



Helping Seniors Of Brevard

News from Helping Seniors Non-Profit

January 2022

Helping You
Get Your Ducks
in a Row!





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President's Message

A Word from Joe Steckler,
Our President & Founder



As Founder and Chairman of the Board I often reflect on what we have accomplished in 11 years of existence. There are many non profits in Brevard County but those directly serving the roughly 165,000 of those who would most likely need the services offered by Helping Seniors would be less than 100,000 and even that number is an educated guess. But -- is any number really important?

In 1997 I participated in a countywide survey and about 9 or 10 senior needs were identified. The significance of that study, compared to a similar one in 2019 was that both studies echoed similar needs. Affordable housing, information about available senior services, and transportation were ranked at the top in both study. What neither study identified was the financial ability of either group to pay for the requested service. Nor was ethnic status or social status considered. A major fact, generally missing from many studies is the ability of any one surveyed is their ability to pay for the service. My areas of interest, based on 11 years of observation would be:

1. Concentration on ways to publicize available senior services.
2. Advocating for active Countywide plan to assist seniors.
3. Identification of funding sources to assist non profit senior services.
4. Develop Senior Resource Center to serve all.

We have improved service information but can do better. A main reason for failure to do better is a scarcity of committed funds, failure of major funding resources to be transparent in the way money is distributed and a major misunderstanding of use of major money resources.



Helping Seniors Of Brevard



Get Your Ducks in a Row!

*Kerry Fink
Executive Director*

2022 is upon us and as we enter our 11th year of service with our Brevard County Senior Information Helpline (free call to 321-473-7770), we've helped 4000+ families and have learned a few things along the way.

Joe Steckler, our President and Founder, has talked, from day one, about the need for each of us to make a personal "Aging Plan." We live in Florida and so we understand the idea of a "Hurricane Plan" - what to do when a storm is bearing down on us - but we also need an "Aging Plan" to help us navigate safely the vicissitudes of aging.

We're setting our theme, for 2022, as "Get Your Ducks in Row!" - hence, the cute cover to our January 2022 Newsletter, but also a reminder that not only is making this plan important for ourselves and those we care about, but also it doesn't have to be as intimidating or altogether "serious" as we often think it can be.

Inside this edition of our Newsletter, we begin 2022 with some wise advice from experts who can help us on our journey. We hope you find this information both helpful and encouraging - together, we can do this!

We at Helping Seniors are ready to help - look for a growing number of resources here in Senior Scene® Magazine, online at our website HelpingSeniorsofBrevard.org, and on our Facebook page and YouTube channel online. Let's make 2022 the year we "Get Your Ducks in a Row!"



Have You Thought About This?

*Nancy Deardorff
Operations Director*

I want to wish all of our readers a very Happy New Year. The new year for many is a time for resolutions, but most of us do not carry out our resolutions much beyond a month or so. One new year's resolution I urge you to make and keep, is to formulate your personal aging plan.

As I think back on my career in nursing, I am blessed to have met so many wonderful people, but I have also witnessed people face unexpected and difficult life events that changed the trajectory of their lives. Much like your hurricane plan, a well thought out aging plan can help you weather the storms of life.

Last month I asked you, "Have you thought about this?" Your spouse passes away, and suddenly you find yourself with your income basically cut in half. Can you continue to pay your bills? Can you afford to live the same quality of life with such a reduction in your income?

Do you have a mortgage or rent, are there homeowner's association fees? Do you have a car payment, how much is your car insurance, what do you spend on gas per month? What are your annual property taxes and homeowner's insurance costs, how much do you spend on groceries per month? What are your Electricity and utility costs per month, TV, cable, and internet costs? Do you have a land line phone or a cell phone? If your cell phone was damaged, can you afford to replace it?

(Continue reading "Have You Thought About This?" on page 5)



Helping Seniors Of Brevard



Getting Your Legal Ducks in a Row for the New Year.

Bill Johnson, Esq.

Board-Certified Elder Law Specialist
William A. Johnson, P.A. - Attorney at Law

As we ring in a new year we should also be getting our legal ducks in a row. These "ducks" include dealing with our financial and legal matters. First off do not forget to take that required minimum distribution from your qualified plans before the end of the year! This of course only applies to you if you are above the required age.

Second, re-visit your legal documents. This would include any wills, trusts, powers of attorney, designation of health care surrogates, and living wills. Pay special attention to the individuals named. Has there been any major life event affecting these individuals? Major life events include marriages, divorces, births, deaths, layoffs, etc... Are these individuals still the persons you want as your decision makers and beneficiaries?

Third, make sure all your documents are up to date. Have there been any major law changes that would affect the documents? An estate planning or elder law attorney can help you through the process of knowing what is still valid and what needs to be updated. The general rule of thumb is to have your documents reviewed at least every five years or for a major life event.

Fourth, remember to save your tax records for at least three years and any records concerning a capital transaction forever. In your review of your records, has there been any new capital transactions such as buying a house, buying stocks or buying a business?

Lastly, remember to have a great and prosperous New Year!

Board Certified Elder Law Attorney Bill Johnson
of William A. Johnson, P.A. - Attorney at Law
may be reached at (321) 426-1865. FloridaElderLaw.net



3 Things You Should Check on Your Homeowners Policy Right Now!

Cristin Taylor
Public Adjuster
Coastal Claims Services

Your policy is a contract with the insurance company. Hiring a Public Claims Adjuster gives you representation during a loss in your home when you need help enforcing your contracted coverage. Knowing your coverage details is crucial to protecting your property when you have a loss. Check this on your Policy now:

1. At renewal time - When you received that renewal in the mail, check it out right away. Based on the age of your home or roof, your rates could have increased. If you are not aware of this your mortgage company could just pay this amount and you will be out the funds instead of being able to shop better rates
2. Your water limits - Based on the age of your home your carrier may have excluded water coverage and may limit your loss to \$10K as an additional endorsement for a water loss in your home. Often only a sentence or two will explain this. Water losses in Kitchens or Bathrooms are often expensive and a 10K limit may leave you paying out of pocket. Mitigation alone could use up this coverage limit
3. What is your depreciation coverage? - Older homes and older roof coverage may differ in the way the carrier pays out for depreciation. Depreciation is when the carrier holds back a certain amount based on the age of the home or roof. When a policy is written as "Recoverable" this amount is paid to the Policy Holder when repairs are completed; however, a carrier may change policy coverage to "Actual Cash Value" when the roof is over a certain age. This amount is not payable to a Policy Holder. This can cost thousands to a homeowner when they suffer a loss.

Cristin Taylor, Public Adjuster
Coastal Claims Services
may be reached at (321) 537-9180, CoastalClaims.net



Helping Seniors Of Brevard



Have You Thought About This?

Nancy Deardorff
Operations Director

"Have You Thought About This?" continued from page 3)

Do you have a land line phone or a cell phone? If your cell phone was damaged, can you afford to replace it?

How much do you spend in lawn and yard care per month? Can you afford new tires on your car when the time comes? And what about unexpected but necessary home repairs, not to mention any out-of-pocket prescription drug costs?

A good starting point is to make a detailed list of all your expenses, then compare your list of expenses and your income remembering to calculate if your income was cut in half. Do you have a savings account for unexpected expenses, and if so, how long might this last you?

Also consider your "Wants" list. This is a list of expenses for things you do not necessarily need, but you want, such as travel, eating out, home remodeling and the like.

I know I have thrown a lot at you, and it is certainly not to scare you, but rather to prepare you. Act now to formulate your own aging plan considering if your income was cut in half and plan now so that you do not find yourself in a difficult situation with little or no options. Get your ducks in a row now, so that you can continue to 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



Starting the New Year off Right.

Jennifer Helin
Owner - Seniors Helping Seniors

A new year, a great time to think about where we are and where we are going. Most seniors' goal is to stay healthy and happy at home. How are you going to reach that goal? As Lewis Carrol said, if you don't know where you are going, any road will take you there. Instead of a New Year's resolution, think about designing your aging plan so staying independent and at home happens in the least stressful manner possible.

When designing your plan there are many variables to consider, so we will tackle just one aspect, home care. Too often I have talked with seniors who insisted they did not need help. Fiercely independent, they put off help of any kind. In the end, this resistance caused accidents, falls, or worse and the senior bypassed home care and ended up directly going to a skilled nursing facility. Sometimes we need to be honest with ourselves and identify what we can and can't do. Or what tires us out. Or what we just don't want to do anymore!

Jumping into homecare can be a little overwhelming, so start with a little at a time. Often, seniors start by hiring a cleaning person. The next step may to be an assessment of the house to make sure it is senior friendly: clear pathways (no tripping hazards), taller commodes, and grab bars in the bathrooms. Look at furniture that no longer fits your lifestyle. Rolling kitchen chairs? Get rid of them! After this, consider having a helper in once a week to help with things that tire you out. Groceries, errands, organizing paperwork, or helping with some laundry. Build a relationship with a home care company that you know you can depend on and trust.

At Seniors Helping Seniors we walk along the road with our seniors, guiding our clients to get the help they need so they can stay happy, health, and at home.





5 Steps for Your Aging Plan* (Get Your Ducks in a Row!)



1. Let's Talk Finances

A good Aging Plan takes into account assessing your resources and taking a calculated view of where your money comes from and where it goes. Budgeting 101. Your Financial Adviser is a great place to start but don't forget to include your CPA/Tax Accountant and Elder Law Attorney in the discussion.

Think about things that will impact your future - when to begin taking Social Security benefits and also positioning for contingencies such as Medicaid Planning, VA Aid & Attendance and similar.



2. Let's Talk Legal

We can't really talk "Aging Plan" without touching all the areas where your Legal Team can make a big difference. Whether we are concerned with Medical thoughts (Who makes medical decisions when I can't?), Real Estate thoughts (Did you know you know there are special considerations when buying/selling when "over 50"?), and Estate Planning ideas (Who gets your stuff? And this goes for all of us - not just those with Mansions and Swimming Pools!)



3. Let's Talk Living Safely at Home

For many of us, our Aging Plan means we want to enjoy living at home and that means we should be thinking of making our home a safe and comfortable place to grow older in. Thinking through things like fall hazards and ways to make your home a bit safer (grab bars?) as we "age in place". This also means thinking about getting some help around the house if it becomes more difficult to manage certain tasks on our own.



4. Let's Talk Living Beyond Your Current Home

Let's be thinking about how we would prefer to live if we are not able to safely stay at home as we get older. Today, there are so many independent and assisted living options that our parents and grandparents could only have dreamed about. If Memory Care becomes an issue, let's think about a path forward for living safely with that concern as well.



5. Let's Talk Medical

It is almost impossible to talk Aging Plan without a nod toward Medical - or, perhaps we might want to frame it as "Wellness", doing the best we can considering all constraints! Fortunately, we do have Medicare and Medicaid that can help us as we age, but did you know that the decisions you make about how

ence in your annual budget? From cost of prescriptions to deductibles and other costs, planning ahead is a great way to not have added stress as we work through challenges we may face.

Helping you to "Develop Your Aging Plan" (known colloquially as "Get Your Ducks in a Row") is our goal for 2022! Look for expanded tips, ideas and suggestions in coming months as we dig deeper into "5 Steps for Your Aging Plan". Call us - we are here to help - (321) 473-7770.



Helping Seniors Of Brevard



Crafting Your Aging Plan as a New Year's Resolution.

Ruth C. Rhodes, Esq.
Elder Law Attorney - Rhodes Law P.A.



A New You: Living the Holistic Lifestyle for 2022.

Dr. Kevin Kilday, PhD, D.PSc
HolisticHealthCenter.us

Soon we will ring in the New Year. Welcome 2022!
Goodbye 2021!

Instead of the usual, and often unachievable, New Year's resolutions we usually make (lose weight, exercise more, eat healthier, budget better, etc.), why not make an achievable New Year's resolution? A wonderful, and achievable New Year's resolution would be to get an "Aging Plan" customized just for you. It's easier to do than you think!

The first step is to have well-drafted legal documents for your family to have all the authority needed to take care of you in the event you can no longer take care of yourself. That starts with a Durable Power of Attorney and a Designation of Healthcare Surrogate. Those two documents alone go a long way in keeping you out of a Guardianship should you lose capacity or the ability to care for yourself. Also, a well-drafted Durable Power of Attorney will provide your agent with the authority they will need to protect your assets or qualify you for Medicaid in the event that you need long-term care.

You will also want well-drafted legal documents for your estate to avoid probate and help avoid family fighting and expensive litigation. That starts with a Trust or a Will or maybe both (depending on your goals and needs).

Creating an Aging Plan is not only smart for you, but it will provide your family with clear guidance on your wishes for your care and your affairs. Your family will appreciate your well thought out Aging Plan that will make it easier for them to help you when that time comes.

Let's get started on that New Year's resolution together! Together we can create your custom Aging Plan. Call Rhodes Law PA (321) 610-4542.

Holistic living is a lifestyle that nourishes your mind, body, and spirit. With a new year coming upon us, many of us will set our sights on areas of our lives needing improvement. Here I will go over how to improve your overall Holistic Health.

Mind: Good mental health means you are in a state of well being where you feel good about yourself, cope with challenges of everyday life, engage in productive work, build and maintain strong relationships. Today there are way too many distractions: Covid, addictions, job loss, breakups, divorce, stress, life's anxiety and depression. Now what can be done? Lower stress with meditation, taking up a hobby, or an exercise routine. If your experiencing long bouts of anxiety or depression or are addicted, you must seek professional help for your own safety and the safety of the people close to you. If any of your relationships need help, first try and talk it out otherwise seek relationship counseling. If it gets physically harmful call the authorities.

Body: Eat healthier for good overall physical health and disease prevention. Find a good eating plan and stick to it. Sleep 7-8 hours each night for your body's rest and repair from the day. Find a fun exercise and do it for 30 minutes each day. Do not smoke or do drugs, and limit alcohol consumption.

Spirit: Here are some ways you can support your spiritual health. Spend time in nature and enjoy God's beautiful world, meditate on how you can improve the world around you, spend some quiet time with God, read the Bible, Pray, live one day at a time, let go of the past, embrace the future, remember what family, friends and life is all about. **LOVE.**

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Throwing Punches at Parkinson's

Traci Graf, RN
AvidHomeCareServices.com

Parkinson's Disease is a central nervous system disease that affects our ability to control movement and speech. It usually starts with a tremor but may progress to constant shaking, muscle stiffness, trouble walking, maintaining balance and coordination. Unfortunately there are approximately 60,000 new cases in the US annually.

There have been multiple studies showing the benefits of intense, focused exercise on slowing the progression of the disease. One surprising form of exercise that shows promising results is boxing. According to The Parkinson's Foundation a person needs only 2.5 hrs of exercise a week to slow the symptoms down. There are training programs designed specifically for PD called Rock Steady Boxing. It is believed to help in 3 major areas, balance, mobility, and ability to maintain independence.

A study by the American Physical Therapy Association showed that patients improved in both balance and gait. This is achieved by learning how to control your center of gravity which is the key to success for any boxer. Boxing is known to help improve agility and mobility. This is less about bobbing and weaving to avoid punches and more about learning how to step in multiple directions, changing speed while remaining light on your toes.

We have several local training facilities here in Brevard County. As we still have no cure for Parkinson's and there are an alarming amount of new cases each year, anything that will slow the progression is worth exploring if you or someone you know suffers from this debilitating disease. Thanks to people like Michael J. Fox and the Parkinson's Foundation research continues to try to improve patients' quality of life and ultimately find a cure.



The Components of a Good Dental Examination. (Part 2)

Dr. Lee Sheldon
Sheldon and Furtado, PLLC - SolidBite.com

Our previous article listed the importance of the medical history, full mouth x-rays, and the CT Scan. Let's move now to the clinical examination.

Despite the technology, we can't understand the full function as well as the potential disease components without a clinical examination. Periodontal pockets, tooth decay, how the teeth meet, soft tissue evaluation, jaw joint and muscle evaluation all are a part of the clinical exam.

Let's go over a few elements of our twenty-seven step clinical examination. These steps can be done very quickly and painlessly.

Head and neck and soft tissue examination -- Palpation and visualization of the head and neck allows us to see any abnormalities that might be present. This is often called an "oral cancer exam" but also reveals to us other abnormalities related to cysts, benign growths, sometimes even malnutrition as a result of g.i. Issues.

Angle's Class--This is a classification of the bite developed by Dr. Edward Angle. An Angle's class I is the normal relationship. An Angle's class II is often distinguished by overdevelopment of the upper jaw, an underdevelopment of the lower jaw, or a combination of each. This may mean, particularly in a periodontally-diseased tooth or teeth, that there are abnormal forces on the teeth compromising their longevity. An Angle's class III is an underdevelopment of the upper jaw or overdevelopment of the lower jaw or a combination of each.

An orthodontist, therefore, becomes an important member of the dental team. Teeth that meet abnormally often break or become loosened prematurely. It is therefore often to your advantage to correct tooth relationships as part of an overall rehabilitation of your bite.



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