

News from Helping Seniors Non-ProfitDecember 2023Helping You Get Your Ducks in a Row!

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Celebrate the Holidays and Plan Your New Year!



TOGETHER, WE CAN HELP CREATE A MIRACLE.

Consider a gift to Helping Seniors of Brevard Inc., a registered 501(c)(3) Charitable Organization. The support we receive from individuals each year helps thousands of vulnerable seniors to secure the help they need to get what we all deserve, quality of life and peace of mind.

Your gift of \$25, \$50, \$100, \$250 or more will help to ensure that Helping Seniors of Brevard is able to continue assisting everyone who calls us.

Helping Seniors of Brevard County Call us to give by Credit Card – 321-473-7770 Give online - HelpingSeniorsofBrevard.org To send a check - P.O. Box 372936 - Satellite Beach FL 32937



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President's Message

A Word from Joe Steckler, Our President & Founder



Greetings to all. 2023 was a good year for Helping Seniors of Brevard. Most significant is the fact that we have a new home - the Senior Resource Center - which is full of caring and forward-thinking senior care friendly tenants.

From the day I could say we were operational I could also sense a sharing and pulling together of tenants in the Center to provide a new direction of care for seniors. Some of the events held to date at the Center show a new level of interest in and caring about older people. I personally invite you to share in the events and want you to know you can access all we do by going to www.Helpingseniorsofbrevard.org and see what we have posted that may be of interest to you. Because we do our events at certain locations does not mean that we are recommending anyone over anyone else. It just means that these facilities have stepped up to the plate and are offering space for us to conduct seminars or events of interest.

For a long time, I ignored most of the informational seminars such as those provided by an elder law attorney, a financial planner or an information session on Medicare, Medicaid, or other insurance/long term care provider. This was my mistake, for while I did have Medicare and Tricare, I could have been better informed just to help others. Just take a couple of minutes and visit our website or read the email titled Message from Joe or Kerry (Executive Director).

I hope you all had a wonderful Turkey Day, and I assume the Cowboys won. I will close my message by thanking those who contributed to our record breaking \$155,000 car raffle, the donor gift of \$45,000 which enabled us to start our Endowment Fund, and the opening of a fully occupied Senior Resource Center.

Your support has made this a wonderful Christmas present for all of us at the Center. Finally, Merry Christmas, Happy Hanukkah, and best wishes for a happy and successful 2024.





It's the Most Wonderful Time of the Year

Kerry Fink, Executive Director Helping Seniors of Brevard

So says the song, from Andy Williams, which has become an annual holiday favorite. The holiday season is a good time of year for reflecting on all the positive things that have happened these past 12 months and for making plans for the coming year to make the best of life given our own individual circumstances.

At Helping Seniors, we are so grateful for the opportunity to serve you and the other 250,000 or so Seniors (well, AARP says if you are over 50, you are a "Senior"!) who call Brevard County home. As a 100% local charity, we exist to serve you - even when things aren't going exactly according to plan.

Our Helping Seniors Information Line serves thousands of inquiries each year and it is our privilege to answer the calls and do our best to connect Seniors and their families to resources that will make a good and positive impact for them.

We are, as you know, about "Getting Your Ducks in a Row" - i.e., helping you make your own Aging Plan - and so our information and education programs are very important to our overall service to our community.

We are ramping up now for 2024 to make full use of our Senior Resource Center of Brevard, located on the 2nd floor of the beautiful Omni Professional Tower on Apollo Boulevard on Melbourne's downtown medical campus. We are also focused on helping Seniors and their families learn more about how to plan for the best quality of life and care through our TV, radio, print and online initiatives that are also expanding in 2024.

And, looking ahead, with your help and support, we hope to do even more and better work at Helping Seniors. May you have a happy, safe, enjoyable, and comfortable holiday season this year.



Have You Thought About This?

Nancy Deardorff, Operations Director Helping Seniors of Brevard

Holidays do not have to be melancholy.

The holiday season is upon us, and for many seniors, this is a season of depression and melancholy. Perhaps it is the memories of holidays past filled with family and friends, and now things have changed. Many seniors have experienced the loss of dear loved ones, and the holidays bring about those memories of times past that we so wish to recapture.

As seniors, we can choose to spend time wallowing in the past and the loss that we have experienced, or we can gain new joy.

As a senior myself, I have experienced loss. Loss of youth, loss of friends and loss of loved ones. I remember having huge Christmas Eve parties filled with friends and loved ones and everyone used to look forward to our Christmas Eve parties. For sure it was a time to be had.

Things have changed for me, and others around me as we grapple with our older age. But if there is one message that I want to convey to you this holiday season, it is this. Embrace NOW, enjoy the people that are in your life NOW, enjoy every single moment that life brings to you. As my Uncle Jack used to say, "The party does not come to you...you have to go to the party."

My best advice...reach out to those who are in your life now, do small acts of kindness, help someone in need, and for sure, seek out the "party" wherever that is. Show up! As they say... Life is what happens when you're busy making plans.

To my fellow seniors who may feel melancholy this holiday season, put yourself out there, reach out to other people, you will find that there is a joy in this. May your holiday season be blessed and joyful.



Helping Seniors Enjoy the Holidays

Traci Graf, RN AVID Home Care

According to Consumer Affairs 28% of people over 65 live alone. As of January 2023, there were over 14.7 million senior citizens living alone in the US. The holidays create some difficult times for seniors as they have lost family and friends over the years. They may not be able to travel and see relatives and often people want to spend the holidays at home which prevents them from visiting. During my career caring for seniors, I have learned ways of assisting them that make good memories.

Take some time to help a senior decorate with some of their own family decorations. Placing ornaments on the tree is one of my personal favorite activities and really is a walk down memory lane. Ask them about some of their treasured ornaments and you will see them smile or sometimes tear up while speaking about where they got it. Many times, Christmas tree ornaments are passed down the family line and have hung on previous generations trees. I love giving ornaments as small gifts because I know they will think of me every time they hang it. Giving a senior the opportunity to bask in the glow of some lights on the tree while they watch the ornaments sparkle can be a heartwarming gift they will never forget. Holiday family recipes and traditions are another activity that can help seniors feel loved and included in the whole experience. Ask a senior neighbor to join you for dinner and help them feel like they contributed by making one of their favorite holiday recipes. Some seniors may feel awkward about accepting the invitation to dinner so a good technique to use is to give them a handwritten invite with date and time on it. Typically, if you just ask them casually, they may decline the offer feeling they don't want to be a burden. Use the Publix commercial idea and send one of your kids to deliver the invite! (Continued on page 30)



Cultivating Gratitude

Denise Bergman, CSA, CDP Senior Care Authority Brevard

'Tis the season for tangled lights, awkward family interactions, and the yearly quandary of gift-giving. But even a small dose of mindful gratitude can smooth some of the tangles, help us find compassion for ourselves and others, and just lower the overall stress level we often experience.

Cultivating gratitude is a powerful yet simple practice that can enhance our well-being and overall outlook on life. Incorporating gratitude into your daily routine can foster a positive mindset, improve relationships, increase productivity, and contribute to a more fulfilling life. It can also help you cope with difficult circumstances.

Here are some simple practices you can try to help you cultivate gratitude, not just during this season but all year round. Pick a few that speak to you, try them out for a while, then try one or two that weren't on your "first choice" list.

Morning Practice - Reflect on what you are grateful for in your life. Start your day with this reflection.

Find Time to Be in Nature - It can be the beach, the woods, a park, or a favorite hiking trail – anywhere you can connect with the natural world and the beauty and calm it can bring to your senses. Volunteer - Helping others (humans or otherwise) may bring a fresh perspective to your life and carve a pathway to being grateful for what you have. Guided Gratitude Meditation - Apps such as Calm, Aura, Breathe and others offer guided meditations focused on appreciation and can go a long way to promote inner peace.

Digital Detox - Consciously disconnect from the constant stream of electronic information and appreciate the simple joys around you. Try not to make this inconvenient or painful. We all know how much we rely on our phones, tablets, etc. Just set aside 30 or more minutes a day to turn it all off. (*Continued on page 30*)



Elements of an Aging Plan

Katie Jackson-Stolz, Esq. Law Office of Amy B. Van Fossen, PA

Have you thought about your aging plan? The following topics are elements to consider when developing your own aging plan.

Legal & Financial. All too often a loved one talks about their wishes but fails to put them in writing. A great place to start is by executing a Durable Power of Attorney (DPA). A DPA is a legal document that empowers your agent to act in your place regarding your financial and legal affairs if you become incapacitated. You want a DPA drafted by an elder law attorney to ensure it includes sections pertinent to the aging process. Other important estate planning documents include a Living Will & Health Care Surrogate, Last Will & Testament, Revocable Living Trust, and Declaration Naming Preneed Guardian. Putting your aging plan in writing can help prevent disputes throughout the aging process and after you pass away.

Living Safely at Home. Many older adults prefer to age in place in the comfort of their own home. If you or a loved one plans to age in place, make the home as safe as possible. To prevent a fall, install grab bars, ramps, and handrails, remove area rugs and fix carpets firmly to the floor, add no-slip strips or non-skid mats, light pathways, and place light switches on both the top and bottom of stairs.¹ Sadly, you will also need to protect against the threat of financial abuse. Do not let strangers into your home when you are home alone, discuss any phone calls with salespeople with someone you trust, and refuse to share your personal or banking information with people you do not know.

Choosing Additional Living Options. Additional living options include independent living, assisted living, and skilled nursing facilities. Independent living is designed for seniors to promote a sense of community while making your life easier and maintaining independence. Many communities offer activities, amenities, dining, and scheduled transportation. However, most do not provide medical care or nursing staff.

Assisted living facilities (ALFs) are a good option for older adults who require assistance with activities of daily living, medication management, toileting, walking, and dressing. Like independent living facilities, ALFs often provide social benefits and amenities. Some ALFs also offer a memory care unit for residents who need a higher level of care.

Skilled nursing facilities, also called nursing homes, provide the highest level of care, including 24 hour a day nursing care, case management, health monitoring, personal care, nutritional meals and special diets, physical, occupational, and speech therapy, social activities and respite care for those who are ill or physically infirm.²

Medical & Wellness. Wellness varies from person to person, but common themes include regularly visiting your primary care provider, eating a healthy diet, exercising, socializing, and continuing to do the things you love and make you happy.

Medicare. There are two main types of Medicare: Original Medicare and a Medicare Advantage Plan. Original Medicare includes Medicare Part A (hospital insurance) and Medicare Part B (medical insurance). You can use any doctor or hospital that takes Medicare, and you can buy supplemental coverage to help pay out-of-pocket costs. Medicare Part C (Medicare Advantage) is a Medicare approved plan from a private company that usually includes Part A, Part B, and Part D. You will likely have to use doctors in the plan's network but may have lower out of pocket costs than Original Medicare.³

If you haven't thought about your aging plan yet, now is the time. The experienced attorneys at Amy B. Van Fossen, P.A. are available to help you prepare for the future. Call 321-345-5945 to schedule a consultation and begin your aging plan.

¹ https://www.nia.nih.gov/sites/default/files/aging-in-place-infographic-508.pdf ² https://ahca.myflorida.com/health-care-policy-and-oversight/bureau-of-health-

facility-regulation/long-term-care-services-unit/nursing-homes

³ https://www.medicare.gov/what-medicare-covers/your-medicare-coverage-choices



The 4th Annual Helping Seniors Foundation Cruise



Let's Go Sailing!

It's Family Reunion time next June - as we sail away from Port Canaveral for a great 7-night sailing to explore the Bahamas and Mexico in comfort, luxury and style on the MSC Seashore for our 4th Annual Helping Seniors Foundation Cruise!





YOU'RE INVITED! IT'S A FAMILY REUNION SUMMER CRUISE

It's summer vacation time – and so a perfect time to gather the entire family! Grandparents, Kids and Grandkids all sailing together for summer sailing full of fun and great memories. And, special pricing in the Helping Seniors Travel Club makes this sailing extremely affordable all while helping to fund the work of the Helping Seniors of Brevard non-profit.

The cruise pricing is exceptional as are the amenities!





Cozumel Mexico

The cruise is offered as an "everything included" offer – and it comes with the excellent service and help from Special Needs Certified Travel Specialists Chris Morse and Betty Powers that are priceless.

The Helping Seniors Travel Club Value Cruise Pricing Includes your Cabin, Port Charges, Taxes, Gratuities, Meals, Special Events, Work-Out Facilities, Drink Package, Wifi Package, Private Cocktail Party, Admin Fee, Fundraising Donation for Helping Seniors of Brevard plus Special Entertainment from Lorri "T'd Like to Teach the World to Sing" Hafer.



Balcony – As low as \$1,323 pp including Gratuities Outside – As low as \$963 pp including Gratuities Inside – As low as \$859 pp including Gratuities (based on double occupancy)

Contact: Helping Seniors of Brevard Travel Club Chris Morse at 818-430-1480 (Cell)



10 Tips to Downsize and "De-Stress" Your Move

Christina Knowles, SMM-C Certified Senior Move Manager and Professional Organizer

For seniors transitioning to smaller living spaces, downsizing can be both exciting and challenging. To ensure a smooth, reduced-stress move, consider these ten valuable tips:

- 1. **Start Early and End Happy**: Begin the downsizing process early to enable thoughtful decisions and reduce last-minute stress.
- 2. **Get Generous**: Gift items you no longer need to friends, family, or charity, lightening your load and bringing joy to others.
- 3. Save Your Memories: Preserve cherished mementos, like family photos and heirlooms. Digitizing can save space while maintaining precious memories.
- 4. New Looks for Old Books: Enjoy your favorite reads with e-readers or digital libraries, minimizing book clutter.
- 5. **Use It Up:** Consume perishables before your move to minimize waste and packing.
- 6. **Recycle the Toxins:** Safely dispose of hazardous materials following local regulations for a cleaner and safer move.
- 7. **Contact Utilities and Services**: Notify providers and the post office of your address change for a seamless transition.
- 8. **Space Plan Ahead**: Measure your furniture and plan the layout of your new space to avoid surprises on moving day. Most senior move managers provide this service.
- 9. **Pack a Survival Bag:** Keep essential items like medications and important documents with you during the move.
- 10. **Ask for Help**: Enlist support from friends, family, or a certified senior move manager to make the process more manageable.

Following these ten tips, seniors can ensure a smoother transition to a more manageable and enjoyable lifestyle in their new, smaller living space.



Save Money on Prescriptions this Holiday Season

> Joe Ponds Canadian Meds

With Christmas quickly approaching, many people are wondering how they are going to financially get through the holiday season. We here at Canadian Meds have a solution to not just get by THIS season, but for all seasons to come.

Canadian Meds is a service available to all those looking to save money on their prescription medications. On average, an individual can save on average between 60-90% compared to large prescription discount card services.

To describe this in dollars, we are talking about \$900 to \$12,000 EACH YEAR! These are not just generic products, but brand name drugs for a fraction of the cost even though they are covered under great insurance plans.

Too good to be true? It is not that our pricing is so low, but how high the pricing is here in the United States.

We shop the world on your behalf, finding the lowest cost available from major pharmaceutical manufacture across the globe, saving you, your family, and friends hundreds just by choice of location. These medications are made to the same exacting standards these companies are known for, but at a fraction of the price. This means anyone living in the US can receive the same medicine while increasing their value.

Getting set to save money is as simple as making a quick call, and you too can keep hundreds of dollars to spend on that gift for that special one, or even on yourself!

Reach out to us for your complimentary consultation at 321-574-6976 or visit our website <u>www.canadianmeds-melbourne.com</u> today. Make it a happy and safe holiday season.

Helping Seniors Enjoy the Holidays (Continued from page 26)

Some other ideas are to offer to take a senior to holiday church services, parades or community events. We have many rehabs and assisted living facilities that are full of people who have no family to visit for Christmas. Maybe make some cookies or handmade cards and deliver them to the nearest senior facility. If you belong to a group that goes caroling, make sure to stop by homes with seniors living alone in the community to bring that holiday joy to their doorstep.

Most people have seniors in their family, in their neighborhood, or in their church and hopefully you will consider picking one or multiple seniors to do something to make them feel loved during this precious time of tradition and reflection. Doing so will be not only a gift to them, but a gift to yourself you will always remember. Happy Holidays!

Cultivating Gratitude (Continued from page 26)

Find a Gratitude Buddy - Partner with a friend or relative to briefly share a daily gratitude. Once a day or twice a week – it doesn't matter, just commit to a regular exchange with each other to share what you are grateful for in your life.

Mindful Eating - Try a meal without talking, reading, checking your phone, etc. Focus on the flavor of your food and appreciate the nourishment your meals provide.

Learn from Challenges - Try to reflect on challenges as opportunities for personal growth. Appreciate your own determination and resilience, even when things are difficult.

End-of-Day Reflection - Even the toughest days may hold bits of time for something positive. Before going to sleep at night, find one of these things and agree with yourself to appreciate even a small, but positive interaction or moment. Close your day with this thought as you prepare for sleep.



It Happened Again Yesterday

Lee Sheldon, DMD Sheldon and Furtado, PLLC

A patient comes in with his wife and tells me nine extractions have been recommended. They want a second opinion. This happens a lot. And most of the time, when I look at the patient, the patient doesn't need nearly the number of extractions that have been recommended.

Why do dentists think teeth need to be extracted when they don't? The main reason is the lack of periodontal diagnostic training. And they routinely believe that periodontal disease can't be treated. Compounded with that is the reluctance of dentists to refer to periodontists. And when that happens, that opens the door to extractions.

It starts with attitude. If we approach a patient with the attitude that the patient can heal, then our perspective is that of healing. Does it happen every time? No. But it happens most of the time.

We will treat this patient, and three teeth may need to be extracted. And it may be that zero teeth need to be removed. I won't know until I've given the patient the correct treatment and observed the healing. Given that the patient has severe periodontitis on other teeth, it will cost the patient no more to treat these "hopeless teeth" and then observe.

The principle is to treat the infection first. Don't extract teeth. See how the patient heals due to proper treatment of the infection. And if we do that and understand that there are causes for infection and that skill and judgment can reverse those causes, the body can heal.

You can extend that to any part of the body, not just teeth or periodontal disease. Understand the body knows how to heal if given the correct factors.



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

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

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Helping Seniors Info Series

Helping Seniors Info Series Holiday Celebration Friday – December 11th -10:30am-12:00nn Zon Beachside (1894 S Patrick Dr - Indian Harbour Beach)

This Holiday Festivities event is free - as are the coffee & snacks. Relax with a Holiday Festivities Morning Out:

Join your Helping Seniors "Let's Get Your Ducks in a Row" Senior Resource Center of Brevard friends at Zon Beachside and have a fun visit as we get ready for the Holiday Season!

No formal presentation this month - just a moment to visit with your Helping Seniors friends and enjoy some great entertainment from Lorri "I'd Like to Teach the World to Sing" Hafer and

some wonderful snacks from Chef Jason of Zon Beachside and the "Residences at Zon Beachside." The event is free – as are the coffee & snacks provided by our friends at Zon Beachside Luxury Assisted Living – but we do need your RSVP so we can save your place as there is limited space available! Cáll (321) 473-7770 today or RSVP Online today!

Renters of Palm Bay FL Housing Workshop Saturday – December 16, 9:00am-12:00nn Memaw's BBQ (Banguet 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, December 5th,

> 9:00pm - 3:00pm Call for Information – (407) 680-0534 Join ClinCloud Clinical Trials

at the Senior Resource Center of Brevard for a free Memory Screen! Call to set an appointment: 407- 680-0534.

Title: Food Truck Tuesday Date: Tuesday, December 5th, 11:00am - 1:00pm

Call for Information -(321) 473-7770

Call your friends and make it a lunch date! Food Truck Tuesday at the Senior Resource Center of Brevard! Get a great lunch - your purchase benefits the work of Helping Seniors - and visit with the great team members at the Center and at OMNI Healthcare!

Title: CarePlus/Omni - Holiday "Health Info" Faire Date: Tuesday, December 12th, 11:00am - 1:00pm

Call for Information – (321) 473-7770

Let's have a healthy holiday season! Join us at the Senior Resource Center of Brevard on December 12 for a "Holiday Fun Fest" featuring a variety of Health Care Resources all assembled to provide you with information and education regarding services in our area. Programs brought to you by Care Plus Health Plans, Omni Health Care and Helping Seniors of Brevard. For more information, call 321-477-7770.

SENIOR SCENE is on Facebook!

Get updates & info @ facebook.com/ Seniorscene

CALENDAR HIGHLIGHTS



Topic

Focus on Helping Seniors Travel

Focus on Elder Lav

Focus on Your Smile

Focus on Help at Home

Program

Date Day

Dec 6 Wed Helping Seniors Radio

Dec 13 Wed Helping Seniors Radio

Dec 20 Wed Helping Seniors Radio

Dec 27 Wed Helping Seniors Radio

Special Guest William A. Johnson P.A. Sheldon & Furtado, PLLC Helping Seniors Travel Club Seniors Helping Seniors

Listen on 90.3 WEJF-FM Radio

or online WEJF.net

Bill Johnson, Esa.

Dr. Lee N. Sheldon

Chris Morse

Jennifer Barton



THE 4TH ANNUAL FOUNDATION CRUISE HELPING SENIORS OF BREVARD

June 9-16 2024 - 7-Night Cruise Round Trip Port Canaveral

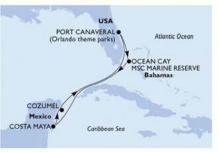
Great Family Cruising!



Sail with your friends - and bring your whole family! Meet your Helping Seniors friends from Brevard County on the luxurious MSC Seashore! Make Summer 2024 special on our 7-night sailing to the Ocean Cay Marine Preserve, Costa Maya, Cozumel and more!

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4th Annual Helping Seniors Foundation Cruise

* Cabin * All Port Charges * All Taxes * Gratuities * Meals * Drink Package * Wi-Fi * Special Events * Private Cocktail Party * Admin Fee * Donation – Helping Seniors of Brevard * Work-Out Facilities * World Class Spa * Great Dancing

Balcony - As low as \$1,320 pp including Gratuities Outside - As low as \$1213 pp including Gratuities Inside - As low as \$963 pp including Gratuities (based on double-occupancy)

> Contact: Helping Seniors of Brevard Travel Club Chris Morse 818-430-1480 Cell



Helping Seniors of Brevard is a Florida 501(c)(3) Nonprofit. Helping Seniors of Brevard - P.O. Box 372936 - Satellite Beach, 32937P.O. Box FL 329377. 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.