extracted and thirty years later, they still have their teeth. If you have periodontal disease and your dentist has failed at controlling that disease, a periodontist has many more tools available to help you. Get a referral to a periodontist or visit one yourself.

When you reach the critical point of deciding on an extraction, take advantage of the additional knowledge and skill that a specialist can provide.



National Hospice Month

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

One of the comments we frequently hear from our patients and their families at VITAS® Healthcare is: "I wish I had known about hospice sooner."

November's designation as National Hospice Month is an ideal opportunity to spread awareness about hospice as a healthcare specialty for patients and families who are faced with the challenges of advanced illness near the end of life.

- **VITAS brings hospice care to you**, whether you decide to remain at home, in a nursing home, or in an assisted living community.
- **Your hospice "specialist" is a team:** a physician, nurse, aide, social worker, chaplain, and volunteer create an individualized plan to meet your medical, emotional, and spiritual needs.
- **Medicare Part A, Medicaid, TriCare, and most insurers cover** up to 100% of hospice care. Patients have the right to choose the provider they want for care.
- **Hospice has continued during COVID-19**, aided by safety protocols and telehealth platforms that allow hospice teams to evaluate, assess, admit, and care for patients using FaceTime, WhatsApp, Google Duo, or Microsoft Teams.

Patients facing the end of life want to be cared for by the best specialists in end-of-life care.

When it's time for hospice care, you have choices. Choose the provider who will surround you with expertise and services to help you embrace quality of life—for you and the people who mean the most to you.

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



Family Caregivers at Holiday Time

*Jennifer Helin
Seniors Helping Seniors*

November is National Family Caregiver Month. It seems appropriate since it is the start of the holiday season. We begin gathering with family over Thanksgiving and continue straight through to the new year.

This time with family can be loving and create lasting memories. If you are a family caregiver, it can be stressful and leave you with feelings of guilt and animosity. Add to it the stress that is 2020. Is it safe to gather? How can family caregivers thrive during this season?

To all the family caregivers out there, stop. Breathe. You are doing the best that you can. You run between parents and children, work and home. Some days are fantastic, others you want to forget.

Here's a little advice, gleaned from my own battle with trying to be everything to everyone, as well as lessons learned from our clients and families.

- **Keep familiar traditions.** There is comfort in their familiarity. Do NOT keep them all. Put only the most prized decorations out. Make the meal with two favorite sides rather than four. Simplicity really is bliss.
- **Ask for help.** Don't assume family members know where to step in, or how. Often, they don't want to step on toes or feel like they are imposing, especially if the senior is living with a family member.
- **Start a new tradition.** Maybe having a huge intergenerational gathering inside isn't a good idea yet. How about a shorter, smaller, outdoor event? Can't visit? Maybe a Thanksgiving mail-a-thon for your senior, family all sending gratitude?
- **Take care of yourself.** The biggest gift you can give your family is you. If you are tired and grouchy, are they getting what they deserve?

(Continued on page 7)



The Air You Breathe Affects Getting COVID or Not

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

Most of us are staying indoors a lot these days. We should be concerned about the air we breathe, since the COVID-19 virus is airborne and on surfaces.

Holistic Health Center is now offering the best indoor purification systems for COVID-19. According to a public news release on 9/30/20, ActivePure Technology is the first air purifier scientifically **proven to reduce COVID-19 in the air and on surfaces by 99.98%**! These units are made in the USA by a leading technology company with over 95 years of experience that has been recognized and approved by the FDA and evolved from early-stage NASA designs.

The Test: Officials say an independent Food and Drug Administration-compliant lab tested ActivePure Technology and established that it kills COVID-19 on surfaces at a 99.98% rate. ActivePure Technology was tested on live SARS-CoV-2 virus (COVID-19), not proxy or surrogate strains. It demonstrated a 99.98% surface kill rate of COVID-19 within 7 hours.

ActivePure systems are made for indoor areas from 500 to 20,000 sq. ft., including residential rooms, whole houses, ballrooms, conference centers, restaurants, hotel lobbies, and large public spaces.

These air purifiers produce sub-microscopic hydroxyls and ions, ActivePure Molecules, that destroy contaminants on contact, reducing exposure to diseases, including RNA and DNA viruses, bacteria, and mold. Re-contamination and cross contamination are minimized in real time without the use of chemicals or ozone.

The ActivePure Technology disinfection system is the safest, fastest, and most powerful surface and air-purification technology ever discovered.

Visit www.holistichealthcenter.us or call Dr. Kevin Kilday, PhD at 321-549-0711 for ordering and information.



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\$1 won't even buy you a good cup of coffee these days ...
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What does your \$1 per day get you?

- A 4-line Business Directory listing each month, for 12 months, in the print edition of the Senior Scene Magazine – up to 14,000 copies published and distributed, free-of-charge, at over 500 locations throughout Brevard County.
- 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



Asset-Based Long-Term Care

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

A major concern for most of us in retirement is how to pay for long-term care services when needed.

There are a number of different scenarios that would create negative financial results in retirement. Of course, the most common is having to invade income-producing assets to create the extra income needed to pay for long-term care expenses, thus reducing or eliminating future income. If those assets are currently in an IRA (qualified) account, then they are fully taxable. The result is a potentially substantial loss of value on those funds due to taxation.

Here is a potential solution ---

For all of you that have non-qualified (non IRA) annuities, especially if you have owned them for a number of years, fairly new legislation has created an efficient way to obtain tax-free funds to pay for long-term care expenses.

In a nutshell, the IRS allows us to transfer funds between non-qualified annuities without paying tax on the gain. This is called a 1035 exchange. If the new annuity has the proper wording, the funds can be used to pay for long-term care costs without paying tax on any of the gain that accrued over the years in the old and the new annuity.

Example: If there was \$50,000 of accrued gain in the annuity, none of that \$50,000 would incur taxation.

One hundred percent of the funds would be available to pay long-term expenses. This would reduce the potential need of invading other income-producing assets at a time that may be very inconvenient. As an example, the market could be down 20% or more and the funds would be coming out of an IRA account.

Pretty good deal!



Listening

*Tara Bailey
MPA, CMC, RG, CSA, BCPA, CDP
Total Long-Term Care Consultant Services*

“Listening is often the only thing needed to help someone” - Unknown

As we age, we may begin to feel inconsequential and no longer respected in a world that seems to be passing us by.

I remember meeting an elderly gentleman client for the first time who had been acting out aggressively toward facility staff. There was great sadness in his eyes and he had difficulty looking directly at me. I kneeled down before him, as he was seated in a chair and looking up not only caused him physical strain, but also psychologically indicated I was ‘above’ him.

I listened as he told me that he was fine, and that his concern was in ensuring he took good care of his ailing wife. The truth was, they were both in need of help, but his words indicated he wanted the focus on his wife.

After a while of his speaking, I asked him open ended questions that gave him an opportunity to provide the information he was most comfortable with providing.

Over the next months, I learned much about his childhood and adult history that helped to explain behaviors that caused others to tune him out. Little by little, we worked together at ‘unpeeling the layers’ of hurt and mistrust. The transformation in his behaviors was remarkable.

Today, I remember with fondness the smile on his face and his hands cupping mine as he thanked me, over and over, for listening to him and ‘helping him’ take care of his wife.

For what he really said at our first meeting was “I want to be in charge of caring for my wife’s needs, as it is my turn to take care of her.” When I needed to schedule appointments for his wife or set up specific care requirements, I asked him if “he” would like me to help “him” take care of these needs for his wife. Just the simple act of ‘listening’, rather than ‘telling’ him what was going to be done, enabled him to preserve dignity and a sense of caring that he wished to bestow upon the wife he so loved.



Helping Seniors Of Brevard



Health Impact of Loneliness Part I

*Kelly McDavid-Rallis, Administrator
Home Health Care Resources Corp.*

According to a new report from the National Academies of Sciences, Engineering, and Medicine (NASEM), more than one-third of adults aged 45 and older feel lonely, and nearly one-fourth of adults aged 65 and older are considered to be socially isolated.

Health Risks of Loneliness:

- Increased risk of premature death from all causes, rivaling risks of smoking, obesity, and physical inactivity
- 50% increased risk of dementia
- 29% increased risk of heart disease
- 32% increased risk of stroke
- Higher rates of depression, anxiety, and suicide

Health Care System Interventions Are Key

People generally are social by nature, and high-quality social relationships can help them live longer, healthier lives. Health care systems are an important, yet underused, partner in identifying loneliness and preventing medical conditions associated with loneliness.

Nearly all adults aged 50 or older interact with the health care system in some way. For those without social connections, a doctor's appointment or visit from a home health nurse may be one of the few face-to-face encounters they have.

NASEM recommends that clinicians periodically assess patients who may be at risk and connect them to community resources for help. But patients must make their own decisions. Some people may like being alone. It is also important to note that social isolation and loneliness are two distinct aspects of social relationships, and they are not significantly linked. Both can put health at risk, however.

For more information on local programs and home care services please call Home Health Care Resources Corp. at 321.677.2577 or visit their website to learn more at www.homehealthcrc.com.



Understanding Medicare Star Ratings & Special Enrollment Periods

The Centers for Medicare & Medicaid Services (CMS) uses a 5-star rating system to help consumers, their families, and caregivers compare Medicare Advantage plans based on each plan's quality and performance. Each year, plans are given a rating between 1 and 5 stars.

So, what does a health plan's star rating mean?

- ★★★★★ 5 stars - excellent
- ★★★★ 4 stars - above average
- ★★★ 3 stars - average
- ★★ 2 stars - below average
- ★ 1 star - poor

In 2020, CarePlus earned a 5-star rating for the 3rd time, which means CMS considers CarePlus to be an excellent plan. CarePlus was awarded a Special Enrollment Period by Medicare because of our 5-star rating. That means you don't have to wait until October to enroll in CarePlus. You can enroll at any time during the year! If you are currently enrolled in a Medicare Advantage plan and aren't completely satisfied, you can switch to CarePlus today and start receiving 5-star treatment!

CMS considers over 40 measures when determining a plan's overall star rating. Some of the categories Medicare measures when determining star ratings are:

- Member Experience
- Customer Service
- Managing Chronic Conditions
- Staying Healthy
- Complaint Resolution & Health Plan Performance
- Prescription Drug Services

When it comes to your health, you deserve excellence. So why wait for 5-star quality? Join CarePlus today! Call a licensed CarePlus sales agent to see if CarePlus is right for you. (321) 272-0218 (TTY: 711)



Helping Seniors Of Brevard



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With a belief that the travel industry can be one of the world's leading industries for social good, Senior Travel promotes and facilitates trips to make your adventures count.

We are here to make traveling for work easier – whether you employ 5 or 500 people. Our Loyalty programs offer you upfront discounts and benefits while giving back to community organizations such as Helping Seniors of Brevard. Helping Seniors is dedicated to making our seniors' lives easier.

The last six months have been an incredibly difficult time for everyone. The depth of our vulnerability has been sobering. It seems every aspect of our life depends on an expert in a specific field.

Now - LET'S get out and start to plan your next great trip together! Please join us on the Helping Seniors of Brevard Cruise on February 21, 2021, out of Port Canaveral.

Levels of our Corporate Loyalty Program

On our MSC February 21, 2021, cruise program offers our corporate sponsors levels of discounts and benefits.

Platinum Program: \$1250

- ✓ Complementary upgrade from ocean view cabin to a balcony cabin
- ✓ Pay for an ocean view cabin and receive a balcony cabin
- ✓ \$50 per person shipboard cruise credit
- ✓ Promote your product in a 1-hour seminar with our seniors.
- ✓ Your company will be mentioned in all our ads and e-mail programs throughout the year
- ✓ Special pricing for you and our employees through 2021
- ✓ Introductions at our invitation only cocktail party

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 - ✓ Pay for an ocean view cabin and receive a balcony cabin
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 - ✓ Promote your product in a 1-hour seminar with our seniors.
 - ✓ Special pricing for you and your employees throughout 2021
 - ✓ Introductions at our invitation only cocktail party

Silver Program: \$350

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- ✓ Promote your product in a 1-hour seminar with our seniors.
- ✓ Special pricing for you and your employees throughout 2021
- ✓ Introductions at our invitation only cocktail party

SPECIAL ANNOUNCEMENT: If you book ten or more cabins on this Feb. 21, 2021, MSC Helping Seniors cruise (family or business), you will receive the GOLD PROGRAM at the SILVER PROGRAM price for all cabins booked.

(continued from p. 4 – Seniors Helping Seniors)

Make and keep appointments for the doctor, dentist, and hairdresser. Get out socially each week, even if just for coffee. As the saying goes, you can not pour from an empty cup. Taking a little time away may be counterintuitive, but it will make a huge difference.

When working with dementia, use a team approach. It really does take a village. Get help from family and friends, hire a caregiver through a licensed company. Join a support group. Do not try to do it all yourself. If you end up sick, who takes care of your loved one?

To all the family caregivers in Brevard, we appreciate you. This month, please take some time for yourselves. If we can help, please call!



Helping Seniors Of Brevard

We are grateful to all our current underwriters!

Call 321-473-7770 for sponsorship information

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321-242-1013

Lee Sheldon, DMD - Solid Bite Dental Implants

www.drleesheldon.com

321-369-9788

Monarch Homes of Brevard, LLC

www.monarchhomesofbrevard.com

321-806-3948

Palm Bay Hearing Aid Center

www.palmbayhearingaids.com

321-369-9900

Reverse Mortgage Funding - Barbara McIntyre

www.reversefunding.com/barbara-mcintyre

321-698-4739

Ruth C. Rhodes, Esq.

www.rhodeslawpa.com

321-610-4542

Senior Scene Magazine

www.seniorscenemag.com

321-777-1114

Seniors Helping Seniors

www.seniorcarebrevard.com

321-722-2999

Senior Travel Club

www.thetravelcenterusa.com/Page/ChrisMorse

818-430-1480

Spotlight Magazine

www.spotlightbrevard.com

321-961-3636

The Eye Institute

www.seebetterbrevard.com

321-722-4443

Total Long-Term Care Consultant Services

info@tlcconsultantservices.com

321-752-0995

VITAS Healthcare

www.vitas.com

321-751-6671

William A. Johnson, P.A.

www.floridaelderlaw.net

321-253-1667

Zon Beachside Assisted Luxury Living

www.ZonBeachside.com

321-777-8840



2021 FOUNDATION CRUISE HELPING SENIORS OF BREVARD

Feb 21st - 28th 2021
7-Night Cruise Round Trip Port Canaveral



Sail with friends and family from Brevard County! Special Exclusive Helping Seniors Programs on board plus Special Musical Guest Lorri "I'd Like to Teach the World to Sing" Hafer, Jazz/Big Band Singer, who has toured the world with the Glenn Miller Orchestra, The Tommy Dorsey Orchestra and Les Brown's Band of Renown.



SPECIAL 7 NIGHT CRUISE TO HELP OUR SENIORS

| | |
|-----------------------------------|----------------------|
| Interior Deluxe Stateroom | \$ 760.00 per person |
| Ocean View Stateroom from | \$ 860.00 per person |
| Ocean View Balcony Stateroom from | \$ 900.00 per person |
| Junior Suite from | \$1320.00 per person |
| Quad & Triple Cabins Available | CALL FOR PRICING |

Passport or Original Birth Certificate & Photo ID Required

Price Includes...

- Cabin * All Port Charges * All Taxes * Travel Insurance
- * Gratuities * Admin Fee * Fundraising Donation – Helping Seniors of Brevard * Special Seminars
- * Private Cocktail Party * World Class Casino * Comedy Shows * All Meals * All Entertainment
- * Work-Out Facilities * World Class Spa * Great Dancing * Live Bands

Price does not include...

- Wine, soda, specialty coffee, bottled water or liquor drinks •Alternative Restaurants •Parking •Excursions

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

11/30/2020

**EARLY BOOKING INCENTIVE: BOOK BEFORE 11/30/2020
& RECEIVE FREE INTERNET & \$50.00 PER CABIN ON BOARD CREDIT**

Payment Information

Initial deposit \$400.00 per couple
Final payment December 10, 2020
Cancellation: \$35.00 Admin fee • After 12/10 No Refunds

Contact: Helping Seniors of Brevard Travel Club Office 321-978-5211
or Chris Morse 818-430-1480 Cell

Cruising the Sea of Excellence



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 # 2000881-10 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.