



# Helping Seniors Of Brevard

News from Helping Seniors Non-Profit

April 2023

## Your Aging Plan: About Your Nest Egg.

### Your Financial Checklist.

Tips to Help  
You Handle  
Financial Stress.

Can I Afford a  
Retirement Community?

Staying Safe  
at Home.



Coming May 2023



Helping You  
Get Your Ducks in a Row!





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The 2023 Chevrolet Camaro

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**6p-9p - Saturday - Oct 7<sup>th</sup> 2023 - Grand Drawing Celebration**

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Get tickets at all **Boniface-Hiers** AUTOMOTIVE GROUP Dealerships.



Base model provided. Upgrade at winner's cost/discretion. Need not be present to win. See Official Rules for complete details. Helping Seniors of Brevard is a Florida 501(c)(3) Nonprofit.

**Let's Go Sailing!**

**MSC Seaside - Oct 12<sup>th</sup> and/or Oct 15<sup>th</sup> 2023**  
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Travel is Better with Friends.

HelpingSeniorsTravelClub.com



*President's Message*

A Word from Joe Steckler,  
Our President & Founder



I hope most of you know of the gift of rent-free office space by Dr. Craig Deligdish in the Apollo Professional Tower. The space will be used to develop a Senior Resource Center containing services for seniors and those who care for them. If you want to inquire about available space, call 321-473-7770.

We recently mailed out our annual fund request. While Helping Seniors is a nonprofit, financial donations are necessary to pay bills so that senior friendly services and information about them are always available. The newsletter you are reading is in each issue of Senior Scene Magazine, available at 500 locations throughout Brevard. This is an extremely cost-effective way for us to disseminate information about senior services and how to access them.

We have kicked off our 7th Annual Car Raffle with the drawing being held at the American Muscle Car Museum on October 7, 2023. The ticket mailing will be done soon but right now tickets are available at all Boniface Hiers dealerships, can be ordered online at [www.HelpingSeniorsCarRaffle.com](http://www.HelpingSeniorsCarRaffle.com), or by calling 321-473-7770.

If you do enjoy our newsletter contained in Senior Scene Magazine, read it on the Internet, or have it delivered monthly to your incoming e-mail, I ask that you consider a donation to Helping Seniors. Managing a nonprofit organization takes people and it takes money pay them. We do not waste money and try our very best to obtain equipment through donations.

To that end, we want to start a computer training program in the new center and will need at least four lap top computers, preferably of the same type—so if you have a computer connection we would like to know it.

If you have a comment or question, please call 321-473-7770 and tell Nancy. She likes good phone calls and can help you with any senior issue type question. Until next month I wish each and all a good and successful 2023.



**Need Help?**  
321-473-7770





# Helping Seniors Of Brevard



## Senior Resource Center

*Kerry Fink, Executive Director  
Helping Seniors of Brevard*

We are beyond excited!

With the help of our friends at OMNI Healthcare and great appreciation for Dr. Deligdish and his OMNI Healthcare team, we are in the middle of getting things organized for our Helping Seniors Resource Center at the Apollo Professional Tower in Melbourne. It's a 5,600 sq ft space that will allow us a number of new and innovative ways to serve the growing number of seniors here in Brevard County.

In addition to being the new headquarters for our (321) 473-7770 Helping Seniors Infoline and our new home for media efforts on radio, TV, digital and print, we are establishing our "Senior Housing Task Force" center at this location and continuing to further our training efforts for volunteers who will be helping us as we work to make things better for seniors in our area.

You may have read last month that we were awarded a grant by the Palm Bay CDBG and City Council to expand our efforts in the battle to eradicate senior homelessness. In addition, Brevard County has also awarded Helping Seniors a grant to help directly assist seniors who are experiencing housing insecurity following the Coronavirus challenges.

We are ramping up on all levels to connect seniors with the help that can make a difference in this area - along with all the areas we are quite familiar with - legal, medical, transportation, etc.

Don't forget, by the way, that our Senior Resource Education Series, last Monday of each month, continues April 24<sup>th</sup> at 10:30 AM at Buena Vida Estates, 2129 W. New Haven Avenue in Melbourne, for "Your Financial Checklist" with Financial Advisor and Edward Jones Limited Partner, Liz Oros. Call (321) 473-7770 to RSVP today.



## Have You Thought About This?

*Nancy Deardorff, Operations Director  
Helping Seniors of Brevard*

### Aging in Place at Home

I do not think I am alone when I say that most of us, when thinking about growing older, want to be able to age in place at home. Home means a lot of things. Home is where our "stuff" is, home is familiar, it's comfortable, and it is where memories have been made.

If you want to age in place at home, this takes some planning. As we age things can change such as finances, physical and cognitive ability, and support systems. If you are planning to age in place at home, what are things to consider and what should be part of your aging plan?

- For instance, do you drive?
- Do you have a plan for when you can no longer drive?
- How do you get to your medical appointments, grocery, banking, and social events?
- What is your financial situation, can you afford to pay for services such as lawn and yard care, home repair and maintenance such as a new roof, which can be very costly?
- What is your plan to take care of house cleaning if you are unable, will you need to bring in a housecleaning service?
- Can you cook for yourself, or will you need someone to help you with meal preparation?
- What if you need home health care, can you afford this?

There are many things to consider when planning to age in place at home. Helping Seniors encourages you to make your personal aging plan to "Get Your Ducks in a Row" so that you can age with dignity and be prepared. Call Helping Seniors of Brevard at 321-473-7770.



## Tips to Help You Handle Financial Stress

*Corina Savela*  
Total Long-Term Care Consultant Services

It's natural to feel as though your money doesn't go as far as it used to. At the end of June 2022, consumer prices were 9.1% higher than a year earlier, the largest increase in 40 years. Inflation has slowed a bit, but you may still be worried about money. It's important to know that you're not alone — and these tips might help you manage that stress.

**Pay essential bills first.** If budgeting doesn't come easily for you, then paying your most important bills first (before making any discretionary purchases) can help you stay on track and spend less on nonessentials.

**Rework your budget.** Revising your budget regularly can ease your anxiety over the unknown. You'll have a better picture of your finances at any given time, even as circumstances change.

**Reevaluate your debt.** If you're carrying high-interest credit card debt, one option is transferring the balance to a 0% APR credit card. The new card will charge you a fee — 3% to 5% of the amount you transfer — but can give you a year or longer to repay your balance before you have to pay interest again.

**Ask for help.** Venting about your financial frustrations and getting support from others should help reduce your stress. If you're struggling with money management, seek advice from a financially stable family member or friend. Or, get help from a fee-only financial planner or educate yourself with books and podcasts by financial experts.

**Have the right insurance.** When things don't go as planned, having the right insurance coverage can alleviate financial stress. Certain risks are too large and unpredictable to cover from your savings. The less financial cushion you have, the more insurance you need. Worried about paying insurance premiums? You may be able to adjust your policy to make it fit your budget. Reach out for help if you have health or life insurance questions. For more information contact Total Long-Term Care Consultant Services at (321) 752-0995.



## Staying Safe at Home

*Jennifer Barton*  
Seniors Helping Seniors of Brevard

Over the last eleven years we have cared for almost 1,600 seniors. We have been in each home to assess not only their needs but safety as well. Here are a few lessons we've learned over the years:

1. Clear the aisles, secure the throw rugs, and get rid of rolling chairs. Every in-home fall we have known stems from something that has been in the house for years but suddenly became an obstacle. Also consider an emergency device like Electronic Caregiver. Immediate response to a fall is crucial.
2. Secure your belongings to prevent theft. Store good jewelry, financial paperwork, and small valuables out of sight. We don't mind cameras in the common areas. Family members can make sure a loved one is all right, and it protects our caregivers as well.
3. Scams are everywhere. Make sure the power of attorney has access to and monitors bank accounts. We are always on the lookout when in clients' homes and try to educate our senior clients on how to spot a scam, no matter what form it takes.
4. Hire through a company. With a licensed company, you know that caregivers have had a federal background check. Many of us do more thorough checks as well. We are governed by the Agency for Healthcare Administration. You can look up agencies at [apps.ahca.myflorida.com](https://apps.ahca.myflorida.com) to see the type of license, how long they have been in business, and any complaints against them. With a company you also have a back-up in case your caregiver is sick. If the caregiver is not a good match, you can ask for someone else.

If you would like an in-home assessment, we would love to be able to help address any safety concerns you might have. Please call 321-722-2999.



## Can I Afford a Retirement Community?

*Janet Whisker, Director of Community Transitions at Zon Beachside*

A concern for many seniors is what are my options when choosing a retirement community. The question of affordability is a two-part equation. The first part is can I afford the retirement community I would desire to live in. The second part is if the cost of the retirement community is worth it compared to my current living situation. We will consider both sides of this equation below.

### What Can I Afford?

Pricing for retirement communities varies widely based on many factors. Many times, seniors ask what the price is to live in a community and initially without considering the entire picture they feel it is too high. You have to dig deeper to really see if that is true.

The first step is to do a true budget of what it currently costs you to reside in your home. You need to consider everything including appliance replacements, roof replacements, insurance, property taxes, etc. Many times, seniors consider the basic necessities but forget about all the other costs that will happen at some point. If you're not a plumber, electrician, and air conditioning repair expert then you need to consider those costs are a reality when owning a home and should be included in your overall costs.

Also consider your home value. If you own a home, by moving into a retirement community you can unlock your trapped equity and use the interest earned to pay for the community. Consider \$300,000 in equity will result in close to \$1,000 in interest each month. So each senior will be able to unlock equity and/or eliminate a current mortgage/rent payment by moving into a retirement community.

At The Residences, we've created an Affordability Calculator which walks you through all the different expenses so you can have a clear

picture of what the costs are at your home versus a retirement community. Most times seniors are shocked when they consider all the different expenses that go into maintaining their home.

### Is the Cost Worth it?

Once you determine if you can afford a retirement community then you ask is it worth it. For many seniors, when they make a true expense comparison between their current living expenses and what a retirement community costs, they are surprised there is not a significant difference. There are many benefits that result when moving into a community like The Residences.

The elimination of stress is probably the greatest driver for most seniors. Imagine anytime you have an issue in your apartment home, you have maintenance onsite to take care of the issue and you are not responsible for the repair or replacement expense. One simple call to our 24/7 Concierge will take care of your issue.

Other benefits that you probably do not have currently include the peace of mind of having an emergency pendant, housekeeping cleaning your home weekly, a full social calendar, daily beach walks, transportation to appointments, and the ability to host your family and friends for dinner without any stress. As Mastercard says in their ads, the benefits are priceless!

What we hear most often from seniors and their families, is "Why didn't I move in sooner. This is like a cruise ship on land."

As with all major life decisions, being an educated consumer is always best so we love to talk with seniors about benefits and costs so you have all the facts to make your best decision. Call to talk further at (321) 777-8840.





## 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)



## Aging in Place: Growing Older at Home

You may share the often-heard wish — "I want to stay in my own home!" The good news is that with the right help you might be able to do just that. Staying in your own home as you get older is called "aging in place."

### How to plan ahead to age in place

First, think about what kind of help you might want in the near future. Maybe you live alone, so there is no one living in your home who can help you. Maybe you don't need help right now, but you live with someone who does. Look at any illnesses that you might have. Talk with your doctor about how these health problems could make it hard to get around or take care of yourself in the future. If you're a caregiver for an older adult, learn how you can get them the support they need to stay at home.

### What support can help me age at home?

You can get almost any type of help you want in your home — often for a cost. Personal care. Household chores. Meals. Money management. Health care. [*Helping Seniors Information Helpline at (321) 473-7770 is a great place to start when looking for resources in these areas.*]

### Common concerns about aging in place

If staying in your home is important to you, you may still have other concerns:

1. Getting around — at home and in town. Are you having trouble walking? Perhaps a walker, electric chair, or scooter would help. Do you need someone to go with you to the doctor or shopping?
2. Finding activities and friends. Are you bored staying at home? Senior centers offer a variety of activities. You might see friends there and meet new people too. Is it hard for you to leave your home? Maybe you would enjoy visits from someone.
3. Safety concerns. Are you worried about

crime in your neighborhood, physical abuse, or losing money in a scam? Are you afraid of becoming sick with no one around to help? You might want to pay a monthly fee for an emergency alert system. You just push a special button that you wear, and emergency medical personnel are called.

4. Housing concerns. Would a few changes make your home easier and safer to live in? Think about things like a ramp at the front door, grab bars in the tub or shower, nonskid floors, more comfortable handles on doors or faucets, and better insulation. Sound expensive? You might be able to get help paying for these changes.
5. Getting help during the day. Do you need care but live with someone who can't stay with you during the day? For example, maybe they work. Adult day care outside the home is sometimes available for older people who need help caring for themselves.

### Be prepared for a medical emergency

If you were to suddenly become sick and unable to speak for yourself, you probably would want someone who knows you well to decide on your medical care. To make sure this happens, think about giving someone you trust permission to discuss your health care with your doctor and make necessary decisions. Learn about health care advance directives.

### How much will it cost to age in place?

It's possible that paying for a few services out of pocket could cost less than moving into an independent living, assisted living, or long-term care facility. And you will have your wish of still living on your own. Resources like [Benefits.gov](http://Benefits.gov) and [BenefitsCheckUp®](http://BenefitsCheckUp®) can help you find out about possible benefits. Are you eligible for benefits from the U.S. Department of Veterans Affairs (VA)? The VA sometimes provides medical care in your home. To learn more, visit [www.va.gov](http://www.va.gov)

*Adapted from the full NIH article, available by calling Helping Seniors of Brevard at (321) 473-7770 or at [nia.nih.gov/health/aging-place-growing-older-home](http://nia.nih.gov/health/aging-place-growing-older-home).*



## Senior Homelessness

*Traci Graf, RN  
AVID Home Care*

Homelessness in Brevard is on the rise, especially among a group of people I never imagined—senior citizens.

One of the county's biggest senior resources, Helping Seniors of Brevard, states that the problem is simple to explain, but much harder to solve. Calls to their helpline have nearly doubled in the past year, many of them about housing.

The average social security payment in January 2022 was \$1,614 a month. With rents costing \$1,500 or more for a one-bedroom, that leaves \$114 a month for everything else. People cannot live off that amount of money and, unlike younger people, seniors lack the ability to work one or even two jobs to make extra money.

There is no section 8 housing available in Brevard and waiting lists for other rental assistance programs are 2-3 years long. Helping Seniors report more and more calls from elderly people who have already become homeless. Some are living in their car, motels, or couch surfing with friends. Many are living in the woods or on the street.

Take a few minutes and watch a senior citizen, a neighbor, a grandparent, even a stranger. Then imagine them living in the woods, minimal belongings, no place to shower or use a bathroom, no protection from the elements. It's hard to see homeless people of any age, but older people struggle so much more. Physical difficulties, medical problems, not having enough to eat or drink, and being a target for crime are all challenges and more.

I usually like to end my articles with a "what can I do" type of paragraph, but I am unable to find a way to do that with this subject. There are multiple programs trying to help and new housing going up all the time, but if we think \$1,500 a month rent for someone making around \$1,600-\$2,000 a month is affordable, we are heading in the wrong direction.



## Bad Breath

*Lee Sheldon, DMD  
Sheldon and Furtado, PLLC*

About 200 million people in the U.S. use mouthwash, a \$3 billion industry. Is it any wonder why we concentrate so much on bad breath?

Bacteria in the mouth primarily cause bad breath. The bacteria survive very well in the following areas:

- Around and below the gum line in periodontal disease
- On the surface of oral tissues in a "dry mouth"
- Foods such as garlic and onions
- Smoking
- Medical conditions such as sinus and gastrointestinal problems

If your mouth stinks, let's look at how to unstink it. Here are the simplest ways:

**Brush and floss your teeth.** Look in the mirror and see where your brush is going. Don't depend on "feel." And yes, use a good electric toothbrush, not a cheap one. Plan on spending at least \$60 for one. Mine costs about \$150, and it's well worth it. For flossing, I use "Floss pics." I keep them in the car and by my desk. That way, I can floss at a red light or when I'm taking a break from writing these tips. Remember that you're cleaning the teeth with the floss, not just snapping out food particles.

**Rinse your mouth.** Just eating or drinking significantly reduces the smelly compounds that accumulate in a dry mouth condition. Mouthwashes can improve that. Once garlic gets into your mouth, it gets into your bloodstream too. There's not much you can do about that. But onion and garlic residues can be neutralized to some degree by mouthwashes.

**Get your teeth cleaned,** and make sure you don't have periodontal disease. If all of that doesn't work, it's time to see your physician to look at other causes.





# SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS

Online 24/7 - [HelpingSeniorsDirectory.com](http://HelpingSeniorsDirectory.com)

## HOME REPAIR

### Coastal Claims Services

Cristin Taylor, Public Claims Adjustor  
[www.coastalclaims.net](http://www.coastalclaims.net)  
321-537-9180



## IN HOME CARE

### Avid Home Care, LLC (non-medical)

2425 N. Courtenay Pkwy Ste 10  
[traci@avidhomecareservices.com](mailto:traci@avidhomecareservices.com)  
321-392-3400



### Best Care Private Duty Nursing

7951 Ron Beatty Blvd., Micco, FL 32976  
[www.bestcaresfl.com](http://www.bestcaresfl.com)  
321-750-5303

### Seniors Helping Seniors

1103 W Hibiscus Blvd, Ste 400  
[www.seniorcarebrevard.com](http://www.seniorcarebrevard.com)  
321-722-2999



## INSURANCE & FINANCIAL SERVICES

### Care Plus Health Plans

[www.careplushealthplans.com](http://www.careplushealthplans.com)  
321-751-7645



### Health Plan Marketplace / Bruce Williams

1127 S. Patrick Dr. Ste. 1, Satellite Beach  
[www.BWilliamsInsurance.com](http://www.BWilliamsInsurance.com)  
321-543-3495

### Jill Whittamore ~ Medicare Made Easy

Medicare Advantage, Medigap & more  
[jill.whittamore@yahoo.com](mailto:jill.whittamore@yahoo.com)  
321-458-3702 s [jillwhittamore.com](http://jillwhittamore.com)

### Marisa Mitchell

Independent Insurance Broker  
[MarisaYMitchell@gmail.com](mailto:MarisaYMitchell@gmail.com)  
321-233-1535 x101



## INSURANCE

### Medicare Solutions – Jerry Hadlock

Helping you unlock the Medicare confusion  
601 E. Strawbridge Ave. Melbourne  
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## MEALS AT HOME

### Chefs for Seniors

Nutritious meals prepared in your home  
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321-210-6953



## MORTGAGE

### Mutual of Omaha Reverse Mortgage

Barbara McIntyre  
[BMcIntyre@mutualmortgage.com](mailto:BMcIntyre@mutualmortgage.com)  
321-698-4739



## MOVING

### A Mother's Touch Movers

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Senior, Military & Veteran Discounts!  
Packing/Unpacking! Storage Available!

## PHYSICAL THERAPY

### FYZICAL Therapy & Balance Center

150 5th Ave., Ste C, Indialantic  
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Balance, Fall Prevention, Vertigo



### FYZICAL Therapy & Balance Center

3830 S Hwy A1A Ste C-5, Melbourne Beach  
321-327-7889  
Rock Steady Boxing for Parkinson's Disease

## PRINTING

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2040 Murrell Road, Rockledge  
[www.allegrarockledge.com](http://www.allegrarockledge.com)  
321-242-1006



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## REAL ESTATE / DOWNSIZING

**Dr. Kimberly Turner - Seniors Real Estate Specialist / Certified Financial Planner**

321-451-4988

[info@doctorkimberlyturner.com](mailto:info@doctorkimberlyturner.com)

**James Shurte P.A.**

Downsizing & Estate Sales

6905 N. Wickham Rd. #110, Melbourne

321-271-1670

[jshurte@kw.com](mailto:jshurte@kw.com)

**Next Chapter Real Estate Inc.**

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# Helping Seniors Of Brevard



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# 2023 3<sup>RD</sup> ANNUAL FOUNDATION CRUISE HELPING SENIORS OF BREVARD

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Contact:  
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