



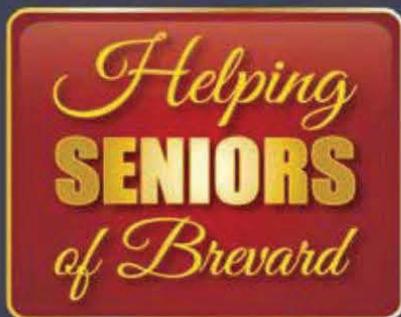
Helping Seniors Of Brevard

www.HelpingSeniorsofBrevard.org

Issue



Special Pull-Out Newsletter



If you are a SENIOR searching for assistance in finding services for Health, Household, Financial, Legal or Other Needs,

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HelpingSeniorsofBrevard.org



President's Message

Our mission is to improve the quality of life for SENIORS by providing information, education and access to resources.

Greetings,

The car raffle is completed, and the winning number belonged to David Odahowski, a long-time supporter of our organization. He has not yet made his vehicle selection, but once made we will inform you. To all who contributed to this year's raffle, we thank you for making this our most successful event ever, with a gross intake of \$84,750.

To Mr. Mark Pieloch, the owner of the American Muscle Car Museum, we owe a huge Thank You. Some 45 completely restored cars were added to the Museum since 2020, so the collection is now worth \$80 million and quite impressive. Mark and his wife Tatiana supplied the refreshments, which were delicious and lasted the evening. Those of you who tried the carrot cake know that my comments about the endless supply of good food is quite true.

I would be remiss to fail to thank Mrs. Janie Benton, who donated three beautiful wine and chocolate baskets, as well as Ashleigh Caswell of Senior Living Management, who along with her team managed the 50/50 and gift basket raffles. Prior to the event, Ashleigh donated her time together with Jennifer Helin of Seniors Helping Seniors to shoot promotional videos under the expert direction of our executive director, Kerry Fink.

While it is impossible to thank all involved, I call attention to A.J. Hiers and his staff at Boniface Hiers who worked hard to make clean new cars available throughout the year for us to take to events. This was even more of a task this year due to the shortage of new cars.

Many are involved and those who do help know we are most grateful for all who made this event possible. Mr. Pieloch has already assured me that we will again have an October date reserved for the 2022 raffle so hope to see you again. We also welcome your input, as we seek to improve each year. Thank you again and Happy Turkey Day.

Joe Steckler
Elder Advocate



(321) 473-7770

Brevard Senior Information Helpline

Stay Connected



HelpingSeniorsOfBrevard.org



Congratulations to David Odahowski, of Orlando, our 2021 Helping Seniors Car Raffle Winner! We hear his choice is that new Kia Sportage!



Record Turnout at the Museum

Special thank you to Mark Pieloch and his amazing American Muscle Car team, AJ Hiers and his fantastic Boniface Hiers automotive family and thanks to you for helping us make our 5th annual Car Raffle a record event!



Joe Steckler welcomes guests



Inaugural Sailing of the Helping Seniors Travel Club

Sailing from home - Port Canaveral - 44 guests joined the inaugural sailing of the Helping Seniors Travel Club on the lovely MSC Divina on its 7-night sailing October 17th.



Envisioned as a way for Brevard area travelers to enjoy socializing with fellow residents, as well as a fundraiser for Helping Seniors, our inaugural group enjoyed calling on Cozumel, Costa Maya and MSC Ocean Cay in addition to participating in Helping Seniors Radio broadcasts from at sea!



Great events are planned for 2022, under direction of Chris Morse and Betty Powers, who are special-needs certified in travel and enjoy helping seniors travel safely! Learn more at HelpingSeniorsTravelClub.com



Helping Seniors Of Brevard



No High Pressure

*Lee Sheldon, DMD
Sheldon and Furtado, PLLC*

Let me highlight some Google reviews that our office has received: "...no pressure to commit to everything they recommend." "...they tell you what you need and won't sell you on unnecessary things." "The most honest and caring providers and staff!"

Unfortunately, high-pressure selling is becoming commonplace in dentistry. The upsell at the hamburger place is "do you want fries with that?" The upsell in dentistry may be something else; fluoride treatments and placement of antibiotic chips below the gumline for treatment of periodontal disease are two examples of procedures that are oversold.

For the second time in a month, I saw people who were told that they needed to have all of their teeth removed due to periodontal disease and replaced with dental implants. I saw them and told them that they can save their teeth.

Is it honesty? Is it training? Is it not wanting to give up the patient? Is it not understanding when it is time to refer? Is it quotas? The patient must understand that there is a profit motive to a business, and that the business may look at profits first and the customer second. That can happen to any of us encountering any business, including dentistry.

I've been a proud member of Helping Seniors of Brevard County since its inception over ten years ago. I was a vice president, a fill-in radio host, and a sponsor. One of our clear intentions is to screen our sponsors to be sure that they are looking at the customer first.

Take advantage of those qualified sponsors. You may or may not agree with us as we make recommendations to you. But the recommendations will be from the heart.



Home for the Holidays The Gift of Love by Pre-Planning for Incapacity

*Ruth C. Rhodes Esq.
Rhodes Law, P.A.*

As we head into the holiday season, many families are traveling to visit one another. The pandemic has kept us apart, and the first impression of seeing your loved one after a long absence may be difficult. This holiday season, give your loved ones the Gift of Love by Pre-Planning for Incapacity.

For many of us, it's been too long since we've seen our loved ones, so just walking in their door may be a shock. Are they eating properly and taking care of themselves? Is living at home still safe? Are their bills being paid? Are they at risk for financial exploitation or self-neglect?

One of the first steps in protecting and helping your loved ones will be making sure their legal documents are in place and up-to-date. If their documents were not prepared by a Florida licensed attorney or are more than ten years old, then get them reviewed immediately.

Without effective legal documents you may not be able to protect or help them. If your loved one loses capacity, they will not be able to sign legal documents and that could lead to a guardianship becoming necessary.

Pre-planning can provide the legal authorization needed to protect and help your loved one *and* avoid a guardianship. The Durable Power of Attorney, Designation of Health Care Surrogate, and Living Will are the three most important legal documents needed for incapacity planning.

Give the Gift of Love by Pre-Planning for Incapacity. Because peace of mind might be the greatest gift your loved ones can receive! Call Rhodes Law, P.A. at (321) 610-4542 to schedule your FREE consultation now.

Rhodes Law, P.A. is dedicated to helping seniors, individuals and families in the community with experienced legal advice, strategy, and planning. Offices located at 1751 Sarno Road, Suite 2, Melbourne, Florida.



Helping Seniors Of Brevard



Senior To Do List

Joe Steckler
Helping Seniors of Brevard

Greetings to all,

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

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

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

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

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

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

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

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

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

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

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

Joe Steckler, is a retired Navy captain with 38 years of military service and nearly 30 years of local fundraising experience. He established the Brevard Alzheimer's Foundation and is developer and host of the Helping Seniors media programs and the nonprofit organization, Helping Seniors of Brevard. His work with Helping Seniors is 100% volunteer.



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- A 5-line Business Directory listing each month, for 12 months, in the online edition of the Helping Seniors Newsletter – published atHelpingSeniorsofBrevard.org.
- An online Business Directory listing every day, for 12 months, in the HelpingSeniorsDirectory.com online directory – receiving thousands of visits monthly – and in categories that seniors are actively searching for.
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(Based on annual commitment)

Call Helping Seniors today to get signed up!

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Helping Seniors Of Brevard



Give the Gift of Sight – Corneal Donation

*Traci Graf, RN
AVID Home Care*

The very first corneal transplant was performed back in 1905. It was a success, but it took 40 more years for the first eye bank to open. The development of an eye bank allowed the donor corneas to be recovered after death and preserved to maintain tissue quality.

If you experience the death of a loved one, you may get a phone call from Florida Lions Eye Bank, which is usually done within 24 hours of the death. The screening process is almost exactly the same as for organ donation, but there are actually less restrictions on donors.

According to the Eye Bank Association of America, there are an estimated 44,000 corneal transplants done each year in the US and 95% of them are successful at restoring sight.

Everyone is considered a universal donor for corneal tissue — the donor's blood type does not have to match the blood type of the recipient. Age, eye color, and eyesight are not factors either.

Aside from those suffering from infections or a few highly communicable diseases, most people are potential cornea donors. Even patients who die from cancer can donate corneas with the exception of an eye or certain blood cancers. This is because the corneas get their oxygen from the air, not the bloodstream.

Corneal donation will not prolong the funeral process or interfere with the medical examiner. It will not prevent an open casket viewing, as small rounded plastic prostheses are placed underneath the eyelids to hold their shape. It is a ten-minute procedure that can be performed in the morgue or even the funeral home.

Most cornea recipients are patients suffering from long-term corneal disease that gradually causes blindness. For many of these patients, a transplant is their last hope of restoring sight, usually after years of other types

of treatment have failed.

Patients in the United States do not generally have to endure long waits for corneal tissue. This is because of a large number of selfless donors and the cooperation of their families, as well the meticulous work of eye banks throughout the country.

Corneal transplant patients are wheeled into the operating room blind and come out with clear sight, nothing short of a miracle. The knowledge that your loved one's eyes are enabling someone to see their children or grandchildren' face, the blue sky, the green trees, and the sun is hopefully enough to bring some comfort to the grieving donor family.

As with all organ donation, the donor family should expect to receive a letter from the eye bank with the follow up on the precious gift in about three to four weeks.



Donate



Helping Seniors of Brevard is a registered 501(c)(3) charitable organization. Your support helps us connect vulnerable seniors to the help they need.

You may donate online safely and securely at www.HelpingSeniorsofBrevard.org or mail your check made payable to HSOBC to P.O. Box 372936, Satellite Beach, FL 32937. You can also help support **Helping Seniors of Brevard** every time you shop at www.smile.Amazon.com. Thank you!



Helping Seniors Of Brevard



Thanksgiving – The Bible, The Pandemic, What We Can Do

*Kevin Kilday, PhD, D.PSc, CBHC
Holistic Health Center*

The Bible is loaded with Thanksgiving verses. Here are a few:

I will praise God's name in song and glorify Him with thanksgiving. (Psalm 69:30)

We give thanks to God always for all of you, constantly mentioning you in our prayers. (1 Thessalonians 1:2)

Thanksgiving is a time to reflect on things we are grateful for. This pandemic year, it may be hard to tap into our gratitude. For many of us, the holidays will look vastly different. Travel and large gatherings will be canceled or postponed. We may forego visits with family members, especially those who are older or medically fragile. And we may be mourning the loss of those with whom we will not spend another holiday.

But this Thanksgiving, gratitude is more important than ever. People who practice gratitude improve their physical, psychological, and social well-being. These benefits include: stronger immune systems, increased feelings of joy, optimism, and happiness, being more helpful, generous, and compassionate, feeling less lonely and isolated, reduced stress and more. Here are some things you can do this holiday season:

- Reach out to elders, veterans, persons with mental health or substance abuse issues, or anyone with physical or mental challenges. Write an email or letter, make a call, send a text, or do a video chat to let them know you're thankful for them.
- Find the good (no matter how hard it is) in people. Be generous with your kindness and compassion. Donate your time and / or money. There are many charities helping seniors, veterans, and others.

Remember we are all in this together!

Share God's Love.

*Dr. Kevin Kilday, PhD, Holistic Health Center,
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Thankful for Unsung Heroes of Home Care

*Riki Montgomery, Office Manager
Seniors Helping Seniors*

Did you know that November is National Home Care and National Caregiver month? It seems appropriate that we celebrate these two things in the same month as Thanksgiving.

Our home care companies and their caregivers have been vital lifelines for many families in the last two years. With travel being so difficult during the Covid pandemic, and assisted living facilities unable to admit visitors, a lot of families relied on home care to ensure their loved one's safety and comfort.

We also experienced a nation-wide caregiver shortage at the same time. The caregivers that continued to work through the pandemic were called upon to fill some of those voids and did so with a smile.

During this time, various home care companies including Seniors Helping Seniors have reached out to each other and have worked together to make sure that the most vulnerable in our community were cared for.

Covid is still here, and the caregiver shortage is still going strong, but we have a lot to be thankful for. We here at Seniors Helping Seniors are so very grateful to all our partners in home care and to our amazing caregivers for bringing peace of mind to so many families during such a difficult time. They really are unsung heroes.

If you are a senior in need of a little help around the house, or a senior who wants to help, please give Seniors Helping Seniors a call at 321-722-2999. We look forward to talking with you.



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Helping Seniors Of Brevard



Trust Funding Part 2 of a 4-Part Series

*Law Office of
Amy B. Van Fossen, P.A.*

After you have created a revocable trust, it is necessary to fund your trust with your assets. Funding a trust is the transfer of assets to the trust name.

When you transfer assets to your trust, or when the trustee buys and sells various assets owned by the trust, the third parties with whom you will be dealing will need verification that your trust exists and that the trustee has the authority to act on behalf of the trust. If you prefer not providing an entire copy of the trust agreement, as you may not want other people to be able to read the provisions of your private trust document, you may instead provide a copy of the Certificate of Trust.

The Certificate of Trust is an abbreviated version of your trust that includes the specific information about your trust that the third parties will want to see. The Certificate of Trust enables you to avoid disclosing the particulars of your estate plan by disclosing only the necessary information.

You may find that you will be using your Certificate of Trust repeatedly over time as trust assets are bought and sold. Note, however, some financial institutions may not accept the Certificate of Trust; rather, they will want to see a copy of the entire trust agreement. In this case, you can ask if they will accept only the relevant parts of the trust to transfer the asset to the trust.

Call Amy B. Van Fossen, P.A. at 321-345-5945. We look forward to meeting you.

Amy B. Van Fossen, P.A. is a Full-Service Elder Law, Veterans Pension Benefits and Estate Planning Lawyer in Melbourne Florida. Families are served with high-quality, personalized guidance to protect assets, attain appropriate elder services for seniors and obtain peace of mind. Offices located at 1696 West Hibiscus Blvd., Suite A, Melbourne, Florida.



Exciting News Ahead for Work of Helping Seniors!

*Kerry Fink, Executive Director
Helping Seniors of Brevard*

We'd so like to thank everyone who has participated in our fundraising efforts in 2021 - our 5th Annual 2021 Helping Seniors Car Raffle was a record (for us) and thank you to those who sailed with us in our October 2021 Helping Seniors Travel Club inaugural sailing.

Joe Steckler, our President and Founder, envisioned an organization that could advise, assist, and advocate for Seniors and those who care for them. For 10 years, we have served Brevard County with our Senior Information Helpline, at (321) 473-7770, helping more than 4,000 families to date and free of charge. We're moving forward now into our 11th year of service - and we have some exciting news in coming weeks.

The 2000 Census showed 94,681 Seniors aged 65+ and, by 2010, that number had already expanded significantly to 110,712. Today, the U.S. Census estimates, in 2019, seniors now represent an astonishing 24.2% of ALL residents in Brevard County - more than 145,000 of our total population. We often add that, by AARP definition of Senior as age 50+, Brevard County is already 50% Senior and that number is growing daily as people move into the area and are celebrating birthdays.

We have some exciting announcements coming soon that will expand our ability to serve Seniors in Brevard County. We have a new website coming in 2022, and additional tools that will help you to organize effectively in "Creating Your Own Aging Plan".

Get ready to hear a lot more exciting announcements as we go boldly into 2022! If William Shatner (Captain James T. Kirk U.S.S. Enterprise on TV's Star Trek) can make it into Space at age 90, we should not take any excuses in advancing the cause of Seniors in our area - we are living longer and doing more adventures, and we need the help to do just that!



Helping Seniors Of Brevard

We are grateful to all our current underwriters!

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