



# Helping Seniors Of Brevard

News from Helping Seniors Non-Profit

June 2022

## Your "Stay at Home" Aging Plan: 5 Steps to Staying Safely at Home.



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Helping Seniors of Brevard is a Florida 501(c)(3) Nonprofit.

## President's Message

A Word from Joe Steckler,  
Our President & Founder



I thank all who have supported the car raffle. You might not know it, but the raffle is our major fundraiser and it must be a success for us to fund our operation and do what we can to help people. We are halfway to our goal but still have a long way to go. If you do not know about the raffle, just check out the info on this page. I have been involved in fund raising for non profit organizations for many years but the support from across the country for this event is extraordinary so I thank all who have supported us so far and will appreciate your help also.

I have now written five articles on affordable housing and homelessness in Brevard that were published in Hometown News. If you missed them and want to read them you can access them on [Helpingseniorsofbrevard.org](http://Helpingseniorsofbrevard.org). I do encourage you to read them as they hopefully will help you to better understand the problem in Brevard and what we might do to effect a solution.

Building a plan to reduce homelessness and put affordable housing in place will not be easy. Finding a location on which to build the housing is a huge challenge for a number of reasons. A truly difficult task will be to develop the funding necessary to build the housing but there are State of Florida funds available to help. Local leadership must be developed to lead the project and based on previous experience of working with private and elected officials this will prove to be a major task.

In 2015, Helping Seniors started an Advocacy Group to promote building a county-wide aging plan. We submitted it to the County Commissioners, and not one reply was made. The plan can be reviewed on [Helpingseniorsofbrevard.org](http://Helpingseniorsofbrevard.org). With over 600,000 constituents, it seems the logical place to start development of an affordable housing plan would be our elected officials, and in this case our County Commissioners. A start must be made.



Need Help?  
321-473-7770





# Helping Seniors Of Brevard



## Your Aging Plan: Stay at Home Safely

*Kerry Fink, Executive Director  
Helping Seniors of Brevard*

Your Aging Plan (we call it “Getting Your Ducks in a Row!”) is designed to help you successfully navigate possible challenges you may experience as you grow older.

Many say they love being at home - their current home - and plan to age in place. Having said that, though, a wise person will think of adjustments and measures to ensure that physically, financially, and emotionally, they have thought through the things that make this possible, enjoyable, and safe.

As you know, this year Helping Seniors has been on a campaign to tackle main areas of your Aging Plan - in March we talked about 5 Legal Documents you should have, in April we covered 5 Financial Steps to consider, and now, this month, we are talking about 5 Steps to Stay Safely at Home.

Preparation is never time wasted - and getting ahead of the Aging Curve is the best place to be. Helping Seniors, as a Florida local-to-Brevard non-profit, is dedicated to helping the 50% of the population that is age 50+ (fully 25% are 65+) think through steps to make life better for those we love and care for as well as ourselves as we get older too.

Thumb through our special 12-page issue. You'll find good ideas and tips to help you on your “I want to age in place” guide, as well as our Directory of some of the top businesses and organizations locally that can help you achieve that - and the peace of mind that comes from being well-prepared.



## Have You Thought About This?

*Nancy Deardorff, Operations Director  
Helping Seniors of Brevard*

When it comes to safety, an ounce of prevention is worth a pound of cure. What are some of the top safety issues facing seniors?

Falls top the list. One in four Americans age 65 and older fall each year. Falls are the leading cause of fatal and nonfatal injuries among older adults, and fall risk increases with age.

Fires related to smoking, cooking, and appliances are major causes of home fires for seniors, and older Americans are 3.5 times more likely to perish in a fire than their younger counterparts.

Medication mismanagement and errors among seniors such as missing doses, extra doses, and duplicate medications are common and a major health safety issue for seniors.

Older Americans are a prime target for scams and fraud. Be alert for AARP's Red Flags: 1. Promises of money or free cash. 2. Pressure to act fast. 3. If it sounds too good to be true, it usually is.

We cannot talk about safety without talking about elder abuse. Physical abuse, neglect, and exploitation are real, occur more often than you think and are NOT ok. If you suspect abuse, neglect, or exploitation, call the Florida Abuse Hotline at 1-800-96-ABUSE.

World Elder Abuse Awareness Day is June 15, 2022. Our local event is hosted by Brevard County TRIAD and the Brevard Alzheimer's Foundation at the Wickham Park Senior Center.

For information, education, and resources on senior safety or for more information on World Elder Abuse Awareness Day, call our Helping Seniors Information Line 321-473-7770.

To donate or for information and resources call us: **Helping Seniors** is here to serve you, call us anytime at **321-473-7770** or go to our website at [www.HelpingSeniorsofBrevard.org](http://www.HelpingSeniorsofBrevard.org)



### Community Education Series

June 27 • 10:30 AM  
Zon Assisted Living Beachside  
1894 S. Patrick Dr., IHB  
FREE  
RSVP at 321-473-7770



## Five Ideas for Aging in Place

*Jennifer Helin*  
*Seniors Helping Seniors*

Most of our clients have a similar goal, staying safely at home for as long as possible. Unfortunately, many have not considered how to make it happen. A little prior planning can make it possible. Here are five things to consider:

1. **Planning for Transportation** - Inevitably we must give up our license at some point. We have customers do so at 63, others at 97. Macular degeneration, glaucoma, seizure disorders, and dementia are some reasons why people stop driving. Let's face it, Brevard County is too spread out for comprehensive public transportation. How do you get groceries or get to doctor appointments? Know your options: volunteer organizations, Uber/Lyft, medically based transportation, and home care companies are all viable solutions depending on your need and budget. Be prepared to pre-plan appointments and schedule weekly outings.
2. **Planning for Nutritious Meals** - It is no fun to cook for one. It's easy to fall into quick, simple dinners that may satisfy but are not providing nutrition. Meal preparation is one of our favorite services that we provide. Many of our caregivers are also cooking for one and know how to successfully navigate a healthy diet that is satisfying and easily maintained. Prep-cooking homemade meals, shopping for healthy but delicious snack options, learning to hydrate properly, and managing what is in the refrigerator and what should be on the list are just a few ideas.
3. **Socialization not Isolation** - One thing Covid taught us is that isolation is not good for our

emotional health or our physical health. Seniors often self-isolate, choosing to stay home. This lack of interaction puts them at a higher risk for dementia. People really do need people. Stay involved in your church community. Take advantage of free concerts and plays. (Join Brevard County Schools Legacy Club to gain free or reduced entrance to games, plays, and music events near your home!) Get out of the house at least two to three times a week.

4. **Home Repairs and Modification** - Install grab bars not only in the bathroom but any area of the home where there is a step up or down. Higher seated toilets are extremely helpful. A walk-in shower with a shower chair is ideal but there are companies that can create a "door" to access the tub rather than ripping out the entire bathroom. Get rid of area rugs and clear pathways to reduce tripping hazards. If there are steps into and out of the home, plan for a ramp. Steps to a second floor may require an elevator chair. Take an honest look at your house. If it is too big or there are too many renovations needed, downsize to a one-story home in a 55+ community.

**Utilize technology** - That can be as simple as a robot vacuum! If there are memory issues, automated medication boxes are the answer. A tablet (one of our clients loves her "Grand-Pad") can let you play games to help the mind stay active and even text or Facetime your grandkids!

Seriously consider a personal safety device, especially if you are still active. These emergency alerts are not the "Help!" buttons from the 80's. We provide clients with the Electronic Caregiver, a stylish version that can go anywhere with you: hiking, shopping, or driving across country. It can provide medication reminders, activity reminders, even Bluetooth your blood pressure to the doctor's office! It is insurance that you hope you don't have to use but is truly a lifesaver during an emergency. Call 321-722-2999



## Looking at YOUR Best Retirement Living Options

*Debbie Beard, SRES® Broker/Owner  
Next Chapter Real Estate*

After retirement and living in your home for 20+ years, common questions arise. Should I downsize, move to assisted living or 55+ community, or upgrade the home to safely age in place?

There is much to consider when making such an important decision. Most people resist leaving home. Familiarity versus fear of the unknown clouds clear thinking. So how do you make the best decision?

Let's start with current health issues and what this may look like in another 5+ years. Can you maintain a home, including the cost of maintenance and future major repairs, or pay for ongoing help for upkeep? Do you have local family and friends who can assist when medical or other situations arise?

Compare your current mental health and socialization to the past. The familiarity of staying at home while sacrificing socialization should never be the reason to continue living in your home. Sitting and watching TV all day is not quality life. This can lead to depression, lack of cognitive stimulation that negatively affects your memory, and decreased mobility, which drastically reduces your energy level.

Do you still drive? Do you feel safe and comfortable driving to the doctors, grocery stores, and friends? Are you cooking nutritious meals for yourself? A poor diet will accelerate any health issues and encourage new issues.

If you can answer YES to having a strong support system, overall healthy nutrition, positive regular socialization, and ability to safely drive, then aging in place sounds like the best option for YOU.

However, if you honestly could not answer YES to these questions, I recommend scheduling a NO Obligation consultation to learn about our Life Transition Home Sale Program. Together we can discuss various living options and create a future customized plan that is right YOU! 321-298-5562



## Smart Options for Paying for Health Care in Retirement

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

People are living longer than ever before, but that longevity comes with a cost. Roughly 70 percent of seniors will require some type of long-term care in their lives—potentially costing hundreds of thousands of dollars. And as costs continue to rise, unforeseen medical needs can easily derail future plans. Whether you are planning for your parents or thinking about your own retirement, the conversation about health care and having the funds for your future becomes increasingly more important.

For most homeowners, the question is, should I stay, or should I go? There is much to think about when exploring costs of assisted living versus staying in place. If you want to age in your own home, you can better control costs and take advantage of services as you need them. You can remodel the home to make it better suited to your needs as you age.

How do you afford that? Looking to the home as the possible source of funds to put back into the home is a very good idea. A reverse mortgage loan is often overlooked. It can support your healthcare needs and so much more. Like a traditional home equity loan or home equity line of credit, a reverse mortgage provides more without obligation to make a monthly repayment. It can help with:

1. Costly prescriptions
2. Care not covered by major medical insurance
3. Medical and non-medical in-home care, such as a physical therapist or home health aide
4. An alternative or supplement to your long-term care policy
5. Home modifications that can make your home safer and more comfortable

Figuring out how to pay your medical bills as a retiree doesn't have to be stressful. I welcome the opportunity to educate homeowners and families about the reverse mortgage process. 321-259-7880



## Guard Your Card

*Victoria L. Moore*  
*The Integrity Group Insurance*

Even from the safety of your home, it's important to guard your card.

You can protect yourself by protecting your Medicare card. Believe it or not, we are just four months away from the next Medicare Open Enrollment Period (October 15-December 7). It is important to beware of con artists who may try to steal your identity and commit Medicare fraud.

April 2019 was the end of Medicare cards using Social Security numbers. Medicare ended this practice to make Medicare cards safer. Every Medicare card now has a more secure ID number, which also makes it tougher or sometimes impossible to memorize our own numbers, but the extra security makes is worthwhile.

These extra efforts don't guarantee protection from fraudsters, but every safeguard helps, especially during Open Enrollment. Every year Medicare loses billions of dollars due to fraud, which results in higher health care costs for all taxpayers, and less money for the health care we really need. This is another reason why it's so important to protect your Medicare card and number.

You should treat your Medicare card like it's a credit card. Don't give your card or number to anyone except people you trust such as your doctor, or your insurance company or plan that is working on your behalf. If you are not sure, then err on the side of caution and withhold the information.

Keep your Medicare number to yourself. If you get a call from people promising you things if you give out your number, then don't; its most likely a scam. If people call and try to offer you money or gifts for free medical care, refuse. This is a common ploy of identity thieves just hoping to get your Medicare number.

You should record your doctor appointments

and any tests you take and be sure to compare to your Medicare statements or Explanation of Benefits. Be sure to look for discrepancies. If you see a charge or service that looks wrong, be sure to call your provider to verify and correct if needed.

Learn how your Medicare plan works. Know your benefits, your co-pays or share of cost. Reference your plan's benefit book or check online at your carrier's website or call your carrier. Keep your plan ID card handy. Every plan has their member services phone number on the back.

Ideally, use an agent that you know and trust. I recommend putting your agent's number in your phone contacts and calling him or her when you do have questions or concerns.

Medicare plans and agents must follow certain rules when marketing their plans and getting your enrollment information. They cannot ask you for credit card or banking information over the phone or via email, unless you are already a member of that plan. Medicare plans can't enroll you into a plan over the phone unless you call them and ask to enroll, or you have given them permission to contact you.

Covid 19 and the pandemic scared and distracted people, which made it easy for fraudsters to fraud you. Stay alert and aware in all situations.

If you suspect fraud or wrongdoing, you should call your agent, your plan, and/or 1-800-MEDICARE to report any plans or agents that ask for your personal information over the phone or email, call you to enroll in a plan, or use false information to enroll you.

If you have a friend or loved one that you are concerned could compromise their own information, try to educate them and be sure they work with a trusted agent as well.

Vicki Moore, Independent Insurance Agent, specializing in Medicare, 321-272-0218

*"Not affiliated with the U.S. government or federal Medicare program."*







## How to Live Safely at Home

*Traci Graf, RN  
AVID Home Care*

As a seasoned home care nurse, I have been asked this question many times. Over the years I have compiled a list of the most important things to do to stay safely in your home as you age.

At the top of the list is fall prevention. Each year 2.8 million seniors are admitted to the hospital for fall related injuries, mainly hip fractures and head injuries. To make your home safer, install grab bars and ramps, put non-slip strips on the stairs, and remove rugs. In the bathroom, install high profile toilets, place non-slip strips in the tub, change out shower heads to handheld ones, and add a shower chair. Use an assistive device if needed, get your eyes checked annually, and consider a medical alert system.

Medication errors account for between 6-12% of all senior hospital admissions, with blood thinners being the most problematic. Consider having your medications prepackaged by the pharmacy. This is usually a free service that includes delivery every two weeks. This also helps eliminate duplicate prescribing as medications are verified with the prescribing MD.

Another important consideration is security. Keep all windows and doors locked including the garage. Smoke detectors are very important in any home but especially for seniors, who are up to four times more likely to die in a fire. Never share personal information over the phone or computer and avoid answering unwanted phone calls.

Personal care needs are a challenge for many elderly people. Bidet toilet seats can be purchased on Amazon and are relatively easy to install. Many people like to use security cameras to monitor elderly parents, but please be sure to respect their privacy.

There are many ways to stay in your home and be safe doing it. If you still need assistance, of course exploring home health care could meet all your needs. Call 321-392-3400



## The New Method of Doing Full-Arch Implant Restoration

*Lee Sheldon, DMD  
Sheldon and Furtado, PLLC*

The critical aspect of the aesthetics of a dental restoration is the shape of the gum tissue surrounding the tooth. The gum tissue is the “frame” for the tooth. The gum tissue is scalloped. The high point of the scallop is the “zenith.” The low point between the teeth is called the “papilla.”

Our efforts in tooth-saving dentistry are to do everything possible to retain or recreate the zenith and the papilla.

When we extract a single tooth, we place an implant on the day of the extraction to retain the shape of the gum tissue. Attached to the implant, we fabricate a custom template that keeps the gum tissue from shrinking.

But what happens when we need to extract all the teeth? The ridge becomes flat. To create the correct esthetics, we generate a “gum-tissue-look” with acrylics or ceramics. The gum tissue simulations can look good, but not quite the real thing.

The question for years has been whether we can recreate the gum tissue scallop after tooth extraction. Today, the answer can be yes for many patients.

Bone and soft tissue grafting can accomplish more now than ever before. The temporary teeth made at implant placement can serve as a scaffold upon which we can design new gum and bone tissue.

It may require up to three gum tissue plastic surgery procedures to get the result. Many can have regenerated gum tissues and eliminate the need for ceramic gum tissue.

How much can we reconstruct what you’ve lost? That depends on the thickness of your remaining bone and gum tissue. If you have a foundation to work with, we can enhance that foundation and make your smile look brighter and more natural than ever. Call 802-2810





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[traci@avidhomecareservices.com](mailto:traci@avidhomecareservices.com)

321-392-3400



### Best Care Private Duty Nursing

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[www.bestcaresfl.com](http://www.bestcaresfl.com)

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321-987-9699



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# Helping Seniors Of Brevard



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