



Helping Seniors Of Brevard

News from Helping Seniors Non-Profit

November 2022

Your Aging Plan - Helping You Get Your Ducks in a Row!

Step 1

Let's Make
the Decision
to Make
this Happen!



Step 2

Let's Get
Started!
It's Easy
and Help is
Available!



Step 3

I Did It
with help of
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Step 4

I Feel
Great!

My Ducks
are in a Row!



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**Your Aging Plan
Putting it all together.**

Read Inside!



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HelpingSeniorsOfBrevard.org/SRCB



President's Message

A Word from Joe Steckler,
Our President & Founder



The 2022 Car Raffle is history and, while we did not hit the \$100,000 goal, we will do better than last year. I say that because when it comes to fund raising and support like you have given over the years, I like much more being an optimist and not a pessimist.

My only regret is my 88 years and most likely not being around to see the many successes still in store for us in the years to come. Hopefully, we will continue to get the help needed to ensure success for our organization, and here I still speak as an optimist.

2022 was good to us for it brought a new member to our staff who like me is very much an optimist when it comes to building on already demonstrated successes. I have known Nancy, our very talented Director of Operations, who along with Marti, our Business Manager and Kerry Fink, our Executive Director, form the paid staff of our organization. These few, along with a very wonderful and caring Board of Directors, who also happen to be a most necessary component of the team, our event volunteers and helpers, constitute the team muscle and next month I will do a short info piece on them.

Building a non profit organization that is really needed, especially an organization to help seniors in a community where there is a preponderance of seniors, makes sense to me. The sense of it becomes more apparent when one becomes more involved in the work as have all of us in the Helping Seniors organization.

We have come a long way in building Helping Seniors but there is still much to be done. And, how do I know this? Well, being a senior myself and still wanting a modicum of a safe living environment. along with good food and friends lets me know there is still a good life to be led and enjoyed. And, an organization like Helping Seniors will always be needed.





Helping Seniors Of Brevard



Your Aging Plan. Putting it ALL Together.

*Kerry Fink, Executive Director
Helping Seniors of Brevard*

We began the year purposing ourselves to “Get Our Ducks in a Row” – a euphemism for what our President/Founder Joe Steckler has always talked about: Creating Your Own Aging Plan.

As we have mentioned, here in Florida, we understand a “Hurricane Plan” doesn’t mean we want the storm, only that we are prepared if one should pass by. Same with an “Aging Plan” – we only want to think ahead through some challenges that can happen along the way and be prepared ahead of time, rather than reacting in “crisis” mode.

Accordingly, we have dedicated our Helping Seniors News editions to cover the “Big 7”: Legal, Financial, Living Safely at Home, Living Beyond your Current Home, Medical, Medicare, and Transportation. Now, let’s take a moment to put all of it together in this November issue – perfect time as we move through the holidays and start to plan for our new year.

There are great ideas and resources in this issue to help tie all of this together for your peace of mind and security. All of this year’s previous issues, with details on these “Big 7” Chapters in your Aging Plan, are available at www.HelpingSeniorsofBrevard.org (as are our helpful TV, radio and update programs that help fill in the information plan).

“Getting Your Ducks in a Row” - making Your Aging Plan, or whatever you want to call it – is the most empowering effort you can make. It puts you ahead of the Aging Curve, not chasing to catch up! Happy Organizing and we are here to help you – a free call to (321) 473-7770, our Senior Info Helpline, can connect you to help that can make it happen!



Have You Thought About This?

*Nancy Deardorff, Operations Director
Helping Seniors of Brevard*

Helping Seniors of Brevard is a home-grown grass roots non-profit charity founded by our President and retired Naval Captain, Joe Steckler. After founding the Brevard Alzheimer’s Foundation and Joe’s clubs in the 1990s, Joe set out to form an organization to help all seniors and in 2011, Helping Seniors of Brevard was born.

Our goal at Helping Seniors of Brevard is to provide information, education, advocacy, and resources to seniors with a mission to improve the quality of lives of seniors in our community and beyond. We do this by developing a network of senior friendly organizations and businesses so that seniors can find a trusted resource to meet their needs.

Our theme for this year has been “Getting your Ducks in a Row”, to get seniors to think about developing their own personal aging plan. We have focused our Helping Seniors radio, Helping Seniors TV, our monthly live senior education series, and our newsletter articles on a wide variety of topics such as legal, healthcare, household, financial, and other important issues affecting seniors.

I often ask, “how do you know what you do not know?” If you are a senior, know a senior, or care for a senior and you do not know where to turn for information and help, we are here for you. Our Senior Information Line at 321-473-7770 operates Monday through Friday, 9:00AM-5:00PM, and we are here to help you navigate through everything from simple questions to more complicated issues affecting seniors.

We want you to know at Helping Seniors of Brevard, we care deeply about seniors. Keep on reading, keep on learning, and stay informed, and we will continue Helping Seniors of Brevard.



Helping Seniors Of Brevard



Getting Your Legal Ducks in a Row

*William A. Johnson, P.A.
Elder Law Attorney*

As the end of the year approaches and we gather with friends and family, every family should have a discussion about what legal protections they want put in place should they pass or become incapacitated. These wishes need to be spelled out in estate planning, advance directive, and durable power of attorney documents. Otherwise you may be subjecting yourself to probate, guardianship, or estate litigation, all of which are very costly and time consuming.

Everyone should at a minimum have a last will and testament. However, it is important to realize that wills only apply to assets passing through probate. Assets held in a revocable living trust avoid probate and pass per the trust document. Assets that have beneficiary designations will also avoid probate and pass to the named beneficiaries. Additionally, assets that have a surviving joint owner with survivorship rights pass to the surviving joint owner(s).

A consultation with an estate planning or elder law attorney can help you figure out what is the best way for you to pass your assets to your heirs.

The COVID pandemic caught many people unprepared for medical emergencies including the lack of planning for an incapacitating medical event. A designation of health care surrogate document allows you to select someone to make your medical decisions for you either immediately or when you become unable to give informed consent.

A living will allows you to tell your medical providers what your end-of-life medical directives are if you are incapacitated and in either a terminal condition, an end stage condition, or a persistent vegetative state.

Likewise, if you are incapacitated, someone will have to manage your financial affairs. A durable

power of attorney for finances allows your named agent to manage all your assets. If you have a revocable living trust, your named successor trustee can step up and manage those assets on your behalf. However, even with a revocable living trust you still should have a durable power of attorney because there may other actions that require an agent to act (like applying for benefits or signing tax returns). Your named agent only has the powers that you have given them in the durable power of attorney document.

When selecting someone to serve as a personal representative (executor), trustee or agent under a durable power of attorney, you should only select someone who is trustworthy and able to manage the finances involved. After all, these fiduciaries will have access to your assets. When selecting someone to serve as a health care surrogate, it might be helpful if they know about your medical conditions or have experience in the health care field.

An estate planning or elder law attorney can help you navigate this maze of documents, get a plan in place and give you and your family peace of mind. William A. Johnson, P.A. can be contacted at (321) 253-1667 or at floridaelderlaw.net.

Donate



Helping Seniors of Brevard Inc. is a registered 501(c)(3) charitable organization. Your support helps us connect thousands of vulnerable seniors to the help they need to get what we all deserve: quality of life and peace of mind. Donate online at 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 for your gift!



Helping Seniors Of Brevard



What Are You Including in Your Aging Plan?

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

This is a very confusing time for many Americans who are either fully retired or approaching their retirement years. With so much uncertainty in our economy and the markets where so many Americans have their retirement assets being managed in IRA's and 401K's or even by their financial advisors in brokerage accounts, listening daily to talk of inflation and recession is very scary.

Statistics show that more people are worried about outliving their money than even dying. Makes sense when you think that the cost of long-term care for health issues is the largest cost older American might face in the future.

For almost eighteen years I have worked with Brevard County Seniors, their families, and advisors to educate them on a potential solution. When they see in black and white the actual glide path of success when adding the retained equity of their home to their long-term retirement plan, everyone says "AH HA" why didn't I do this sooner?

All I can say is "you don't know what you don't know". Education is so important and that is what I bring to you. I am talking about a Reverse Mortgage. Please find out for yourself what this mortgage truly is and don't rely on a neighbor or someone else to educate you.

Here are Five reasons to consider a reverse mortgage if you currently have an existing traditional mortgage payment:

1. **STOP MONTHLY MORTGAGE PAYMENTS AND ADD TO SAVINGS –**

Because you can use a reverse mortgage to eliminate your monthly mortgage payment,

you can add the amount you save each month to your savings or simply use the funds to help pay your other bills. As with any home-secured loan (or mortgage), you must meet your loan obligations, keep current with property taxes, insurance, maintenance and any homeowner's association fees.

2. **AVOID QUALIFIED WITHDRAWALS TO REDUCE TAXES –**

If you are withdrawing IRA monies to pay your mortgage, you are incurring taxes to do so. For every \$1,000 you draw out of your IRA to make a mortgage payment, you may be incurring \$250 in taxes! Not to mention if you are making withdrawals in a down market you will take much longer to recoup your deductions.

3. **CASH OUT –**

In addition to eliminating existing mortgage payments, a HECM reverse mortgage may also provide you access to **income -tax-free funds**. These funds can be used to pay taxes, insurance or any other need you might have.

4. **FLEXIBILITY –**

One of the unique features of a reverse mortgage is you do not have to make payments on the loan. You can make payments at any time, **but that choice is completely up to you!**

5. **PEACE OF MIND –**

Having **one less bill to pay each month** may reduce your anxiety and allow you to enjoy your retirement.

Want to learn more and see if this could be part of your retirement strategy? **Give me a call today at 321-259-7880.**



Simplifying Home Health Care Services

*Kara Anderson
Simplifying Senior Living*

Home health services in Florida are performed in many different ways. Home health services can be delivered by licensed and registered providers as well as independent health care providers.

Home Health Providers in Florida

These providers include: Home Health Agencies, Nurse Registries, Hospices, Home Medical Equipment Providers, Homemaker/Companion Services, and Independent Health Care Professionals.

They provide services according to how they are licensed by the state. Each provider must provide only those services they have been licensed to provide.

Home Health Services in Florida

These services include: nursing care; physical, occupational, respiratory, or speech therapy; home health aide; medical social services; nutritional counseling; medical equipment and supplies; and homemaker/companion services.

Home health services are provided in the home by companies who provide employees or independent contractors as well as independent healthcare professionals. You can find a complete list of companies on FloridaHealthFinder.gov. If you employ an independent health care professional, be sure to determine who will pay employment taxes, income withholding, and unemployment taxes.

Who Provides the Services?

Home health agencies and nurse registries provide nurses, certified nursing assistants, home health aides, or homemakers/companions to offer services to the patients where they reside. These providers can offer nursing care; physical, speech, occupational, respiratory, and IV therapy; assistance with activities of daily living (bathing, grooming, dressing, toileting) or companion/homemaking services such as light housekeeping, meal preparation, and transportation.

Other providers offer home medical equipment; nutritional guidance; and medical social services.

Who Pays for These Services?

Most services are available to individuals no matter where they reside if they wish to pay the provider out-of-pocket. This is often called Private Duty Home Care. If you have a long-term care insurance policy, often these services are covered though you will want to review your policy for any restrictions. Otherwise, a doctor's order is required to obtain services that will be paid for by insurance, Medicare, or Medicaid. Although, there are specific services that are not considered "medically necessary" and therefore not covered by Medicare.

What is Not Covered by Medicare

Medicare does not cover help with Activities of Daily Living (unless skilled services are also ordered), 24-hour care at home, meals delivered to your home, or homemaker/companion services.

What is the Difference Between Skilled and Non-Skilled Services?

Skilled services are provided by a licensed individual such as a nurse or therapist. A patient's doctor must sign a doctor's order for skilled services and a plan of care will be developed. The patient has the right to be included in their own plan of care and their doctor will review the plan periodically to discuss progress with the home health provider.

Non-skilled services are provided by unlicensed individuals and include tasks like help with bathing, grooming, dressing, medication reminders, and toileting. Companions/homemakers provide unskilled services such as light housekeeping, meal preparation, and transportation. These services do not require a doctor's order or a plan of care. Often these tasks are completed by certified nursing assistants and home health aides.

All facts from this article are based on information from the AHCA Consumer Guide Home Health Care in Florida.

- Adapted from a piece originally written as a guest blogger for Amy. B. Van Fossen, P.A.



Helping Seniors Of Brevard



Medicare and Your Aging Plan

Victoria L. Moore
The Integrity Group Insurance

Choosing the right Medicare plan could impact your finances and health. Health care is one of the biggest expenses that you will need to plan for in retirement. Recent estimates predict the average couple can expect to spend up to \$300,000 on health care once they retire.

That number can change drastically depending on our health, which we cannot always predict. The high cost of health care and the drugs often used to treat our ailments, such as insulin for diabetes, was addressed in the recent Inflation Reduction Act. There are measures in the bill, some beginning in January of 2023, which are designed to keep costs down for Medicare recipients.

The cost of some options can vary by hundreds and even thousands of dollars per year depending on the type of plan you choose. Medicare Supplements have a monthly premium with zero to little copays, while Medicare Advantage plans typically do not have a premium but do have copays associated with services. Prescription drug coverage affects health care decisions, too. Medicare Supplements do not cover prescriptions, so a stand-alone prescription drug plan would be needed, which is another monthly premium to consider.

Research shows that seniors often make costly mistakes when choosing their Medicare plans. In one study, they found that on average seniors were spending \$368 more than they needed to. Only 5% of seniors were choosing the lowest cost plan, while 20% were overspending by more than \$500 per year.

When making your health plan decision, it can be overwhelming and it may make sense to work with a trusted insurance agent to help navigate through the many Medicare options and choose the coverage that will ensure both financial and health security after retirement.



Putting Your Aging Plan in Writing

Tyler Runte, Esq.
Law Office of Amy B. Van Fossen, P.A.

Why is it important to have my aging plan in writing if my family knows my wishes? Although it is wonderful and incredibly beneficial to discuss your aging plans with your family and loved ones, it is also very important that you put it in writing.

There are numerous benefits to having your aging plan in writing; however, quite possibly the most important reason is to prevent disputes and arguments throughout the aging process. You want to make it as simple and straightforward for your loved ones, so your later years are pleasant and peaceful.

When your aging plans are in writing, it is evident what your wishes and desires are because you took the time and effort to write it down. When you simply have a conversation about your aging plan, loved ones absent from the conversation can argue that your wishes are something different than what is relayed. Then, it can become a battle over who knows the truth.

Your aging plan can include estate planning documents, caregiver and housing choices, and end of life preferences. As estate planning attorneys, it is our hope that every person has estate planning documents executed. These estate planning documents often include a Revocable Trust, Last Will and Testament, Durable Power of Attorney, Living Will and Health Care Surrogate, and Declaration Naming Preneed Guardian. These documents must be in writing.

Our office can help you navigate the estate planning process and help to get your aging plan in writing. Please give us a call at 321-345-5945 or visit our website at www.amybvansson.com.



Violence Against Seniors Don't Be a Victim

*Traci Graf, RN
AVID Home Care*

Violent crimes are on the rise in the senior population. One of the most effective ways of prevention is to learn self defense, and there are several kinds that can accommodate seniors with mobility issues. Let's take a look at the most popular.

Aikido is ideal for older adults and people with disabilities. By turning an attacker's strength and power against him or her, a less physically equipped adult can overcome a younger and stronger opponent. Aikido does not generally involve punches and kicks. It also teaches how to fall properly to avoid injuries.

Wing chun is a form of kung fu that uses open-handed strikes and low kicks. Because it focuses on precision and posture rather than raw power, wing chun can be excellent training for older adults. It's a low-impact activity that does not involve jumping or acrobatics, so it's easier on the knees.

Many people believe that Krav Maga is the best martial art for self-defense. The whole focus is on surviving an attack using simple movements such as groin kicks and eye gouges (which are not permitted in other martial arts). The techniques are highly efficient and can be used by people of any age, since they do not rely on strength, speed, or flexibility.

Why not transform a common mobility aid into an effective tool for self-defense? "Cane fu" teaches seniors to fight back against attackers using an ordinary walking stick. Unlike pepper spray or stun guns, a cane can be taken anywhere and is always ready for action. Some techniques include swinging the cane in circles, hooking an assailant's neck or foot, and striking the knee, nose, or throat.

Finally, be aware of your surroundings, walk with your head up and shoulders back. If someone stops you, make eye contact with them. Carrying yourself with confidence is one of the easiest ways to avoid becoming a victim of violent crime. Stay safe!



They Told Me That I Need...

*Lee Sheldon, DMD
Sheldon and Furtado, PLLC*

I don't care who you hear that from, doctor, contractor, auto mechanic. It makes no difference. "You need" is a very confusing term. Do you need it? Or would it be a good idea to have it? Or might it be something that you might "want" rather than need?

It's a battle to determine needs. In dentistry, the primary need is the removal of infection. Those needs come in three forms, periodontal disease, tooth decay, and the results of tooth decay, the dental abscess. And yes, there is the fourth need: to get out of pain, the result of decay.

The least expensive portions of dentistry are the most straightforward treatments. Tooth extraction is the least expensive treatment for all of the above. I'm not saying it's the best treatment. It's the cheapest treatment to remove a toothache and an infection.

The wants are different. "I want to save my teeth." "I want to decorate my teeth." "I want to restore my broken down teeth." "I want to treat the periodontal disease and save my teeth." "I want dental implants rather than dentures."

All of those procedures require time and technical expertise to do them correctly. And yes, there are varying levels of training by the dentists who do these procedures. There are specialists in every one of the fields above who have trained well beyond dental school to provide exceptional levels of expertise to accomplish those procedures.

So look at needs and wants. When presented with a large treatment plan, ask what is needed and what might be wanted. You may choose to do it all or subdivide it based on the answer to "Can we separate this into needs and wants?"

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(Based on annual commitment)

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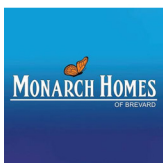
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Team Taranto - Keller-Willaims Realty

(321) 676-0185

TeamTaranto.KW.com

Total Long-Term Care Consultant Services

(321) 752-0995

TLCConsultantServices.com

Helping Seniors Travel Club

(321) 978-5211

HelpingSeniorsTravelClub.com



The Right Idea for Your Business that Pays You - and Our Community Back!

Join the Businesses and Organizations that
support the work of Helping Seniors of Brevard!

Call (321) 473-7770 and Let's Get Started!



Helping
SENIORS
TRAVEL CLUB

2023 FOUNDATION CRUISE HELPING SENIORS OF BREVARD

Jan 6th & Jan 8th 2023 - 2- 7- or 9-Night Cruise Round Trip Port Canaveral

3 Cruises to Choose From!



Sail with your friends and your Helping Seniors friends from Brevard County on the luxurious MSC Meraviglia! Choose our 2-night quick getaway to Ocean Cay Marine Preserve, our 7-night sailing to Costa Maya, Cozumel and more, or come with us for the entire fun sailing!

**Take a 2-night getaway,
Explore the 7-night sailing
or join us for 9-nights
of fun and luxury!**



BACK TO SEA SPECIAL:

Limited Time Offer

**Book an Outside Cabin
& receive FREE Upgrade
to BALCONY CABIN!**

Let's Go Sailing!

MSC Meraviglia - January 2023
from Port Canaveral with your friends from Brevard County!
2-night getaway Jan 6th, 7-nights sailing Jan 8th
or join us for all 9-nights!
Call Chris or Betty at 321-978-5211 for Details.



**2022 Foundation Cruise
Helping Seniors of Brevard**

Travel is Better with Friends.
HelpingSeniorsTravelClub.com



Special Musical Guest on 7-night Sailing

Recording Artist
Lorri "I'd Like to Teach the World to Sing" Hafer
of the "Hillside Singers"

Lorri Hafer, Jazz/Big Band Singer, who toured the world with the Glenn Miller Orchestra, The Tommy Dorsey Orchestra and Les Brown's Band of Renown & husband/keyboardist Mike Hafer bring listening/dancing musical enjoyment to our group on the MSC Meraviglia.

Special MSC Meraviglia 7-Night Cruise Price Includes

- * Cabin * All Port Charges * All Taxes * Gratuities
- * MSC Drink Package (valued at \$343/person)
- * Wifi Package (valued at \$134/person)
- * All Meals * All Entertainment * Special Events
- * Private Cocktail Party * Admin Fee
- * Fundraising Donation - Helping Seniors of Brevard
- * Work-Out Facilities * World Class Spa * Great Dancing

Itinerary

- Sun Jan 8th Leave Port Canaveral at 6:00PM • Mon Jan 9th Nassau Bahamas
- Tue Jan 10th Ocean Cay Marine Preserve • Wed Jan 11th Fun Day at Sea
- Thu Jan 12th Costa Maya Mexico • Fri Jan 13th Cozumel Mexico
- Sat Jan 14th Fun Day at Sea • Sun Jan 15th Arrive Port Canaveral

EARLY BOOKING INCENTIVE - Book outside & receive free upgrade to Balcony!

2-Night Getaway Balcony at \$264/person (double)
7-Night Balcony (w/ Wifi & Drink Package) at \$842/person (double)
9-Night Balcony (w/ Wifi & Drink Package) at \$1106/person (double)
(Pricing available on a space-available basis. Call today for best pricing)

Contact: Helping Seniors of Brevard Travel Club Office 321-978-5211
or Chris Morse 818-430-1480 Cell
Cruising the Sea of Excellence



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