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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,

As we go boldly into 2021 with high expectations, we sure do hope that, despite Covid complications, your holiday season was pleasant and enjoyable and SAFE!

At Helping Seniors of Brevard, we were very fortunate to end the year on a high note, as both our President and Founder, **Joe Steckler**,

and **Helping Seniors** itself were recognized by the prestigious Brevard Association of Human Services (BAHS Buzzing) organization.

Joe received the "A Hero in Service" Award – which recognizes an individual's courage, outstanding achievements, or notable qualities – to honor him for his work in dedication to service for and advocating on behalf of seniors.

Helping Seniors was recognized as a recipient of the BAHS' 2020 Charity Recipient

Award, for which we are all very grateful.

Brevard Association of Human Services (BAHS) is a networking organization of professionals within the human services industry that meets monthly and focuses on education and networking.

Thank you very much – this recognition means a lot to the small but dedicated team at Helping Seniors, and we are looking forward to working very diligently in 2021 to serve our area seniors as we enter our 10th year of community service!

Accepting the award on behalf of Joe Steckler and Helping Seniors (L-R): Ed Fleis (Treasurer); Kerry Fink (Media & Marketing) and Rick Broderick (Executive Director)







The Hard Truths About **Avoiding Guardianship**

By Gregory Schwendeman, Esquire Law Office of Amy B. Van Fossen, P.A.

It is difficult to watch your parents age. They raised you, loved you, and took care of you. each month, you know that there is always 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 an attorney for details, as each case is different.

Contact us and schedule an initial consultation where we can review your circumstances in an intimate setting and discuss how our Brevard County Elder lawyer can help vou. Call Amy B. Van Fossen, P.A. at 321-345-5945. We look forward to meeting you.



Kim's Corner

Kim A. Bernard, MS Helping Seniors of Brevard

If you have been reading Kim's Corner something happening. One topic I believe all seniors should be made aware of is financial abuse.

I recently received a call from a senior who was quite concerned about her home health aide wanting to sell her house and re-locate to the Boston area. She explained to me that she wouldn't be left homeless, and her home health aide would provide her with a room.

This is quite alarming to me, since this is not within the scope of employment for a home health aide or anyone in the field of health care.

My caller, who shall remain anonymous, asked for my advice. There are ways she can protect herself in a situation like this.

The first thing I recommended was to inform the agency she trusted of the situation. It is important to make sure that this certified home health aide never returns for any services, and hopefully she isn't taking advantage of others in the meantime.

Agencies such as Adult Protective Services and her local police department should also be notified. I did recommend that my caller consider finding a new agency.

Needless to say, my caller did make the appropriate calls to put a stop to this problem.

If you are in a situation that makes you feel uncomfortable or you believe you are being harmed in any way, please protect yourself by calling your local law enforcement agency. If something doesn't seem right, chances are it is not.

Kim

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





I Want to Date Again

Lee Sheldon, DMD, PA Solid Bite

You have lost a spouse. He or she means the world to you. As the grieving diminishes, a new thought enters. What do you do to replace the socialization that you once had? Some address that question with anticipation. Others have some reluctance.

You may feel that the introduction to dating is sometimes hampered by the appearance of your teeth. With your spouse, as you aged together, the little dental changes that occurred might have been accepted. But now, it's first impression time again. The smile is a big part of that first impression.

Spaces, stains, missing teeth, loose teeth, all happen over a period of time. Now it's time to correct all of that to present the "new you" to the public. There are some dentists who are well-trained, well-experienced in full mouth reconstruction. That is where you want to start, with someone who does this on a regular basis.

Once you find the right dentist, then it is off to the planning stages. Just as an architect draws the plans for the new house before the contractor goes to work, so it is for the reconstructive dentist. Tooth shape, color, gum tissue, tooth spacing, bone for potential dental implants, and jaw relationship all have to be assessed. Photographs are most important. And then there are different options and the costs associated with those options. This is a once in a lifetime decision. You need to feel completely comfortable with the dentist, with the staff, and most importantly, with the expectations that you have. Do they match what the dentist feels that he or she can accomplish?

I've seen new relationships start and blossom as a result of a smile reconstruction. If your smile is holding you back from enjoying life, find a great dentist, and start enjoying life again.



What's More Difficult Than Talking About the End of Life? Not Talking About It.

Kathleen Kashow, General Manager VITAS Healthcare in Brevard County

While 90% of Americans say end-of-life wishes are important, only 33% talk about them.

- Has your spouse told you their feelings about being on a ventilator?
- Have you discussed your feelings about a do-not-resuscitate order?
- Does your doctor have permission to insert a feeding tube?
- What readings and music do you want at vour funeral?

VITAS suggests a simple three-stage approach to talking with your medical team, your spouse/partner, family members, and caregiver(s) about end-of-life wishes:

- Talk About It: Schedule a time and invite people who need to participate. Discuss issues openly and honestly. Make sure others understand your end-of-life preferences—and why.
- Write It Down: Fill out an advance directive, which is a living will or Five Wishes document that spells out the care you do and don't want near the end of life. Designate someone as your durable power of attorney (POA), who will remain clearheaded in a crisis and decide for you if you're unable to speak for yourself.
- Share It: Distribute copies of your advance directive, living will, and POA to anyone involved in decisions about your care, including your doctors. Provide an extra copy to be included in your patient chart. Having the conversation now spares your

medical team and family the anguish and disagreements that can arise if they have no clue about your preferences, concerns, and opinions.

The most difficult conversation, in fact, might be the most important one you'll ever have.

Kathleen Kashow is general manager of VITAS in Brevard County, Florida. For more information about end-of-life care services, call VITAS Healthcare 321.339.2893 or visit <u>VITAS.com</u>.





Blurry Vision at Any Distance? Could Be Cataracts

Traci Graf, RN AVID Home Care

Cataracts develop when the natural lens within the eye becomes thickened, hard, and cloudy. They are the leading cause of blindness worldwide. Cataracts start as early as age 40, and by age 80 over half of all Americans will have developed them or had surgery. Women are slightly more susceptible.

Visual impairment caused by cataracts is preventable. Statistics show that over 3.8 million surgeries are performed in the U.S. each year to remove cataracts, making it one of the most common surgical procedures.

Having blurred vision at any distance, a cloudy or filmy look to things, and dull or muted colors are all symptoms of potential cataracts. Many patients complain that things look dirty and they can't seem to get them clean.

Eventually the thickened lens will decrease the amount of light that reflects off the retina, causing difficulty with night vision or driving in the dark. If left untreated they can cause total vision loss.

We don't fully understand what causes cataracts but long term exposure to the sun's UV light may play a big part. Smoking and alcohol use also may be possible causes.

Doctors recommend that people have their vision checked every two years from age 40-64 and annually after age 65. If you are diagnosed with cataracts, speak with your ophthalmologist about the best option for you. There are multiple kinds of replacement lens that can help correct other vision problems at the same time. Intra-ocular lens implants can eliminate the need for glasses after surgery.

Undergoing cataract surgery decreases the likelihood of a hip fracture by 16% and the odds of being in a car crash by 13% due to the increase in vision. It is affordable and performed on an outpatient basis with a recovery period of a few days to several weeks.



Resolve to Improve Relationships

Kevin Kilday, PhD, D.PSc Holistic Health Center

The transition from December to January, one year to the next, is a time when many of us review and resolve. With good intentions we try to set goals and objectives for the coming twelve months.

The biggest resolution is getting physically healthier (which is great), but what about your relationship health with God and your family?

Besides mental heath issues and drug use all escalating during the holidays and the pandemic, so do unresolved resentments.

The word resentment from the Latin root means to feel anger over and over again. Negative feelings from unresolved resentments put strains not just on individuals but on the whole family. Studies are now showing that unresolved resentments (anger) can be the cause of disease or prolong a chronic or life threatening disease.

The Bible says: "Get rid of all bitterness, rage and anger, brawling and slander, along with every form of malice. Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you" (Ephesians 4:31,32).

Suggestions: Put pride aside, get humble, ask for forgiveness from one another (it doesn't matter who starts first) then both pray together and / or say "I LOVE YOU" to each other.

When other family members (especially the children) see that healing has taken place, then hopefully all will believe that all things are possible with God.

Whatever resolution you choose, just stick with it. Don't try to do it alone. Seek guidance from God, find a support group, an accountability person or a health professional.

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- A 4-line Business Directory listing each month, for 12 months, in the online edition of the Helping Seniors Newsletter – published atHelpingSeniorsofBrevard.org.
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(Based on annual commitment)

Call Helping Seniors today to get signed up!
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Caregiving Across the Miles

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

Any person who is caring for a friend, relative or parent from afar can be considered a caregiver across the miles. Whether you are helping with finances, arranging for care, or providing emotional support, caregiving while living away from a loved one can bring a host of unique challenges.

Who Are Long-Distance Caregivers?

While caregiving experiences vary broadly, long-distance caregivers generally share the following characteristics, according to the National Alliance for Caregiving:

- Average age of 47, indicating that the caregiver may be mid-career or also balancing care for others in their life, like children at home
- Nearly 7 out of 10 (67 percent) are female
- Most (94 percent) provide care to a relative
- Perhaps due to the difficulty in connecting over long distances, 39 percent visit the care recipient less than once a month.
 Despite these challenges, more than half of long distance caregivers visit more frequently— once a week (33 percent), once a month (14 percent), or a few times a month (13 percent)
- Many caregivers report higher levels of financial strain and emotional stress than caregivers who live close to, but not with, the care recipient

Home Health Care Resources Corp. would like to share these following tips to help you give your loved one the best possible support no matter how far away you live.

1. Knowing your loved one's health history is the most important step. Learn as much as you can about your loved one's health, treatments, and available caregiving resources. You can understand what is going on, anticipate

the course of an illness, prevent crises, and assist in healthcare management.

- 2. Organization will keep your stress level down should an emergency arise. Keep all vital information in one place and up to date, including healthcare documents, wills, Power of Attorney's and financial information. Provide copies of your POA to your caregiver organization.
- 3. Make sure at least one family member or trusted friend has written permission to receive medical and financial information. To the extent possible, one person should handle conversations with all healthcare providers.
- 4. Plan your personal schedule that puts care at home a priority for home health care visits especially for persons with Alzheimer's and dementia. Find out in advance what the person would like to do so if it aligns with the Nursing Plan of Care. Aim for services that engage your loved one. Home health care caregivers can even assist with hobbies and favorite past times.
- **5. Stay connected.** Schedule calls with healthcare providers and facility staff to discuss the person's well-being. Update trusted family members on your loved one's health and needs. Home Health Care Resources Corp. can be reached by email and text message so the POA or primary caregiver can be updated.
- 6. Consider caregiver training. Some local chapters of the American Red Cross or other not-for-profit organizations might offer caregiving courses. Medicare and Medicaid will sometimes cover the cost of this training. This will allow you to be the most helpful during your visits or when professional care is not being provided.

Home Health Care Resources Corp. is a licensed and accredited home health care agency serving all of Brevard County. Kelly, Administrator with Home Health Care Resources Corp. has a plethora of resources available to help you provide the best possible care across the miles to your loved one.

Call their office directly at 321-677-2577 or email <u>Kelly@homehealthcrc.com</u>. You may even view their website for all services provided locally in Florida at <u>www.homehealthcrc.com</u>.





Senior To Do List

Joe Steckler President, Helping Seniors of Brevard

Greetings to all,

The beginning of the year is a good time to take stock of where we are in life and what we need to do to usher in a new season.

Since my wife thought it was time to take some of my own advice, and because I have a home office that can be a real mess, I decided to pass on a list of things I need to do to be better prepared. Being prepared is something we all need to do, not just think about.

Financial preparation. As expenses exceed income, many people give up on savings, focusing on the present instead of the future. Some of you may still have time to turn things around by going to a good financial planner. You might be surprised at what you can accomplish with advice from a financial planner who is interested in helping you and not enhancing his or her own portfolio at your expense. Such are out there, you just have to find them. This might also be a time to pass on what you learn to your children.

Legal documents. If you do not have a trust, there are many other legal documents you need to have available like a Durable Power of Attorney, a will, and health care documents. I cannot overly emphasize the importance of a Durable Power of Attorney and, should you not know what this is or do not have one, I urge you to see an attorney. These documents, which cost about \$250, can be a life saver.

Filing system. This is the tough one that requires constant attention. Because of my nonprofit work, I have a lot of paperwork to keep straight. I do a constant review to ensure all my documentation is organized and up to date. And while this does cause some floor filing, failure to meet an insurance or car payment is something we want to avoid. Having a good filing system keeps us mindful of important items and eliminates obsolete paperwork.

Clean garage. This article would be incomplete if I did not mention maintaining a clean garage. As I have gotten older, I pay less attention to the cleanliness of my cars and my garage. As I drive by homes with their garage doors up, I am reminded that I need to pay attention to my own garage.

Emergency planning. Having gone through many hurricane evacuations, consolidating important documents in a secure and accessible location has become mandatory. Some people store their important documents in a safety deposit box, but most keep them at home. In an emergency, I would take my insurance, trust documents, marriage and birth certificates, list of financial assets, and personal photos with me. Remember that hurricanes are not the only danger as homes do catch fire. Best be prepared.

Family heirlooms. Some may be too big to take in an emergency, but small items like photograph albums, family jewelry, and meaningful mementos should be ready as part of your evacuation package.

Medical records and medications. We should all keep pertinent medical records and medications in an accessible location. It is important to take your medicines with you. They should be in their original bottle with the prescription on it in case you need to get a refill while you are away.

Last but not least. Take your address book with phone numbers. Cell phones are great but you may need numbers not in your phone. Remember also that cell phones do not always work in certain locations.

There are many other items that could be on my Senior To Do List (actually a list for all ages), but the point is to get us thinking about what we might want to save, not only for ourselves, but for our children. Be prepared.

Joe Steckler, is a retired Navy captain with 38 years of military service and 26 years of local fundraising experience. He established the Brevard Alzheimer's Foundation and is developer and host of the Helping Seniors media programs and the nonprofit organization, Helping Seniors of Brevard. His work with Helping Seniors is 100% volunteer.





When the Past Becomes the Present

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

One of the most heart wrenching things to witness is when people struggle with past pains and hurts. It's not uncommon to stuff these sorrows down and avoid 'dealing with them'. By not adequately acknowledging these wrongs, whether by abuse, loss, etc., they may have the tendency to come back when we are no longer able to control our past burdens.

Dementia and Alzheimer patients are at an increased risk of exhibiting behaviors that seem to erupt out of thin air. Sadly, there are likely triggers that brought up the memories of 'feelings' that were once felt. Most times, persons living with dementia cannot express what their fears, angers and concerns are. They just know that they 'feel' these uncontrollable urges to REACT.

I recall one gentleman who had a propensity for becoming angry and yelling at others around him. There seemed to be no actual event to spark such behavior. He suffered unbelievable repercussions as a result.

Upon further discussion with him and attempting to understand his past, I learned of many dark, painful memories he had carried with him for years. These haunting memories were unknown by his family or wife of 60+ years. The adult children only knew their father as a very distant and angry.

The truth was so different from their perception. When I obtained permission to share the events of the past to the family, they were able to see their father with a new set of eyes. The pain that the father inflicted upon them was now dealt with in a healthy, productive manner.

This breakthrough took time, but those caring for this gentleman were now able to adjust their own actions – and reactions – based on the understanding of the triggers that elicited such outbursts. A new family relationship was born, and tears of acceptance

from one another continues to warm my heart to this day.

Caring for a loved one can certainly take a toll on most people. While not every behavioral concern is based on the past, one must still do their due diligence to determine if the outbursts are due to medications, a urinary tract infection, a neurological disorder, pain, etc.

Behavioral disturbances are worthy of investigation and may even help to understand your loved one's reactions. Take time for yourself, perhaps reflect upon your own triggers and past difficult memories. By recognizing our need to deal with hurts in the present, we can all put the past to rest.

Tara Bailey, MPA, CMC, BCPA, CSA, CDP, RG Care Manager-Certified; Board Certified Patient Advocate Aging Life Care Association – FL Chapter Incoming Board of Directors

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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. Thank you for your gift!

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www.floridaelderlaw.net

321-253-1667

Zon Beachside Assisted Luxury Living

www.ZonBeachside.com

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2021 FOUNDATION CRUISE HELPING SENIORS OF BREVARD

May 30th - June 6th 2021 - 7-Night Cruise Round Trip Port Canaveral

NEW DATES FOR A SAFER CRUISE



BACK TO SEA SPECIAL: Deposit BEFORE 01/05/21

Book an Inside Cabin & receive FREE Upgrade to BALCONY CABIN!



SPECIAL 7 NIGHT CRUISE TO HELP OUR SENIORS

Interior Deluxe Stateroom Ocean View Stateroom from Ocean View Balcony Stateroom from

Junior Suite from

Quad & Triple Cabins Available

Orchestra, The Tommy Dorsey Orchestra and Les Brown's Band of Renown.

\$ 790.00 per person \$ 890.00 per person

\$ 930.00 per person

\$1320.00 per person

CALL FOR PRICING

Original Birth Certificate & Photo ID Required -or- Passport

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 May 30th Leave Port Canaveral at 6:00PM Monday May 31st Ocean Cay Private Island
 - Tuesday June 1st Ocean Cay Private Island Wednesday June 2nd Fun Day at Sea
 - Thursday June 3rd Cozumel Mexico
 Friday June 4th Costa Maya Mexico
 - •Saturday June 5th Fun Day at Sea Sunday June 6th Arrive Port Canaveral

EARLY BOOKING INCENTIVE - Deposit BEFORE 01/05/21 - Book inside & receive free upgrade to Balcony

Payment Information Initial deposit \$400.00 per couple Final payment March 1, 2021 Cancellation: \$35.00 Admin fee • After 03/01/21 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 # 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.