Honoring Florida’s Veterans

Samuel P. Verghese
Department of Elder Affairs

The state of Florida is home to a very diverse population – perhaps as diverse as any other state in the country. Men and women of all ages, backgrounds, and beliefs call the Sunshine State home, and we are certainly fortunate that they have chosen Florida as a place to live, work, and play.

Two of the biggest groups living here are our seniors – a group that is obviously very near and dear to those of us at the Department of Elder Affairs – and our veterans. This edition of the Elder Update pays special tribute to both groups.

It has now been more than seven decades since 16 million Americans answered the call of their country in World War II. They came from every corner of the country – big cities and small towns, farming communities and industrial centers, the East Coast and the West, and from right here in the state of Florida.

They put aside their personal hopes and dreams and instead focused on how best to defend the nation against an unspeakable evil. They took to the battlefield, climbed aboard mighty ships, controlled magnificent aircraft, and when the dust settled, their spirit stood tall in defense of freedom for all mankind. Their reputation as “America’s Greatest Generation” is certainly well-deserved.

My own grandfather served his nation as a C-47 pilot in World War II. His plane was shot down over Normandy on D-Day, but he survived. My family is fiercely proud of his service and the commitment to freedom he made as a young man.

I feel blessed to live in a state where veterans are truly honored and respected for their service – where the goal of our Governor is to make our state the most veteran friendly state in the nation. Governor Scott understands the sacrifices and dedication to God and country that these brave men and women have pledged. He knows because it is in his blood. After attending high school and community college, Governor Scott enlisted in the United States Navy, where he served on active duty aboard the USS Glover as a radar man.

His father served our country in World War II, as did his father in law. Because of this, the Governor and First Lady are fully aware of the sacrifices needed to maintain the freedoms we enjoy today, and they have both worked tirelessly to support Florida’s veterans and their families.

While more than 160,000 of Florida’s 1.2 million veterans served their country in WW2, significant portions of our population served in Korea and Vietnam – 335,000 in Korea and approximately half a million in Vietnam. In this edition of the Elder Update, we will honor their sacrifices as well.

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FLORIDA SALUTES ITS WWII VETERANS

Mike Prendergast
Executive Director
Florida Department of Veterans' Affairs

As I look back on the events of 2015, I am especially proud of our state's efforts to commemorate the 70th anniversary of the end of World War II. During the war, 16 million Americans served in uniform, including 248,000 from Florida. Many more Floridians served on the home front, from shipyards and factories to local USOs.

We partnered this year with the Florida Department of State and others in an initiative called Victory Florida, to honor the selfless service of the nearly 100,000 World War II veterans who currently reside in the Sunshine State. Throughout the year, museums and historical sites have been hosting programs telling the story of how members of the greatest generation and their families came to Florida, using the GI Bill to advance their education, raising families, and helping to propel the middle class to new prosperity in the Sunshine State.

We were happy to participate and add our agency’s contribution to the historic narrative of the period.

With an initial budget of $150,000, the State of Florida in 1945 recognized the need to provide services to returning service members and created a division within state government to connect veterans with their earned federal and state benefits. To better serve veterans and their families, Florida voters in 1988 overwhelmingly approved a Constitutional Amendment to create a Cabinet Agency to “Honor Those Who Served U.S.”

Today, the Florida Department of Veterans’ Affairs is the premier point of entry for Florida veterans to access earned services, benefits, and support. We serve the nation’s third largest veterans population with more than 1.5 million veterans, including more than 790,000 over the age of 65.

FDVA plays a significant role in the direct infusion of more than $15.7 billion annually for veterans into Florida’s economy through federal compensation, education, pension benefits, U.S. Department of Veterans Affairs’ medical services, and military retired pay.

I’m fond of quoting General George Washington, who knew the importance of taking care of our nation’s veterans of all ages.

He said, "The willingness with which our young people are likely to serve in any war, no matter how justified, shall be directly proportional to how they perceive the veterans of earlier wars were treated and appreciated by their nation."

We believe increasing the quality of life for our veterans and their families through superior services, benefits, and support is the noblest of callings.

With the enthusiastic support of Gov. Rick Scott, the Cabinet, and Legislature, Florida provides award-winning long-term health care through seven state veterans’ homes with more neighborhood-style skilled nursing facilities in the works.

In addition to mild winters, low unemployment rates, and no state income tax, Florida offers unique benefits such as in-state tuition rates for veterans and their families using the Post-9/11 GI Bill, several layers of property tax exemptions, expanded veterans’ preference, and extensive benefits, license, and fee waivers for many activities and occupations.

Connecting veterans to their earned services and benefits, while expanding access to Florida’s network of VA Medical Centers, Outpatient Clinics, Vet Centers, and National Cemeteries, is critical to this endeavor.

As we head into November, my agency is preparing for the 2016 Florida Legislative Session which begins in early January. Our primary focus is to work with the Legislature to obtain funding for additional veterans’ homes to better support Florida’s aging veteran population. As always, I urge you to stay involved and help us as we guide our budget request and proposed legislation through the Legislature.

On this Veterans Day, let us never forget our veterans and their families through whose selfless service and sacrifice we enjoy freedom and liberty. We honor your service.

SPECIAL THANKS

Elder Update staff is deeply gratified by the many generous donations given recently by our readers. Your generosity and kindness are truly appreciated, and your donations will be used to ensure the continued production of Elder Update.

E.A. Cochrane
Alexander Doska
S. Lorraine McReynolds
Charles Webberly
Celebrating Intergenerational Week

Janine Rogers
Office of Volunteer & Community Services
Florida Department of Elder Affairs

In June 2003, the Florida Legislature designated the first week of December as Intergenerational week in Florida. This week highlights the diversity of people of all ages and engages them in civic, educational, cultural, and spiritual programs and activities to celebrate the talents and experiences of multiple generations.

The Department of Elder Affairs’ Office of Volunteer and Community Services works with organizations, civic groups, schools, youth groups, faith entities, and others to highlight the importance of intergenerational and multigenerational activities and programs in child development and elders’ quality of life. If you are seeking ways to encourage the interaction of youth and elders in your community, here are a few suggestions:

- Arrange for an intergenerational concert in your community, and invite musicians of all ages to perform together;
- Plan an intergenerational day in your own family circle. Interview the older adults in your family about their experiences as a teenager;
- Have a group of students work together to clean up the yards of older members of their community by raking leaves, pulling weeds, sweeping porches, etc.;
- Organize an intergenerational symposium on a topic relevant to multiple generations;
- Organize an intergenerational fitness activity by having youth and older adults participate together in an exercise program;
- Create cards for residents living in a local nursing home; and
- Plan an intergenerational art exchange between a group of artists and young students at your local senior center.

Many resources are available to assist organizations and others interested in developing intergenerational programs or activities. They are as follows:

GENERATIONS UNITED Generations United (GU) serves as a clearinghouse for information on intergenerational programs and encourages organizations around the nation to improve the lives of children, youth, and older people through intergenerational collaboration. Each year GU honors communities for their efforts through the “Best Intergenerational Communities Award.” Staff can be reached at 202-289-3979 or through gu.org.

GENERATIONON GenerationOn, the youth division of the Points of Light organization, seeks to encourage youth to take action to make changes in the world through volunteer service in schools, youth organizations, and service clubs. Members of its National Youth Advisory Council serve as ambassadors for other youth by developing and executing key projects and activities. Three of the current council youth leaders are from the state of Florida. GenerationOn staff can be reached at 281 Park Avenue South, 6th Floor, New York City, N.Y. 10010, 917-746-8182, or via email at info@generationOn.org or by visiting the following website: www.generationon.org.

TEMPLE UNIVERSITY INTERGENERATIONAL CENTER Temple University’s Intergenerational Center has been in existence since 1979. Its center serves as a national training and technical site for nonprofits, foundations, and government agencies interested in developing intergenerational programs and services. Housed in the university’s College of Health Professional and Social Work, the center is nationally known for engaging seniors and youth in civic engagement initiatives. For additional information contact staff at 1700 N. Broad Street, Suite 412, Philadelphia, Pennsylvania 19122, or call 215-204-6540.

LEGACY PROJECT The Legacy Project is a grassroots organization that focuses on financial, social, and environmental social projects that engage children, youth, and adults around the world. Each year the organization sponsors the Listen to a Life Essay Contest in partnership with Generations United. The contest begins on National Grandparents Day and runs until the end of March 2016. The contest gives a young person 8-18 years of age an opportunity to interview an adult who is age 50 or older and submit a 300-word story based on the interview. For more information about the Legacy Project, call 1-800-772-7765, or visit www.legacyproject.org.

GLOBAL YOUTH SERVICE DAY Global Youth Service Day was established in 1988 as the largest day-of-service event in the world for children and youth to engage in projects or activities that improve their communities. Schools, youth organizations, faith-based organizations, national service programs, adult mentors, nonprofits, and government agencies work together in more than 135 countries on this day to make change in the world. For more information, visit www.gysd.org.

If you know of a creative and innovative intergenerational program in your community, please contact the Office of Volunteer & Community Services at 850-414-2000 or rogersj@elderaffairs.org.
Age-Friendly Sarasota: A Community for All Ages

Kathy Black, Ph.D.
The Patterson Foundation Initiative Consultant, Age-Friendly Sarasota

Earlier this year, Sarasota County joined AARP and the World Health Organization’s Global Network of Age-friendly Cities and Communities: Florida’s first! The origins of Age-Friendly Sarasota emerged in response to our community’s unique age demographics as more than half of us are age 50 or older. We are also home to one of the nation’s highest proportions of people age 65 and older (one in three), and age 90 and older as well — the fastest growing demographic of our aging population!

Age-Friendly Sarasota is supported by The Patterson Foundation, a fully endowed charitable foundation in Sarasota, which facilitates a unique partnership between AARP Florida, the Florida Department of Elder Affairs, the Florida Policy Exchange Center on Aging at the University of South Florida, Sarasota County Government, and the University of South Florida Sarasota-Manatee.

The Global Network of Age-friendly Cities and Communities includes more than 280 communities in over 30 countries working to become places where people of all ages are able to live healthy, happy, and active lives. Each community in the network is engaged in pursuing enhancements within the World Health Organization’s Eight Domains of Livability – interconnected elements that are the determining factors of a community’s age-friendliness. They are as follows:

CIVIC PARTICIPATION AND EMPLOYMENT: Civic engagement includes our involvement in aspects of community life that extend beyond our day-to-day activities, such as volunteering, becoming politically active, and voting. Employment is also very important for many, particularly those with fixed incomes or whose savings are not meeting their current needs. Civic engagement efforts, intergenerational opportunities for meaningful volunteering, and paid work options benefit people of all ages in any community.

COMMUNICATION AND INFORMATION: Age-friendly communities make sure that information about community events or important services is both readily accessible and in formats that are appropriate for people of all ages. Age-friendly communities recognize the diversity of needs regarding information and provide multiple sources to connect people with the information they need to best live their lives.

COMMUNITY SUPPORT AND HEALTH SERVICES: Good mental and physical health contributes to quality of life and age-friendliness. The access to and availability of services that support health will foster well-being throughout life.

HOUSING: Though aging in place may be desirable, our current homes may be unable to meet our needs as we age. The availability of housing with a choice of styles and locations that incorporate universal design features will be essential for many of us to continue living independently. We may also want to consider alternative living options such as shared and communal housing that are emerging throughout the country.

OUTDOOR SPACES AND BUILDINGS: We all likely visit or encounter outdoor spaces (about 30-50 percent of our environment) and public buildings – places like parks or shopping venues. When these are safe and accessible, it encourages activities and involvement in community life.

RESPECT AND SOCIAL INCLUSION: Community attitudes that demonstrate respect of all people and recognize the important role that adults play at all ages in society are critical factors for an age-friendly community. Age-friendly communities foster positive images of aging and intergenerational understanding to challenge negative attitudes.

SOCIAL PARTICIPATION: Interacting with family and friends is an important part of well-being — and for many, their reason for living. Social participation involves both interacting with others as well as the extent to which our community makes such interaction possible. While many of us lead very active social lives, as a community, we want to be sure to enhance social participation through a wide variety of activities for people of all abilities and financial circumstances.

TRANSPORTATION: Many of us have considered the possibility of what will happen when we can no longer drive. The condition and design of transportation-related infrastructure such as signage, traffic lights, and sidewalks affects our personal mobility. Access to reliable, affordable public transit and other travel options will become increasingly important when driving becomes too stressful or challenging.

Age-Friendly Sarasota seeks to enhance our capacity in all of the domains so that active, healthy, and engaged living can occur for people of all ages and capacities — and it begins here and now with all of us.

We are currently conducting a survey open to Sarasota County residents age 50 and older to learn our community’s “assets” and “aspirations” within each domain. This survey is accessible electronically on www.AgeFriendlySarasota.org or in paper copies at all Sarasota County libraries. You may also call 941-444-0243.

This survey is an opportunity for residents to add their voice to our community’s conversation while considering the features most important to them as they age. The data collected will provide important feedback about what we have and how we see the future.

There is wonderful mission alignment between Age-Friendly Sarasota and DOEA’s Communities for a Lifetime Initiative. We are excited to lend our state-leading efforts to Florida’s goal of becoming better for all ages!
FAITH-BASED COMMUNITY OFFERS HOPE FOR ALZHEIMER’S PATIENTS AND THEIR CAREGIVERS

Brandi Gomez
CrossFaith Missions Fund

The smallest amount of help can make the biggest difference. That’s exactly what the CrossFaith Missions Fund intends to do.

“With the loving support of our members and the community,” said Helen Winfree, Secretary for CrossFaith Church, “we are able to help local families and their loved ones walk through this journey with the support, love, and prayers of a great facility and staff.”

The congregation of CrossFaith Church founded the CrossFaith Missions Fund to support the Council on Aging of West Florida’s adult day health care center, The Retreat. The fund is being used to assist families in need of respite from caregiving by allowing their loved ones to participate at The Retreat.

“This will increase their stimulation and socialization with others, allow them to have fun and laugh with their peers, and provide respite for the caregiver,” said Sandie Holtry, Director of The Retreat, Council on Aging of West Florida’s adult day health care center. “What a blessing this will be for our participants!”

Council on Aging of West Florida could not have been more humbled or thankful for CrossFaith’s generosity and compassionate support of our mission. CrossFaith Church is a small church out of Molino, Fla., with the goal of making a grand impact locally. Brenda Long, daughter of participant Blanche Long, has benefited tremendously from the CrossFaith Missions Fund:

“My mother was born on July 14, 1928, in Tyler-town, Mississippi. Mom was one of five children who grew up on a farm. From the early years, she was never an ‘inside’ person and had to be outside. At the age of 19, she married my dad where he whisked her away to Mobile, Alabama, and had two children. Mom worked for the Civil Service at Brookley Field and later transferred to Pensacola NAS where she retired. Dad owned a Mom & Pop store called ‘Romie’s Penny Patch.’ Once mom retired, the store carried lots of flowers and once again mom found herself outdoors.

“About 10 years ago, Dad passed away after being married for 58 years. Naturally, Mom was devastated. She couldn’t even put gas in her own car. That’s when I saw the first signs of Mom’s dementia. She was diagnosed with Alzheimer’s. Here is this very intelligent woman dealing with this dreadful disease and the loss of her husband. She still loves to be outdoors, but it has become too dangerous. She is not at the stage where she needs round-the-clock care, but still needs some supervision.

“Thankfully, we found the Council on Aging of West Florida and their adult day health care center, The Retreat. With their program, she could be around people, go on field trips, and continue to enjoy the outdoors. It gives me peace of mind while at work to know that I don’t have to worry about her. I don’t know what I would do without The Retreat’s help. They are angels. God bless them! We are so thankful for the help that we receive from CrossFaith Church. Your generosity is greatly appreciated!”

This is only one of many participants who have been positively impacted by CrossFaith Church’s kindness.

“I hope our endeavor will help provide or supplement funding for families who might otherwise not be able to take advantage of this important aid in the care of their loved ones,” said Janice Mason, the director of missions for CrossFaith Church. “With this scholarship program, our goal is to help provide peace of mind in knowing that your loved ones are well-cared for while providing the time for you to accomplish those daily tasks without the financial hardship.”

We cannot thank CrossFaith enough for its generosity.

The Council on Aging of West Florida is a 501(c)(3) not-for-profit organization that has served seniors and their families since 1972. The council helps seniors in Escambia and Santa Rosa counties live healthy, safe, and independent lives in their own familiar surroundings by providing community-based, in-home programs and services such as Meals on Wheels and Alzheimer’s respite care. For more information call (850) 432-1475 or visit coawfla.org.

Originally published in the Summer 2015 issue of Coming of Age magazine.

Additional Free Legal Help for Florida Seniors

Mary Haberland
Director, Florida Senior Legal Helpline

Did you know that since 2005, Florida has had a senior legal helpline staffed by attorneys who give free legal advice and information to lower-income seniors who call for help with their civil legal problems? Additionally, when resources are available, the Helpline makes referrals to other free legal service providers in the senior’s own community. The Florida Senior Legal Helpline (SLH) provides these services to Florida residents age 60 and older. Applicants call the toll-free number – 1-888-895-7873 – to be screened for eligibility, and if they qualify, they select a convenient time for a telephone call-back appointment with a lawyer, which will be scheduled within five working days. The SLH has staff who are speak both English and Spanish and also has access to a telephone interpreting service with almost every language available.

In the 10 years since answering its first call, the Florida Senior Legal Helpline has closed almost 15,000 cases with legal advice, brief services, and referrals. For most of this time, the SLH has been funded primarily by the Florida Department of Elder Affairs. However, in July, the Florida Legislature awarded the SLH funding for the first time. With this additional funding – a 114 percent increase over last year’s budget – the Helpline will be providing significantly greater access to Florida seniors who need civil legal help, by increasing legal staff and extending its hours of service. Since August, the SLH has already made the following changes:

• Increased the income cap for SLH applicants from 250 to 300 percent of the Federal Poverty Guidelines (there are no asset limits);

• Extended the afternoon hours for the SLH Call Center so that applicants may now call to make an appointment for services between 9:00 a.m. and 4:30 p.m.; and

• Doubled the number of attorneys who offer appointments during expanded intake hours (8:00 a.m. to 5:00 p.m.).

What can the attorneys from the Florida Senior Legal Helpline do to help you with your legal problem? Here is a recent example:
Make Your First Move the Right Move
Hire a Licensed Real Estate Professional

Jess Boyd
Florida Department of Business and Professional Regulation

A home is the largest financial commitment someone is likely to make in their lifetime. Millions of people choose Florida as a place to put down roots either for their family to grow or to enjoy their retirement years. Whether purchasing a first home, vacation property, or snowbird residence, the real estate process can be complicated, especially when buying or selling from long-distance. Thankfully, Florida is home to more than 350,000 licensed real estate professionals, corporations, schools, and instructors with the experience and education necessary to help consumers with their real estate transactions.

Real estate professionals have successfully passed the real estate examination in addition to the necessary education and experience requirements mandated by Florida Law. They are licensed by the Florida Department of Business and Professional Regulation (DBPR) to perform various services associated with real estate transactions, such as scheduling appointments to view listings, verifying the legal names of all parties involved, and finalizing the real estate sales process. To the left are examples of real estate services which require licensure. Please note that the list is not all inclusive and questions regarding licensure requirements for real estate services should be verified with DBPR.

Many popular real estate television shows wrap up the home-buying process neatly in 30 minutes and don't have time to display all of the hard work and legal details executed behind the scenes. Real estate professionals handle a wide range of complex legal and regulatory issues that require extensive experience and knowledge.

An important first step when buying or selling a home, property, or business is to verify the individual’s professional license from DBPR before any real estate services requiring a license are performed. Licenses can be verified quickly and easily online at www.myfloridalicense.com, by calling 850-487-1395, or by downloading the free DBPR Mobile app for iPhone and Android devices.

Before hiring a real estate professional, it is also important for homebuyers to select someone who best fits their particular needs. While all licensed real estate professionals meet specific requirements to do business in Florida, they also have a wide variety of experience and expertise. A good practice for consumers is to utilize friends, family, and other local resources to help find the best fit for their residential or commercial real estate needs.

Unfortunately, some individuals will perform real estate services without obtaining the necessary licensure. DBPR takes complaints of unlicensed activity very seriously because it not only puts consumers at risk of becoming victims of a scam, but it also

NEEDS A LICENSE

Appraising or attempts to appraise real property for another for compensation excludes services that must be performed by a Licensed or Certified Appraiser under Chapter 475, Part II, Florida Statutes

Auctioning or attempts to auction real property of another for compensation

Selling or attempts to sell real property of another for compensation

Buying or attempts to buy real property of another for compensation

Renting or leasing or attempts to rent or lease real property of another for compensation

Advertising or attempts to advertise real property of another for compensation

Representing that you are engaged in the business of brokerage activity

Undertaking to list or sell one or more timeshare periods per year on behalf of another individual or entity for compensation

DOES NOT NEED A LICENSE

A salaried employee of an owner of an apartment community working in an onsite rental office.

The owner of a timeshare period who later offers the timeshare period for resale

Any person or business entity that rents or advertises for rent a public lodging establishment properly licensed in Chapter 509.241, Florida Statutes

A tenant in an apartment complex who receives a referral or finder's fee, not to exceed $50, for the referral of a tenant. However, the tenant may not advertise or otherwise promote the service of finding a potential resident

The owner of real property who offers the real property for resale

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Become "Scam Safe" with Operation S.A.F.E.

Jeff Atwater
Chief Financial Officer of the State of Florida

Each year, more and more Americans are choosing to retire in Florida, and who could blame them? Not only does Florida boast beautiful beaches and historic landscapes, it’s also home to lower taxes and a better business climate than most states across our nation. A lesser known and unfortunate fact is that one-in-five of Florida seniors become targeted by financial scammers who want to steal the nest egg they’ve worked their whole lives to save. They are also inundated with investment offers and requests for charitable contributions. What’s the result? Financial decisions can feel overwhelming.

I’m committed to making sure you have the information you need to make informed insurance and financial transactions. I want to help you stay on guard by learning how to recognize telltale signs of scam, what questions to ask if you think someone may be a fraudster, and also who to call if you feel you’ve been victimized.

I invite you to participate in one of the Operation S.A.F.E workshops that my office is hosting around the state. Operation S.A.F.E., or Stop Adult Financial Exploitation, workshops help you become “scam smart.” They are free, and they are open to all seniors, family members and caregivers. We’ll teach you the psychology of a scam, how to spot fraudulent behavior, common scams that target seniors, and information on fighting back against identity theft.

To learn more, I hope you’ll visit our website by going to myfloridacfo.com/safe. You can register to attend a workshop online and if you’re interested in hosting a workshop in your area, please contact us at consumerservices.webconnex.com/saferequest. If you’d prefer, please give us a call. Our toll-free number is 1-877-693-5236. We’ve already hosted 75 workshops across the state and educated nearly 70,000 seniors about financial planning and protection. We look forward to hearing from you.
ASK LANCE: Your Questions Answered by a SHINE Counselor

Dear Lance:
I will turn 65 in a few months and have decided to enroll in Medicare Parts A and B. I will remain in original Medicare, and I plan to purchase a Medicare supplement. Because I do not take any prescriptions, I have decided not to purchase a Part D prescription drug plan. If my health changes, can I enroll in a Medicare Part D plan at a later date?

Thrifty Tom

Dear Tom:
I suggest that you carefully think through your decision to not enroll in a prescription drug plan when your Medicare coverage begins. You can enroll in a Part D plan at a later date, since prescription coverage is entirely voluntary. However, let’s consider the consequences of not enrolling in a Part D plan when you become a Medicare beneficiary.

There will be a penalty if you delay enrollment for more than 63 days unless you have other prescription drug coverage that is considered “creditable.” To be considered creditable, a prescription plan would need to be as good as, or better than, Part D coverage. Many union and employer-sponsored prescription plans are creditable, as is VA prescription coverage. If you do not have creditable coverage, the penalty for late enrollment is 1 percent per month of the average monthly base beneficiary premium.

For 2016, the average monthly base beneficiary premium will be $34.10 and the penalty will be $0.341 per month. Usually the base premium increases each year, but let’s assume it stays the same in 2017. If you postpone getting a Part D plan for 18 months after your late 2015 Medicare eligibility, this is what will occur: unless you are getting Extra Help, a late enrollment penalty of approximately $6.10 will be added to the monthly premium of the plan you select (.341 times 18 months rounded to the nearest .10). This penalty will last as long as you have any Medicare Part D plan. The penalty adds up quickly and never goes away unless you drop Part D coverage entirely.

If you decide later to enroll in a Part D plan, you will only be able to do so during the Annual Open Enrollment period from October 15 – December 7 each year, and the coverage would become effective the following January 1.

For a “worst case” scenario, you develop a condition early in the year that requires a lengthy treatment with some expensive medications. If you do not have Part D prescription coverage, you will pay the full cost for these medications entirely out of your pocket for all of 2016. If you enroll in a Part D plan during the 2016 Annual Open Enrollment, you will be covered as of January 1, 2017. For some people, full drug costs would be prohibitively expensive.

You can avoid these consequences by enrolling in a Part D plan when you receive your Medicare card. For 2016, there will be Part D plans that cost as little as $18.40 per month. Of course, the decision is yours. A SHINE volunteer counselor can help you select a Part D plan that provides prescription coverage at the lowest monthly cost. He or she can also assist you in selecting a Medicare supplement that can meet your needs.

LANCE JARVIS
Lance is the co-Area Coordinator for the SHINE Program in Brevard County. He joined the program in 2009, volunteering his time to help Brevard County’s Medicare beneficiaries make informed health care insurance decisions.

If you have a question you would like the answered in our Ask Lance column, please email us at information@elderaffairs.org or send mail to Elder Update: Ask Lance, 4040 Esplanade Way, Tallahassee, FL 32399-7000, and look for a response in one of the next issues.

SHINE (Serving Health Insurance Needs of Elders) is an award-winning volunteer-based program at the Department of Elder Affairs that provides information and free, unbiased counseling for people on Medicare, their families, and their caregivers. Trained counselors provide personal and confidential assistance over the phone or at local counseling sites. To speak with a SHINE counselor, call our Elder Helpline toll-free at 1-800-96-EELDER (1-800-963-5337).

ADDITIONAL FREE LEGAL HELP FOR SENIORS…CONTINUED FROM PAGE 5

A Manatee County senior called the Helpline for advice about filing for bankruptcy. She had received medical treatment at Lakewood Ranch Medical Center in 2013, and was charged $21,000 for an overnight stay and CT scan. The CT scan alone was billed at $15,000. The client had no medical insurance at the time she received treatment. She repeatedly tried to dispute the excessive charges, but could never reach anyone. Although she made monthly payments of $50 on her debt, she knew she could never repay it, and would likely be sued. Her Helpline attorney advised her about the debt collection process, and exempt assets and income. She advised the client to write to the hospital’s corporate office to request that her debt be forgiven or significantly reduced. The Helpline attorney looked up the hospital’s corporate information and provided the client with the correct address and contact for her correspondence. The attorney later reviewed the client’s draft letter and suggested revisions. Shortly thereafter, the client called again and spoke with one of our telephone screeners. The screener reported, “Client called back to thank the Helpline very much for our suggestion to write to the CEO about her collection issue. She did that and her debt was completely wiped out! She is very grateful!”

Do you have a civil legal question? Why not call the Florida Senior Legal Helpline, 1-888/895-7873, to find out whether you qualify for free legal services? If you are not eligible, Helpline screeners can still provide you with the telephone numbers for other legal resources in your community.
Recalling an Honored Compatriot

Rick Burnham
Editor in Chief, Elder Update

There are enough accolades and accomplishments strung throughout the 35-year career of Lt. Gen. Bud O'Connor to fill a history book: West Point graduate, commissioned by airpower pioneer Hap Arnold, one of the first bomber pilots for the fledgling U.S. Air Force, a three-star general, part of the country’s Apollo Saturn Program.

Essentially, a living and breathing legend of airpower.

But if you ask him about WWII, about the experiences he and a handful of other B-24 pilots had in executing the air war against the forces of Adolf Hitler, he bypasses those personal achievements in lieu of a story about another man – a close friend whose intellect seemed at the time to be unparalleled. (O'Connor declined to identify the man by name. For the purpose of this story, he will be called “Bill Smith.”)

“He finished No. 1 in my class,” he said of the man. “He was close to brilliant.”

Smith also became a B-24 pilot, and was assigned, alongside O'Connor, to fly out of southern Italy. Despite his unmatched mental aptitude, however, the man was hardly athletic, and not very agile – qualities that lend themselves to flying airplanes. Furthermore, O‘Connor said, Bill Smith could be perceived as a little strange.

“There are PhDs who are lovable, and there are PhDs who meet you every day and don’t know your name or where they saw you last,” he said. “He was in the latter group.”

The group was held over in North Africa, on the way to southern Italy, because the airfields were not quite ready for the heavy bombers. While in Africa, O‘Connor was approached by a representative of the War Department who had questions about Smith – specifically about his ability to fly.

“The question was whether he was ready to take a crew into combat,” O‘Connor said. “I told them that there was no more brilliant man in the war department than this guy. Maybe he shouldn’t be flying airplanes, but it was his assignment, and if he could find a way to bring a crew back, he would bring them back.”

After a month or so in Italy, the aircrews were given the go-ahead to proceed to southern Italy. They were cautioned, however, that the airstrip on which they would land was both fast and short, and to “use it all and be very careful.”

“You really had to touch down right at the strip line,” he said.

About 45 B-24s made the trip from Africa to Italy, and one by one they peeled off to land on the dangerous runway. O‘Connor’s plane completed the landing, and was in the process of taxiing back to the turnoff when he asked the top gunner if they were cleared to proceed. (B-24s had little in the way of visibility. Top gunners could see everything from their perch.)

“Hell no we are not cleared,” the gunner responded. “Here comes (Bill Smith). He is halfway down the runway and has not touched down yet.”

O‘Connor immediately began the process of turning the heavy bomber off the runway and into the muddy field beside it, but it was too late. The incoming bomber sheared the other in half, destroying both planes. Fortunately, everyone aboard both planes survived.

Now in Italy, the B-24 crews were given high priority targets in Germany, such as oilfields and logistics centers. Their proximity to the enemy made the targets accessible, more so than there were for aircrews originating in England. But, O‘Connor said, the targets were much more highly guarded as well, and a number of the bombers never made it back to southern Italy.

It was, he added, the toughest part of his WWII experience.

“It was no fun to see your close friend flying beside you or in front of you and get shot down.”

One of the B-24s that would get shot down was piloted by his friend, Bill Smith.

Weeks later though, in a meeting of the B-24 aircrews, officials indicated they had picked up strange radio signals while flying over Yugoslavia, and played them back for the crews.

“They asked if anybody recognized the ‘Gobbledy gook,’ and I did,” O‘Connor said. It was Bill Smith.

Smith had not only survived the shooting down of his bomber, but had managed to evade capture as well. While on the run, he gathered other refugees, and the group carved a landing strip out of the Bosnian countryside. The radio transmissions were sent from a device fashioned out of raw materials by Bill Smith.

“He did that,” O‘Connor said, teary-eyed. “He was able to communicate with us, and we went over there and rescued about 300 of them.”

Bill Smith is still alive. He and Bud O‘Connor still communicate regularly.
Anna White  
Ocala, Florida

I am writing about the Korean War on behalf of my deceased husband, Robert Richard White.

He was 18 when he joined the Marines. He was trained at Parris Island, S.C., in 1950. Bob was born and raised on a farm at Lindley, N.Y., where he became skilled in fishing and hunting. Because of his ability to shoot a rifle well, he was assigned to the 1st Division Marine Corp, a rifle company. He was a sharp shooter and radio man for his group.

They were sent to the Changjin Reservoir, later known as the Frozen Chosin. This group of Marines had to endure a very cold winter with limited supplies and little heat. They drank green beer for water and they had canned rations to eat. All the water supplies were contaminated. They were on top of these mountains that could look down on the Chinese camps on one side and the Korean soldiers on the other. Bob told me the Chinese soldiers would constantly blow their bugles night and day.

At night, a few of the Chinese and Korean soldiers would belly crawl over to their tents while the Marines were trying to sleep. They would cut into their tents and grab a soldier and cut their throats. His group decided they had to booby trap their tents somehow. So they saved all their canned rations and strung them together. They draped the strung cans all inside their tents, tent to tent. So if they heard the cans rattle at night they knew the Chinese were in their area and they would need to protect themselves.

Things were getting difficult. They ran out of food and supplies. So they finally started down the mountain as many were killed and wounded. Many had frozen feet and hands.

They were taken to Japan for R&R. After their R&R ended, they were returned to the front. What was left of his group was placed between other United Nations soldiers. Bob was really happy to be next to these “Warriors,” as he called them. He said of all the different groups sent to fight, the North Koreans would run from these Warriors – Ethiopians and Turks.

My husband was in the Marines for five years. Most of it was in Korea. He spent his last year stationed as Opa Locka Base in the Hialeah area of Florida. This is where we met, in Miami. We were married and my first year of marriage was frightening.

I became aware of his troubles when he was asleep. He was constantly yelling about the planes, the horns blowing, and then he would jump on me to choke me. Unfortunately, in the 1950s there was little to no help for these Marines. Because of little water and drinking only green beer, they all came home alcoholics. Bob lost all his teeth because of the food and water and the feeling in his feet due to the frostbite in the mountains.

Bob couldn’t hold a job the first year we were married. He had 12 different jobs the first year. Finally, he was able to get a class in truck driving. This was actually the best job for him so he could be alone and begin to realize he was home and safe.

He wouldn’t watch any war movies of any kind. He did finally watch “MASH” without any major problems as it was something he could relate to and laugh at.

Every war has its story of horrors, but few saw or understood its ill effects on the human mind and body, especially from the Korean and Vietnam Wars. Bob always said this war should not have happened. It started on the 38th parallel and the war ended at the same place. The leaders should have made a mile-wide pavement road on the 38th parallel from east to west, and then place machine guns and soldiers on each side of the road to keep from any future invasions. There were too many injuries and deaths for a useless war and no victory.

My prayers and blessings to soldiers still alive to share their stories.
On a cold, wintry day in December 1944, Army Air Corps pilot Victor Hernandez found himself hurtling through the sky from 22,000 feet up, a sharp pain in his side from having clipped the rudder of the P-51 fighter jet he had just bailed out of. Waiting for him on the ground were a band of German unfriendlies – men with guns, and at least one very angry woman with a pitchfork.

One of a dozen or so pilots from Puerto Rico, Hernandez had come to the U.S. military by way of Louisana State University, where he originally went to study engineering.

And then came Pearl Harbor. In the weeks that followed, Hernandez found that all of his buddies were joining the service.

“It was an exodus of people,” he said. “First thing you know I am back in school, and I don’t know too many people.”

Hernandez joined his friends in the summer of 1942, signing up for the U.S. Army’s Aviation Cadet Program. He and the others who answered the call for people to fly were made Army privates and entered into the Army Air Force Reserve. They were later given a battery of tests to assess their aptitude for jobs such as pilot, navigator, or bombardier.

“I lucked out and qualified to be a pilot,” he said. “That was good because I always wanted to be a pilot. All throughout my training I was geared toward that, and I made it.”

He was sent to Nebraska for training on how to fly P-47 aircraft, and, shortly after D-Day, he boarded the Queen Elizabeth enroute to England. He would fly more than 20 missions in the P-47 before being reassigned to fly the P-51. He was flying a bomber escort mission on Dec. 4, 1944, when he noticed smoke in the cockpit.

Hernandez said he bent down to make adjustments to the controls of the plane when he “got a whiff of that stuff” from the plane’s coolant system.

“It got on my goggles, and I removed the goggles to clean them and it got in my eyes,” he said. “At that point, I was practically blind.”

Hernandez attempted to clear the cockpit by jetisoning the canopy. But the airflow took his oxygen mask off, presenting an even bigger problem.

“You could stay without oxygen for only a few minutes at that altitude,” he said. “So I made the decision to bail out.”

He initially had trouble doing that. After a dogfight with a German fighter the previous week, his G-suit came loose – causing problems with consciousness. He had asked a mechanic to tighten it, and the resulting fit was too tight to get out of the plane. Finally, though, he used his feet to push out and force himself free. He made it out, but in the process of doing so clipped the tailfin.

Hernandez immediately began to tumble head-over-heels through space, and tried unsuccessfully to control his descent. He panicked after falling through a cloudbank, and pulled the ripcord – at about 16,000 feet.

He drifted for a short period of time before items on the ground began to come into focus. One of the more easily recognizable was a POW camp. Shortly after that, someone on the ground began to shoot at him. He quickly tried to maneuver the chute away from the ground fire – almost collapsing it in the process. Still, he was able to avoid getting shot. But when he hit the ground, he hit it hard, and his knees drove into his chest, knocking the wind out of him.

For those of us who had the luck to survive, there was no one moment in that war, nor one most wretched memory. Time for me, however, seemed to go out of the spinning world. The rest of my tour was crammed with fear, boredom, fatigue, and filth taking its place.

Nevertheless, that agonizing experience proved to be my finest hour, our finest hour. It came and went, and the American nation never knew it. Sadly, only those of us who served, sacrificed, and survived shared the moment through the carnage and bloodletting.

And now, finally, on this solemn day of reverence and remembrance, I join my fellow Floridians in giving honor to those who served. Our legacy to this state, this nation, is an everlasting memorial to all those veterans – men and women, and their impact on the lives they touched. We remember today all those who have come before us and given the greatest gift to our American nation – their lives. Their duty, their honor, and their lives are precious gifts and must be given to the future of our country and their families. And to those who didn’t return, they remain in perpetual springtime – forever young – and a part of us with them always.

Victor Hernandez would return to LSU to complete his engineering degree and go on to retire from the U.S. Air Force as a colonel. He lost his wife two years ago and lives in Melbourne. He is 93.
Army Nurse Recalls Tour in Australia

Rick Burnham
Editor in Chief, Elder Update

Gene Brenholtz knew from age 8 that she wanted to be an Army nurse. “It seemed more interesting than carrying bed pans.” She followed that dream all the way across the Pacific Ocean, to the land down under. When she returned nearly three years later, she did so with a world of experience under her belt – and a husband.

Brenholtz, 94, was raised on a farm in Wyoming, the daughter of a tenant farmer who did not have the resources to send her to college. She found a way into the medical profession anyway, attending the University of Saint Mary, in Leavenworth, Kansas, which had a hospital nearby.

“I found that if I trained in one of the hospitals affiliated with the college it would pay for my boarding, tuition, everything,” she said. “So I trained in Leavenworth, and that was within walking distance of Fort Leavenworth.”

With her degree in hand, Brenholtz joined the U.S. Army and was immediately assigned to Camp Chaffee, Ark., which served as both a training camp and a prisoner-of-war camp during WWII. She spent a year there before being deployed to the Far East – to the Australian outback.

“We were located in the Outback, right along the Indian Ocean,” she said.

It was there that Brenholtz got her first taste of the rigors of war – and in a very short period of time, she witnessed a wide variety of casualties.

“We had a little of everything, but of course a lot of our problems were burns,” she said. “Whenever the planes were attacked by ground fire, they always had a fire, so we did a lot of burn patients.”

Her previous experience in treating severe burns told her that they almost always resulted in grotesque scars, but the Army doctors in Australia were having better luck.

“These doctors anesthetized them when they came in, and we scrubbed everything with green soap right down to solid flesh,” she said. “And then we put big, sterile gauze bandages on them, and most of them stayed on until they rotted off. When they did, there were practically no scars.”

A bigger problem, she said, was infection.

“We were only 10 degrees from the equator, so we were fighting infections all the time.”

She remained at the remote camp for more than a year before being transferred to another Australian site – in Melbourne. By the time she left there to come home, she had been in the country for nearly three years.

Somewhere along the way, she met George Brenholtz, a Canadian Forces pilot, and with the rigors of World War II serving as a backdrop, a romance blossomed. When they returned home following the war, George and Gene did so as husband and wife.

George would separate from the Canadian Forces and, while Gene worked in a nearby hospital, attend Rensselaer Polytechnic Institute in Troy, N.Y. Upon graduation, he resumed his military career – this time around as an U.S. officer. He joined the Air Force just as it became a separate service.

George passed away 25 years ago, but the couple has two surviving sons. Just as their parents did so long ago, one joined the Army, and the other served his country in the Air Force.

Gene has two grandchildren, and she has spoken with them about the days when she was a young lieutenant, serving her country in a faraway land. She routinely shrugs off any gratitude for her service during that tumultuous time.

“I was doing exactly what I wanted to do,” she said.

Remembering Omaha Beach

Peter Thomas
Naples, Florida

When we went in, the beach had been taken
The living fought on, the dead forsaken
We were dropped into water up to our shoulders
We waded in – a group of green soldiers
Onto that thin strip of beach
So many had tried to reach.
They were the ones who went in first
Among the machine gun fire and shell burst.
They went to water graves
Sinking under the waves
The water was red
Red from the dead
Red from the dying
In agony crying
Those who made the land
Were not able to stand
They fell on the sand
Writhing in pain
Screaming for help in vain.
Every advantage was on the hill
They murdered our men at will
The rain of death from the cliffs never stopped
But we just kept coming in from the sea
Wave after wave, as far as you could see
Sheer courage and determination
Not believing they were done
Dictated the victory that day.
Others in the future will say
When they stand on that mighty height
And look down on that thin strip of beach
They’ll say, “I don’t see how they ever did it.”
They fought for every inch of it
Up the sides of that fortified wall
Over the tops of those cliffs so tall.

I’ll never forget that beach
I’ll never forget the men
In the ships
In the air and on the land
And those who died on the sand
And in the water.
They lie now beneath thousands of white crosses
And Stars of David
Above the beach
Those wonderful soldiers who died so young
They did so we could be free

How can we ever forget what they did
We honor them this day
We salute them
And we humbly beseech
Dear God, bless the men who died on Omaha Beach
Army General Looks Back on Distinguished Career

“War is coming.”

Ben Lewis was barely a teenager in 1939 when his father, who was known for being “full of experience and advice,” made the particularly bleak assessment of world affairs and the probability of armed conflict: it is coming, and it is coming to Europe and the United States.

At the time, the Lewis family spent half their days in Boston, and the other in rural Bow Lake, N.H., where they owned a small farm. Perhaps, the father added, it is time to live year-round in Bow Lake.

“He said at least we will have food.”

Two years later, when the Japanese attacked Pearl Harbor, Lewis’s father moved from room to room listening to details on a collection of three different radios. He then approached Ben and looked him in the eyes.

“He said ‘You are going to be in this war, and you are going to get as much education as you can before you go.’”

As he approached age 18, the studious youngster was nearly three years into an engineering degree, and was about to enlist in the Navy. And then the Army Air Corps offered him a deal in which he could stay in school for another three-to-four months, giving him three full years of college. He took that option, and enlisted in the U.S. Army on his 18th birthday.

He and his fellow enlistees were required to take a series of examinations called “Stanine” tests, which got progressively harder. Those who did not pass were pulled out of basic training and sent to Europe for the Battle of the Bulge. It was a very tragic part of WWII, he said.

“Unfortunately, many of them died because there was no additional training,” he said. “They were just filling the holes.”

Meanwhile, the group of those who passed the test – mostly those who had already taken college courses – was getting smaller and smaller. Finally, he said, they were sent to a bomber training base in Kansas to help maintain the planes used to train pilots.

“We were aircraft and engine mechanics,” he said. “There was no additional training other than on the job and reading the books they gave us.”

When WWII came to a close, Lewis got out of the Army in favor of continuing his education. He did so back in New Hampshire, completing his degree in engineering. He would later accept an appointment to West Point, and rejoin the military in 1950 – just in time for the Korean Conflict.

He and many of his fellow academy graduates received a bulletin directing them to report to Camp Sullivan, Calif.

“It said if you have a new car, don’t bring it,” he said. “And if you have a wife, don’t bring her.”

As a young lieutenant, Ben Lewis was given the responsibility of commanding a water supply company, but spent at least part of his time there building bridges. The units were still segregated at the time, and his unit consisted of an all-black platoon, as well as a platoon of Korean soldiers.

“I ended up in a fantastic unit full of fantastic people,” he said. “I remember three in particular – Sgt. Harraway, Sgt. Parks, and Sgt. Blount. They were outstanding – they could do anything.”

Charley Harraway would go on to play football for the Washington Redskins.

By the time he retired from the U.S. Army, Ben Lewis had three stars on his shoulder, and had held a number of high level positions, including the Deputy Assistant Secretary of Defense. He was presented the National Security Medal from President Ronald Reagan during a ceremony in the Oval Office.

“I was invited into the Oval Office by President Reagan, and he pinned the medal on me,” he said. “My wife and daughter were both there, and in the room were the secretaries of every major department, including the Central Intelligence Agency. That was my 15 minutes of fame.”

LEFT: Capt. Ben Lewis was a young officer specializing in civil engineering in 1955 when he provided a briefing on the construction of a bridge in New England.

ABOVE RIGHT: President Ronald Reagan presents the National Security Medal to a group that included retired Lt. Gen. Ben Lewis.
WALT YOUNG:
World War II Pilot, Educator, Legislator

Rick Burnham
Editor in Chief, Elder Update

Walt Young just has a knack for making history.

He did it as a Florida educator, introducing a system designed to educate individuals from birth to death. A Pembroke Pines middle school bears his name.

He did it as a freshman legislator, co-sponsoring a bill that would dramatically change the way the state views energy production.

Even when Walt was not making history, he managed to be there to witness it. That was certainly the case in World War II.

After undergoing pilot training as part of the buildup of the Army Air Corps, he was initially slated to head to Europe. But he came down with an illness that changed everything.

“I came down with pneumonia at just the right time,” he laughed. “I got pneumonia at the port of embarkation, so I had to leave my boys behind. It delayed the inevitable.

“The people I was with went to England. They were involved in towing gliders, which turned out to be quite a mess.”

Young ended up going to the South Pacific, eventually ending up in Saipan, part of the Marianas chain of islands.

“That is where we fought our war.”

From Saipan, Young and his fellow airman could see, off in the distance, the island of Tinian. Though he did not know it at the time, the tiny island played a key role in the outcome of the entire war. It was, he said, where the atomic bombs eventually used in the bombing raids on Hiroshima and Nagasaki were housed. And the planes he saw taking off? Those were the B-29s that dropped those bombs.

It is one of the vivid memories Young has of World War II. Among the others: having his cargo plane shot at after the war had ended while flying over Iwo Jima – “They just kept popping up out of the ground” – and of the wonder of a flattened Tokyo and its people following their surrender.

“We were among the first to go into Japan after the war, and when we stood on a street corner in Tokyo waiting to cross the street, we would gather a crowd, just looking at us,” he said. “In their eyes we were so strange. It was weird.”

Young, now 93 and living with wife Dottie in Tallahassee, added that there was some doubt as to what the attitudes of the Japanese were going to be immediately after the war.

“There were a lot of unknowns when they laid down their arms – we were not too sure that they really meant it,” he said. “But we found them to be very friendly, very respectful. They were very gentle and very kind to us.”

It was quite an education in human interaction for the young man, who left the University of Niagara to join the military when the war began. Upon its conclusion, he returned there and finished up his degree.

“Every fall I came down with some form of respiratory ailment,” he said. “My doctor told me that I would eventually need to get out of that climate. I chose Florida.”

New York’s loss, as it turned out, became Florida’s gain.

Young almost immediately got involved in his South Florida community – running for and getting elected to the city council, and eventually serving as city council president. During that time he was also instrumental in the creation of the Walter C. Young Resource Center – a Pembroke Pines Middle School considered by many in the area to be among the best schools in South Florida.

From there it was on to the state legislature – he was first elected in 1972 – where he served under a number of governors, including Reuben Askew and Lawton Chiles. During that first session, he cosponsored a bill that helped bring solar energy to the forefront.

“It was probably the most important bill of the session,” he said. “We created the Solar Center over in Cape Canaveral, and the Florida Energy Committee.”

He was also instrumental in getting legislation passed that would lead to the creation of the Department of Elder Affairs. The newspaper you are currently reading, along with all of the programs designed to assist Sunshine State seniors, are part of Walt’s legacy.

Everyone at the Department salutes Walt Young, not only for the fine work he accomplished while living in Florida, but for his service to our great country as well.
K Company Enjoyed Italian Hospitality in 1945

Harold Wyner
Melbourne, Florida

I am a veteran of the 10th Mountain Division. I am from World War II. I was in K Co. I had the B.A.R., or the Browning automatic rifle. This is a very large gun that is operated by three people. I was the shooter. I knew my job, and I think I did it well.

We entered the war just north of Bologna (Italy) and fought all the way up into the north of Italy. Halfway up the Lago di Garda, K Co. was given the order to capture Benito Mussolini, the fascist leader of Italy.

Mussolini had a summer place on the west side of Lago di Garda. Our intelligence told us that Mussolini was packing and planning to flee to Argentina, so we were ordered to capture him before he had the opportunity to get away.

What we didn’t know was that the Italian partisans had arrived the day before us. The partisans captured Mussolini and his mistress and killed them both. Then they put their bodies on display in the town square, hanging them from their feet. So we crossed Lago di Garda by duck boat and stormed the castle, only to discover that we were one day too late!

Oh well, such is war. By dawn, we were “viva Americanos” to all the locals and were given a riotous welcome.

The villa was a large and sumptuous affair, but the kitchen was very rough, although to a bunch of soldiers living on K rations, it looked like a culinary dream.

A sizable amount of our company was given free run of Mussolini’s villa, but many of us were taken in by the locals, who wined and dined us for 10 days and nights. Oh, what nights!

K Co. enjoyed the west side of Lago di Garda, then we were discovered (or remembered) by our superiors and spent the next few weeks fighting the Germans up the south side of Lago di Garda.

War is hell, but the members of K Co. got a 10-day vacation on the west side of the lake in a palatial villa and a surprise liberation.

General Remembers Three Distinct Wars

Rick Burnham
Editor in Chief, Elder Update

H.S. Long entered the U.S. Army as a bright-eyed 18-year-old enlisted man, and retired as one of America’s top military planners, a highly-decorated two-star general. In between, he served his country for 40 years and three wars.

Three very distinct wars.

Long saw five months of combat as an infantry private in southern France, near the area where the Battle of the Bulge was fought.

“We were south of that,” he said. “As the other divisions around us were moved out and pulled north (to the Battle of the Bulge), we took over the line. We got into some pretty heavy fighting after the others left.”

Long’s unit spent most of its time in the Vosges Mountains – an area similar to the Black Forest, though not as well known. The weather there, he added, was difficult to say the least.

“It was dark, rainy, cold, snowy,” he said. “The weather was a real enemy, all the time.”

To make matters worse, he said, the Germans always seemed to occupy the high ground, giving them a definite advantage.

“They always saw where we were and were always firing mortars or artillery at us,” he said. “I learned to duck.”

More than anything else, Long remembers the war as a very important time for the country, and everyone seemed to sense it.

“We were unified,” he said.

Following WWII, Long received an appointment to the U.S. Military Academy, and was commissioned a second lieutenant of infantry in June 1949 – just in time for the Korean Conflict.

Korea, he said, presented a very real change from WWII in that U.S. forces were unprepared to go back into combat.

“They were pitiful,” he said. “We had the greatest army on Earth in ’45, and one of the most pitiful armies on Earth in ’50. The troops who came over from Japan had been in peacetime duty. They had been doing police work, mowing yards, that sort of thing. And then they got thrown into combat. They were undertrained, underfed, under armed. Terrible.”

The most memorable experience of Long’s career came during his time in Vietnam.

“I commanded a brigade in Vietnam – that was probably tops,” he said. “It was just north of Saigon, and because of the enemy buildup I had six combat battalions, rather than three. It kept me busy all day and all night for about eight or nine months.”

Long went on to hold a number of key positions within the Department of the Army, including the Director of Manpower, Plans and Budget, along with the Assistant Deputy Chief of Staff for Operations and Plans.
Airman Survives B-17 Bailout, Still Arrives in Time to Celebrate VE Night in London

Rick Burnham
Editor in Chief, Elder Update

On a clear blue Sunday morning near the end of World War II, a B-17 bomber, flying at 25,000 feet over Berlin, was hit by enemy fire, knocking out two of the four engines and setting one of the wings on fire.

With little hope of making it back to its base of origin in England, the crew decided to try for the Oder River, which runs along the border between Germany and Poland. The 40-mile trip seemed reasonable, and they were almost there when the aircraft commander ordered everyone aboard to bail out.

Among the eight crewmembers who did just that was John Beeson of Melbourne.

Beeson was 17 and living in Indiana when he answered the call for Army specialized training volunteers. He was going to be an Army engineer when someone mentioned the Army Air Corps. Figuring he would rather do that, he attended academic training, tail-gunner training, and flight training before boarding a troop train from California to New Jersey.

After making the trip to England amongst thousands of other soldiers on the Aquitania (the sister ship of the Lusitania, whose sinking started World War I), he and his crewmates were assigned to a B-17 unit, and began flying bombing missions over Germany. Their 23rd mission became their last, and as the plane began to plummet, Beeson heeded the words of his aircraft commander. He bailed out.

“My thinking was that maybe I need to get out of here before I got promoted to the aircraft commander,” he said.

As the parachutes began to drift down, Russian Yak fighter aircraft began to climb up to meet them. The Russians had an ongoing battle with German troops for real estate in the area. And without any way to identify the parachutes as being friendly, the planes began to strafe the men. Two of them were killed.

The six others, including John Beeson, made it to the ground alive, only to be taken in by the Russian troops.

Once they were identified as being friendly, the Americans were actually treated well, Beeson said.

“We were taken to a shuttle bomb base in Russia, which is now part of the Ukraine,” he said.

Trouble was, few planes were flying in and out of the base due to the German military’s repeated assault of it. German aircraft would routinely find ways to destroy aircraft sitting overnight at the base. The airfield was littered with inoperable bombers.

The Americans were able to find one B-17 that was close to being airworthy, and with a little work had the plane ready to fly. The flight back to England finally became a reality – although it included stops in Iran, Egypt, and Italy. The six Americans got back to England just in time for VE day – the end of the war in Europe.

Beeson would go on to enjoy a 28-year career with the Air Force, a career that spanned both the Korean and Vietnam conflicts – and included a tour as the 8th Tactical Fighter Wing commander, at Carswell Air Force Base, Texas. Among the aircraft he flew were B-29 and B-52 bombers.

“We had been on orders to take a little ‘R&R’ before we got shot down,” he said. “So we got on a train and went into London for an overnight stay. As it turned out, it was VE night. And we were there.”

The scene in London was incredible, Beeson said.

“That was a bunch of happy people,” he said. “They had their lights on for the first time in years. They were tearing down pieces of tin off of roofs and jumping up and down on them, and making noise. It was just wild.”

Discipline, Bearing Lead to Career in Protocol

Rick Burnham
Editor in Chief, Elder Update

It is September of 1959, and the train about to roll through Vandenberg Air Force Base, Calif., newly-minted and the jewel of the Air Force’s missile testing program – has a very important passenger: Nikita Khrushchev, Premier of the Soviet Union.

On the ground at Vandenberg is Protocol Officer Peter Diaz, who remembers the excitement surrounding the arrival of the train and its high-profile passenger.

“The local radio station was all excited that he was passing through,” said Diaz, of Melbourne, who watched the train roll through the base. “It was obviously very big in the news.”

Knowing that Khrushchev would be able to see virtually everything the base had to offer from his seat aboard the train, Vandenberg officials rolled out the big guns, Diaz said. On full display were Atlas missiles, Titan missiles, Minuteman Missiles, and more.

“When he went by, he definitely saw those,” Diaz said.

The close encounter was only one of many Diaz experienced with high-profile individuals over a career that spanned three decades. Some, like Nikita Khrushchev, were from a distance. Others, like legendary actor Jimmy Stewart, were up close and personal.

Stewart, who had served as an Air Force bomber pilot in World War II, and who had retired as an Air Force Reserve Brig. Gen. in 1968, was given a special tour of Vandenberg during its early years.

“It was called an ‘end-day’ assignment,” Diaz said. “They were designed for key individuals who had left the military. They would bring them on from time-to-time to bring them up to date as to what had transpired since they left.”

Diaz was given the job of escorting Stewart around the base for the entire day he was there. Looking back, he kicks himself because of a perceived lost opportunity.

CONTINUED ON PAGE 16
“I had ample opportunity to get his signature and have my picture taken with him,” he said, “but I never did.”

He remembers Stewart as being exactly like the man seen in the movies and on TV.

“Just a wonderful individual.”

Air Force officials thought the same thing about Diaz when he came on board in 1953. By that time, the 26 year old had already spent four years in the U.S. Marine Corps – during World War II – and the sharp-creased uniform, with spit-shined boots, made him stand out among his peers.

Those four years as a Marine made quite an impression on the New York native. As a result, special assignments – those calling for a high-level of discipline and military bearing – followed his separation after World War II.

“It was what carried me through, at all times,” he said.

He began his time there as the person in charge of the DAP Program, but was soon moved to the Protocol Office due to his discipline and bearing. The job would require him to play an integral part in the planning of key visits by military and civilian leaders and other dignitaries, including U.S. Presidents John F. Kennedy and Lyndon Johnson. In addition, Diaz also met astronauts John Glenn, Scott Carpenter, and Wally Sherrod during their visits to the base.

Diaz’s work as a protocol officer did not go unnoticed. He was subsequently handpicked to serve as aide de camp for the first two commanders of Vandenberg – Generals David Wade and Joseph Preston.

Over time, the assignment out West would become the most significant of Diaz’s military career.

“It was the highlight of my career,” he said.

Peter Diaz would go on to serve in Vietnam during the war, retiring in 1975 with the rank of Lieutenant Colonel.

“Just a wonderful individual.”

AIRMAN GENERAL REFLECTS ON OCCUPATION

By the time John Cleland joined the fight against Japan in World War II, the tide had turned significantly in the Pacific. The United States had maintained a steady march toward the Japanese mainland and stood ready for a full invasion, if the need arose.

But, if that if need arose, the cost in human lives would very likely be heavy for both sides. Cleland, 90, of Melbourne, knows that perhaps as well as anyone alive today. What he saw in the months prior to and after the end of the war are a testament to that belief, and are still vivid, 70 years later.

An Army lieutenant barely into his 20s, Cleland had joined the famed 503rd Parachute Infantry Regiment on the island of Negros, in the Philippines. The 503rd had just completed an air assault on another island – Corregidor – battling 2,500 Japanese troops, half of them Imperial Marines.

“Their fight on their hands,” Cleland said. “The Japanese lived by the code of the Samurai, which was that they did not surrender. So, there were 2,500 dead Japanese, and there were 256 U.S. casualties.”

Later, when the war was over, Cleland found himself part of the 11th Airborne Division which was charged with the occupation of Japan – an experience he calls “very interesting.”

“What we did over there was disarm them – immediately,” he said. “We would go into the villages and be met by the village chief of police. All the weapons were already bundled up and ready to go. The Emperor said to do it, and they did it.”

After that it was into the grade schools to collect, among other things, comic books.

“These were comic books which had pictures of Japanese schoolchildren firing a rifle out a window, throwing a grenade, putting a mine in the road, showing them how to do this. There were little wooden rifles, wooden grenades, wooden knives, right there. We collected all of it.”

It was an ominous and disturbing sign, he said, of what might have been.

“They were going to fight to the finish, right down to the schoolchildren,” Cleland said. “And if we had made that invasion, it would have been a disaster. We would have won, but we would have lost maybe 100,000, and half of Japan would have been killed. The fact that we dropped the atomic bombs saved several million lives, most of them Japanese.

“Andanybody who says that bombs should not have been dropped does not know what they are talking about. They better read their history.”

The historic events of WWII are but a small part of Cleland’s career – a career that spanned more than 30 years and ended with his retirement as a Major General. He was shot in both arms in Korea – but ended up meeting his future wife Clara, who was a nurse at the 1st Mobile Army Surgical Hospital (MASH), as a result. He would serve as part of the 82nd Airborne Division in Vietnam, and later command Task Force South, made up of three combat battalions of airborne troops.

The Korean conflict has long been known as the “Forgotten War,” mainly because of its brevity and the fact it was sandwiched in between WW2 and Vietnam – two more publicized wars. More than 500 Floridians paid the ultimate sacrifice in Korea. Nearly 2,000 Floridians perished in Vietnam, and those who survived oftentimes encountered difficult political realities upon returning home.

Most, if not all, of our Korea and Vietnam veterans have now reached senior status, and perhaps the best way to welcome them into the fold is to thank them for their military service. In the pages of this Elder Update, we do just that.

Vets are all around us. Seek them out, listen to their stories, and give them a well-deserved thank you for what they have done for our great country.

What better way is there to celebrate Veterans Day?
The Road Less Traveled for Coast Guard Captain

Rick Burnham
Editor in Chief, Elder Update

Bill Riedel wanted dearly to attend the U.S. Naval Academy in Annapolis, Md., but found he could not get an appointment to do so. And in 1939, you needed an appointment.

So, perhaps following the guidance of Robert Frost, he took the road less traveled, signing up with the U.S. Coast Guard instead.

Looking back 70 years later, he says it made all the difference.

Originally from Ashlon, Va., Riedel was fresh out of high school when he began taking classes at a preparatory school designed to get its students ready for the Naval Academy. Over time, the move appeared to be paying off. He could take a four-hour Naval Academy exam in an hour or so.

One day though, he met a group of young men studying for the Coast Guard Academy, which did not require a special appointment to attend. Their suggestion: apply to the Coast Guard Academy, and take the exams for practice.

“I had never heard of the Coast Guard Academy,” he said. “They recommended that I take the exam as practice for the Naval Academy exam. So I did.”

Riedel did not hear back from the Coast Guard immediately, and began to concentrate on claiming one of the 25 Presidential appointments to the Naval Academy. He joined the Navy Reserve, in the meantime, hoping to gain an edge into the process.

And then the Coast Guard called. They were offering 125 appointments, and he was No. 35 on the list of who they wanted. Riedel said yes to the Coast Guard, one of 87 people to accept the offer for that particular class, and set sail on an adventurous career that spanned more than 30 years.

The most tumultuous of those came immediately, as the U.S. entered into World War II. Riedel said his initial job was part of a force providing protection for the coastline — guarding the coast.

“What we did was patrol north of Norfolk,” he said. “We went up and down the coast. In 1941 we went up to Halifax and were working with four stations. Neutrality Patrol, they called it. One hundred mile squares.”

Riedel was then transferred to a sister ship, and was sent to Portugal for a six-month tour to create goodwill with the Portuguese people.

“We did our damnedest,” he said.

Ironically, Riedel’s next assignment was aboard an actual U.S. Navy ship — the U.S.S. Joseph T. Dickman.

Previously a passenger cargo liner named the USS President Roosevelt, the ship had been taken over by the War Department in 1940 to be used as a troop transport. Among the first jobs given to the ship and its crew was to get more than 1,300 British soldiers from Halifax, Nova Scotia, to Egypt, where the armies of German Field Marshall Erwin Rommel — the Desert Fox — were on the move.

The trip would have to be taken around the tip of South Africa — since the Mediterranean was considered impassible at the time. Along with the Dickman, an aircraft carrier, two Navy cruisers, and about 19-20 destroyers made the trip. Only a handful of those ships were still with the group as they neared Cape Town, South Africa, and before they received word that the forces of Rommel had been turned back. The troops were not needed after all.

But, an even bigger need was now forming on the horizon. Pearl Harbor had been attacked while the ships were headed to Egypt, and the troops were said to be required in Singapore — to fight the Japanese. So the Dickman and its convoy of ships delivered the soldiers to Bombay, where they were subsequently transferred to other ships and then to dry land.

Once back in the United States, Riedel was transferred to the U.S. Navy, where he would serve as the chief instructor at a brand new communications school at Lilly Creek, Va., on the southern tip of Chesapeake Bay.

He had been recommended for the job because of the prowess he showed as a communications officer aboard the USS Dickman.

Riedel would make his way back to the Coast Guard next — an assignment that brought him to Florida to help train Navy Reserve officers to serve on ships providing escort services to Navy convoys. He was there only briefly before shipping out to the Pacific — to serve as the division commander of a group of six ships whose main mission was invasion. At the head of those was LST (Landing Ship, Tank — but called “large, slow target by Riedel) 206.

From Dec. 26, 1943, to July 7, 1945, LST 206 headed up six such invasions. Riedel served as Division Commander for six of those — Bismarck Archipelago (off the northeast coast of New Guinea), Eastern New Guinea, Hollandia, Western New Guinea, and Leyte.

Bill Riedel retired from the U.S. Coast Guard as a Captain. He is now age 97 and lives in Melbourne, Fla., with his wife, Marion.
HONORING VETERANS

WWII Vet Remembers Key People Programs

Rick Burnham
Editor in Chief, Elder Update

The Department of Defense’s Transition Assistance Program officially includes “a package of benefits and services, many of them mandated by Congress, to prepare service members and their families for a successful transition to civilian life.” Its components are laid out on a number of elaborate websites, detailing countless avenues for the service member to resume his or her life after their days in uniform are over.

Clearly, this is not your grandfather’s transition program. That would be the one Bill Fletcher helped build, the one that started the whole process in the first place.

Fletcher, 93, of Melbourne, was part of the brain trust at the Pentagon as the war in Vietnam began to wind down in the mid ‘70s. What he and others saw were thousands of servicemen and women coming back and receiving little more than a train ticket and a pat on the back.

“Tons of people were coming into San Francisco, and all they got were smart answers and derogatory comments from the crowd,” he said. “It became apparent that there was an obligation to do something more for these people.”

Officials at the Office of the Assistant Secretary of Defense – which at the time included Fletcher, a lieutenant colonel – developed a program called Project Transition, designed to give those who wanted it a shot of some kind of skill or orientation training with various industries.

What they initially found out, he said, was that there were some very fertile grounds that a service member could choose to go into – such as the automobile industry.

“A lot of kids coming into the military had always tinkered around with their cars, and they wouldn’t mind learning body work, or maybe automobile sales,” he said.

Police departments took them in large numbers as well, he said, because they always needed recruits.

“There were tons of military police getting out.”

When speaking of Project Transition, Fletcher couples it with another key personnel program he was intimately involved with – Project 100,000. Project Transition assisted veterans in returning to civilian life; Project 100,000 helped young men whose aptitude scores were previously deemed unsatisfactory to enter the military.

“It was designed to fill the needs of services in limited numbers with people who were marginal on entrance exams,” he said. “So they decided they were going to give an opportunity to 100,000 people who were denied admission in the armed forces, and wanted to go.”

It was not a bad program, he said, although armed warfare always came with the possibility of bad things happening.

“If you took them in and trained them, the next stop was Vietnam, and there was a chance they were going to get killed. But they volunteered, and some really wanted to go (to Vietnam). They really did.”

Although both programs had the potential to help out those in need, Project Transition was Fletcher’s clear favorite.

“Helping people on the way out was great,” he said, “particularly after a lousy war like that where the response to those people from the average public member was not too good.”

Fletcher began his military career as a B-17 navigator in WWII. After the conclusion of that war, he returned home to Connecticut to finish school. He was recalled when the Korean War began, and was assigned to Mitchell Air Force Base in Milwaukee. He also spent time at Chateauroux, France – working to dismantle a WWII era supply dump and move it out of the reach of the Soviet Union.
Message from the Surgeon General

During Florida’s history, the state has grown from a population of thousands to being the third most populous state in the nation with nearly 20 million residents and almost 2 million visitors on any given day. Florida is also currently home to 1.6 million military veterans. More than 231,000 Florida veterans served in the Afghanistan and Iraq conflicts; nearly a half million are Vietnam-era veterans, and; 113,000 served during World War II.

Last year, the Florida Department of Health published a tribute – Florida Veteran Health Heroes – recognizing our veteran health care professionals. We will be publishing another tribute this Veterans Day and sharing online at http://mqawebteam.com/veteran-heroes.

In the tribute we honor those veterans who have tirelessly sought to improve the health and quality of life for the military community and the people of Florida.

I’m a veteran of the United States Army Medical Corps and completed my military career at the rank of Colonel in 2005. It was my honor to help ensure our wounded heroes received the best care in the battlefield in their time of need.

The individuals featured here have performed exemplary service to ensure the health and safety of others while protecting our great country. Their stories bring to life the extraordinary sacrifice of military service.

The Department of Health recognizes the sacrifices made by members of our military and their families. Florida seeks to become the most veteran-friendly state in the nation by providing several licensing support services to ease the transition from military to civilian health care practice.

FLORIDA PROVIDES VETERANS WITH SKILLED NURSING CARE

Steve Murray
Florida Department of Veterans’ Affairs

Honorably discharged veterans in need of skilled nursing care may find residency in one of six award-winning state veterans’ nursing homes. The Florida Department of Veterans’ Affairs operates skilled nursing facilities in Panama City, Daytona Beach, St. Augustine, Pembroke Pines, Port Charlotte, and Land O’ Lakes. Groundbreaking on a seventh home in Port St. Lucie is scheduled for 2016.

The state agency, which represents Florida’s more than 1.5 million veterans and their families, also operates a veterans’ assisted living facility in Lake City.

“Providing high-quality, award-winning care for our state’s aging veterans is our privilege,” said Mike Prendergast, Florida Department of Veterans’ Affairs Executive Director and retired Army Colonel. “With approximately half of our state’s veteran population over the age of 65, we look forward in future years to providing skilled-nursing care in additional areas in our state.”

All facilities are licensed by Florida’s Agency for Health Care Administration and inspected annually by AHCA and the U.S. Department of Veterans Affairs. The homes are supervised 24-hours daily by registered and licensed nurses.

Basic admission requirements for all state veterans’ homes include an honorable discharge, Florida residency, and certification of need of assisted living or skilled nursing care as determined by a VA physician. For more information, call (727) 518-3202, Ext. 5562.

The Sunshine State’s veterans’ homes are named after Medal of Honor recipients accredited to the State of Florida by the Congressional Medal of Honor Society, according to FDVA Communications Director Steve Murray.

The Robert H. Jenkins Jr. Veterans’ Domiciliary Home in Lake City (Columbia County) opened to residents in 1990. The 150-bed Assisted Living Facility near the intersection of Interstates 10 and 75 provides a special combination of housing, personalized supportive services, and incidental medical care to eligible veterans. Veterans must be able to feed and dress themselves and in need of assisted living care. Call (386) 758-0600 for more information. Address: 751 SE Sycamore Terrace, Lake City, FL 32025.

The Emory L. Bennett State Veterans’ Nursing Home in Daytona Beach (Volusia County) opened to residents in 1993. The 120-bed facility provides skilled nursing care to its veteran residents. Call (386) 274-3460 for more information. Address: 1920 Mason Avenue, Daytona Beach, FL 32117.

The Baldomero Lopez State Veterans’ Nursing Home in Land O’ Lakes (Pasco County) opened to residents in 1999. The 120-bed facility provides skilled nursing care and can accommodate 60 residents with dementia/Alzheimer’s disease. Call (813) 558-5000 for more information. Address: 6919 Parkway Boulevard, Land O’ Lakes, FL 34639.

The Alexander “Sandy” Nininger State Veterans’ Nursing Home in Pembroke Pines (Broward County) opened to residents in 2001. The 120-bed facility offers skilled nursing care and can accommodate 60 residents with dementia/Alzheimer’s disease. Call (954) 985-4824 for more information. Address: 8401 West Cypress Drive, Pembroke Pines, FL 33025.

The Clifford C. Sims State Veterans’ Nursing Home in Panama City (Bay County) opened to residents in 2003. The 120-bed facility offers skilled nursing care and can accommodate 60 residents with dementia/Alzheimer’s disease. Call (850) 747-5401 for more information. Address: 4419 Tram Road, Panama City, FL 32404.

The Douglas T. Jacobson State Veterans’ Nursing Home in Port Charlotte (Charlotte County) opened to residents in 2004. The 120-bed facility offers skilled nursing care and can accommodate 60 residents with dementia/Alzheimer’s disease. Call (941) 613-0919 for more information. Address: 21281 Grayton Terrace, Port Charlotte, FL 33954.

The Clyde E. Lassen State Veterans’ Nursing Home in St. Augustine (St. Johns County) opened to residents in 2010. The 120-bed facility offers skilled nursing care and can accommodate 60 residents with dementia/Alzheimer’s disease. Call (904) 940-2193 for more information. Address: 4650 State Road 16, St. Augustine, FL 32092.

The Ardie R. Copas State Veterans’ Nursing Home in Port St. Lucie (St. Lucie County) is scheduled to break ground in 2016. When completed, the facility will offer skilled nursing care and accommodate residents with dementia/Alzheimer’s disease. For more information, call (727) 518-3202, Ext. 5562.

For more information, visit us online at www.FloridaVets.org or view us on Facebook at www.facebook.com/floridaveterans.
MEDICARE COVERAGE AND MILITARY BENEFITS

Patty Shaffer
SHINE Program
Florida Department of Elder Affairs

If you are approaching Medicare eligibility and have served in the military, this article may provide you with helpful information. Beneficiaries often have multiple insurances that may overlap or supplement other health care coverage; this is known as Coordination of Benefits. Some aspects of military health care benefits may or may not coordinate with Medicare.

There are a few things to keep in mind when transitioning between military coverage and enrolling in Medicare. First, who is going to cover your health care needs, military or Medicare? Secondly, where will the care take place—at a military facility or locally with a Medicare provider? Let’s take a look at how all this works.

VETERANS HEALTH ADMINISTRATION (VHA)

VHA is the branch of the U.S. Department of Veterans Affairs (VA) that provides health care for veterans through a medical benefits package. Benefits are available to veterans who retired from the armed services or who served but were discharged or separated before retirement. Unlike Medicare, which offers the same benefits for all enrollees, the VA assigns enrollees to priority groups based on eligibility factors such as service-connection and income.

HEALTH CARE – If you have both Medicare and VA health care benefits, you may get treatment under either program. Medicare includes Part A (hospital), Part B (medical), Part D (prescription drugs), and a Part C option (a coordinated care plan with or without drug coverage). On the other hand, VA health care is not considered creditable coverage (as good as Medicare) under Medicare Part B (outpatient health care, including doctors’ fees). For this reason, VA recommends that veterans do not decline coverage in Medicare Part B when first eligible. This also avoids a late enrollment penalty.

Each time you need health care, surgery, treatment or medications, you must decide which coverage to use—VA or Medicare. The choice often comes down to convenience and costs. For the VA to pay for services, you must go to a VA facility or have the VA authorize services in a non-VA facility.

Medicare cannot pay for the same service that was covered by Veterans’ benefits and vice versa. Medicare is never the secondary payer after VA coverage. However, if the VA authorizes services in a non-VA hospital and didn’t authorize all of the services during the hospital stay, Medicare may pay for the Medicare-covered services that VA didn’t authorize.

PRESCRIPTIONS – VA drug coverage is considered creditable (as good as) for Medicare Part D purposes. This means you may continue to receive medications through the VA and if, at some point in time, you want to enroll in a Part D plan, you may do so and not be assessed a late enrollment penalty. Occasionally, a drug is not covered under the VA. If you are also enrolled in a Part D plan, you may choose to use your Medicare coverage to obtain the medication locally through a Medicare provider.

TRICARE

TRICARE is a health care program for all active-duty service members (ADSMs) and retired uniformed members and their families that includes the following:

- TRICARE Prime (a managed care plan for all ADSMs);
- TRICARE Standard (a fee-for-service plan for non-active duty beneficiaries, including family members living in the United States);
- TRICARE Extra (a savings program that works with TRICARE Standard); and
- TRICARE for Life (a wrap-around program for Medicare-eligible uniformed services retirees 65 or older, their eligible family members and survivors, and certain former spouses).

HEALTH CARE – When eligible for both TRICARE and Medicare Part A, you must also have Medicare Part B in most cases to remain eligible for TRICARE. The only exceptions are if you have one of the following: a sponsor on active duty, the U.S. Family Health Plan, TRICARE Reserve Select, and TRICARE Retired Reserve. If you are in one of these categories, TRICARE will not require you to have Medicare Part B to be eligible for TRICARE. However, TRICARE strongly encourages you to get Part B as soon as you become eligible for Medicare Part A to avoid losing TRICARE coverage in the future.

How these two benefits coordinate and knowing when to enroll in Part B can be confusing, depending on your current TRICARE coverage. To understand what you need to do to remain eligible for TRICARE, visit the following website: www.tricare.mil/Plans/Eligibility/MedicareEligible.aspx.

Some individuals may have both Medicare and other types of TRICARE, including the following:

- Dependents of ADSMs who are allowed Medicare for any reason;
- People under 65 due to a disability or End-Stage Renal Disease, with Medicare Part A and Part B; and
- People 65 or older with Medicare Part A and who enroll in Part B.

PRESCRIPTIONS – TRICARE provides veterans with prescription drug coverage that is comprehensive and has low copays. If the medication is obtained at a Military Treatment Facility pharmacy, there is no cost to the beneficiary. If it is obtained through mail-order or at a “network” pharmacy, there is a copay.

Starting October 1, 2015, a new law requires that all TRICARE beneficiaries, except ADSMs and those on TRICARE For Life, get select brand name maintenance drugs (i.e., blood pressure or cholesterol drugs) through either TRICARE Pharmacy Home Delivery or from a military pharmacy. If you use a retail pharmacy for your medications, you will pay the full cost. Those affected by this change should have received a letter from the TRICARE pharmacy contractor, Express Scripts. For more information, you may contact Express Scripts at 877-363-1303.

If you have TRICARE, there is usually little benefit to purchasing a Medicare Part D plan. You do not need Part D to remain TRICARE-eligible.

TRICARE For Life

Once you have both Medicare Part A and Part B, you will automatically receive TRICARE benefits under TRICARE For Life (TFL), regardless of age or place of residence. TFL is Medicare-wraparound coverage for TRICARE beneficiaries.

HEALTH CARE – TFL gives you the freedom to receive care from any Medicare participating or non-
VETS SHOULD BE AWARE OF LIFELINE ASSISTANCE FRAUD

Bev DeMello  
Florida Public Service Commission

Military veterans have recently been targeted by fraudulent telecommunications contractors claiming they can receive a free cell phone and monthly minutes under the federal Lifeline Assistance (Lifeline) program. While some veterans are eligible for the program—based on income or participation in a public assistance program—military service alone is not a legitimate qualification. But for those unemployed veterans trying to return to work or receiving public assistance, the Florida Public Service Commission (FPSC) wants them to better understand Lifeline program benefits and qualifications.

For millions of low-income customers, including eligible veterans, who cannot afford phone service, Lifeline has provided a significant benefit. As the Federal Communications Commission (FCC) predicted in 1985, the program has been a “true lifeline to the outside world.” Lifeline connects eligible consumers to 911, social services, health care providers, and job opportunities by providing up to a $9.25 monthly credit on local telephone bills or a free cell phone with allotted monthly minutes. In Florida, 22 telecommunication companies, including four wireless carriers, participate in Lifeline.

It is sometimes easy to forget that there are residents who simply cannot afford phone service—but, unfortunately, there are. “All Floridians who qualify to receive the Lifeline discount can have the opportunities and security that telephone service affords, connecting to jobs, family, and 911 services,” said FPSC Chairman Art Graham. “The FPSC continues to build partnerships with governmental and social service agencies—including those that serve veterans—so we can educate their clients about the Lifeline program and increase participation.”

“For Lifeline program information, visit the FCC’s website at www.fcc.gov/lifeline, or contact the FPSC at 1-800-342-3552 to request a free brochure and application. To apply online, visit the Commission’s website at www.floridapsc.com. For questions about applying for Lifeline based on income, call Florida’s Office of Public Counsel at 1-800-540-7039.

“We appreciate the many sacrifices made by our veterans and want to help improve the lives for those who are eligible to receive the Lifeline benefit,” said Chairman Graham, adding that veterans can call the FPSC at 1-800-342-3552 for questions about Lifeline eligibility.

The FCC has adopted new rules to improve Lifeline’s effectiveness and integrity. Eligible consumers can only receive one Lifeline discounted phone service per household. A household is defined as everyone (including children and people unrelated to you) who lives in a home and shares income and household expenses. In addition, all new Lifeline customers must demonstrate their eligibility when subscribing and must re-certify their eligibility annually. As of June 30, 2014, almost one million eligible Florida telecommunications customers participated in the Lifeline program, but that number represents only half of the almost two million who are eligible.

Residents who receive one of the following federal assistance programs qualify for Lifeline: Federal Public Housing (Section 8), Supplemental Nutrition (formerly called Food Stamps), Low Income Home Energy (LIHEAP), Medicaid, National School Lunch Program’s Free Lunch Program, Supplemental Security Income, or Temporary Cash Assistance. Consumers may also qualify if their income is at least 135 percent of the federal poverty guidelines, which are based on the number of people in the household and the total income received by each member in the household.

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“We appreciate the many sacrifices made by our veterans and want to help improve the lives for those who are eligible to receive the Lifeline benefit,” said Chairman Graham, adding that veterans can call the FPSC at 1-800-342-3552 for questions about Lifeline eligibility.

The FCC has adopted new rules to improve Lifeline’s effectiveness and integrity. Eligible consumers can only receive one Lifeline discounted phone service per household. A household is defined as everyone (including children and people unrelated to you) who lives in a home and shares income and household expenses. In addition, all new Lifeline customers must demonstrate their eligibility when subscribing and must re-certify their eligibility annually. As of June 30, 2014, almost one million eligible Florida telecommunications customers participated in the Lifeline program, but that number represents only half of the almost two million who are eligible.

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FINANCIAL SCAMS TARGETING VETERANS

Drew J. Breakspear
Commissioner, Florida’s Office of Financial Regulation

Florida is proud to be home to more than 1.5 million veterans, and I would like to take a moment to say thank you for your service to our country.

The steady stream of income from a pension or other retirement accounts that veterans may earn through their military service can make them a prime target for financial scammers. It is important to remain vigilant for potential scams and do your homework, including a financial analysis before making a financial decision.

Recently, the Defense Health Agency warned of a mail scam targeting Tricare beneficiaries. Tricare is a legitimate corporation and is not involved in this scam. Here’s what happens: a scam company posing as an affiliate of Tricare mails a check for almost $4,000 to Tricare beneficiaries instructing them to cash the check, keep a percentage for themselves, and use the remainder to load a prepaid card to be used for “secret shopping” excursions. The victims are further instructed to report the prepaid card numbers back to the company as well as the results of their “secret shopping” trips. The scammers then transfer the money from the prepaid card into their own accounts. Tricare will reject the check as counterfeit and it is returned by Tricare unpaid. The victim loses almost $4,000 in this scheme.

In addition, veterans can be targeted by salespeople offering an immediate pension payout in exchange for the full rights or a percentage of their pension. While this is often a legitimate business, it may not be a sound financial decision for everyone. You should be wary and assess your finances with a professional before making this decision. While a large sum of cash up front sounds enticing, you could be giving up more money in the long term. Often, the payout is drastically lower than the value of the future income generated from the pension. For example, the immediate payout might represent five years’ worth of pension payouts but may not be a sound financial decision for someone looking to live off of their pension for 20 years. Individuals providing investment advice or those who sell securities in Florida are required to be registered with the Florida Office of Financial Regulation (OFR). Before selling your rights or investing in someone else's pension income, visit www.FLOFR.com, click on “Verify a License,” then select BrokerCheck or IAPD to obtain a detailed report of the person’s registration information and any disclosure events. In addition, check with your local Better Business Bureau to ensure the company has not received any complaints.

Before making any financial decision, arm yourself with knowledge – it is the best protection against becoming a victim of a scam. Fully research any financial products before making a decision, and inquire with multiple professionals to find one who listens and understands your financial goals. Verify the license of the company or individuals with whom you plan to do business. Be sure to request written information that fully explains the agreement and ask questions about anything you don’t understand. Floridians who suspect questionable practices should contact the OFR to file a complaint. Consumers can file a complaint online at www.FLOFR.com, or call the OFR at (850) 487-9687.

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THE STATE OF FLORIDA OFFICE OF CONSUMER PROTECTION

PRESCRIPTIONS – Under most circumstances, there is no added value in purchasing Medicare Part D coverage if you have TFL. An exception may be for those with limited incomes and assets who qualify for the Extra Help program. The Extra Help program offers substantial out-of-pocket savings to eligible Medicare beneficiaries enrolled in a Part D plan.

TFL is considered creditable coverage under Medicare Part D coverage. This means, if you choose to enroll in a Part D plan after your Medicare “initial enrollment period,” you will not have a late enrollment penalty added to your monthly premium.

FOR MORE INFORMATION, CONTACT THE FOLLOWING:

MILITARY – If your eligibility for Medicare changes or if you are unsure about eligibility for TRICARE benefits, contact the nearest ID card office, or the Defense Manpower Data Center Support Office at 1-800-538-9552.

MEDICARE – For assistance comparing Medicare Part D plan options and other Medicare coverage assistance, contact a SHINE (Serving Health Insurance Needs of Elders) counselor at 1-800-96ELDER (1-800-963-5377). SHINE provides free health insurance counseling that is unbiased and confidential. To access local Medicare presentations or to find a SHINE counseling site, visit our website at www.floridaSHINE.org for more information.

MEDICARE COVERAGE AND MILITARY BENEFITS… CONTINUED FROM PAGE 20

participating provider, or at a military hospital or clinic on a space-available basis. Medicare participating providers will file your claims with Medicare. After Medicare pays its portion, your claim will automatically be forwarded to TRICARE for processing. If you have other health insurance (OHI), Medicare will pay first, OHI will pay second, and TRICARE will pay last for TRICARE-covered health services.

TRICARE benefits include covering Medicare's co-insurance and deductible to minimize your out-of-pocket costs. When using a Medicare participating or non-participating provider, you will have no out-of-pocket costs for services covered by both Medicare and TFL. Most health care services fall into this category. After Medicare pays its portion of the claim, TFL pays the remaining amount and you pay nothing.

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Access to information regarding elder services and activities is available through the Elder Helpline Information and Referral service within each Florida county. For the hearing or speech impaired, all Elder Helplines can be accessed through the Florida Relay by simply dialing 711 from anywhere in the state.

**Florida Area Agencies on Aging (Counties Served)**

**Northwest Florida**
- **Area Agency on Aging, Inc.**
  - 5090 Commerce Park Circle
  - Pensacola, FL 32505
  - 850-494-7101 • 1-866-531-8011
  - (Escambia, Okaloosa, Santa Rosa and Walton Counties)

- **Area Agency on Aging for North Florida, Inc.**
  - 2414 Mahan Drive
  - Tallahassee, FL 32308
  - 850-488-0055 • 1-866-467-4624
  - (Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla and Washington Counties)

**Elder Options**
- 100 SW 75th Street, #301
- Gainesville, FL 32607
- 352-378-6649 • 1-800-262-2243
- (Baker, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Marion, Putnam, Sumter, Suwannee and Union Counties)

- **Alliance for Aging, Inc.**
  - 9549 Koger Boulevard North
  - Gadsden Building, Suite 100
  - St. Petersburg, FL 33702
  - 727-570-9696
  - (Pasco and Pinellas Counties)

- **Senior Connection Center, Inc.**
  - 8928 Brittany Way Tampa, FL 33619
  - 813-740-3888 • 1-800-336-2226
  - (Hardee, Highlands, Hillsborough, Manatee and Polk Counties)

- **Senior Resource Alliance**
  - 988 Woodcock Road, Suite 200
  - Orlando, FL 32803
  - 407-514-1800
  - (Brevard, Orange, Osceola and Seminole Counties)

**Area Agency on Aging for Southwest Florida**
- 15201 N. Cleveland Avenue, Suite 1100
- North Fort Myers, FL 33903
- 239-652-6900 • 1-866-413-5337
- (Charlotte, Collier, DeSoto, Glades, Hendry, Lee and Sarasota Counties)

- **Area Agency on Aging for Southwest Florida**
  - 4400 North Congress Avenue
  - West Palm Beach, FL 33407
  - 561-684-5885 • 1-866-684-5885
  - (Indian River, Martin, Okeechobee, Palm Beach and St. Lucie Counties)

**Elder Helpline Information & Referral**
- **1-800-96-ELDER**
- (1-800-963-5337)

**Florida Elder Helpline Directory**
- Please call the telephone number below in your area for information and referrals.

<table>
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<th>County</th>
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<td>800-96-2243</td>
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**Elder Helpline Can Assist Non-English Speakers**

By calling the Elder Helpline, Florida’s elders can access information and referral services through a translation service. Telephone interpreters provide live, on-the-line assistance by translating from English into as many as 148 different languages.

If you need information about, or referral to, a service provider outside Florida, call the national Eldercare Locator Service at 1-800-677-1116. An information specialist will assist you Monday through Friday from 9 a.m. – 11 p.m. Eastern time. For people with Telecommunication Devices for the Deaf (TDDs), all Elder Helplines, as well as the Eldercare Locator Service, can be accessed through Florida Relay Service at 1-800-955-8771.

Are you worried that an elder relative or friend may be the victim of abuse? You can report known or suspected cases of abuse by calling Florida’s Abuse Hotline at 1-800-96-ABUSE (1-800-962-2873).
SENIOR ATHLETES PUT ASIDE BUSY LIVES AND DISABILITIES TO STAY ACTIVE AND COMPETITIVE

Nick Gandy
Florida Sports Foundation

I’ve got too much going on. I’m not in good shape. I haven’t competed in that sport for years. I ain’t what I used to be.

These are common excuses heard from people who are not competing in the Florida Senior Games and who are not working toward achieving their personal best.

While at times some excuses may be legitimate, consider the circumstances of track and field athlete Adam Goldstein, of Miami, and Mary Northrup, a bowler from Lady Lake.

A gold-medal-winning athlete in the 1,500 meter run at the 2014 Florida Senior Games, 55-year-old Adam Goldstein is also the president and COO of Royal Caribbean Cruise Lines.

He was a member of the Princeton Rowing Team in college, but Goldstein’s athletic opportunities were put on hold when a spinal canal tumor was discovered in 1981. After surgery to remove the tumor, he suffered from chronic back pain for 20 years before he began an exercise program, at the urging of another Royal Caribbean executive, whom he found in the gym on one of the ships.

Since that day on the ship, he has developed a regular workout schedule that has led him to gold medal-winning performances at the Florida Senior Games, which earned him the opportunity to compete in the 2015 National Senior Games, in Minnesota over the summer. Two weeks after the National Senior Games, he clocked a time of 5:07 in the 1,500 meter run at the USATF Masters Championships in Jacksonville, which was three seconds under the 55-59 All-America Standard.

“I’m very happy about that,” he admitted.

Besides his competition in the Florida Senior Games, Goldstein is on a quest to encourage other business executives to embrace an active and healthy lifestyle.

“T’m sure there are other competitors leading very busy lives,” Goldstein says. “I have looked high and low without finding another large company senior executive trying to compete at this level in senior track & field. The balancing is a challenge, but I am very committed.”

Mary Northrup, of The Villages, has bowled in the last six Florida Senior Games, in the 80-84 and 85-89 age groups, and has won numerous medals. But she never saw her ball roll down the lane to make any of the pins fall. Mary Northrup is legally blind.

Between her gold medal winning performance at the 2014 Florida Senior Games and the 2015 National Senior Games, the legally blind bowler has heard the unmistakable sound of the ball knocking over thousands of pins.

Northrup’s loss of vision started in 1997 due to macular degeneration. She refused to let this stop her from her love for bowling. Through the support of friends and personal determination, she continued to practice and find new techniques in order to successfully bowl. Now, Northrup judges her distance from the gutter, and since she cannot see the impact of the ball to pins, she uses her other senses such as sound.

“In The Villages, I’ve got plenty of opportunity for social bowling to roll a few games and spend time with good friends,” Northrup said of her hobby and passion.

If Adam Goldstein can lead the world’s second-largest cruise line and find the time to train for national events, and if Mary Northrup can overcome the loss of eyesight to bowl with friends and travel to Minnesota for national competitions, how do those excuses sound now?

With that in mind, a schedule of Florida Senior Games Series Qualifiers for the 2016 Florida Senior Games, which begin in January 2016, can be found at www.floridaseniorgames.com. More than 20 qualifying events, annually held statewide between January and April and September and November, will allow athletes of certain sports to advance to the 2016 Florida Senior Games in Clearwater, in December 2016. The 2016 Florida Senior Games will serve as a qualifier for the 2017 National Senior Games, to be held in Birmingham, Alabama.

For more information about the Florida Senior Games or Florida Senior Games Series Qualifiers, please visit www.floridaseniorgames.com or call toll-free 1-866-354-2637.