



Helping Seniors Of Brevard

News from Helping Seniors Non-Profit

December 2022

Holiday Festivities - Tips to Help You Enjoy



Helping You Get Your Ducks in a Row!

Let's Go Sailing!

MSC Meraviglia - January 8th 2023
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1030a-1130am
Monday
December 12th

You're Invited!

Holiday Festivities



Get Your Holiday Ducks in a Row!

Free Holiday Festivities Fun!

10:30am-11:30am - Monday - December 12th 2022
Nautilus Ballroom Zon Beachside - 1894 S Patrick Dr - Satellite Beach
55 minute Program begins 10:30am - Snacks & Refreshments



President's Message



A Word from Joe Steckler,
Our President & Founder

This is probably the best good news that I will ever be able to bring you. The news is contained in two parts. The first I will tell you about is the fact that we exceeded the goal we set for the car raffle with the final total being \$103,000. I believe we were able to do this because so many of our regular donors again participated in the raffle and many new donors joined the cause. The final two days of donor giving exceeded any previous ones, and I think was due to *Hometown News* publishing an article requesting special help. Regardless of how it happened, it did, and I thank ever one who participated.

The second good news is that for years I wanted Brevard County to have a Senior Resource Center, a place where seniors of all ages and income could go for assistance. I have talked about this for 20 years, and we finally have a place to call home due to the generosity of Dr. Craig Deligdish, the owner of OMNI Healthcare. After meeting with Dr. Deligdish in November, he gave us, rent free, 5,000 sq. ft. on the second floor of the OMNI Healthcare Building at 1443 Apollo Blvd. Our task now is to make some minor structural changes and start the task of attracting provider clients who will be a resource for those who call us for help. If you think your organization could be a provider that could assist seniors, please call us at 321-473-7770.

You will read more about the Senior Resource Center because it will be home to organizations that can and will help seniors. There are many effective programs that help homeless veterans and we just do not know about them, but the resources housed in the Center will help those in need.

Our goal is to open the Center by January 1, 2023. The Center has long been needed by seniors and those who care for seniors in Brevard County. Thanks to OMNI and Dr. Craig Deligdish, we will have a Senior Resource Center.



Call 321-473-7770 to Reserve Your Spot!

HelpingSeniorsOfBrevard.org/SRCB





Helping Seniors Of Brevard



Holiday Festivities

*Kerry Fink, Executive Director
Helping Seniors of Brevard*

Hard to imagine that we have cycled around again to the Holiday Season! Thank God we are more “back to normal” after all the unusual things we all worked through during the pandemic so it really is time to enjoy “Holiday Festivities” once again!

The Holidays, though, can also be a difficult time for many - in as much as the calendar can bring a sense of loss or loneliness for many and so it is, all in one, the most Wonderful Time of the Year and, for many, can be a very challenging period.

In our edition of Helping Seniors News, we'd like to help you to, as Johnny Mercer once put it in song, “Accentuate the Positive” and so we wanted to share some ideas to make the Holidays enjoyable and special as we take each day - one at time and step-by-step. We've also tried to add some tips if you are feeling blue - help is available and we all want to navigate the winter season effectively and together in all cases!

In this edition of Helping Seniors, we have also included a moment where we just want to give thanks to you and all who supported Helping Seniors in 2022 - we are going into 2023 with some very big plans to increase/enhance our service to Seniors in Brevard county and your help along the way is what has made this possible. Thank you and let's enjoy the Holidays as a Helping Seniors family - our thoughts and prayers are with you this season.

This holiday season, please consider shopping at smile.amazon.com to support Helping Seniors of Brevard! Amazon will donate 0.5% of the price of your eligible purchases.



Have You Thought About This?

*Nancy Deardorff, Operations Director
Helping Seniors of Brevard*

The cost of living is rising in the United States and Brevard County is no exception, from high rent costs, increasing homeowners' insurance and property taxes, rising grocery costs, gas and transportation costs, utility costs, home repair and maintenance costs, not to mention the housing market, making home ownership out of reach for many.

I recently talked with a senior who called our senior information line about affordable housing. She had just moved to Florida from North Dakota to live near her son. Neither she nor her son realized the lack of affordable housing for seniors here in Brevard County.

Brevard County for years has been one of Florida's best kept secrets. In years past, Brevard County was an affordable place to live, with affordable homes and rent, without the bustle and traffic of the big city. Well folks, our secret is out. Brevard County is now a very popular living destination for many in Florida as well as from around the United States.

It is more important than ever that seniors develop a personal aging plan. Much like a hurricane plan, part of an aging plan is developing a plan A, plan B, and even a plan C to navigate life as we age, to plan for the expected as well as the unexpected. It is never too late to develop your own personal aging plan and Helping Seniors of Brevard is here to help.

For more information or to be connected to resources and trusted senior friendly businesses and services, please reach out to us on our Helping Seniors Information line at 321-473-7770. For more information about our nonprofit, visit us at www.helpingseniorsofbrevard.org.



Helping Seniors Of Brevard



3 Ways to Lower Your Holiday Stress

Corina Savela
Total Long-Term Care Consultants

1. Set up a holiday budget.

Overspending is always a concern but even more so during the holidays. That's why budgeting for gifts and holiday extras is a good idea.

It's okay to put purchases on your credit card if you've saved up for them ahead of time. It can even be a great way to earn a sign-up bonus on a new card if you have very good credit. Pay your balance in full by the due date to avoid interest and fees.

Tempted to try the ubiquitous buy now, pay later loans for online purchases? Carefully review their interest rates and fees first.

2. Create a plan.

Have you been easily overwhelmed by the extra activities and responsibilities of the holiday season in the past? This year, think about setting up a more realistic plan for yourself.

You don't have to create the perfect holiday for others or attend every party you're invited to. Instead, consider setting boundaries and attending only the events that mean the most to you.

3. Take time for self-care.

Sticking with healthy eating and self-care habits may also help you better deal with anxiety. Get plenty of rest (including naps) and take time to decompress when you need to — it can really help.

And if you feel like you might benefit from professional help, don't be afraid to seek it out. Many insurance plans offer mental health benefits that can make this care more affordable.

If you need help choosing a health or life insurance plan, need to make changes for the new year, or have questions about your coverage, contact us anytime.



We Have a Winner!

Thanks to Everyone who made the 2022 Car Raffle such a success!



Congratulations Gail McGinnis!

Winner of the 6th Annual Helping Seniors Car Raffle - and she was at the Museum when Mark Pieloch called out her winning number!

Thank you! Our 6th Annual Helping Seniors Car Raffle set records everywhere Saturday October 29th - from 2500+ attendance at the Grand Drawing, to record Raffle ticket sales, to even the number of cars parked at the American Muscle Car Museum (1150+)! (Thank you Mark Pieloch and thank you AJ Hiers for making this all possible!)

So grateful to you, too, who are reading this, for helping keep the work of Helping Seniors moving forward and, yes, we are so excited that we are back in 2023 with our 7th Annual event! Stay tuned for excited details coming soon! Bigger and Better!





Helping Seniors Of Brevard



Thank You to Our Village

*Nancy Deardorff
Operations Director
Helping Seniors of Brevard*

As Operations Director and Senior Care Navigator for Helping Seniors of Brevard, I'm often asked, "so what does Helping Seniors of Brevard do to help seniors?" Our mission is to improve the quality of life for seniors in Brevard County. We do this through the provision of information, education, advocacy, and resources on a range of issues important to seniors, including legal, household, healthcare, financial, senior living options, and more.

So just how do we spread the word? Helping Seniors TV airs three times a day, five days per week on Space Coast Government TV. Helping Seniors Radio airs each Wednesday on WEJF 90.3 FM from 12:00 PM to 1:00 PM. Our Helping Seniors Newsletter and Senior Services Directory is available each month online as well as in print in the center section of Senior Scene Magazine, which is distributed to 500 locations throughout Brevard County each month. Our Helping Seniors Information Line is a free call and operates Monday through Friday 9:00 AM-5:00PM to help connect seniors to trusted seniors businesses and resources.

Helping Seniors of Brevard is a non-profit organization, and we depend on our sponsors, private donations, and fundraisers to continue our mission to Help Seniors of Brevard.

Our major fundraiser of the year is our Helping Seniors car raffle, where your donation gets you a ticket for a chance to win a brand-new model car, and each ticket is admit-one into the American Muscle Car Museum on the night of the grand drawing event.

On October 29th, we celebrated our 6th annual car raffle fundraiser. It was our most successful car raffle fundraiser to date. Congratulations to Gail McGinnis of Brevard County, winner of the 6th annual Helping Seniors of Brevard car raffle.

Our organization and our car raffle fundraiser would not be possible if not for A.J. Heirs, who connects Helping Seniors of Brevard with a brand-new model car from his dealerships, winner's pick. Also Mark Pieloch, owner of the American Muscle Car Museum, who generously offers his private museum as the venue for this event, and his museum staff and volunteers, our business and corporate sponsors, our volunteer Board of Directors and our many Helping Seniors of Brevard volunteers who each generously offer their time and whose tireless efforts made our 6th annual Helping Seniors of Brevard car raffle fundraiser possible.

We want you to know, 100% of corporate and business sponsorship donations, private donations, and your donation for a ticket to our car raffle fundraiser, stays right here in Brevard County to help our seniors.

As of October, over 4,500 calls have come through our Senior Information Line in 2022, demonstrating how much our community relies on Helping Seniors of Brevard to lead seniors to needed help and resources.

They say it takes a village to raise a child, and at Helping Seniors of Brevard, we believe it takes a village to help our seniors to live a quality life and age with dignity. We at Helping Seniors of Brevard would like to sincerely thank each of you who support our mission through your sponsorships and private donations. Your generous donation has made a positive difference in the lives of our seniors here in Brevard County. You are the Heroes of Brevard.



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



'Twas the Night Before ... Final Day of AEP!

Victoria L. Moore
The Integrity Group Insurance

'Twas the Night before the final day of the Annual Enrollment Period (AEP), when all through the house not a creature was stirring, but for Agent Le Mouse. He perused his client files by the chimney with wild hair (he'd been too busy to brush it!), in hopes that he had helped each one choose the best Medicare plan for them with care.

His children were nestled all snug in their beds, while visions of spending time with their father (finally!) danced in their heads (along with sugar plums, of course!). And Mama (in her kerchief), a Medicare agent too (also too busy to brush her hair, hence the kerchief), sat at the table perusing her files too! They were both plum exhausted from the past 45 days and were looking forward to settling their brains for a long winter's nap (post AEP).

When out on the roof there arose such a clatter, they sprang from their seats to see what was the matter. Away to the window they flew like a flash, tore open the shutters, and threw up the sash.

The moon on the breast of the new-fallen snow gave the luster of midday to objects below. When what to their wondering eyes should appear, but a miniature sleigh filled with eight confused seniors and eight tiny reindeer.

With a little old driver, so lively and quick, they knew in a moment it was their neighbor, Mr. St. Nick, bringing his friends who needed Medicare advice lickety split! More rapid than eagles, his coursers they came, and he whistled, and shouted, referring to them by name:

"Meet Mr. Dasher! Now Ms. Dancer! Now, Mr. Prancer and Mrs. Vixen! Meet Joe Comet! And Von Cupid! There's Don Er and Will Blitzen!"
Past the garden wall and to the front porch they marched, ushered inside by Mr. St. Nick himself.

As dry leaves before the wild hurricane fly, when they meet an obstacle, mount to the sky; so up to the living room they flew, full of confusion and questions on the best Medicare plans to choose at this late moment; Mr. St. Nick had questions too.

And then, in a twinkling, we helped each one decide, by looking at their providers, networks, and medication lists, all night! They began cheering and laughing when they realized the savings and benefits they would soon receive.

As I drew in my weary head and was turning around, down the chimney Mr. St. Nick came again, with a bound. A bundle of toys he had flung on his back, and he looked like a peddler just opening his pack.

He was chubby and plump, a right jolly old man, and we laughed when we saw him, in spite of ourselves. A wink of his eye and a twist of his head soon made us relieved he brought gifts for our kids, knowing we had forgotten because we had no time!

He and the others spoke no more words, but went straight to work, filling the stockings we had neglected being busy with work. Laying his finger aside of his nose and giving a nod, up to the chimney they rose.

They sprang to his sleigh, to his team gave a whistle, and away they all flew like the down of a thistle. But I heard him exclaim, 'ere they drove out of sight, "Happy AEP to all, and to all a good night!"

The original form of this poem, titled "A Visit from St. Nicholas," was first published anonymously on December 23, 1823, in a Troy, New York, newspaper. It was not until 1837 that Clement Clark Moore accepted credit for writing it.

Please accept my hurriedly written AEP adaptation as an ode to Mr. Moore and all of the Medicare agents who work round the clock for 45 days to ensure that their clients are compliantly and efficiently enrolled into the best Medicare plan to fit their needs! If I can help any of our readers, it would be my pleasure. I can be reached at 321-272-0218. Vicki Moore, Independent Sales Agent.



Medicare Planning

*Jerry Hadlock
Medicare Solutions*

WHEN CAN I JOIN, SWITCH , OR DROP A PLAN?

You can join, switch, or drop a Medicare Health Plan or a Medicare Advantage Plan (Part C) with or without drug coverage during these times:

- Initial Enrollment Period. When you first become eligible for Medicare, you can join a plan.
- Open Enrollment Period. From October 15 – December 7 each year, you can join, switch, or drop a plan. Your coverage will begin on January 1 (as long as the plan gets your request by December 7).
- Medicare Advantage Open Enrollment Period. From January 1 – March 31 each year, if you're enrolled in a Medicare Advantage Plan, you can switch to a different Medicare Advantage Plan or switch to Original Medicare (and join a separate Medicare drug plan) once during this time. Note: You can only switch plans once during this period.

WHEN YOU FIRST GET MEDICARE (INITIAL ENROLLMENT PERIODS FOR PART C & PART D)

I'm newly eligible for Medicare because I turned 65.

What can I do?

Sign up for a Medicare Advantage Plan and/or a Medicare drug plan.

When?

During the 7-month period that:

- Starts 3 months before the month you turn 65
- Includes the month you turn 65
- Ends 3 months after the month you turn 65

Source : Medicare.gov



Merry Christmas from Avid Home Cares Services

*Traci Graf, RN
AVID Home Care*

This is our fifth year serving the community and my third year leading this incredible team of caregivers. At the end of the year I like to praise them and thank our supporters – we are so grateful for your trust in us. Anyone who knows us, understands quickly that we are passionate about delivering the highest quality of care. In the last two years I have been blessed to add my son to our business as the Office Manager and Scheduling Coordinator. His commitment to provide stellar care shines through in his interactions with clients and staff. Many of our employees stay with us because they recognize we do this with a different purpose than most.

Over the past year our staff has done some amazing things with clients, preventing recurrent infections or falls and practically halting the progression of chronic illnesses like dementia and congestive heart failure through consistent, compassionate care. We all want to keep our clients out of the hospital. Seemingly small things like ensuring a bed bound client has intact skin and no wounds can be instrumental in their overall long term health. Treating clients with dignity, respect, and empathy is something my staff excels at. We use our experience in healthcare to be the most effective team we can be and through this have grown from 13 to 44 employees. Our team respects each other and has been taught to “manage up” instead of cutting each other down. We all have our strengths and weaknesses.

As their leader, my most important job is to make them the best they can be. I personally learned this style of leadership from some incredible people before I came to Avid. I believe it was meant to happen that way. We will continue to provide the best care in the area to our clients; we all love what we are doing and really enjoy being the wave of change in home care. Merry Christmas!



Losing a Loved One: What's Next?

Katie Jackson Stolz, Esq.
Law Office of Amy B. Van Fossen, P.A.

Once a loved one passes, obtain certified copies of the death certificate from the funeral home. Three short form and three long form death certificates are usually enough. The long form death certificate includes the cause of death and is required by life insurance companies.

If your loved one had a will, send the original will to the courthouse in the county where they resided within 10 days of their passing. If they had a trust, then a Notice of Trust needs to be filed. If your loved one was living alone, secure the property and arrange for the care of any pets. Locate information regarding your loved one's assets: bank or brokerage accounts, life insurance policies, CDs, IRAs, 401Ks.

Once you have a death certificate, contact Social Security to apply for benefits that may be payable to eligible survivors. Depending on the date your loved one passed, it is not uncommon for Social Security to take back the last payment they received. If you are the surviving spouse, contact the property appraiser's office to see if you are eligible for an additional real estate tax exemption on your property.

A probate is required if your loved one had assets in their name only and with no beneficiary listed. Probate is the court monitored process of getting those assets to the rightful beneficiaries under the law. If a bank will not speak to you about a loved one's account, then this is usually a sign that either you are not the beneficiary listed on the account or that a probate is needed to gain access to the account.

If you are the personal representative named in your loved one's will (or the trustee named in the trust), then you are the individual tasked with navigating the probate (or trust administration process). You will want to make sure your loved one's estate is properly administered according to the law so that you are not held personally liable.



Your Teeth Are Designed to Meet

Lee Sheldon, DMD
Sheldon and Furtado, PLLC

“ ‘Upper tooth,’ let me introduce you to ‘lower tooth.’ You will have intimate contact for as long as you exist.”

Yes, teeth should meet each other. Each of your upper teeth should meet your lower teeth when you bite down. This is called “occlusion.” Most times, that can be achieved. Sometimes, it can't on the front teeth. The reason is that sometimes the lower jaw is smaller than the upper jaw (sometimes that is reversed). But all of your back teeth should meet. Why?

The jaw muscles provide force to the teeth when you close. And many of you close your teeth together by grinding your teeth (bruxism) or clenching your teeth. That's a lot of muscle strength. That force is then distributed among your teeth. When you lose a tooth, the muscle strength stays the same. That means that the force on each tooth increases. Extract a second tooth...a third tooth... more and more force on your remaining teeth.

Teeth are sometimes weakened depending on the amount of dental work done. The bone support is weakened when you've had periodontal disease. So the forces have the potential to do even more damage. Excluding the wisdom teeth, we have 28 teeth in the adult mouth. That means 14 sets of upper and lower teeth that should meet.

Count the number of teeth that meet in your mouth. You can do it simply by cutting a thin piece of cellophane into a strip that is ¼ inch wide and 3 inches long. Then place the cellophane on each lower tooth and bite down. Are you able to remove the cellophane while biting down? Then that set of teeth is not meeting.

The next time you see your dentist, ask, “How's my occlusion?”

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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 at SeniorSceneMag.com.
- A 4-line Business Directory listing each month, for 12 months, in the online edition of the Helping Seniors Newsletter.
- An online Business Directory listing every day for 12 months in the Helping Seniors online directory – receiving thousands of visits monthly in categories 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

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Join the Businesses and Organizations that support the work of Helping Seniors of Brevard!

Call (321) 473-7770 and Let's Get Started!



2023 FOUNDATION CRUISE HELPING SENIORS OF BREVARD

Jan 6th & Jan 8th 2023 - 2- 7- or 9-Night Cruise Round Trip Port Canaveral

3 Cruises to Choose From!



Sail with your friends and your Helping Seniors friends from Brevard County on the luxurious MSC Meraviglia! Choose our 2-night quick getaway to Ocean Cay Marine Preserve, our 7-night sailing to Costa Maya, Cozumel and more, or come with us for the entire fun sailing!

Take a 2-night getaway,
Explore the 7-night sailing
or join us for 9-nights
of fun and luxury!



BACK TO SEA SPECIAL:
Limited Time Offer
Book an Outside Cabin
& receive FREE Upgrade
to BALCONY CABIN!

Let's Go Sailing!

MSC Meraviglia - January 2023
from Port Canaveral with your friends from Brevard County!

2-night getaway Jan 6th, 7-nights sailing Jan 8th
or join us for all 9-nights!
Call Chris or Betty at 321-978-5211 for Details.

**2022 Foundation Cruise
Helping Seniors of Brevard**

Travel is Better with Friends.
HelpingSeniorsTravelClub.com

Special Musical Guest on 7-night Sailing

Recording Artist
Lori "I'd Like to Teach the World to Sing" Hafer
of the "Hillside Singers"

Lori Hafer, Jazz/Big Band Singer, who toured the world with the Glenn Miller Orchestra, The Tommy Dorsey Orchestra and Les Brown's Band of Renown & husband/keyboardsist Mike Hafer bring listening/dancing musical enjoyment to our group on the MSC Meraviglia.

**Special MSC Meraviglia
7-Night Cruise Price Includes**

- * Cabin * All Port Charges * All Taxes * Gratuities
- * MSC Drink Package (valued at \$343/person)
- * Wifi Package (valued at \$134/person)
- * All Meals * All Entertainment * Special Events
- * Private Cocktail Party * Admin Fee
- * Fundraising Donation - Helping Seniors of Brevard
- * Work-Out Facilities * World Class Spa * Great Dancing

Itinerary

- Sun Jan 8th Leave Port Canaveral at 4:00PM • Mon Jan 9th Nassau Bahamas
- Tue Jan 10th Ocean Cay Marine Preserve • Wed Jan 11th Fun Day at Sea
- Thu Jan 12th Costa Maya Mexico • Fri Jan 13th Cozumel Mexico
- Sat Jan 14th Fun Day at Sea • Sun Jan 15th Arrive Port Canaveral

EARLY BOOKING INCENTIVE - Book outside & receive free upgrade to Balcony!

2-Night Getaway Balcony at \$264/person (double)
7-Night Balcony (w/ Wifi & Drink Package) at \$842/person (double)
9-Night Balcony (w/ Wifi & Drink Package) at \$1106/person (double)
(Pricing available on a space-available basis. Call today for best pricing)

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.