



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,

**CALL:
321-473-7770.**

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 month of November, Thanksgiving, and speaking on Veterans Day at Hibiscus Court Assisted Living Facility are all a matter of record. Being asked to speak at an occasion honoring those men and women who have defended our country and made the ultimate sacrifice is a great honor, especially since I took off my uniform in 1988

after 30 years of Naval service following my graduation from the Naval Academy in 1958. My actual military service started in 1949 when I enlisted in the Kentucky National Guard, shifted to the Naval Reserve and then was called to active duty during Korea. It has been a wonderful journey culminating with my work with the Brevard Alzheimer's Foundation and Helping Seniors.

I am truly pleased to welcome Nancy Deardorff to Helping Seniors as our Director of Operations. Nancy is a Registered Nurse, former Branch Director of Gentiva Health Care (now Kindred At Home), and a long-time member of our Board of Directors. She brings a wealth of knowledge and people skills to our organization.

2021 has seen several changes to Helping Seniors as we grow to meet the needs of the community. We are currently seeking additions to our Board of Directors. Our Board is a working Board and meaningful changes are anticipated in 2022, one of which is a permanent home for Helping Seniors. If anyone knows of a central location in the county suitable for our office, please share that knowledge with us. Once we have our plan of action fully developed, we will make it known to you.

I want to thank all the talented, generous, and caring people who have helped us these many years. We have many successes, but there are more to come. Thank you for your support, and I wish you a Very Merry Christmas, a Happy Hanukkah, and every success in 2022.

Joe Steckler
Elder Advocate



(321) 473-7770

Brevard Senior Information Helpline

Stay Connected



HelpingSeniorsofBrevard.org



Welcome Nancy Deardorff

*Kerry Fink
Executive Director*



Welcome Nancy Deardorff as our Helping Seniors Operations Director!

Nancy Deardorff, whose extensive health care background includes her work as a Registered Nurse, as well as increasingly senior management positions within health-care and management, is no stranger to Helping Seniors non-profit organization.

We are so excited to announce that Nancy has joined us, November 1st, as our full-time Director of Operations.

Nancy, a Brevard County resident for 40+ years, has supported Helping Seniors since its inception more than 10 years ago, joining Joe Steckler as one of the founding Board Members for the Florida non-profit.

Helping Seniors Operations Director Nancy Deardorff (R) at the recent Mega Senior Expo, which honored Veterans on the occasion of Veteran's Day, at Wickham Park.

Nancy is pictured here as she visits with Senior Scene® Magazine publisher John Frederiksen and Jillian Zebris, Owner of Chels for Seniors.



Nancy earned her nursing degree in 1986 and started out her career working as an RN in the hospital setting with a focus on geriatric care and oncology nursing. Nancy also spent three years working as both an educator and manager in a skilled nursing and rehabilitation center. Nancy's passion for senior care and services eventually led her to a career in skilled home healthcare, where she worked as a home healthcare nurse and Director of Nursing and made the transition to healthcare management and operations, where she served as Branch Director for one of the area's most prominent Skilled Home Health Care agencies.



Nancy Deardorff with fellow Helping Seniors Board Member and Elder Law Attorney Ruth Rhodes at the at Veteran's Day edition of Mega Senior Expo.

Nancy has spent her career serving our community, with a focus on helping seniors. Nancy believes in servant leadership and joins Helping Seniors with a mission to reach as many seniors as possible to help seniors age with dignity and enjoy a higher quality of life. Her favorite quote is from Albert Einstein, "Only a life lived for others is a life worthwhile."

If we are so blessed, many of us will live to see "old age", and Nancy believes that being of an older age is a privilege and that our senior population must be honored and revered. We have much to learn from our seniors, and Nancy feels passionate about helping seniors enjoy the "golden years." Nancy's connection to our community and passion for helping seniors, makes her a perfect fit as she helps Helping Seniors of Brevard County to fulfill its mission of Helping Seniors in Brevard County and beyond.



(321) 473-7770
Brevard County Senior Information Helpline
Helping Seniors of Brevard



Helping Seniors Of Brevard



Have You Thought About This?

*Nancy Deardorff
Operations Director
Helping Seniors of Brevard*

Well, here I am in my late fifties. Which is so weird to me, because I don't think of myself that way, and I certainly don't feel like I am in my fifties. I still feel like that 35-year-old with nothing but possibilities in front of me.

I remember getting my first invitation to join AARP -- I was not even 50 years old yet and was invited to join AARP. Instead of being happy about the benefits and discounts that I would enjoy as a member, I was angry. Angry and insulted. How dare they send me an invitation to join, don't they know I am only 49.

Thinking back, I now laugh, but at the time it was not funny. It got me to thinking about aging and about growing older. Somewhere in the back of my mind, I guess I thought I would never get old. I just could not picture myself as a senior.

But then I thought, if I am growing older, what a blessing that is. Any of us who grow old should feel fortunate. When we grow older and become an "old man" or "old woman", we should count ourselves lucky. After all, the only other option is to not grow old. Many people do not get the opportunity, the privilege, to grow old, as their lives are cut short far too young.

So, it occurred to me that we should plan for our old age, our aging. We need an aging plan, aging preparedness if you will. The same as we need a hurricane plan.

Sadly, most of us do not plan for aging. Perhaps it is an uncomfortable subject as we are faced with growing older and our own mortality. But an aging plan need not be depressing and certainly should not be put off. We need to plan for aging and review and update our plan. A well thought out aging plan can help us navigate life and reduce stress so that we are not caught at the last minute in a dire situation with few options.

Have you thought about this?

In this article series, I will be sharing with you some important information. I will be asking you, "Have you thought about this?". My goal is to provoke you to think about and plan for aging, so that you are empowered to manage life events and be prepared, so that you are ready for whatever life throws at you.

I will start us off by asking, have you thought about this... you are married and dependent on social security income that both you and your spouse receive each month. Your spouse passes away, and suddenly you find yourself with your income basically cut in half, or more.

Do you know what to do? Can you continue to live the same quality of life with such reduction in your income? Do you know that the surviving spouse can apply to get the higher social security income of the two spouses?

The answers to this and more are upcoming in our continuing article series "Have You Thought About This?". Stay tuned and keep reading for information and education to help you formulate your own aging plan.

Helping Seniors of Brevard is dedicated to helping seniors through education and resources so that you can age with dignity. 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.



Helping Seniors of Brevard was recently awarded a \$1,000 charity donation from the Brevard Association of Human Services (BAHS). **BAHS** is a professional health and human services group serving Brevard County with a focus on education, networking, and community service. **BAHS** is open to anyone in a human service related profession who desires to network and work cooperatively with others in the industry. For more information, please visit www.bahsbuzz.org. Thank you, BAHS!



Helping Seniors Of Brevard



Getting to Know Us

*Helping Seniors of Brevard
Special Edition*

HELPING SENIORS INFORMATION LINE

Here to Serve You

The **Helping Seniors Information Line** was established to educate and connect seniors and those who love and care for seniors to needed resources in our community. We get calls from seniors, adult children of seniors, and friends and neighbors of seniors.

Helping Seniors has provided this service for more than a decade, helping 4,000+ seniors and their families to date, giving more than just a referral. We can help you access a full range of services including housing, transportation, healthcare needs, Medicare, Medicaid, veteran needs, food assistance, financial and legal issues, and more.

Brevard County has many existing resources for seniors, but these resources are only helpful if you know they exist. Our **Helping Seniors** Information Specialists are here to guide you to the help you need.

Sometimes everyday issues can become quite overwhelming, like simple home repairs. Many seniors retire to Florida but don't know who to call for needed services because they are new to the area.

What do you do if you no longer drive and need a ride to a medical appointment or the pharmacy? How do you choose a Medicare plan? Who is a trusted resource if you want to make out your will or do estate planning? What senior living options are out there, and which one best fits your needs? Who do you call if you need home care? Your mother has advancing dementia, how can you get help and relief?

These are just a few of the many questions and concerns we get from our callers, and we can help. Our Information Line helps take problems through to solution.

Helping Seniors provides callers with a trusted network of resources throughout the county, and we are continuously expanding our

resources to better serve our seniors.

Many seniors are fortunate to have supportive friends, neighbors, and families to help them. Unfortunately, far too many seniors do not have a support system and do not know where to turn for help. The **Helping Seniors Information Line** is here for all.

HELPING SENIORS EDUCATION & MEDIA

Knowledge is Power...Take Your Power

You've probably heard the term, knowledge is power, and indeed it is. Like driving a car with GPS, knowledge lets us navigate through life with a sense of direction, so we know what we are doing, where to go, when to stop, when to go, and where to turn.

We gain knowledge in many ways: life experiences, mentors, teachers, coaches, bosses, subordinates, friends, and clergy. Simply put, knowledge is gained through information and education. So, it stands to reason, the more information and education you receive, the more knowledgeable you are, which puts you in the driver's seat with a state-of-the-art internal GPS, giving you power to know where to go.

Helping Seniors' media outreach and education provides information to help you gain knowledge on a broad spectrum of issues that seniors face every day. We at Helping Seniors want to help you to take your power.

The **Helping Seniors** newsletter is available every month in your complimentary issue of Senior Scene Magazine, a long-time trusted publication widely circulated throughout Brevard and available online, with a readership of 30,000 monthly. Our newsletter contains our President's Message from Joe Steckler, updates about **Helping Seniors**, upcoming events, insightful educational articles, and our handy senior services directory.

Current and past issues, along with other great information, can also be found on our website at **HelpingSeniorsofBrevard.org**. Also, look for Joe's articles in many publications throughout the county and on-line.



Helping Seniors Of Brevard

Listen for the popular and long running **Helping Seniors Radio** show. Each hour-long program is packed with important information on health, household, financial, legal, financial, and other topics of interest to seniors. Tune in each Wednesday, 12-1 PM on Radio 90.3 WEJF-FM. All programs are archived and available “on demand” on the **Helping Seniors** website as well as the Helping Seniors YouTube channel.

Look for the popular **Helping Seniors TV** programs. Each half-hour program is rich with information for seniors and features interviews with guests who provide an important perspective. Programs air daily, Monday through Friday, on Space Coast Government TV found on Spectrum Channel 499; AT&T U-Verse Channel 99; Comcast North Brevard-Channel 51; Comcast South Brevard-Channel 13; and online at www.BrevardCounty.us. All programs are also available “on demand” on the Helping Seniors YouTube channel and website.

Helping Seniors is dedicated to empowering you with information and education to help you navigate through the maze of issues that seniors face. There is so much more to share with you, so stay tuned and keep reading. Knowledge is power, and we want you to take your power so you can age with dignity.

HELPING SENIORS ADVOCACY

Advocacy is the act of speaking on behalf or in support of another person or cause. The **Helping Seniors** Advocacy Group was formed to do just this – be a voice for our seniors.

We live in Brevard County Florida, home to more than 146,800 seniors 65+ (24.2% of our population), according to Census.gov. And further, about half of all who live here are age 50 and over, which qualifies as “senior” by AARP definition. In fact, there are more seniors 65+ than there are children under 18 (109,790), and only 13.5% of our population are school age kids (i.e. under 18 but over age 5).

In this county, we love our kids enough to vote in a special extra sales tax to ensure our kids have the best schooling possible. As advocates for seniors, Helping Seniors puts

forth that we should treat our seniors with the same care and concern that we take for our other “vulnerable” population in our county – i.e., our children.

Our president and founder, Joe Steckler, has set the standard for taking on projects to improve the quality of life for seniors. Joe founded the Brevard Alzheimer’s Foundation in 1995, worked to build its initial endowment, and today, the Joe’s Club locations are recognized as a welcome resource to many.

After his years of work establishing the Brevard Alzheimer’s Foundation, Joe found that seniors often have additional challenges beyond memory care, and he began the Florida **Helping Seniors of Brevard** nonprofit more than a decade ago, with a mission to improve the quality of life for Brevard’s senior population.

Joe has fought hard advocating for seniors, from meeting with legislators and government officials, to working with faith-based organizations, area businesses, and not-for-profits, all to improve the lives of seniors so that seniors can get the help and resources they need to age with dignity.

Today, Joe’s team at **Helping Seniors** continues to advocate for seniors daily at every level. **Helping Seniors** works collaboratively with government officials as well as businesses and other organizations in Brevard to improve and expand needed resources for seniors.

For years, the **Helping Seniors Advocacy Council**, made up of community-minded senior volunteers, has met regularly to advocate for and to assist in development of a county Aging Plan.

We encourage seniors and non-seniors alike to speak up and get involved in any way you can, from volunteering to attending county meetings, to reaching out to a senior friend or neighbor. Together we can make a difference.

Our mission is to improve the quality of life for Brevard’s senior population through the provision of information, education, and resources and to advocate for seniors so that seniors can age with dignity. **Helping Seniors** is here to serve you. To donate or for information and resources call us anytime at **321-473-7770** or go to our website at www.HelpingSeniorsofBrevard.org.



The Components of a Good Dental Examination, Part I

*Lee Sheldon, DMD
Sheldon and Furtado, PLLC*

In this multipart series, I'll write about the different parts of the dental examination and why they are important to me, and ultimately, you.

1. Thorough medical history. My concerns in the medical history are the following:
 - a. What medications are you taking that may influence your dental or periodontal condition? There are over 500 medications that cause dry mouth, which often results in tooth decay. There are some blood pressure medications that may cause your gums to swell. Those are only two examples. There are a lot more.
 - b. Procedures such as heart valve transplants and hip and joint implants may influence whether you should have antibiotics before receiving dental care.
 - c. Other medical problems may influence the best time of the day for treatment for you, the degree of care that you need during a dental or surgical procedure, the status of periodontal disease if you are a diabetic, the influence of an accident on your dental and/or jaw musculature condition. These are only a few.
2. Full mouth series of x-rays. Here's what I diagnose from dental x-rays: cavities, bone loss, dental infections.
3. Why the CT-Scan? I can see more dental abscesses on a CT than on a conventional x-ray. We commonly find dental infections that cause sinus infections. I can see the bone in three dimensions and see where implants can be best positioned. I can't tell you how many times a patient has told me that he/she was told that there was not enough bone for dental implants when, in fact, there was. The CT allows us to do "virtual surgery" before we do it in your mouth.

Coming next month--The Clinical Examination



Home for the Holidays What if Pre-Planning Is Not an Option?

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

As we continue to visit our families during the holiday season, you might find yourself in a crisis situation. As we discussed in last month's article, pre-planning for incapacity is the best option. But what if it is too late for pre-planning? What are your legal options at this point? How do you help your family?

Unfortunately, if your family member does not have capacity and there is not a Durable Power of Attorney or Designation of Health Care Surrogate to help make financial and health care decisions, then a guardianship might be the next step.

A guardianship proceeding can still help protect the assets and help make sure that they are taken care of. But, what does this mean for the family?

If you decide to be the one "in charge", then you will need to hire an attorney and file for the guardianship. All of the assets and income of your loved one will need to be reported to the court for the rest of their life. The court will also make the final decision on the care for your loved one.

The procedure is very costly and stressful for all involved. So, if there is still time, please contact an elder law attorney to discuss pre-planning options. But, know that if it's too late for pre-planning, there are options to help your loved one.

Remember, pre-planning is a wonderful gift for any time of year! 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



“How Much is That Doggie in the Window?”

*Traci Graf, RN
AVID Home Care*

I know I’m dating myself by naming this article after a song from my childhood, but let’s face it, pets are amazing! Anyone who has owned a pet has experienced their love and companionship, but there are many scientific reasons that pet owners tend to be happier and healthier and actually live longer.

Interaction with pets produces lots of good feeling hormones like oxytocin, serotonin, and dopamine while decreasing cortisol, a stress hormone that keeps the body in the fight or flight state. Increased cortisol is linked to high blood pressure, weight gain, osteoporosis, and depression. Dopamine and serotonin, however, regulate mood and are part of the brain’s pleasure and reward system.

Studies have shown that people who own a dog are more likely to eat well, have ideal blood sugars, and exercise daily. Pets also help owners cope with the physical and emotional symptoms of loneliness and isolation. Just looking into a dog’s eyes for at least five minutes can give the body a boost of oxytocin, which alleviates pain. Pets also help seniors stick to a routine, which is important after retirement.

There are many options for seniors to own or care for a pet. You can rescue an adult or senior dog or cat from a shelter. There are services that will pick up dog waste in the yard, and private caregivers to assist with walks and trips to the vet. Even a beta fish can bring joy to a lonely senior.

If you can’t make the commitment to own a pet, consider fostering one, which can even be done for a few hours at a time from a shelter. The possibilities for unconditional love are endless and, I can say from personal experience, life changing.

“Until one has loved an animal, a part of one’s soul remains unawakened” ~ Anatole France.



Stress Free Holidays

*Riki Montgomery, Office Manager
Seniors Helping Seniors*

We know the holidays can get stressful. There are decorations to put up, holiday shopping, cooking, and cleaning to do. Even if you don’t have to travel far, there is still holiday traffic to deal with. Then there is wrapping the gifts and writing out the cards. All of that before we even get to the actual holiday! It’s exhausting just thinking about it. Here are a few tips:

- Plan Ahead - Make a list of the things you want to accomplish before the holidays and prioritize the most important. You’ll be less likely to forget something and better able to manage your time.
- Put Yourself First: We like to say, “You can’t pour from an empty cup”, so try to find some time to take care of yourself. Listen to some music, take a walk, get a good night’s sleep, and stick to a nutritious diet. Taking care of yourself improves your mood and makes it easier for you to care for others.
- Keep track of your finances - Creating a holiday budget and sticking to it can help you avoid worry about overspending.
- Do not be afraid to say “No” – Try not to overbook yourself. Only say yes to the invitations that will bring joy. It is ok to decline an invitation that does not appeal to you.
- Don’t be afraid to ask for help – Seniors Helping Seniors would be happy to! 321-722-2999



Thank you to Debbie Beard with Next Chapter Real Estate for donating office space to Helping Seniors. Ms. Beard is a Senior Real Estate Specialist offering exceptional service to those 55+ making a life transition. Give her a call at 321-298-5562 for a FREE consultation.



Helping Seniors Of Brevard



Trust Funding Part 3 of a 4-Part Series

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



Mental Health Issues Rise Due to Covid & Holidays

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

Trust Funding - Real Estate

All transfers of ownership must be accomplished by executing appropriate instruments of transfer to be effective for state law purposes. For example, real estate should be transferred to the trust by a deed. A deed is required to convey interests in real estate to your revocable trust.

In the future, should you acquire any additional real estate, you should purchase and title such real estate in the name of your revocable trust. You should obtain the assistance of an out-of-state attorney to transfer any non-Florida real estate into your revocable trust.

All non-homestead and homestead real estate can be placed in the revocable trust. Importantly, if you transfer your homestead to your revocable trust, you must reapply for the homestead tax exemption after your property has been transferred to your trust.

The property appraiser's office in the county where your homestead is located will need a copy of your trust or your Certificate of Trust to prove that you are entitled to the homestead tax exemption.

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

The concerns of Covid, the constant rethinking, rescheduling or canceling of shopping, parties, traveling, family / friends reunions, house guests, emotional disappointments, family resentments, the loss of loved ones, trying to stay sober, the future of our country, the economy etc. are all contributing to a very high increase in stress, substance abuse, depression, and anxiety. These all intensify during the holidays. Hospitals historically report increased mental health emergencies and overdoses during the holidays.

Today veterans are suffering from all of the above issues, and they need our help now more than ever. They should be honored to the max all the time. Constantly when I see a veteran, I stop what I'm doing, offer to shake their hand, and thank them for their service.

Unfortunately veteran stats on addictions, mental health issues, and suicides are at an all time high. Offer your help. Find someone to help them. Volunteer for any registered veteran organization. Visit them in hospitals.

A lot of veterans are away from their families for the holidays. Reach out to their families, invite them in your home for a dinner, help them make a dinner, or buy all the items for a dinner and give it to them.

Helpful suggestions: prioritize, organize your time, eat as fresh as possible, take supplements, get rest, get out and walk 20 minutes daily.

Anyone who is suffering, get help now. Pick up the phone, speak to a specialist, mentor, sponsor, friend, or your Spiritual Advisor. Get on the internet, seek out online meetings or telemedicine. Help is widely available. Do not give up. Call me. I'll help.

Dr. Kevin Kilday, PhD.
www.holistichealthcenter.us
Ph. 321-549-0711



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. Donate online at www.HelpingSeniorsofBrevard.org or mail your check made payable to HSOBC to P.O. Box 372936, Satellite Beach, FL 32937. You can also support Helping Seniors of Brevard when you shop at www.smile.Amazon.com. Thank you!



Helping Seniors Of Brevard

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ATTORNEY

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

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

1696 W. Hibiscus Blvd., Ste A
Melbourne, FL 32901
www.AmyBVanFossen.com
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Helping Seniors Of Brevard

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Helping Seniors Of Brevard

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- Sun Mar 20th Leave Port Canaveral at 6:00PM • Mon Mar 21st Nassau Bahamas
- Tues Mar 22nd Fun Day at Sea • Wed Mar 23rd Falmouth Jamaica
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Passport required for this cruise (Birth Certificate plus photo ID accepted)
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Payment Information

Initial deposit \$250.00 per person

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