

Helping You Get Your Medicare Ducks in a Row!



**Inside: Your Medicare Checklist;
Your Senior Living Checklist;
Long Term Care Insurance & More**



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Helping Seniors
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The 7th Annual Helping Seniors Car Raffle

You choose the winning car! Dodge v Chevy - or pick a Kia Sportage, Mazda Miata, or Mitsubishi Outlander.



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The 2023 Dodge v Chevy Challenge

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Helping Seniors Car Raffle Grand Drawing Celebration
6pm-9pm Saturday October 7th 2023
Grand Drawing will be at the American Muscle Car Museum.
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Scan for Tickets



Base model provided. Upgrade at owner's contribution. Need not be present to win. See Official Rules for complete details. Helping Seniors of Brevard is a Florida 501(c)(3) nonprofit.



6p-9p - Saturday - Oct 7th 2023 - A Night at the Museum

President's Message

A Word from Joe Steckler,
Our President & Founder



By the time you read this the 2023 Helping Seniors car raffle may already be history. A lot of very hard work by a lot of people has gone into making this year's raffle the huge success that I predict it will be. I have been in the fundraising business for many years and all I have seen to date tells me that we will do well and continue to build on our efforts to financially support Helping Seniors. So, it is with much gratitude that I thank all those who have helped to make this year's raffle such a success—Board members, staff, volunteers and the many who have donated their hard-earned dollars.

While I have every confidence that the raffle will be successful, I do not have the same confidence in those we elect to lead us, namely our county commissioners. Have you considered the tremendous power we give to the five people we elect to represent us in making decisions regarding governance? We take some well-intentioned people and often turn them into politicians who seem to lose their way.

Here I refer to the Commission's removal of a million dollars that helped fund hard working nonprofits that served seniors, disabled people, and those not able to care for themselves. Recently the commission also voted to eliminate funding for the Brevard Cultural Alliance and various arts programs.

These actions show a lack of understanding of constituent needs and priorities. Perhaps a little more work by the Commissioners could have found other ways to fund firehouses and other of THEIR perceived needs.

There is no one answer to what we would like to accomplish. Having said that, I would add that ensuring that our senior population has access to adequate shelter, food, and medical care should take precedence over lifeguards and back-to-back 5% pay raises for county staff. Consider the thousands of seniors on fixed incomes, as well as the enjoyment of those who worked and gave to the arts and nonprofits. We can do better.



Need Help?
321-473-7770





Live Local!

*Kerry Fink, Executive Director
Helping Seniors of Brevard*

I have been having good conversations with several members of the Helping Seniors “Senior Resource Center of Brevard” here at our lovely location in the beautiful Omni Healthcare Professional Tower on the Melbourne medical campus near the hospital.

One theme comes up over and over, that is, that the BEST resources always seem to be local. As you may know, Helping Seniors of Brevard, now in our 13th year of service to our area, is 100% local. (By the way, do you have your Helping Seniors car raffle fundraiser ticket? That goes off Saturday, October 7th, so call us today at 321-473-7770!)

Sometimes we see someone we admire on TV who seems to be giving great advice about some matter related to getting older. Maybe it is a pitch for reverse mortgage, maybe for “tell us zip code” for Medicare help, or possibly “Finding a Place for Mom or Dad”, etc.

And, while the pitches seem heartfelt and the services worthy, they all direct you to an 800 number answered by someone in, oh, let’s say Omaha. Despite their best intentions, they might not know the difference between Micco and Mims and think they don’t look too far apart on a map when trying to help.

When you call Helping Seniors or visit the Senior Resource Center, rest assured you are dealing with neighbors - people who live in our community, understand everything about our geography, and serve our area with excellence. These are people who depend on good local business to sustain them, so they are extra invested in ensuring the best help possible. Let’s Live Local!

Lots of good information in this edition of Helping Seniors News to keep things moving - and, as always, we are available to serve you on our Senior Information Helpline at (321) 473-7770.



Have You Thought About This?

*Nancy Deardorff, Operations Director
Helping Seniors of Brevard*

Transportation is an essential part of life we depend on, but often take for granted. Transportation gets us to where we need to go: work, grocery, doctor’s appointments, the bank, and social activities. But what if you can no longer drive? How do you get from point A to point B? Have you thought about this?

Lack of affordable and reliable transportation can leave seniors in a serious bind, such as not being able to get to essential services like food and medical services, but can also lead to social isolation, loneliness, and depression.

There are several means of getting around in Brevard County. Space Coast Area Transit (SCAT) offers low-cost transportation and, for some seniors who may not be able to get to or wait at a bus stop, SCAT does have special services available for those who qualify.

There is also the option of Uber or LYFT. These services require that you order your driver through an app. While some seniors find this intimidating or do not have access to the apps to order these services, if you do, this is a great lower cost option for door-to-door services.

There are non-emergency medical transportation services that can transport folks to doctor’s appointments, lab appointments and dialysis. This can be costly but a great option for door-to-door service, especially for folks who may need wheelchair assistance.

Brevard County has some discount and free transportation resources available, but many of these have long wait lists due to the significant need for transportation services.

If you need more information about transportation resources in our county, contact us on the Helping Seniors Information line at 321-473-7770.



Choosing the Best Medicare Plan for You

*Vicki Moore
Moore Insurance Solutions*

October 1st is the start of the Medicare Annual Enrollment period. Although you can only change your Medicare coverage between October 15 and December 7, carriers and agents can share new plan information beginning October 1.

Understand your Medicare options:

- Original Medicare (Part A and Part B) - the traditional fee-for-service Medicare program.
- Medicare Advantage (Part C) - combines Part A and Part B coverage, often with added benefits.
- Medicare Part D - provides prescription drug coverage that can be added to Original Medicare or included in some Medicare Advantage plans.
- Medicare Supplements (Medigap) - help cover out-of-pocket costs of Original Medicare.

Evaluate your healthcare needs: Consider your current health status, prescription medications, and any upcoming medical procedures or treatments to pick the right Medicare plan.

Compare costs: When comparing plans, pay attention to premiums, deductibles, copayments, and coinsurance and how they may change in 2024.

Check network coverage: If you're considering a Medicare Advantage plan, review the plan's network of doctors, specialists, and hospitals. Make sure your preferred healthcare providers are in-network to ensure you have access to the care you need without paying for out-of-network services.

Review prescription drug coverage: Look for a plan that covers the medications you take or anticipate needing in 2024. Compare the formulary to ensure your drugs are included and check for any restrictions or prior authorization requirements.

Consider additional benefits: Medicare Advantage plans often provide extra benefits such as dental, vision, hearing, over-the-counter products, and wellness programs. Some recipients may also

qualify for plans that offer healthy food cards and assistance with bill paying and transportation beyond medical facility rides.

Check star ratings: Medicare assigns star ratings to Medicare Advantage plans based on customer satisfaction, quality of care, and customer service. Take these ratings into account when comparing Medicare Advantage plans.

Plan for the long term: Consider how your health may change in the coming years and whether your chosen plan can adapt to those changes.

Seek professional assistance: If you're unsure about which plan is best for you, a local licensed insurance agent who specializes in Medicare can provide personalized guidance based on your individual circumstances.

This time of year, you may be bombarded with tv and radio ads, mailers, and phone calls. Avoid working with random agents who may not know your local provider networks or hospital systems or care about your needs. They just want to increase enrollment numbers and do not have the capability to support you for the rest of the year.

Instead, use recommendations from friends, family, and trusted local organizations such as Helping Seniors of Brevard to find trustworthy assistance. Confirm that the agent you choose will be accessible when you need help, especially during open enrollment when deadlines are critical. They should also provide support throughout the year, as Medicare decisions and plans may change over time.

Choosing the best Medicare plan for 2024 requires careful consideration of your healthcare needs, budget, and available options. Seek help from local experts to select the right plan—your health and peace of mind are worth the effort.

Vicki Moore, Moore Insurance Solutions

I have been helping people navigate Medicare and other Health insurance needs for over ten years. Visit me in my new office at the Senior Resource Center of Brevard, 1344 S Apollo Blvd, Suite 2C. You can also call me at 321-272-0218, email me at solutions@vickimooreinsurance.com, or look for me on Facebook.



Why a Continuing Care Retirement Community?

Teri Brant
Buena Vida Estates

Senior communities are all the same, right? They all offer their residents activities, entertainment, good food, transportation, wellness programs, and maintenance free living!

But when you take a closer look, there are some definite differences! Families should be aware of these when looking at senior communities for themselves, or their family members.

Did you know that Continuing Care Retirement Communities (CCRC) offer you a contract that states you will NEVER be asked to leave regardless of medical or financial changes in your future? Unlike rental communities, you will not be asked to leave if you can no longer pay your rental. Also, if you need more care than you receive in your assisted living apartment, you know there is the next level of care available to you.

No one knows what our future holds, and a CCRC gives you the peace of mind and security that you WILL be able to stay in your community and be taken care of, no questions.

Most Continuing Care Retirement Communities have an entry fee—not a community fee that goes to a rental community's corporate office, but a fee that underwrites your long-term care. This fee provides the assurance that you will have the care you need should you need it.

At some CCRCs, that also provides a lower rate of the Life Care fees you will pay. At a CCRC, that entry fee is based on the "Lifestyle" you want or need in Independent Living. Smaller apartment, smaller entry fee, larger apartment/cottage, larger entry fee. But when you need the care, your costs could be less than what you are paying as an

Independent Resident.

Contrary to popular belief, CCRCs do NOT take all your money, nor do you need to be a millionaire to qualify. A resident uses a portion of their proceeds from the sale of their home to pay the entry fee. A CCRC will assess both financials and medicals of the prospect to ensure that a person has the assets and health to qualify for independent living and underwriting.

A Continuing Care Retirement Community is not for everyone, but when you are looking at senior living or retirement living, YOU need to know what is out there! YOU want to have the decision-making ability to choose what your future looks like, for yourself!

Most Continuing Care Retirement Communities have a waitlist because of the Life Care program they offer. If a community doesn't have a waitlist, you may want to look into the reason.

Senior Living is an exploding industry with Baby Boomers aging. There are many choices. Do your homework, look at all the options and PLAN AHEAD for your future. We cannot direct the wind, but WE CAN adjust the sails!

TOGETHER, WE CAN HELP CREATE A MIRACLE.

Your gift of \$25, \$50, \$100, \$250 or more will help ensure that **Helping Seniors of Brevard**, a registered 501(c)(3) charitable organization, can continue assisting callers.

Thank you!



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Senior Living Options Checklist!

*Danica Scuderi-Carluccio
Advocates for the Aging, Inc.*

It is difficult to make the decision to leave your home as aging occurs; however, it is equally important to know the choices in the community.

1. **Independent Living** — This option eliminates the headaches of home maintenance. No more lawn care, home repair, laundry, cooking or housekeeping! You can choose a studio apartment or a suite; apartments usually have a kitchenette or full kitchen. Independent living provides you with all the amenities such as prepared meals, laundry service, housekeeping, social events, health center, salons, game rooms, bistros, bars, and limited transportation. The cost averages \$4,000 to \$5,000 a month.
2. **Assisted Living** — In this setting, all the accommodations of independent living are offered, except for full kitchens/kitchenettes. Additional services include on-staff nursing, medication technicians, and caregivers. There are primary care physicians, podiatrists, vision and hearing specialists and dermatologists. Transportation for medical and social events is included. Medication management and health management is completed by the nurses, with Certified Nursing Assistants monitoring or assisting with activities of daily living. The costs can range from \$3,000 to \$9,000 a month. If Medicaid is a supplement to income, choices for assisted living facilities are limited in Brevard. It is a good idea to tour as many places as possible while still independent.
3. **Memory Care Assisted Living** — Facilities that monitor those with decreased cognitive impairment who still have the physical ability to meet assisted living criteria, have the same amenities as a traditional assisted living, but the building is secure. The buildings are secured to permit as much independence as possible but

the inability to get out of safe surroundings and wander. Like assisted living facilities, memory care costs depend on the budget, location, and room size. The cost is the same as assisted living, with a \$3,000 to \$9,000 range.

4. **Skilled Nursing/Rehabilitation/Long Term Care** — This setting offers several levels of care, usually referred to as a "nursing home." A stay in a nursing home can be temporary, for example a loved one has a diagnosis of diabetes but, suddenly, the sugars cannot be managed at home. In this case, a short stay at the nursing home for skilled nursing may be an option. Once the sugar levels become manageable and the resident is educated on the medical condition, they return to their prior setting. Another example is if an elderly person fractures a hip, a physician may determine the need for intensive therapy. A nursing home offers short term rehabilitation, where the goal is for the patient to get stronger and return to their previous setting. Long term care in a nursing home typically means a loved one has medical conditions that warrant monitoring by medical professionals on a regular basis; the person needs assistance to perform most of their activities of daily living or are bed-bound. The cost for these services is a bit tricky, depending on insurance. However, if private pay, the cost ranges between \$11,000 to \$15,000 a month.
5. **Hospice** — This service can come to any of the options above, including home. However, if the patient needs more comfort and pain management than these settings can offer, there are "Hospice houses," and/or "Hospice Units" that help with a quality end of life experience. This service, along with medications directly related to the diagnosis for end of life, is covered by insurance. Hospice has a team of professionals including clergy, nurse, social worker, and caregiver. Furthermore, they will continue to offer support to family members well after their loved one passes.



Senior Affordable Housing

*Traci Graf, RN
AVID Home Care*

“Affordable housing” is a term we hear often, but what does it really mean? There is a calculation used to create limits on what is considered affordable based on a person’s annual mean (average) income (AMI). Most seniors living on fixed incomes require housing that does not exceed 30-50% of their average annual income.

One option is a senior housing complex that will not raise the rent unless your income increases. I have identified 17 complexes in Brevard either completely dedicated to seniors or with a set number of apartments reserved for seniors.

To search for these buildings, go to www.affordablehousing.com and enter Brevard County. If you do not have a computer, use one at the library, ask a neighbor or friend to help, or ask if your church has one available for this purpose.

Each building has its own application process and wait list times. They each have individual amenities, but most do include basic utilities. Most have a pet fee but will allow you to bring your pets. You can find income restrictions in their listing but most receiving rent in the 30% range are limited to \$18,000 a year income. Most of the income restricted buildings in our area follow the 30/50/60% AMI formula to determine rent.

If you believe the rent where you live now may rise higher than you can afford, pick a senior housing complex, call them up and inquire about the application process and waitlist times. Regardless of the wait list, put an application in with them. Some places may tell you the waitlist is 3-5 years. Submit the application and confirm it was received. Things change, so secure yourself a place and follow up with them occasionally to see your status.

Keep your eyes open, there are more and more truly affordable senior buildings being built in our area!



Should You Have Long-Term Care Insurance?

*Corina Savelle
Total Long-Term Care Consultant Services*

When you’re young, buying long-term care insurance may seem unnecessary—and it generally is.

But, in 2021, according to the American Association for Long-Term Care Insurance, people who bought a long-term care policy at age 65 had a 50% chance of using it. Do you know how long-term care insurance could protect you?

How Long-Term Care Insurance Might Benefit You

Long-term care can include help at home, adult day care, nursing home care, assisted living, and other arrangements.

Americans’ out-of-pocket costs for long-term care can be thousands per month and are likely to grow over the years. If you qualify for long-term care insurance, it can offset hefty daily care expenses up to the limit you choose when you purchase your policy.

Key Considerations for a Long-Term Care Policy

When shopping for long-term care insurance, you’ll find many coverage options with corresponding policy premiums.

- Most long-term care policies limit how long they will provide benefits or how much they will pay. More generous policies cost more.
- To keep up with growing costs, you may want to shop for a policy with benefits that increase as inflation rises. This feature will also cost extra.
- If your policy barely fits your budget, future premium increases could cause you to reduce or drop your coverage.

When to Buy Long-term Care Insurance

Your age and health at the time you apply affect how much you’ll pay for long-term care coverage. If you wait too long, or have serious health conditions, you may not qualify at all. AARP suggests that getting coverage between the ages of 55 and 65 may offer the best value. If you or someone you know needs long-term care insurance, reach out for help weighing all your options.



Advance Directives

Tyler Runte, Esq.
Law Office of Amy B. Van Fossen, PA

Suddenly, traffic comes to a complete halt. Sirens blare as emergency vehicles fly by. Following a long wait, traffic moves, and we slowly pass the accident scene where cars are mangled beyond recognition. Our observations of this horrific crash tell us that the accident victims suffered life-threatening traumatic injury where every minute counts.

Are the accident victims conscious enough to make informed decisions regarding their health care? If lacking capacity, who makes those decisions on their behalf? If these injuries resulted in the loss of quality of life, what were the victims' desires for life-sustaining treatment? If decisions were made by a third party, were the victims' wishes accurately stated and carried out?

Regardless of age, advance directives become an essential resource within our estate planning documents. Advance directives are legal documents that speak to our health care and end-of-life wishes when we are unable to speak for ourselves.

The most common advance directives are the Designation of Health Care Surrogate (sometimes referred to as Health Care Proxy or Medical Power of Attorney) and Living Will. By Designation of Health Care Surrogate, we appoint an agent to make health care decisions on our behalf. A Living Will notes our end-of-life decisions.

Whether in times of emergency or planned procedures, medical teams will seek the guidance we provide in our advance directives. Coupling these documents with open and honest conversations with our agent and loved ones informs health care providers of the answers needed to assure medical care mirrors our wishes.



Early Detection, Early Cure?

Lee Sheldon, DMD
Sheldon and Furtado, PLLC

Early detection, early cure, right? The documentation for such a statement is not as good as you might think. But it sounds good, doesn't it? Create a message. Find out if it resonates. If it does, then promote the message.

So, let's look at your dental health and use that as an example of your overall health. There are two main diseases in the mouth: caries (the disease that causes cavities) and periodontal disease (the disease that causes bone loss). If we follow the "early detection, early cure" philosophy, we would say, "Catch it early so that you don't lose your teeth." But is that the only way of treating yourself?

Where do cavities come from? They come from the interaction of sugar with the bacteria on the tooth. Which is better? Removing sugar from the diet and removing the bacteria? Or catching it early? You know the answer. In a previous column, you read that we, as dentists, are good at fixing things, but we can't prevent them. Only you can.

How about periodontal disease? The same things hold. You take care of your teeth. I'm out of business.

What about overall health? The more sugar we eat, the more we get away from a plant-based diet, the more likely we are to need medications for chronic diseases. All those medications have side effects. One of those side effects is dry mouth. A dry mouth is full of acid. And what do you think is the other cause of cavities? An acidic mouth. Imagine if you didn't need the medication.

The body knows how to heal. The body is self-healing if we fuel it correctly. Early detection, early cure? The better aphorism—Treat your body as a temple.



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AmyBVanFossen.com



CarePlus Health Plans
(321) 751-7645
CarePlusHealthPlans.com



Monarch Homes of Brevard
(321) 806-3948
MonarchHomesofBrevard.com



The Residences at Zon
(321) 777-8840
ZonBeachside.com



Sheldon & Furtado, PLLC
(321) 802-2810
DrLeeSheldon.com



William A. Johnson, P.A.
(321) 253-1667
FloridaElderLaw.net



Zon Beachside Assisted Living
(321) 777-8840
ZonBeachside.com



Helping Seniors Silver Sponsors

Avid Home Care Services - (321) 392-3400
AvidHomeCareServices.com

Chefs for Seniors - (321) 210-6953
ChefsforSeniors.com/Melbourne

Cristin Taylor - Public Adjuster - Coastal Claims
(321) 537-9180 - CoastalClaims.net

Fyzical Therapy & Balance Center
(321) 372-3090 - Fyzical.com/Indialantic

Marisa Mitchell - Health Plan Markets
(321) 361-1040 - Facebook MyMitchellInsurance

Medicare Solutions - Jerry Hadlock, Jr.
(321) 720-4526 - Email JLDM253@aol.com

Practitioners in Motion - (321) 216-2288
PractitionersInMotion@gmail.com

Team Taranto - Keller-Williams Realty
(321) 676-0185 - TeamTaranto.KW.com

Total Long-Term Care Consultant Services
(321) 752-0995 - TLCConsultantServices.com



Helping Seniors Info Series

Helping Seniors 7th Annual Car Raffle Fundraiser

6pm-9pm – Saturday – October 7th 2023

American Muscle Car Museum (3500 Sarno Road – Melbourne). Get your tickets – each ticket is “Admit One” to the Museum that evening and is also you might just drive home in your new car! Call (321) 473-7770 for tickets/info and/or online at HelpingSeniorsCarRaffle.com

Helping Seniors Info Series

Friday – October 3rd - 10:00am-11:00am

Zon Beachside (1894 S Patrick Dr - Indian Harbour Beach). This 55-minute event is free - as are the coffee & snacks.

Monday – October 30th, 10:30am-11:30am

Buena Vida Estates (2129 W. New Haven Avenue - Melbourne). This 55-minute event is free - as are the coffee & snacks - and those with RSVP's also receive Take-Home Lunch. Join Helping Seniors Senior Information Series Presentation “Your Medicare Checklist” with speaker Vicki Moore (Medicare Licensed Agent @ Moore Insurance Solutions)

Renters of Palm Bay FL Housing Workshop

Saturday – October 21, 9:00am-12:00m

Memaw's BBQ (Banquet Room) - 4916 Babcock St - Palm Bay FL

CALLING ALL SENIORS OF THE CITY OF PALM BAY!!!

If you are renting your home we have important information that you need to know. Helping Seniors of Brevard and Christian Housing Ministry, Inc have joined forces to help you protect your rights as a renter. Call about our next workshop and schedule a free one on one counseling session TODAY!

There is No Charge for this Workshop for Qualified Renters. Space is very limited and open to Residents of Palm Bay FL.

Helping Seniors Resource Center Events

1344 S Apollo Dr - Ste 2-C, Melbourne

Title: ClinCloud Memory Screening Pilot Program

Date: Tuesday, October 3rd, 9:00pm - 3:00pm

Call for Information – (321) 473-7770

Title: A Bunko Bonanza for Charity!

Date: Friday, October 20th, 5:30pm - 8:30pm

Call Coastal Occupational Therapy for Information – (321) 361-8040

Title: CarePlus/Omni Healthcare Fall Festival

Date: Tuesday, October 25th, 11:00am - 12:00pm

Call for Information – (321) 473-7770

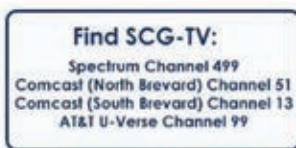
BACK TO WORK 50+ Job & Resource Fair

Tuesday – October 17, 10:00am-1:00pm

Space Coast Health Foundation – 1100 Rockledge Blvd – Rockledge

This large-scale event will be sponsored by the generous support of the AARP Foundation and is designed to connect senior job seekers throughout the county to viable employment opportunities. We would also like to have key community-based organizations attend to share information regarding their programs and services.

CALENDAR HIGHLIGHTS



Date	Day	8:00am	8:30am	5:00pm	5:30pm
Oct 2	Mon	Chefs for Seniors	How a Public Adjuster Helps Living Beyond Your Current Home	What Assisted Living Can Mean	Probate - How it Works
Oct 3	Tue	Medicare - Questions & Answers	Great Employment for Seniors	Reverse Mortgage - Now Time?	What Elder Law Attorney Can Do
Oct 4	Wed	Senior Travel Safe & Fun	Care Management	The Parts of Medicare	Periodontal Disease
Oct 5	Thu	Real Estate for Seniors	All About Home Care	Life Enrichment	Top 3 Public Benefits Questions
Oct 6	Fri	Your Legal Documents Checklist	New to Florida? Elder Law Info.	Controlling Cost of RX	Capital Update
Oct 9	Mon	Cosmetic Dentistry	Checking Out Zon Beachside	Helping Seniors Travel Club	Technology & Home Care
Oct 10	Tue	How Assisted Living Helps Thrive	Senior Info in Senior Scene	Put Kids on Bank Account?	Senior Mental Health
Oct 11	Wed	The Durable Power of Attorney	The Parts of Medicare	Golden Providers: Biz-2-Biz	Discounted Prescriptions
Oct 12	Thu	Helping Seniors Service Directory	Housing Foundation of America	Safe & Secure at Home	How to Cruise Successfully
Oct 13	Fri	3 Reasons for Reverse Mortgage	Get Your Ducks in a Row - Part 2	Staying Safely Home or Downsize	Capital Update
Oct 16	Mon	Get Your Ducks in a Row - Part 1	Finding Good Help at Home	Comprehensive Evaluation	2 Assisted Living Questions
Oct 17	Tue	Helping Seniors 12 Years Later	5 Steps for Staying Safe at Home	Avoiding Probate	The Parts of Medicare
Oct 18	Wed	Senior Real Estate-Things to Know	Trusts	Chefs for Seniors	How a Public Adjuster Helps
Oct 19	Thu	The Dirty "D" Word - Dementia	How Reverse Mortgages Work	Medicare - Questions & Answers	The Vial of Life
Oct 20	Fri	Order RX at Lowest Prices	Elder Law Services	Power of Attorney/Super Powers	Capital Update
Oct 23	Mon	What is Holistic Health	Helping Seniors Travel Club	All About Home Health Services	Get Prescriptions at Best Prices
Oct 24	Tue	About Golden Providers	Too Many Teeth Being Extracted?	Life Enrichment	Great Employment for Seniors
Oct 25	Wed	Smorgasbord of Legal Matters	The "Talk" About Assisted Living	Care Management	Reverse Mortgage - Now is Time?
Oct 26	Thu	Technology & Home Care	Things to Know Elder Law	Real Estate for Seniors	Living Beyond Your Current Home
Oct 27	Fri	The Parts of Medicare	Medicare - Questions & Answers	Helping Seniors Service Directory	Capital Update
Oct 30	Mon	How a Public Adjuster Helps	Chefs for Seniors	What Elder Law Attorney Can Do	Senior Travel Safe & Fun
Oct 31	Tue	Stay Home Safe or Downsize?	How Assisted Living Benefits	Guardianship	



Date	Day	Program	Topic	Special Guest
Oct 4	Wed	Helping Seniors Radio	Focus on Elder Law	Bill Johnson, Esq.
Oct 11	Wed	Helping Seniors Radio	Focus on Your Smile	Dr. Lee N. Sheldon
Oct 18	Wed	Helping Seniors Radio	Focus on Movement	Jital Patel & Susan Houts
Oct 25	Wed	Helping Seniors Radio	Focus on Help at Home	Jennifer Barton