



# Helping Seniors Of Brevard

News from Helping Seniors Non-Profit

April 2022

## Helping You Get Your Ducks in a Row!



**Let's Talk Financial**  
**Five Ideas You Can Use Now on Your Checklist!**



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Helping Seniors of Brevard is a Florida 501(c)(3) Nonprofit.

## President's Message

A Word from Joe Steckler,  
Our President & Founder



For many years I have talked about the need for seniors to become more familiar with computers. I thought I had managed that until a recent attempt to get a Covid test at Walmart. A friend, who had arranged his own test, did the same for me. When I arrived at the testing site, I was told I did not have the required information. I spent over an hour showing the pharmacy staff my confirmed test to no avail. The fact that I did not have my computer with me had no impact. Realizing I would not win, I called my primary doctor for assistance and was told that Premier Urgent Care in Suntree did walk-in tests.

Arriving at Premier Urgent Care in Suntree, we were met at the door and waited just five minutes for a lady to take our nose sample. Twenty-two minutes later, we saw a P.A. who told us we did not have Covid or the flu. We were checked for other problems and had our questions answered, all in under an hour. We were extremely pleased with the care, especially the professional and caring attitude of the Premier staff, and highly recommend them for your urgent care use.

My whole point in relating this story is to let you know there are alternate ways to receive care that can be accomplished without raising your blood pressure. This is what we try to do for those who call Helping Seniors for assistance. We realize that many callers are frustrated with their own attempts to receive health care or address a problem.

We have come a long way resolving problems that have been exacerbated by two years of pandemic living. I regret that we are not seeing a quicker resolution, but recommend you do your best to live a normal life and not let these new challenges get you down. Good information can be obtained if you know where to look. The first step is to call Nancy, our Information Specialist, at 321-473-7770.





## Let's Talk Financial

*Kerry Fink  
Executive Director  
Helping Seniors of Brevard*

Money is a very private matter and yet talking about it is so crucial to the idea of "Getting Your Ducks in a Row" or, as our President/Founder Joe Steckler calls it, "Developing Your Own Aging Plan."

This month, our Newsletter puts the focus on "**Let's Talk Financial**" and the idea is to get a dialogue started about things that NOT TALKING about could end up costing you and your loved ones thousands - if not tens of thousands - of dollars.

As you look through this issue, you'll see "Five "Must Have" Items for Every Financial Checklist" from Owner|Wealth Advisor, Financial Cornerstone Group Beth Courtney and an equally important message on Social Security and Taxation from August Velten, CLU, of August H. Velten & Associates.

You'll also spot excellent tips from our County's "Scam Fighter", Phil Archer, State Attorney, 18th Judicial Circuit, as well as excellent thoughts right down to how to manage your checkbook!

Let's plan ahead so we don't get caught "reacting" - we hear, all the time, legal and financial experts express they wish they had the opportunity to meet a client "30 days earlier" because many more good options would exist before "the crisis."

Let's learn from this and stick with our "New Year's Resolution" - that wasn't THAT long ago, was it? - and take it one step-at-a-time and get our financial house in order.

Together, let's take a step forward - "It's Your Life. You Decide" - on all things aging!



## Have You Thought About This?

*Nancy Deardorff  
Operations Director  
Helping Seniors of Brevard*

The cost of living is rising fast. 64% of Americans are living paycheck to paycheck, and while wages are up, wage growth is not keeping pace with inflation. Do you have a personal budget to manage your income and expenses? If not, it is never too late. Budgeting can help you spend wisely, waste less and save more money.

First, make a list of your income including your paycheck, or social security income, and other sources of income.

Next, make a list of your expenses. Consider breaking down your expenses into categories such as routine and essential, non-routine and essential, and non-essential.

Routine and essential expenses are things such as your rent or mortgage, HOA fees, taxes, insurance, car payment, gasoline, utilities, groceries, phone, internet, credit card and loan payments, and you may have recurrent and expected medical and prescription expenses. For pet owners consider expenses such as pet food and veterinary costs.

Non-routine but essential expenses to consider include a new roof, exterior house painting, home repair and maintenance costs like plumbing, electrical and lawn care.

Non-essential expenses may include things like entertainment, travel, eating out, and other lifestyle expenses.

Finally, do the math. What is left after you subtract your expenses from your income. Do you need to adjust your spending and cut expenses? Do you have money saved for the unexpected?

Budgeting can open your eyes to where you spend your money, where you can save and help you adjust so that you can live comfortably with the expected and unexpected cost of living.



## 5 “Must Have” Items for Every Financial Checklist

*Beth Courtney*  
Cornerstone Financial Group

While we most definitely do not live in a “one size fits all” world – especially when it comes to finances – there are a handful of elements critical to every successful financial plan. Are these on *your* list?

1. Establish your “B” word (no, not the one you were thinking: **Budget!**)
  - a. I can see your eyes rolling now, but give it a chance!
  - b. In our practice, we actually prefer to call it a different “B” word: **BOSS!** It may take a while to develop the habit, but once you do, YOU will be “bossing your money around” (who’s the boss right now?)
2. Build an **Emergency Fund**
  - a. Per financial guru Dave Ramsey’s sage advice, it is highly recommended to keep three to six months’ worth of expenses in an easily accessible savings account; especially if you’re still working, this will give you time to find alternate solutions in the event of illness, injury, or job loss
  - b. Yes, your bank’s interest rates are terrible! While rates are expected to rise, that is of little solace today. Consider Googling “High Yield Savings Accounts” to find a safe bank that pays a more competitive rate than your local bank; you can easily transfer funds electronically between your online and local accounts
3. **Diversify** your investments
  - a. If invested in the stock and/or bond markets, the closer you get to retirement age, the less risk you will want to take, at least for accounts you will need to access in the near term (few years)

- b. It is important to assess your “normal” risk tolerance (not just your appetite for risk when markets are growing – or distaste for risk in falling markets)
  - c. You may find that it makes sense to allocate funds to at least a few “buckets”, such as conservative, moderate, and perhaps even a principal-protected option
4. Save taxes through **Tax-Efficient** strategies
  - a. Reading great books and working with a financial or accounting professional could help you explore and understand creative opportunities to save taxes now, and/or avoid taxes in the future
  - b. This could include steps that may cost a bit now (such as paying for Roth conversions), to avoid paying even more later when taxes are expected to be higher
5. Take advantage of **Technology**
  - a. There are many apps you can download on your phone to save a fair amount of money on everyday items such as gas, food, and household goods
  - b. This is especially timely given our current outrageous inflation rate

Our community offers a wealth of professionals and resources to help you make great financial decisions. The most important step is to begin working a plan that best meets your unique needs!

*Beth Courtney is a Financial Advisor and the founder/owner of Financial Cornerstone Group, a holistic Financial Advisory practice with offices in Rockledge, Satellite Beach and Palm Bay.*



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](http://www.HelpingSeniorsofBrevard.org)



## Your Team - How to Find Good Help

*Robin Phemister  
Solutions by RPM, Inc.*

Knowing who to trust sounds simple on the surface, but it's actually a very complex decision for people to make. Some cultures and family patterns might point to the first born or first born son to take care of the financial matters of their aging parents. Depending on the family dynamics, personalities, and life choices, birth order may not be the best solution on who manages the nest egg.

Historically the "man of the house" handled all of the household finances, but with single people, single parents, female heads of household, widows and widowers, blended families, sandwich generations, and the plethora of combinations that a household could contain, the standard roles and responsibilities are less defined.

A widow, for example, whose spouse predeceased her may find herself suddenly overwhelmed by financial responsibilities that she had no prior involvement in because "he did all of that." A family with an only child, who suffers from debilitating mental health or addictions, may need to look outside the home for assistance in managing their financial affairs when they are no longer able to do it independently.

Like so many other big decisions, planning and communication are the keys. Talk to professionals – financial advisors, tax professionals, elder law attorneys, case managers. Trusted referrals for consultations could help to address questions, put systems in place, appoint agents under advance directives, and sort through who your "team" should be comprised of, and how and when those people should take action on your behalf.

### Tips for managing bank accounts

A good elder law attorney, financial advisor, and tax professional could offer great advice on

structuring your bank accounts to best suit your needs while you are alive and following your death. They can offer suggestions to help determine which types of accounts you should have, how they should be titled, identify accounts that will distribute to your beneficiaries following your wishes, accounts that will offer the most protection of your assets, and strategies that will support your life plan. Having a good plan in place will limit unnecessary risk and provide security for the unexpected.

### Staying safe and avoiding exploitation

Be cautious, be involved, and don't be too trusting of the wrong people. I have heard so many heart wrenching stories about good, honest, trusting people that have been taken advantage of, exploited, and left penniless. They believed that they won a lottery that they didn't enter. They believed that an innocent bystander showed up on their doorstep to "help." They believed that it was all in their best interest. They believed that if they told someone they would get in trouble or face repercussions.

The most vulnerable in our community are easy targets for professional criminals that have nothing to lose. Arm yourself with a good, trusting team. Ask questions and demand that your team takes the time necessary to explain and plan with you. Make sure that you are involved and overseeing your financial transactions. If it doesn't sound right and doesn't feel right in your gut – speak up!

When the time comes in your life that you need assistance with your financial affairs, demand that you remain involved in decisions and reviews. If you have someone acting as your durable power of attorney, case manager, fiduciary, trustee, guardian, etc. remain involved in reviewing the activity on your accounts. Your lifestyle, financial well-being, and health care decisions may weigh heavily on the nest egg that you have built to sustain you into your financial years.

Contact Solutions By RPM at 321-720-5961 or go to <https://solutionsbyrpm.com/> for help with Elder Services, Case Management, Guardianship, and VA Fiduciary.



## Social Security & Taxation

*August H. Velten, CLU  
August Velten & Associates, Inc.*

So, what is provisional social security income? Each tax year, social security calculates your "Provisional Income" amount. It is a combination of all taxable income plus half of the social security income for the household. The provisional income amount will determine how much of your social security payment must be included on your tax return as taxable.

An example would be a couple with \$44,000 of taxable income (from IRA, work, etc.) and \$24,000 of social security. Provisional income is \$44,000 plus half of the social security or \$12,000 or \$56,000.

A really good tax planning tool is the ROTH IRA in combination with your social security. If half of your income of \$44,000 is ROTH (\$22,000), which is tax free, it is not included in the provisional income calculation. Therefore, your new provisional income is half of your \$24,000 social security or \$12,000 plus \$22,000 of taxable income for a total of \$34,000 compared to \$56,000.

The provisional income chart has three thresholds. Up to \$32,000, then \$32,000 to \$44,000, then \$44,000 and above. Based on this chart, if a provisional income is less than \$32,000 none of your social security would be included in your taxable income. \$32,000 to \$44,000 up to 50% of your social security benefit would be included in your taxable income. Over \$44,000 up to 85% of your social security benefit would be included in your taxable income for the year.

So, as you can see, by using ROTH planning as in this example. You can reduce the provisional income from \$56,000 to \$34,000. This means that a very small amount (\$1,000) of your social security would be taxable.

Look for my next article, which will discuss how to get meaningful ROTH amounts.



## Tips for Managing Bank Accounts

*Lisa Hodgins  
R.E.P.S. Inc.*

I recently helped an elderly lady organize her "boxes" of paperwork. This lovely lady had really good intentions of working on them "someday." But someday never came as the aches and pains of aging began taking over and the paperwork became too overwhelming.

I was concerned because she had multiple checking accounts. She not only didn't reconcile statements, but each time she "misplaced" her checkbooks, she would start using another packet of checks. If the missing checks got into the wrong hands or if a scammer got access to her bank account, it would take weeks or months for the fraud department to figure out the mess.

Do you find yourself in a similar situation? Perhaps you don't have the energy or health to properly monitor your accounts. This puts you at risk for fraud or exploitation. Since fraud is so prevalent you **must** be aware of what is going on with all your accounts. Here are a few tips to help you.

- 1) Simplify - Reduce down to one manageable checking account.
- 2) Review your bank statements monthly for any activity that you didn't initiate.
- 3) Reconcile your checkbook monthly to ensure your balances match with the bank.
- 4) If this is too burdensome to you, get someone to help you that is trustworthy. If you don't have anyone you trust, talk to your local banker to help or hire a private case manager or accountant to help you.

**"You cannot escape the responsibility of tomorrow by evading it today."**

**-Abraham Lincoln-**



## Why Is a Reverse Mortgage Considered a Financial Tool?

Barbara McIntyre, CRMP, NMLS # 453405  
Reverse Mortgage Funding LLC

These are uncertain times. The cost of just about everything is going up. The markets are in constant fluctuation. Home values are on the rise and so are interest rates. Thanks to academic research like Dr. Pfau's and others that demonstrates the value of FHA-insured Home Equity Conversion Mortgages (HECMs), reverse mortgages are gaining acceptance as an effective tool to help meet retirement goals.

*"The reverse mortgage option should be viewed as a method for responsible retirees to create liquidity from an otherwise illiquid asset, which in turn can create new options that potentially support a more efficient retirement income strategy, such as more spending and/or more legacy."*

— Wade D. Pfau, Ph.D., CFA, *"The New Case for Reverse Mortgages," The Wall Street Journal*

With its flexible payment options, a reverse mortgage can give borrowers more financial control. It can serve as an excellent risk management tool helping their portfolios last longer. As a tax-efficient strategy, clients can use a reverse mortgage to reduce their income taxes by lowering their withdrawals from qualified accounts. Other uses include refinancing a conventional mortgage with a HECM, to eliminate a client's monthly principal and interest payment.

As with any home-secured loan, the borrower must meet their loan obligations, keeping current with property taxes, insurance, maintenance, and any homeowner's association fees. Or perhaps using a HECM to finance the purchase of a home, thereby reducing the amount of cash older clients must "put down" when downsizing. Certainly, HECM funds can be used to replace income after the loss of a spouse or help with the costs of anything from home repair to medical costs. You name it, gaining access to the equity in your home through a HECM has a place in every retirement plan. Knowledge is Power and it is my pleasure to answer any questions you may have.



## 3 R's Scam Avoidance

Phil Archer, State Attorney  
18th Judicial Circuit

Financial fraud, especially online scams, is the number one crime nationwide today. It is up to all of us to protect ourselves and our loved ones from this threat. I offer three quick tips that will help you avoid falling victim to these fraudulent schemes.

**Tip #1 Stay Informed** - Subscribe to Scam Alert Emails & Newsletters. These will help you stay informed and avoid new tricks being used by scammers. Consider BBB's Scam Alerts & Weekly Email Alerts; AARP's Scam & Fraud Reports & Watch Dog Alerts; Federal Trade Commission Scam Info & Email Alerts; Subscribe to my newsletter The Monthly Brief by emailing [PhilArcher@sa18.org](mailto:PhilArcher@sa18.org)

**Tip # 2 Use the 3R Rule** (Read, Research, Refuse) - **READ** any email or text message with suspicion. **RESEARCH** by copying the message or sender info into Google (or other) – If it's a fake you'll find articles and others who got it before you did. **REFUSE** to give out any personal, financial, or medical info requested in an email, text, or phone call you didn't request.

**Tip # 3 Don't Click!** - Avoid clicking on those links in your emails or texts! It is one of the top ways scammers get access to your personal information or install viruses on your computer and phone. If you are not 100% confident in the source do not open them! Readers can find links by searching terms in Google.

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## Key Components of Care Management

*Karen Wernlund, B.S. In Psy.  
Emerald Care Management, LLC*

The objective in Care Management is easing the issues of independent living with respect, dignity, and compassion.

In Care Management it is the little things that matter the most. It is a commitment to listening and helping clients live happier, healthier, independent lives. It may be as simple as rearranging the contents of the cabinets, so everything is within easy reach. This eliminates the use of a step stool, which is a major home safety hazard. Organizing and de-cluttering can remove a lot of confusion for a client.

Research findings are a unique part of Emerald Care Management. Assessments of daily living, home safety, physical capabilities, social activities, and medical needs will result in what life concerns should be further studied to help the client remain independent.

It can be as simple as helping a client who is Transportation Disadvantaged (TD) navigate a Brevard County Program such as 321 Transit. Or as detailed as establishing a primary care physician by fully researching the needs of the client and matching them to the field of concentration of the physician.

Care Management works well for those individuals whose loved ones live out of state. A Care Manager is someone local who can have “eyes on” the client and contact the right people to match their unique situation. In turn the feedback the Care Manager provides can lessen the stress on the client’s loved ones. It is a win/win situation.



## Does Dentistry Have to be Expensive?

*Lee Sheldon, DMD  
Sheldon and Furtado, PLLC*

You are encountering dental failure. Often that occurs because of years of neglect. Constant sugar intake, medications that dry out the mouth, fear of dentistry, are the three most common reasons that I see for tooth loss. If you are young and reading this, you can prevent tooth loss.

But let’s assume that you have dropped the ball. And now you are in need of major dental care. What do you do? My recommendation. Start gathering opinions.

Look back fifty years ago and understand that there are still inexpensive ways to replace your teeth. Tooth extraction is the least expensive way of treating a tooth. Removable dentures are relatively inexpensive.

But what happens if you don’t want to go that route? A good dentist can help you navigate the different treatments and the costs associated with those treatments. There are different levels of treatment, even in our office which is known for high-end work. It is a matter of thinking a case through, looking at your budget, and finding something that fits.

And yes, sometimes no treatment is the best treatment. Imagine if a person has a few bad teeth in the back of the mouth. He or she cannot afford dental implants. But the smile is still good. Do you have to replace the back teeth right away? No.

Extract the bad teeth that are infected. Budget for tooth replacement. A good dentist will help you do that. You don’t have to do it all at once.

In a previous article, I mentioned the “have to’s,” the painful or infected teeth, and the “want to’s,” the things that you want to do to rebuild your bite and your smile. Separate those two items out and you will be able to take your dental care a step at time.



*Contact Emerald Care Management  
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www.AmyBVanFossen.com  
321-426-1848; (fax) 321-345-5417



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**Emerald Care Management LLC**  
Karen Wernlund ♦ B.S. Psy.  
321-622-8030 Care Consultant &  
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# Helping Seniors Of Brevard

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391 Commerce Parkway, Suite 240  
Rockledge, FL 32955  
www.vnatc.com  
321-752-7550

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## HOME BUILDERS

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### Seniors Helping Seniors

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# Helping Seniors Of Brevard

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