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President's Message

A Word from Joe Steckler,
Our President & Founder



The most productive car raffle I have ever helped run is behind us. The \$153,000 raised from the event is a great blessing and will help make us truly financially solvent. We now have the resources available to hire a badly needed staff member.

I did car raffles at another nonprofit, but never saw one the size I saw on October 7th at our Grand Drawing. Some put the crowd between three and four thousand. The traffic was backed up and prevented some from getting there, and for this I apologize. We will do a better job of event planning for the 2024 raffle.

I want to thank donors from all over the United States and in Brevard County who donated from \$25 to \$5,000 to the raffle. Your support has enabled us to look forward to planning new outreach programs for the Senior Resource Center, which will assist us in doing a better job of serving seniors. With the car raffle finished, we now have the time to concentrate on other pressing matters.

It has come to my attention that there is more medical help, through doctors being paid for treating the homeless, and new types of assistance available for spouses of veterans. As we become more familiar with the details, we will keep you informed through our media outreach. In addition, you can always call us at 321-473-7770. We will have more information as we do our research.

We are always seeking new members for our Board of Directors. Should you want to serve as a member of a working board, we would like to consider you. A resume would be helpful. Financial and church leaders are needed.

One project we will pursue is the restoration of Brevard County funding for nonprofits that was rescinded several years ago. Now that the county has rolled over on the Brevard Cultural Alliance, we will put the nonprofit oars back in the water. Another Navy term. See you next month.



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Brevard County Senior Information Helpline
Helping Seniors of Brevard



Your Aging Plan Putting It All Together

*Kerry Fink, Executive Director
Helping Seniors of Brevard*

Joe Steckler, our President and Founder, has always and often talked about the need for each of us to put together an Aging Plan - something we euphemistically call “Getting Your Ducks in a Row.”

We’ve dedicated a lot of focus to the 7 Key Steps in Your Aging Plan along the way this year - (1) Legal; (2) Financial; (3) Living Safely at Home; (4) Choosing Additional Living Options; (5) Medical & Wellness; (6) Medicare; and (7) Transportation planning. (If you missed any of these, you can access our previous newsletter editions at HelpingSeniorsofBrevard.org).

This month, as we approach the fun and enjoyment of the holiday season and our usual planning for making next year an even “better” year with our resolutions, it makes great sense to try to recap and summarize so that we are able to make best decisions in this regard!

At Helping Seniors, now in our 13th year of operations serving the growing number of Seniors (and their families) in our area, we are redoubling our efforts in terms of media efforts to educate, inform and connect via our TV, radio, print and online initiatives as we move to 2024.

In this issue, we take a look at putting it all together - and hope this information is both useful and helpful for you and that you, too, will be working to “Get Your Ducks in a Row!”

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Have You Thought About This?

*Nancy Deardorff, Operations Director
Helping Seniors of Brevard*

Florida continues as one of the top three states people choose to retire to. In many cases this means seniors are moving away from family and friends.

As we age, many people find they need help and support from time to time, during holidays, a health crisis, or death of a spouse. Many seniors who have retired to Florida find themselves hundreds of miles away from their support system.

Studies have shown that people with close family and friends around live longer than their lonesome counterparts and have linked having healthy social networks to positive changes in heart, brain, hormonal and immune function and overall health and lifespan.

So, what do you do if you are far away from family? As my uncle used to say, “the party does not come to you, you have to go to the party.” This means making a conscious effort to connect with people.

Develop your social circle. Consider attending a senior center, a religious or spiritual service, a support group, a social club, or an organization for a cause. Volunteer or consider a part time job opportunity for seniors and make a little pocket money while you’re at it. Get to know your neighbors.

Having a healthy social circle is so important, especially as we age. Retiring from your job should not mean retiring from life. It turns out, people who need people are not just the luckiest people, they’re healthier and live longer too.

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.



Five Legal Documents You Need.

Bill Johnson, Esq.
Board Certified Elder Law Attorney
William A Johnson, P.A.

At a minimum, everyone should have a last will and testament (and a revocable living trust, if needed), a durable power of attorney, a designation of health care surrogate, a living will, and a pre-need guardian declaration. An estate planning or elder law attorney can assist you with getting these documents done. If you have these documents already, make sure they are up to date and express your current wishes.

You should have your advance directive health care documents in place. This includes having a designation of health care surrogate to name who would make your health care decisions if you are unable to give informed consent. Additionally, you should have a living will expressing your end-of-life wishes. Both are very important should you be rendered incapacitated and unable to express your healthcare wishes.

Similarly, on the financial side, a durable power of attorney should be in place that designates someone to manage your financial affairs should you be unable to do so. Someone will need to pay your bills and manage your finances if you become laid up.

A pre-need guardian declaration spells out who you want as the guardian of your person and property should a guardianship action be filed to determine your capacity.

Lastly, it is very important to have your estate planning completed. A valid last will and testament and perhaps a revocable living trust are needed. Do not forget that your beneficiary designations are likewise very important as well. The main goal should be to avoid costly and lengthy probate proceedings.



Five Items for Your Financial Checklist.

Beth Courtney
Owner/Wealth Advisor
Financial Cornerstone 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?

Establish your “B” word (no, not the one you were thinking: Budget!) - 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?)

Build an Emergency Fund - 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.

Diversify your investments - 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)

Save taxes through Tax-Efficient strategies - 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.

Take advantage of Technology - 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.

The most important step is to begin working a plan that best meets your unique needs!



Helping Seniors Of Brevard



Your Living Home Safely Checklist.

Jennifer Barton
Owner
Seniors Helping Seniors

Most of our clients have a similar goal, staying safely at home for as long as possible. Here are five things to consider:

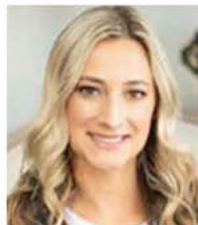
PLANNING FOR TRANSPORTATION - Most likely, we must give up our license at some point. Know your options and be prepared to pre-plan appointments and schedule weekly outings.

PLANNING FOR NUTRITIOUS MEALS - It is no fun to cook for one. It's easy to fall into quick, simple dinners that may satisfy but are not providing nutrition. Many of our caregivers are also cooking for one and know how to successfully navigate a healthy diet that is satisfying and easily maintained.

SOCIALIZATION NOT ISOLATION - People really do need people. Stay involved in your church community. Take advantage of free concerts and plays. Get out of the house at least two to three times a week.

HOME REPAIRS AND MODIFICATION - Install grab bars not only in the bathroom but any area of the home where there is a step up or down. Higher seated toilets are extremely helpful. Check carpets are fixed firmly to the floor. If there are steps into and out of the home, plan for a ramp with handrails. Take an honest look at your house.

UTILIZE TECHNOLOGY - Seriously consider a personal safety device, especially if you are still active. These emergency alerts are not the "Help!" buttons from the 80's. We provide clients with the Electronic Caregiver, a stylish version that can go anywhere with you: hiking, shopping, or driving across country.



Paying for Senior Living.

Katie Jackson Stolz, Esq.
Elder Law Attorney
Law Office of Amy B Van Fossen

Two benefits seniors may be eligible for are VA Pension with Aid & Attendance or Florida Medicaid.

VA Pension is a tax-free benefit that can be direct deposited to eligible veterans or the surviving spouses of eligible veterans. It is a non service connected benefit. When analyzing if one qualifies for this benefit, we look at the dates the veteran served, medical need & expenses, assets, and income. If the veteran or surviving spouse is eligible, then they could be entitled to up to \$2,642 per month (\$31,074 per year) depending on whether they are married, single, or the surviving spouse. Two married veterans qualify for even more.

There are many different types of Medicaid. One of those is available to seniors who reside in a nursing home. The price of nursing homes in the area ranges from approximately \$9,000 to \$13,000 per month. However, if the senior obtains Medicaid, then the amount they pay is a significantly lower amount and is based on income. One of the most common misconceptions is that a family needs to "spend down" all of their assets to qualify for Medicaid. This simply is not true. In Florida, there are many strategies that can be utilized to protect assets and still obtain Medicaid in a nursing home.



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Helping Seniors Of Brevard



Promoting Safety and Independence

Jital Patel - OTR/L, CFPS
Coastal Occupational Therapy
Mobile Outpatient Therapy

The aging population in Brevard County is expected to continue to increase significantly as the baby boomer generation enters their senior years. By 2030, it's projected that seniors will make up 31% of the county's population

Whether seniors choose to live in their own homes or in senior living facilities, the availability of mobile services, such as mobile therapy, labs, and nurses, can play a crucial role in ensuring their well-being.

For seniors who opt to age in place in Brevard County, mobile services offer a valuable resource. Mobile therapy services bring Physical, Occupational, and Speech Therapy directly to seniors' homes, providing personalized care in familiar surroundings. Additionally, mobile lab services offer the convenience of medical testing without the need to travel to medical facilities. In-home nursing care can also be arranged, ensuring regular check-ups, medication management, and general healthcare needs are met.

For seniors choosing senior living facilities in Brevard County, incorporating mobile services is equally important. Many senior living communities have partnerships with mobile service providers, allowing residents to receive therapy, lab tests, and healthcare services within the facility itself. This integration ensures that residents can access necessary care conveniently and efficiently.

The presence of mobile services within senior living facilities in Brevard County not only enhances safety and independence but also addresses the unique needs of the aging population.



Your Aging Plan! (Put it all Together!)

Helping Seniors of Brevard



Let's Get Your Ducks in a Row!

Here's a quick look at the Key Areas to consider for Your Aging Plan:

- (1) Legal; (2) Financial; (3) Living Safe at Home; (4) Living Options beyond your Current Home; (5) Medical & Wellness; (6) Medicare; and (7) Transportation & Organization.

In the Helping Seniors world, we are dedicated to helping you make a good and successful plan so that you can age with purpose and dignity. We present our TV programs 4x daily on Space Coast Govt TV and on our YouTube Channel and our weekly Radio program each Wednesday 12 noon at 90.3 WEJF-FM (WEJF.net online) and, of course, our 12-page center section in each edition of your free copy of Senior Scene® Magazine.

Beyond that, we keep a full library on our online website at HelpingSeniorsofBrevard.org - where you may search and access by topic. You are also welcome to call our Senior Information Helpline (at 321-473-7770) to help connect to those resources that are helpful and appropriate for you.

In addition, check out your Senior Scene® Magazine each month for a list of events and education programs that Helping Seniors provides each month to serve our Seniors county wide!



Six Memory-Boosting Activities for Seniors

*Denise Bergman, CSA, CDP
Senior Care Authority Brevard*

As we age, it's normal to experience some decline in memory. However, there are things we can do to help keep our minds sharp and our memories strong. Here are six memory-boosting activities for aging adults to keep their minds active and healthy.

Brain Games - One great way to boost memory is to play brain games. There are many kinds of brain games available online and as apps for smartphones or tablets. These games are designed to challenge the mind and help improve cognitive function. Not only are they fun, but they can also help keep the mind sharp.

Crossword Puzzles - Doing crossword puzzles regularly may improve your ability to focus on a desired task and enhance your executive function and working memory. All these skills can help you navigate the challenges of everyday life and remain independent for as long as possible. They can also be an engaging activity for couples or families to work on together.

Get Regular Exercise - Exercise isn't just good for the body; it's also good for the mind. Regular exercise can help improve memory and cognitive function in seniors. So get out there and take a brisk walk, go for a swim, attend a yoga class, or join a local senior center fitness class.

Stay Connected Socially - Staying socially connected is important for seniors' mental health. Isolation and loneliness can lead to depression, which has been linked to memory problems. Joining a social club, attending religious services, or volunteering are all great ways to stay connected and active socially.

Eat a Healthy Diet - Eating a healthy diet is important for overall health and well-being, but did you know it can also help boost memory?

(Continued on page 8)



Making Your Teeth New Again

*Lee Sheldon, DMD
Sheldon and Furtado, PLLC*

It is the smile that many patients are looking for. Stained and worn teeth just don't cut it in today's environment. So let's take a look at the different ways in which you can improve your smile:

1. **Bleaching**—Teeth are porous and accumulate stains. Bleaching can remove that stain. For minor problems, you can find over-the-counter bleaches that will work just fine. For more severe stain problems, more effective bleaches can be found at your dentist. Often, custom-made trays with in-office techniques to raise the intensity of the bleach will provide the best improvement. You'll then have a home bleach regimen to maintain the improvement.
2. **Filling replacement**—Most fillings done today are tooth colored. But they, too, accumulate stains. If you have a “two-color” tooth with the enamel and the filling not matching, replacing the filling to match the enamel may be all you need.
3. **Veneers**—These are porcelain coverings for the teeth. They are created in the laboratory under the direction of your dentist to add shape and color to worn teeth. In most cases, tooth preparation is necessary to develop the necessary contours.
4. **Crowns**—Like veneers, crowns are created in the laboratory. Where the veneer covers only the part of the tooth that shows, the crown completely encircles the tooth. Crowns are used when the teeth already have fillings or if significant changes are being made.
5. **Orthodontics**—Teeth that have moved out of position can be replaced into the correct position through orthodontic therapy.

And sometimes, you may need a combination of the above. An excellent dental diagnostician will help you with options for treating your cosmetic dental problems.



Enjoy Thanksgiving with a Senior Loved One

*Traci Graf, RN
AVID Home Care*

The holidays are approaching, unfortunately this time of year can be especially difficult for senior citizens. Loneliness and depression are common as many seniors watch families gathering while they are alone. Life is different for many people over age 65 and comes with unique challenges. There are some things to consider when celebrating the holidays with a senior that can make the experience more enjoyable for them.

Family activities like looking at old family photos or movies can make a senior feel loved and included. It gives them the ability to be the star of that moment as they recall memories that others cannot and tell family stories from generations before them. Old photos can easily lead to discussions about family traditions, past holidays and loved ones who are gone but not forgotten. Even young children become enthralled with hearing about their own family while looking at pictures. So, the next time Grandma and Grandpa are over, break out the old pictures and watch them get excited over the memories.

Elderly family members with incontinence or eating challenges can be well cared for by a responsible family member or hired home health aide for the day. Deciding who will play this role is important for both sides and should be planned before the day. Many people want to bring seniors home from facilities on holidays but are concerned about personal hygiene and incontinence issues. Hiring a professional to accompany and assist your elderly loved one can be extremely helpful and allow both you and your loved one to truly enjoy the day.

Make accommodations for your elderly loved one to participate in the meal preparation. Let them peel potatoes, cut vegetables, arrange food on platters, help set the table. Preparing a holiday meal is something many seniors miss, so creating ways for

them to get involved can be beneficial. Ask them about their favorite holiday foods or recipes and have them instruct on the preparation of the food. Many have fond memories connected to certain foods they ate during a holiday. This is a great way to pass down holiday recipes and traditions.

Finally, take advantage of time spent with younger generations. When in the presence of your grandkids consider asking them to set you up with a Facebook profile on your phone so you can keep connected with what is going on in their lives. Another idea would be to teach seniors how to face time or video chat on their phones to give them options for communication. The holidays are a time to connect with people, if you have an elderly neighbor living alone consider inviting them to dinner. Most important is to make our seniors feel loved, respected, included, and valued every opportunity we can. Happy Thanksgiving!

(Continued from page 7)

Food that are rich in antioxidants, omega-3 fatty acids, and vitamins B6 and B12 have all been linked with better cognitive function in seniors. So make sure to include plenty of fresh fruits and vegetables, fish, and whole grains in your diet.

Get Plenty of Sleep - Getting enough sleep is essential for good health at any age, but it's especially important for seniors. Studies have shown that sleep deprivation can lead to memory problems. So make sure you're getting 7-8 hours of sleep each night to help keep your mind sharp as you age.

There are many things we can do to help boost our memory as we age. By playing games, exercising regularly, staying socially connected, eating a healthy diet, and getting plenty of sleep, you can help boost your memory and keep your mind healthy as you age. Give these activities a try today!

We offer a variety of services designed to help seniors live their best life possible. Contact us today to learn more about how we can help you and your family. The experts at Senior Care Authority are here to help!



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(321) 676-0185 - TeamTaranto.KW.com

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(321) 752-0995 - TLCConsultantServices.com



Helping Seniors Info Series

Friday – November 3rd - 10:00am-11:00am, Zon Beachside (1894 S Patrick Dr - Indian Harbour Beach)
This 55-minute event is free - as are the coffee & snacks.

Monday – November 13th, 10:30am-11:30am, Buena Vida Estates (2129 W. New Haven Avenue - Melbourne)
This 55-minute event is free - as are the coffee & snacks - and those with RSVPs also receive Take-Home Lunch.

Recapping and putting together the elements of Your Aging Plan. As we run up to Holiday Season 2023, let's be sure we cover the 7 basic areas of "Your Aging Plan" – (1) Legal; (2) Financial; (3)

Living Safely at Home; (4) Living Options Beyond Your Current Home; (5) Medical & Wellness; (6) Medicare Coverage and (7) Transportation. Renowned Elder Law Attorney Amy B. Van Fossen, of the Law Office of Amy B. Van Fossen, shares her experience on how to successfully put your Aging Plan together.

Renters of Palm Bay FL Housing Workshop, Saturday – November 16, 9:00am-12:00n
Memaw's BBQ (Banquet Room) - 4916 Babcock St - Palm Bay FL

CALLING ALL SENIORS OF THE CITY OF PALM BAY!!!

If you are renting your home we have important information that you need to know. Helping Seniors of Brevard and Christian Housing Ministry, Inc have joined forces to help you protect your rights as a renter. Call about our next workshop and schedule a free one on one counseling session TODAY!

There is No Charge for this Workshop for Qualified Renters. Space is very limited and open to Residents of Palm Bay FL.

Helping Seniors Resource Center Events

(1344 S Apollo Dr - Ste 2-C - Melbourne)

Title: ClinCloud Memory Screening Pilot

Program

Date: Tuesday, Nov. 7th, 9:00pm - 3:00pm
Call for Information – (407) 680-0534

Join ClinCloud Clinical Trials on November 7 at the Senior Resource Center of Brevard for a free Memory Screen! Call to set an appointment: 407-680-0534.

Title: CarePlus/Omni - Cornucopia of Health Options

Date: Tuesday, Nov. 14th, 11:00am - 1:00pm
Call for Information – (321) 473-7770

Is your mailbox flooded with information about the Medicare updates for 2024? Get some clarity - and expert advice - at this informative morning event!

Title: "Holiday Local Market Shopping" Event

Date: Thursday, Nov. 16th, 10:30pm - 2:30pm
Call for Information – (321) 473-7770

Feel that chill in the air? That means it is time to turn our thoughts toward HOLIDAY FUN! Local vendors will be coming together to provide a safe, fun, convenient Senior-focused shopping experience here in Melbourne!W

Title: "We Thank our Veterans" Event

Date: Thursday, Nov. 21st, 10:30pm - 2:30pm
Call for Information – (321) 473-7770

Learn about Veteran-Focused Services from our Resident and Directory Businesses. Enjoy give-a-ways and refreshments. Explore a "WWII Trunk" from the Veteran's Memorial Museum.

CALENDAR HIGHLIGHTS



Date	Day	8:00am	8:30am	5:00pm	5:30pm
Nov 1	Tue	Durable Power of Attorney	Life Enrichment	Importance of Dental Evaluation	What Assisted Living Can Mean
Nov 2	Wed	Reverse Mortgages - Now Time?	Hometown News	Top 3 Public Benefits Questions	Real Estate for Seniors
Nov 3	Thu	Real Estate for Seniors	What Elder Law Attorney Can Do	The Parts of Medicare	How a Public Adjuster Helps
Nov 4	Fri	Care Management	Great Employment for Seniors	Chefs for Seniors	Capital Update
Nov 6	Mon	Controlling Cost of RX	Trusts	All About Home Health Care	Senior Info in Senior Scene
Nov 7	Tue	Smorgasbord of Legal Matters	Medicare - Questions & Answers	How SRES helps Real Estate	Technology & Home Care
Nov 8	Wed	Cosmetic Dentistry	Safe & Secure at Home	Power of Attorney/Super Powers	Checking out Zon Beachside
Nov 9	Thu	How Assisted Living Helps Thrive	Senior Travel Safe & Fun	Hometown News/AARP	How Reverse Mortgages Work
Nov 10	Fri	Get Your Ducks in a Row - Pt 1	Get Your Ducks in a Row - Pt 2	What is Holistic Health	Capital Update
Nov 13	Mon	The Parts of Medicare	3 Reasons for Reverse Mortgage	The Vial of Life	Periodontal Disease
Nov 14	Tue	Helping Seniors Directory	How a Public Adjuster Helps	Discounted Prescriptions	Senior Mental Health
Nov 15	Wed	2 Assisted Living Questions	Senior Real Estate-Need to Know	Golden Providers - B2B	Your Legal Documents Checklist
Nov 16	Thu	Al Dia Today	Probate - What it is/What it Does	Medicare Questions & Answers	Finding Good Help at Home
Nov 17	Fri	Real Estate for Seniors	The "Talk" About Assisted Living	Debt Relief for Seniors	Capital Update
Nov 20	Mon	Put Kids on the Bank Account?	Chefs for Seniors	5 Steps to Stay Safely at Home	Things to Know: Elder Law
Nov 21	Tue	The Dirty "D" Word - Dementia	Helping Seniors Travel Club	Making Healthcare Work	Care Management
Nov 22	Wed	In Home Care Giving	Helping Seniors 12 Years Later	Stay Home Safe or Downsize?	The Parts of Medicare
Nov 23	Thu	Senior Info in Senior Scene	When is Assist Living Appropriate?	Reverse Mortgages - Now Time?	New to FL? Elder Law
Nov 24	Fri	Too Many Teeth Extracted?	Order RX at Lower Prices	How Assisted Living Benefits	Capital Update
Nov 27	Mon	Info Needs for Seniors	Printing & Direct Mail Options	Is Assisted Living Right for You?	Helping Seniors Travel Club
Nov 28	Tue	Medicare - Questions & Answers	Live Beyond Current Home	Elder Law Services	Al Dia Today
Nov 29	Wed	3 Reasons for Reverse Mortgage	Avoiding Probate	How Medical Office Team Helps	Making Plans for Retirement
Nov 30	Thu	Guardianship	How Assisted Living Helps Thrive	Real Estate for Seniors	Two Assisted Living Questions



Date	Day	Program	Topic	Special Guest
Nov 1	Wed	Helping Seniors Radio	Focus on Elder Law	Bill Johnson, Esq.
Nov 8	Wed	Helping Seniors Radio	Focus on Your Smile	Dr. Lee N. Sheldon
Nov 15	Wed	Helping Seniors Radio	Focus on Senior Living	Teri Brant
Nov 22	Wed	Helping Seniors Radio	Focus on Your Aging Plan	Amy Van Fossen, Esq.
Nov 29	Wed	Helping Seniors Radio	Focus on Your Help at Home	Traci Graf