The new year brings many exciting things for the Department of Elder Affairs (DOEA), and I am happy to share some budgetary and event updates with you.

In recent months, Governor Scott shared his 2018-19 “Securing Florida’s Future” budget recommendations, which include $12.5 million in increases for DOEA. This additional funding will help us to serve more elders in need, invest in programs that support Florida families affected by dementia, and make necessary changes to outdated technology that will enable Florida’s Aging Network better serve seniors and their caregivers. I share Governor Scott’s pride in our great state that so many elders are choosing to call home and thank him for his continued commitment to providing them with the services and support they need. These important investments are essential to helping our elders remain healthy, safe, and independent so that they and their families can continue to enjoy our great state. I look forward to sharing updates on our final budget following the legislative session.

Another exciting thing happening early in the year is the 18th annual Florida Senior Day. This fun celebration for our seniors is held in Tallahassee, on Wednesday, January 24, from 10:00 a.m. to 2:30 p.m. at the State Capitol. The event is free and includes a Town Hall meeting where you will hear from a panel of state agency heads and policy makers, entertaining performances by many senior groups from across the state, exhibitors, health screenings, a special noon program, a free Chick-fil-A lunch, and giveaways. We always have a wonderful time and hope that you will consider joining us. For more information, visit www.FloridaSeniorDay.org.

I am confident that 2018 will be another great year for us as we serve Florida’s greatest treasure – our seniors.
Adopt a Healthier Lifestyle in 2018

Rick Burnham
Editor in Chief, Elder Update

If you’re looking for a possible New Year’s resolution, one that will potentially make a big difference in your life and the lives of the ones you love, how about choosing to adopt a healthier lifestyle?

Hear me out on this.

It seems to me that the best time to do anything of this nature is the beginning of the new year, when hope springs eternal. The calendar lies open like blank pages in a book around the beginning of the new year—just waiting for someone to sit down and write. Getting and staying healthier is certainly a 365-day proposition, but there is no time like the new year to get started.

And there is no place quite like the state of Florida in which to do it. There is virtually no health-related change you can make in your life that you can’t do better in our wonderful state.

Thinking about dropping a few pounds this year as part of your overall plan? The wide range of healthy fruits and vegetables grown right here on the peninsula make dieting a little easier. And, the year-round moderate climate is ideal for getting out and doing things. You can walk, run, jog, hike, stroll down the beach, kayak, play golf, and participate in a hundred other activities, all in very comfortable weather.

A sensible diet combined with daily exercise equals weight loss—every time.

Speaking of exercise, want to quit smoking? Experts say that physical activity is vitally important to your success. Withdrawal symptoms and cravings seem to subside when one is out exercising. In addition, exercising helps to decrease the appetite, limiting the weight gain that usually accompanies quitting smoking. You can exercise anywhere in the world, but, here in Florida, you can do it year-round, and the avenues to do so are limitless.

Know what else is limitless in Florida? Oranges. Why is that important? Numerous studies have shown that the smell of citrus can calm your nerves and help you relax. Depending on the source, oranges also fight obesity, cholesterol, and depression; boost the digestive system; make your hair shiny; and freshen the home.

Is there anything oranges can’t do? No. And we have them in abundance.

All things considered, there really is no better place on the planet to get healthy and remain healthy than the state of Florida. We have wonderful weather, a wealth of outdoor opportunities, and truly beneficial fruits and vegetables right at our fingertips.

Now is the time to take advantage of it all. Make adopting a healthier lifestyle your New Year’s resolution!
DCCI IN THE NEW YEAR

Christine Sherrill, MSW  
Bureau of Elder Rights  
Florida Department of Elder Affairs

2017 was a busy year for the Dementia Care and Cure Initiative (DCCI) as it grew in Tallahassee, the state’s first Dementia-Caring Community, and expanded to new areas in Florida. After completing dementia sensitivity and awareness presentations with groups of first responders, health care employees, and the public through local senior centers, the Tallahassee chapter, led by Tallahassee Memorial Healthcare’s Memory Disorder Clinic and the Area Agency on Aging for North Florida, sought to expand knowledge of Alzheimer’s disease and related dementias (ADRD) to their community.

In early 2018, the Tallahassee chapter will host awareness presentations with City of Tallahassee bus drivers, aviation staff, and customer service personnel. The Tallahassee chapter also seeks to build on their existing collaborations with the area’s universities to disseminate knowledge of the disease and community resources to future professionals.

In the summer of 2017, Lee Health’s Memory Disorder Clinic and the Area Agency on Aging for Southwest Florida collaborated to make the city of Fort Myers and Lee County the next area to adopt the mission and goals of DCCI.

By focusing on areas considered underserved, the Fort Myers/Lee County Task Force hopes to advocate for increased access to care and cure programs while also partnering with police officers, paramedics, and firefighters to increase the knowledge of entities that provide diagnostic and social services to those with ADRD, their caregivers, and families. The Lee County chapter has also developed its own community decal to assist caregivers and those with dementia to distinguish community entities who have received dementia sensitivity and awareness education.

Following Lee County, Sarasota County began its first steps to becoming a Dementia-Caring Community. Their Task Force, led by the Sarasota Memorial Memory Disorder Clinic and the Area Agency on Aging for Southwest Florida, has set its sights on creating strong collaborations with community members and city and county officials to spread awareness of the early signs and symptoms of ADRD. At the end of the year, representatives from the Task Force met with and presented DCCI to the county’s Seniors Advisory Council—a group of local professionals and community members who update Sarasota County Commissioners on issues and initiatives pertinent to the aging population.

From there, task force members met with the director of the Sarasota County Department of Health and, in 2018, are looking forward to individual meetings with county commissioners and local neighborhood associations. A pamphlet listing early warning signs of dementia and resources for seeking a diagnosis or other supportive services will be mailed out with residents’ utility bills to thousands of homes in Sarasota.

In the fall of 2017, Orlando Health’s Center for Aging and the Senior Resource Alliance held their first Task Force meeting where they began to closely review current data that highlights their community’s needs. To receive more input from members of their community, the Task Force will create and distribute a survey in 2018 to individuals with forms of dementia and their caregivers to examine where possible barriers to services and support may exist.

Finally, in late 2017, the Northwest Florida Area Agency on Aging hosted Pensacola’s first Task Force meeting with representatives from the West Florida Hospital Memory Disorder Clinic and other aging network organizations. The Pensacola chapter will continue to identify the needs in its community following the DCCI mission and goals.

In 2018, DCCI seeks to expand to Jacksonville and communities in South Florida while also working to increase DCCI’s presence among professional and community associations across Florida, including neighborhood associations, the National Association of Social Workers, and other health care employee groups. Following the announced collaboration between AARP’s network of Age-Friendly Communities and the Department’s Communities for a Lifetime Initiative, DCCI will work to expand on the existing ties to both programs’ goals and missions of creating safe and livable communities for all ages.

DCCI is fortunate to share collaborations in the city of Sarasota and participated in the nation’s first Age-Friendly Festival, which drew more than 4,000 community members.

The new year promises to be an exciting year for the expansion of DCCI and all the programs in Florida that seek to build and promote communities that engage all their members for a lifetime.

SUDOKU

There is only one valid solution to each Sudoku puzzle. When you start a game of Sudoku, some blocks will be pre-filled for you. You cannot change these numbers in the course of the game. Each column must contain all of the numbers 1 through 9, and no two numbers in the same column of a Sudoku puzzle can be the same. Each row must contain all of the numbers 1 through 9, and no two numbers in the same row of a Sudoku puzzle can be the same. Each block must contain all of the numbers 1 through 9, and no two numbers in the same block of a Sudoku puzzle can be the same. Good luck!

Solution found on page 16.

www.brainbashers.com
Moments after Florida Senior Day 2017 came to a close in March, organizers began the all-important task of planning for 2018. Now, 10 months later, those plans have been honed, tweaked, refined, enhanced and improved.

As a result, we think this year’s celebration will be the best ever.

Senior Day 2018, scheduled for Jan. 24 at the State Capitol Complex, will feature great food, spectacular entertainment, vital information services, and the wonderful camaraderie that characterized years past, according to Secretary of Elder Affairs Jeffrey S. Bragg.

“It is our premier event, the day we roll out the red carpet for our elder population,” said Bragg, in his second year as Secretary of DOEA. “We can’t wait to see everybody, to speak to them and hear their thoughts and concerns about living in our great state.”

For the fourth consecutive year, DOEA will partner with United Way of Florida to offer a day filled with gratitude for Florida’s seniors and the contributions they have made to making the Sunshine State a great place to live, work, and play.

“United Way of Florida and the Department of Elder Affairs share a deep appreciation of our seniors,” Bragg added. “We are fortunate to have them as a partner. By working together on Florida Senior Day, we can give our elders a celebration worthy of their importance to our great state.”

Ted Granger, President of United Way of Florida, echoed those sentiments.

“We are certainly proud of our unique partnership with DOE,” he said. “United Way of Florida has the utmost respect for the local and statewide organizations that champion and provide services for our seniors here in Florida. DOE is at the forefront of that effort.”

Representatives from both organizations will be on hand throughout the day to ensure that visiting seniors get the most out of their Senior Day experience. That includes the opportunity to meet and network with state policymakers and advocates, along with more than 100 leading statewide organizations setting up exhibits around the Capitol area.

Seniors have a unique opportunity to have their voices heard during the annual Town Hall Meeting, beginning at 10 a.m. in the Tallahassee City Hall. Visitors are also encouraged to meet with legislators to discuss the issues that affect them the most. Lunch will be provided from 11:15 to noon by Chick-fil-A, and Starbucks Coffee will be available as well.

Finally, seniors will put their special skills to work during a jam-packed entertainment schedule. The 2018 entertainment schedule is so full, in fact, that it will begin at approximately 10:30 a.m. Among the groups scheduled to perform are the Dazzling Diamonds and Sophisticated Gents of Jacksonville, the Super Soul Steppers of Miami Gardens, the Alachua Cha Chas, and, of course, the incredible Dorothy Gordon.

For more information on Florida Senior Day 2018, visit floridaseniorday.org.
Advocacy Award to Be Presented During Senior Day Reception

Audra Peoples
United Way of Florida

An individual demonstrating a passion and commitment to being the spokesperson for the lives of Florida's seniors will receive the state's top award for service at the Florida Senior Day Reception in late January.

Florida Senior Day organizers will present the Claude Pepper Award for Advocacy in Aging, named in honor of the former congressman who dedicated a lifetime of public service to being a spokesperson for Florida's seniors and their families, as well as poverty-stricken communities. The award goes each year to a deserving Floridian who exemplifies integrity, dedication, and commitment to improving the lives of Florida's seniors and has successfully engaged others to promote policies and programs benefiting them.

The presentation of this year’s award will take place at 5:30 p.m., Jan. 23, at the Florida Senior Day Award Dinner and Reception at the University Center Club at Florida State University.

Claude Pepper first entered politics in 1929, and from the very first moment, he dedicated his life to serving as the spokesperson for seniors.

“One of the most gratifying things that I think a man can do, a woman can do, in a career, is to have an honorable career in public service, be identified with meaningful legislation that helps people to live better and longer and healthier and happier,” said Pepper. “For example, provides better for assured peace among the nations and people of the world. In other words, makes life better on this planet that the Lord has privileged us to live upon. I think that’s a great privilege.”

Florida’s seniors play a great role in our families, communities, and places of work, and it is important that we recognize their specific needs and services.

On Jan. 24, join us at the Florida Capitol to honor and raise awareness of the issues that face Florida’s seniors every day at Florida Senior Day.

For more information about Florida Senior Day events and the reception, please visit www.floridaseniorday.org. Also, visit the claudepepperfoundation.org and claudepeppercenter.fsu.edu on more information about Claude Pepper’s legacy.

ABOVE: CONGRESSMAN CLAUDE PEPPER TALKS TO A GROUP OF FLORIDA STATE UNIVERSITY STUDENTS ABOUT THE KEY ISSUES FACING SOCIETY IN THE LATE 20TH CENTURY.
Have you had your Medicare card lost or stolen? Have you had your identity stolen or been the victim of fraudulent charges because someone obtained your Social Security number?

The Centers for Medicare & Medicaid Services (CMS) is readying a fraud prevention initiative that removes Social Security numbers from Medicare cards to help combat identity theft and safeguard taxpayer dollars. This action was provided for in a law known as the Medicare Access and CHIP Reauthorization Act, or MACRA of 2015.

With the new Medicare Card Number, the goal of CMS is to decrease Medicare beneficiaries’ vulnerability to identity theft by removing the Social Security number from their Medicare information card and replacing it with a Medicare Beneficiary Identifier. The Identifier (or new number) will be a combination of 11 numbers and capital letters.

CMS will begin mailing new cards in April 2018 and must meet the congressional deadline for replacing all Medicare cards by April 2019. New numbers will be issued to all Medicare beneficiaries who are alive (about 60 million) and deceased or archived (about 90 million).

The new Medicare card will look like this:

- It is no longer like the white card with the blue and white stripe.
- It is the size of a credit card but still made from cardstock paper.
- Gender and the signature line have been removed.
- The new number will be a combination of 11 numbers and capital letters.
- Part A (Hospital) and Part B (Medical) coverage information is staying the same.
- The card is in English and Spanish.

Understand that mailing a new Medicare card to every beneficiary in the country (and U.S. territories) will take some time. Your card might arrive at a time different than your friend’s or neighbor’s.

Make sure your mailing address is current. If your address needs to be corrected, contact Social Security at www.ssa.gov or 1-800-772-1213. You may go to your local Social Security office as well.

When you get your new Medicare card, destroy the old one immediately. You do not need to carry around both cards because hospitals and doctors have a new computer system that will identify you with your new number. The new Medicare card will not change the benefits a Medicare beneficiary receives. The old Medicare card (with Social Security number followed by a letter) will be unusable beginning January 1, 2020.

CMS is cautioning people about laminating the new card because it is not plastic. If the card is laminated and the process makes any part unable to be read or scanned, a new card will need to be re-issued.

Outreach and education is being provided to Medicare beneficiaries, providers (hospitals, doctors, and medical suppliers, for example), health plans, and billing systems, to name a few. Announcements and short videos about the new Medicare card will be on television, social media, and printed materials. Inside the cover of the Medicare & You 2018 is a full-page color illustration of the new card.

Unfortunately, scam artists continue to call people, pretending to be from the IRS, CMS, and Social Security. They are trying to get your current Medicare number and other personal information. Medicare, IRS, and SSA will never contact you for that. Do not share any personal information with anyone who contacts you by phone, email, or by approaching you in person, unless you’ve given them permission in advance. Call CMS at 1-800-633-4227 to file a complaint.

If you have questions about the new Medicare card, please call CMS at 1-800-633-4227.
Can a Part D Drug Plan Suddenly Refuse to Pay for a Medication?

Dear Lance,

In September, I went to fill a prescription that had been covered all year by my prescription drug plan. The pharmacist said that my plan would no longer cover this medication. I thought that the plan’s formulary couldn’t be changed for the entire calendar year. Are they allowed to do this?

Upset

Dear Upset,

I can understand how this situation is distressing to you. It is difficult for me to answer the question as to why your medication is no longer covered by your plan without more information.

During the year, a Part D plan may make changes to its formulary (list of covered medications) — dropping some from coverage or adding some it hasn’t covered before — according to Medicare regulations. If the change involves a drug you’re currently taking, the plan must take one of two actions:

- Send you a written notice at least 60 days before the change takes effect; or
- At the time you request a refill, notify you of the change in writing and provide a 60-day transition supply of the drug under the same terms as before.

Changes to the formulary must be approved by CMS (Centers for Medicare and Medicaid Services). Your plan cannot stop covering a medication that the plan has been providing to you except in the following circumstances:

- The medication has been declared to be unsafe and the Food and Drug Administration has changed its approval of the medication or has recalled it;
- The manufacturer has stopped producing it; or
- The brand name medication that you have been using has been replaced with a generic equivalent.

If any of the following changes affect a drug you are taking, the change will not affect you until January 1 of the next year if you stay in your current plan:

- Your drug has been moved to a higher cost-sharing tier;
- New usage restrictions such as quantity limits or prior authorization are added on the use of your drug; or
- Your drug is removed from the formulary but not because of a sudden recall or because a new generic drug has replaced it.

Your Medicare Part D Rights

If you have a Medicare Prescription Drug Plan or Medicare Advantage Prescription Drug plan, you have the right to do the following:

- Receive “coverage determination” — a written explanation from your plan about your benefits, including whether a particular drug will be covered, your costs for drugs, any coverage requirements (such as drugs that require the plan’s prior authorization), and requirements for making coverage exceptions;
- Ask for exceptions to drugs not covered by your plan’s formulary;
- Ask for exceptions to waive plan coverage rules (like prior authorization or quantity limits); and
- Ask for a lower copayment for higher-cost drugs if you or your prescriber believes you cannot take any of the lower-cost drugs for the same condition.
DOEA Assists Storm Victims With Bags of Relief Items

Rick Burnham
Editor in Chief, Elder Update

A core group of Department of Elder Affairs employees met July 6 to plan for the annual Seniors in Need Blanket Drive. The drive annually generates the resources needed to fill hundreds of bags (630 in 2016) with personal items to assist seniors in Northwest Florida.

In similar fashion to recent years, a series of fundraisers was planned to assist with this year’s effort, including – but not limited to – a chili-cookoff, a breakfast, a bake sale, a raffle, and personal donations. As in recent years, the drive would culminate in the delivery of bags to area seniors in early December.

And then Hurricane Irma hit Sept. 10, ravaging the state with winds as high as 130 mph, resulting in a more immediate need for items collected through the annual Blanket Drive.

Anne Avery, Chief of DOEA’s Bureau of Elder Rights, said it quickly became apparent that a greater need existed for the annual blanket drive and its resources. “We realized that outreach had to be extended beyond Northwest Florida to seniors around the state impacted by the disaster,” she said. “The Department shifted its fundraising operations for the traditional blanket drive for a new initiative called ‘Hurricane Irma Seniors in Need Relief Drive.’”

Janice Harvey, who coordinated activities associated with the drive, said the list of items commonly placed in the bags for the holiday season had to be altered according to needs associated with the storm. “The list of items typically placed in the bags was tweaked to include flashlights, power banks, umbrellas, hand sanitizer, wipes, batteries, and other items,” she said.

Organizers established a goal of 700 bags to be filled with items and delivered to seniors in need.

Calls went out to Planning and Service Areas (PSAs) around the state to solicit a list of areas impacted by the storm and to secure recipients for the bags. A number of them stepped up to the challenge, including the Area Agency on Aging of Pasco-Pinellas, in St. Petersburg; Senior Connections Center in Tampa; the Area Agency on Aging of Aging of Southwest Florida in North Ft. Myers; Elder Source in Jacksonville; and the Alliance for Aging in Miami.

Each of the areas received 100 bags as part of the effort, beginning with Oct. 4 deliveries to Tampa, St. Petersburg, and North Ft. Myers. The Jacksonville area received their collections on Nov. 20, while Miami’s bags were shipped out in early December. The remaining 200 bags were delivered in December to seniors in need around the Northwest Florida area.

DOEA Secretary Jeff Bragg commended members of the Department for their hard work in making the annual blanket drive a success and for having the flexibility to help those affected by Hurricane Irma. “This is just another example of how dedicated our folks are to assisting our seniors around the state,” he said. “They take a great deal of pride in making a difference, oftentimes using their own resources to get things done. To a person here at the Department, we feel honored to serve the seniors of our great state with items that they might need and otherwise may not be able to get.”
Scams Come in Many Forms

Office of Inspector General
Florida Department of Elder Affairs

Spoofed Caller ID Numbers
The Federal Trade Commission warns that scammers are spoofing phone numbers of businesses and government agencies. The phone number caller ID information will appear to be from a trusted source.

The best defense against spoofed caller ID numbers is to never give out or confirm your personal or financial information over the phone. If you get a strange call that appears to be from a trusted source, hang up and contact the trusted source via a number that you obtain from their website. Never wire money or send prepaid gift cards to anyone who calls you unexpectedly. If the caller is pressuring you to act now, hang up. It is most likely a scam.

Data Breaches
Recent widespread data breaches have many consumers worried that their personal/financial information has been compromised. Businesses will not contact you by phone related to data breaches but may notify you by email or mail. Do not provide or verify any personal/financial information to anyone calling on behalf of a business affected by a data breach. Contact the business directly with any questions you may have via their website or a verified phone number.

Charity/Disaster Contribution Scams
Beware of scams related to charitable donations and disaster relief. Only make donations to legitimate sources and only through verifiable websites, social media applications, or telephone numbers initiated by you. Do not use links provided to you or respond to unsolicited phone calls.

Resources for Scam Alerts
• The Federal Trade Commission has a webpage which highlights Scam Alerts for consumers. The page can be accessed at www.consumer.ftc.gov/scam-alerts.

• Check your credit report at least once a year for unauthorized new accounts and other suspicious activity. You can obtain a free credit report at www.annualcreditreport.com or order one by calling 1-877-322-8228. Finally, you can check your report by completing the Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You are eligible to receive one free credit report annually from each of the three credit reporting agencies (Equifax, Experian, and TransUnion).

• Review your bank and credit card statements monthly for unauthorized transactions.

• Do not give out personal or financial information over the phone unless you initiated the call to a verified number. Do not send your personal or financial information in an email unless you initiated the contact and the receiver is verified.

• Store your Social Security card, financial documents, and credit cards in a secure location.

• Be cautious about providing personal or financial information in a public place either over the phone or in person. Be aware of who is around and may be listening to your conversation.

• Never share your online account passwords with anyone. If any of your online accounts have potentially been compromised, change your password immediately, and, if applicable, notify the business or entity associated with that account.

• Immediately report lost or stolen credit or debit cards to your bank so your account can be cancelled to prevent unauthorized transactions. Reporting timeframes can also be a consideration in determining your liability to the financial institution. If money has been stolen from your account, contact law enforcement to file a police report and notify your financial institution immediately to close your account.

• Most credit card companies offer fraud alerts to their customers. This service will provide you with potential fraud alert notifications via email, text message, or the card issuer’s smartphone application. Contact your credit card company (using the phone number on the back of your credit card) or go to its website to find out whether it offers this service.

• If you have had personal or financial information compromised, you can request any of the three credit reporting agencies to place a fraud alert on your credit report for 90 days (renewable for an additional 90 days). The alert will require businesses to verify identity before issuing credit. The service is free, and when one agency is notified, it must tell the other two. Here are the contact numbers for all three agencies:
  • TransUnion 1-800-680-7289
  • Experian 1-888-397-3742
  • Equifax 1-800-525-6285

What Is Phishing?
Shandra McGlohon
Bureau of Information Technology
Florida Department of Elder Affairs

Phishing uses the name of a trusted entity – often financial institutions – to get sensitive personal information such as passwords and credit card details via bogus email or texts.

Recently there have been cases of phishing emails generated from what initially appear to be valid business sources. If you are unsure about any email, including a business email, verify that it is legitimate before you open any links or futl out attached documents.

No one should ever ask you for your computer password.
According to Jonathan Penn, Director of Strategy at security software firm Avast, “fear or greed” are the two most typical strategies used in phishing emails or texts. Hackers prey on people by placing them in fear that their accounts have been compromised in some manner or an event is about to happen unless they respond immediately or they are drawn into ads for free or discount items. For example:

Disabled/Suspended Accounts
This email or text threatens to lock or disable an account or that an account is going to expire if there is no response. One of the most recent examples is an Apple text/email phishing scam that states, “Your Apple ID is due to expire today.”

Irregular or Fraudulent Activity
This scam will claim there is fraudulent activity on your account or a security update is needed and request that you log into your account via a link provided. Your financial institution or other valid business will never ask you for account or personal information in an email.

CONTINUED ON PAGE 11
How to Qualify for Social Security Disability Benefits

Eric Minghella
Disability Benefits Help

Are you unable to work due to a disability or illness? If so, you might qualify for Social Security benefits. The Social Security Administration (SSA) offers financial resources for people in need. Here’s a little more information on both the medical and technical requirements you’ll need to meet to qualify for disability benefits:

**Medical Qualifications**
To know if you have a condition that medically qualifies, you can compare your diagnosis to the SSA’s Blue Book. The Blue Book is a medical guide listing hundreds of qualifying conditions and the tests or medical history you’ll need to have to be approved. Qualifying will vary depending on your unique diagnosis.

For example, Parkinson’s disease will qualify if you’re unable to “ambulate effectively,” which means you cannot do the following:

- Stand from a seated position
- Balance while standing
- Walk without two crutches, a wheelchair, or a walker

People with Parkinson’s disease will also qualify if the tremors prevent them from performing fine hand movements, like typing or writing.

ALS, on the other hand, will automatically medically qualify with just a diagnosis. Because the entire Blue Book is available online, you should review the listing with your doctor to see if you might be eligible for disability benefits.

**Technical Eligibility**
There are two forms of disability benefits—Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). Medically qualifying for both programs is the same, but each has its own technical requirements:

To qualify for SSDI, you must be between the ages of 18 and 65. This means that if you’re already receiving retirement benefits, you will not be eligible for additional payments due to a new illness or injury. You’ll need to have worked and paid income taxes to qualify for SSDI, but so long as you’ve earned just $5,000 per year, you’ll qualify.

You can qualify for SSI at any age. If you’re receiving retirement benefits less than $735 per month, you could be eligible for SSI on top of these. While SSI has no work requirements, you will need to have a very low household income. If you have a spouse who earns a living wage, or if you have more than $3,000 saved in income or assets, you will not be eligible for SSI benefits.

**Early Retirement or Social Security Disability?**
If you’re between the ages of 62-65, you may have the choice to take early retirement or apply for Social Security disability benefits. Always apply for disability first. SSDI benefits are “locked in” to what you would have earned had you worked until your full retirement age, so you’ll always earn more on SSDI than taking early retirement. Once you hit your full retirement age, your SSDI benefits will simply convert to Social Security retirement, and you’ll be able to work part-time if you’re able.

**Starting Your Application**
The easiest way to apply for Social Security benefits is online. You can do so on the SSA’s website. If you’re unable to type, a family member can always apply on your behalf.

If you’d prefer to apply with someone in person, you can do so at your closest Social Security office. There are more than 1,000 offices located in the United States. Make an appointment by calling the SSA toll free at 1-800-772-1213. It typically takes three to five months to hear back from the SSA regarding your claim.

Eric Minghella is an Outreach Specialist at Disability Benefits Help, an independent organization dedicated to helping people receive the disability benefits they need. Founded in 2009, Disability Benefits Help has thousands of articles and resources on the entire Social Security application process, from applying initially to maintaining benefits after approval. He can be reached at emm@ssd-help.org.
CARES Initiative Paying Big Dividends for Seniors

An idea to leverage existing computer technology to stretch resources and improve services for seniors has been paying big dividends across the Sunshine State.

The Comprehensive Assessment and Review for Long-Term Care Services (CARES) Region 3 office in Lakeland actually began using Microsoft Skype – a telecommunications application software program that specializes in providing video chat and voice calls between computers – several months ago.

Mark Young, Regional Program Supervisor for Region 3, which oversees CARES offices in Largo, Tampa, Fort Pierce, Clearwater, and Fort Myers, said the program enables offices to share the use of personnel, alleviating shortages and expediting services. Most often, he added, this involves the services of a doctor.

“We are going on almost two years now, and it has worked so well that we have made it a standard practice in some offices,” he said. “It works as a stop gap measure for those offices without physicians. We can now work with that office and staff it.”

Prior to the implementation of the idea, all paperwork related to a particular client would be faxed from one office to another when there was no doctor available.

“We would send all of the information regarding a client by fax and then the office would present each case to the doctor,” he said. “When a physician was not available, it would become very cumbersome.

“So we looked at creating the ability to go on Skype and use that methodology to send cases electronically. The presenting office would be able to talk to the physician, like a virtual face to face. We are able to get things done when we need to instead of waiting to get things sent over. As a result, things tend to get staffed in a very timely manner.”

Setting the system up presented both the Lakeland office and the smaller ones throughout Region 3 with some work. Young credited Robert Spindanger of the Tampa CARES office and Heshla Ash-Tessier of the Fort Myers office for their hard work in getting everything operational.

“Those two were instrumental in getting it up and working and getting the hiccups out of it,” he said.

The idea paid unexpected dividends during Hurricane Irma, when a number of offices across Region 3 experienced staffing shortages.

“It worked very well,” Young said. “There were a number of cases that were affected throughout the region, and our offices in Pinellas County, Tampa, and Tallahassee were able to step right in and help out.”

The initiative has proven to be so beneficial that the team responsible for its implementation received Prudential Productivity Awards in late May. Young, Spindanger, Ash-Tessier, Stacie Jacobs, Susan Hanley, Nandkumar Karve, and Robert Haight each received $250 cash awards for their efforts.

“CARES 6A developed web-based staffing rather than employing a physician in every field office, which has shown to not only result in significant cost savings, but also the removal of barriers that previously resulted in delays in service,” the narrative for the award stated.

WHAT IS PHISHING?…CONTINUED FROM PAGE 9

Online Retailer Scams
Be cautious of holiday shopping/shipping emails which appear to come from trusted retailers such as Amazon. If you did not place an order, do not respond. If you did place an order, go to the retailer’s webpage and log into your account (do not use attached links) to verify any issues or contact the retailer by phone.

Tax Scams
Tax-themed phishing is increasing and involves an email that appears to be a legitimate Internal Revenue Service warning about owing money or a request to update filing information. The IRS will not communicate with you about these issues via email.

Fake Pop-Ups
Fake ads for appealing items can get your attention and draw you into allowing a scammer to access your computer or steal your credit card information.
UNEMPLOYMENT RATE CONTINUES TO PLUMMET

Gov. Rick Scott announced Nov. 17 in Naples that the state’s unemployment rate had dropped to 3.6 percent, the lowest in more than a decade. More than 127,000 private-sector jobs were created in October. Since December 2010, Florida businesses have created 1,448,300 jobs. Florida’s annual job growth rate of 2.6 percent also exceeds the nation’s rate of 1.6 percent.

“I am proud to announce today that Florida’s unemployment rate has reached a more than 10-year low of 3.6 percent and that more than 127,000 private-sector jobs were created in October,” the Governor said. “While Hurricane Irma was a devastating storm, we have worked day after day to help communities recover and send a message across the world that Florida is open for business. Today’s announcement, and the creation of more than 1.44 million private-sector jobs since December 2010, shows the strength of our economy. We will continue to work to make our state more business-friendly, including fighting to cut taxes by more than $180 million during the upcoming legislation session, to help secure Florida’s future as the best place for families and job creators to succeed.”

As of October, Florida’s unemployment rate had dropped 7.1 percentage points since December 2010, faster than the national decline. In the last year, 216,000 people entered Florida’s labor force, a growth of 2.2 percent, which is more than four times the national labor force growth rate of only 0.5 percent.

Cissy Proctor, Executive Director of the Florida Department of Economic Opportunity, echoed Scott’s comments, adding that her organization is committed to ensuring Florida’s families and businesses continue to prosper – particularly in the weeks and months following Hurricane Irma.

“Recovering from Hurricane Irma has been our top priority,” she said. “The unemployment rate has consistently declined while jobs are being added in diverse industries all across the Sunshine State, proving that we have the best economic climate in the nation.”

A number of metro areas throughout the Sunshine State have enjoyed robust job creation over the past year, paving the way for significant drops in unemployment levels, according to the state’s Department of Economic Opportunity. Of those, Orlando paved the way.

Gov. Rick Scott announced Nov. 17 that the Orlando area had the highest job creation numbers in the state, adding 37,400 new private-sector jobs in the last year. The unemployment rate in Orlando dropped to 3.2 percent, down 1.3 percentage points from one year ago.

“This growth, and the area’s low 3.2 percent unemployment rate, confirms that Orlando remains a great place to start or grow a business,” Scott said. “We are proud to see job creators growing in the area and providing more opportunities for hardworking Floridians.”

Orlando led the state in job growth over the year in the following industries: leisure and hospitality with 8,300 new jobs, professional and business services with 8,200 new jobs, financial activities with 5,200 new jobs, and manufacturing with 4,900 new jobs.

Close behind was the Tampa area, which added 27,000 new private-sector jobs in the last year. As a result, Tampa’s unemployment rate dropped to 3.3 percent – down 1.4 percentage points from one year ago.

The industries with the highest growth over the year in Tampa were professional and business services with 6,500 new jobs and construction with 5,400 new jobs. The Tampa area remained first among the state metro areas in job demand in October with 44,781 openings. The Tampa area also continues to rank first in the state in demand for high-skill, high-wage STEM occupations with 14,645 openings in October.

The Miami area added 25,600 new private-sector jobs over the past year, the third-highest number of jobs among all Florida metro areas. The unemployment rate in Miami dropped to 4.6 percent in October, down 0.9 percentage point from a year ago. The industries with the highest growth over the year in Miami were trade, transportation, and utilities with 7,500 new jobs and education and health services with 6,700 new jobs.

The Fort Lauderdale area added 23,200 new private-sector jobs in the last year, the fourth-highest number of jobs among all Florida metro areas. The unemployment rate in Fort Lauderdale dropped to 3.3 percent in October, down 1.4 percentage points from one year ago. The industries with the highest growth over the year in Fort Lauderdale were education and health services with 9,800 new jobs and construction with 4,200 new jobs.

The Jacksonville area added 15,600 new private-sector jobs in the last year. Jacksonville’s unemployment rate dropped to 3.3 percent in October, down

CONTINUED ON PAGE 21
Florida Hits All-Time Record High for Tourism

Gov. Rick Scott announced Nov. 20 that Florida set another tourism record by welcoming the highest number of visitors of any nine months in the state’s history with 88.2 million visitors, according to VISIT FLORIDA. This represents a 3.3 percent increase over the 85.4 million visitors from the same period in 2016. This includes 77.6 million domestic visitors, 7.9 million overseas visitors, and 2.7 million Canadian visitors. Scott made the announcement at Azucar Ice Cream Company, an ice cream boutique that has been nationally recognized as one of Miami’s top tourist destinations.

“Today, I am proud to announce that Florida has continued our record-breaking success by welcoming more than 88 million visitors to our state over the first nine months of the year,” Scott said. “Florida has had three record quarters in 2017, which would not be possible without our relentless work to market Florida as the top tourism destination. This includes VISIT FLORIDA’s aggressive marketing efforts to make sure families across the world knew that Florida was open for tourism following Hurricane Irma. We will work with the Legislature to invest $100 million for VISIT FLORIDA this upcoming session to continue this success and make sure Florida can continue to break tourism records.”

VISIT FLORIDA estimates that a record 27.9 million visitors traveled to Florida in the third quarter of 2017 (July-September), an increase of 3.3 percent over the same period last year. This third-quarter number breaks down to 24.9 million domestic visitors, 2.6 million overseas visitors, and 428,000 Canadian visitors coming to the Sunshine State. Total enplane-ments at Florida’s 18 major airports in the third quarter of 2017 increased 2.4 percent over the same period the previous year, with 20 million passengers. The number of hotel rooms sold in Florida during quarter three of 2017 grew by 4.7 percent compared to quarter three 2016. During the same period, Florida’s average daily room rate (ADR) increased by 3.0 percent and occupancy by 2.9 percent.

Ken Lawson, President and CEO of VISIT FLORIDA, said the momentum being experienced by the Florida tourism industry is real.

“Back-to-back-to-back record quarters in the first nine months of this year show this,” he said. “VISIT FLORIDA will not rest on our laurels, but will continue to be at the forefront of creating leading-edge, original marketing programs for our industry partners so that together we can make Florida the number one vacation destination in the world.
AHCA Announces Launch of FloridaHealthPriceFinder

The Agency for Health Care Administration (AHCA) launched FloridaHealthPriceFinder, a new healthcare transparency tool for consumers, on Nov. 28. The new website is designed to allow consumers and caregivers to look up the average amounts paid by insurance plans for a specific service, giving them a better estimate of what their total out-of-pocket expenses will be. The average payments are based on billions of lines of claims data from three Florida health plans, and claims data from additional plans will be added in early 2018. Further updates to the website will be available in the upcoming months.

“Florida continues to lead the way in providing healthcare transparency for our residents,” said AHCA Secretary Justin Senior. “Floridians have already had the ability to use FloridaHealthFinder to access health plan report cards, locate the best facilities for their families, and access educational resources. FloridaHealthPriceFinder takes these resources a step further and gives consumers a more realistic cost estimate than was previously available. I look forward to continued innovations in healthcare transparency as we pursue our mission of Better Health Care for All Floridians.”

The website lists the services as “care bundles” in order to factor in all aspects that account for the final price. For example, the care bundle for a knee replacement includes consultation, surgery, physical therapy, and a follow-up visit. Since 2007, Floridians have been able to use FloridaHealthFinder.gov to look up undiscounted hospital charges, but this is rarely the amount that individuals or insurance companies are expected to pay. This tool can be used in conjunction with contacting the health insurance company to find out-of-pocket costs.

FloridaHealthFinder and FloridaHealthPriceFinder will operate together to continue to provide Floridians with transparent health care resources. To compare health care facilities in Florida, please visit www.floridahealthfinder.gov/index.html#compareColL. All the new resources provided by FloridaHealthPriceFinder can be found by visiting pricing.floridahealthfinder.gov.

The Agency for Health Care Administration is committed to better health care for all Floridians. The Agency administers Florida’s Medicaid program, licenses and regulates more than 49,500 health care facilities and 43 health plans, and publishes health care data and statistics at www.FloridaHealthFinder.gov. Additional information about Agency initiatives is available via Facebook (AHCAFlorida), Twitter (@AHCA_Fl) and YouTube (/AHCAFlorida).

WISHING YOU A HAPPY AND HEALTHY NEW YEAR

Heather Kelleher
Florida Department of Health

As we look forward to everything 2018 has to offer, the Florida Department of Health wants you to have your healthiest year yet! The New Year is a great time to set some new health and wellness goals. Becoming healthier doesn’t happen overnight; it often begins with making small, gradual changes in your life.

Setting big goals at the start of every year can be overwhelming, and sometimes people can’t keep up with them for more than a month or two. Starting with smaller, more attainable goals can help keep you motivated all year.

If you have not yet gotten your annual flu shot, you can make a goal to get one this month so you can protect yourself and people around you from getting the flu. This is especially important for people age 65 or older. Visit FluFreeFlorida.com for more information or to learn where you can get your annual flu vaccine.

Now might also be a great time to commit to making a fitness plan. The Centers for Disease Control and Prevention (CDC) recommends that older adults incorporate some form of exercise every day to maintain their health, stay alert, improve balance, and prevent falls. Setting goals to increase your physical activity can seem daunting, but the National Institute on Aging provides helpful online tools through their Go4Life program to keep you motivated and inspired with coaching tips and examples of exercises designed for older people. To find out more about Go4Life or to sign up, visit Go4Life.nia.nih.gov.

Combined with regular physical activity, making small changes to what you eat can also help keep you healthy. Thinking carefully about the type and amount of food you eat each day will help you achieve and maintain a healthy weight. If you are not sure where to start to make healthier substitutions in your diet, ChooseMyPlate.gov offers many helpful resources including information about what foods you should select from each food group, healthy recipes, and tips for shopping healthy on a budget.

You can visit FloridaHealth.gov for more resources and information about how you can have your healthiest year yet.
Lauren Benoit  
Senior Resource Alliance

For people with chronic health conditions, good medical care is just half of the equation. Equally important is their ability to make healthy decisions, follow their doctor’s recommendations, and take care of their condition.

Living Healthy with Chronic Conditions teaches people with ongoing health conditions to do just that. Participants have less pain, more energy and fewer hospitalizations.

The workshops, for adults of all ages who have chronic conditions, are offered throughout Central Florida. Chronic conditions include diabetes, arthritis, COPD, high blood pressure, depression, heart disease, chronic pain, anxiety, multiple sclerosis, fibromyalgia and others.

There’s a significant need for support for people with chronic conditions, which the Centers for Disease Control and Prevention calls the most common, costly and preventable of all U.S. health problems. They are also the leading causes of death and disability, responsible for seven out of 10 deaths each year.

“The good news,” says Lauren Benoit, Health & Wellness Program Manager, “is that people who know how to take care of their health conditions can live successfully with their disease. The Living Healthy workshops are a wonderful complement to medical care, equipping people to live well outside the doctor’s office so they can make the most of their treatment and live the lives they want.”

Living Healthy workshops are delivered in six two-and-a-half-hour weekly sessions. They are taught by two certified leaders; either one or both are non-health professionals who have a chronic disease themselves and will lead the workshop from their own experience.

“It is amazing to see the change that occurs after people go through the workshop,” says Rose Hamm-Hines, Leader for the Living Healthy workshops. “People are more confident, energetic and have a new support system in place, all of which helps them lead a healthier life.”

During the six-week session, participants receive support from trained leaders and other workshop participants, learn practical ways to manage their pain and fatigue, learn about nutrition and exercise options and learn better ways to communicate about their conditions with doctors and family members.

Living Healthy with Chronic Conditions was created by Stanford University’s Patient Education Research Center and is supported by the Florida Department of Elder Affairs and the Area Agency on Aging offices across Florida. The goal is to put healthy options within reach for all Floridians, and offering these self-management workshops is a way to ensure that people with chronic diseases have the support they need to access those options and live well.

For information on workshops in your area, call the Senior Resource Alliance at 407-514-1806 or visit LivingHealthy@sraflorida.org.
Ombudsman Corner

The Florida Long-Term Care Ombudsman Program recently announced a new monthly training series, Ombudsman Corner, which features State Ombudsman Michael Milliken and guest speakers who will address a variety of topics pertaining to serving as an ombudsman. This is just one of the many ways that LTCOP is leveraging technology to engage its volunteers and help them to continue their education and training. For more information or to learn about becoming an LTCOP Volunteer Ombudsman, contact us at 1-888-831-0404.

Ombudsmen Join Facebook Live Event

On Thursday, December 1, the Florida Long-Term Care Ombudsman Program participated in a Facebook Live discussion with Univision in Miami. The conversation was in Spanish and was an excellent opportunity to educate Univision viewers about the LTCOP and how we can assist them and their loved ones, as well as provide them with information on how they, too, can be Ombudsmen. We encourage you to watch the discussion and share it with others you feel may benefit from it. You can find the recording on our Facebook page at www.Facebook.com/FloridaOmbudsmanProgram. For more Spanish publications and resources about the LTCOP, visit our “Publications” section on www.ombudsman.myflorida.com, or call 1-888-831-0404.
DON’T WAIT TO PLAN YOUR ESTATE

Commissioner Drew J. Breakspear
Florida Office of Financial Regulation

Estate planning is not fun to think about and can be difficult, but it is important to have an estate plan for many reasons. An estate plan gives your loved ones a strategy to implement your exact wishes, avoids having a probate judge decide how to distribute your estate, and it keeps your heirs from having a large tax burden. Below are some tips to help you create an estate plan.

CREATE A WILL AND A LIVING WILL. A will establishes your desired distribution of assets that are not already designated with a beneficiary or that are outside of a trust. Clearly describe your wishes and beneficiaries in the will, so that there are no questions about your desires. A living will, or advance directive, will provide guidance to your loved ones on any medical decisions they will be required to make in the event you are incapacitated.

MAKE A LIST OF YOUR DEBTS. Create a detailed list of your debts, including credit cards, auto loans and mortgages. Include the amount you owe and contact information for each company. This will allow your loved ones to make arrangements to pay the debts without incurring additional penalties or fees.

DEVELOP A CATALOG OF ELECTRONIC ACCOUNTS AND CURRENT LOGIN INFORMATION. Keep all usernames and passwords for every online account you have in one place, so that your loved ones can access necessary accounts. Make sure this information is kept in a secure location.

KEEP COPIES OF RETIREMENT ACCOUNTS AND INSURANCE POLICIES IN A CENTRAL LOCATION. Be sure to note any designated beneficiary on each of your accounts, including alternate beneficiaries, as this will supersede what is noted in your will. Note any transfer on death (TOD) designations on any bank or brokerage accounts, as well, for the same reason.

Once you have your estate plan in place, regularly review and update all information, including beneficiaries. Aim to review your estate plan, including your will, every few years and after every major life event, such as marriage, divorce, relocation to another state, etc.

The Florida Office of Financial Regulation oversees Florida’s financial services businesses, and we are a valuable financial capability resource. We offer Floridians a robust online Consumer Knowledge Center, www.flofr.com/staticpages/consumerknowledgecenter.htm, where you can find more information on many financial topics.

The Powerful Story of Mindy’s Mom

Bonnie Conrad, Esq.
Project Director, Elder Rights Division
Your Aging & Disability Resource Center

Mindy thought she had faced the worst when she went to the funeral of her aging mother’s roommate and found her mother in a state of dementia requiring her immediate placement in an assisted living facility (ALF) with memory care. Then the nightmare of exploitation began.

Mindy’s 87-year-old mom had given a power of attorney to a trusted family friend who also served as her financial advisor. The arrangement had worked well for several years. Once Mindy’s mom moved from her home, the advisor/POA was supposed to use the mother’s funds to pay for her care. For a few months, he paid the ALF bills while writing numerous checks to himself. He opened a joint account with the now incapacitated mother and added himself as account holder and then had the mother’s Social Security and annuity checks direct-deposited into that account. Then he stopped paying the mother’s bills.

Mindy received a call from the ALF telling her she had to pay overdue bills and that her mother’s level of service was being reduced. Unless payment arrangements were made, the facility would begin eviction proceedings.

Mindy contacted local law enforcement, who determined that the advisor removed more than $42,000 from the mother’s accounts. This was exacerbated by the fact that mom’s Social Security and pension could not be accessed by anyone but the exploitive advisor who refused to pay her bills. While law enforcement was putting together the criminal case, Mindy needed help to pay for her mother’s care and address the damage done by her exploiter. The sheriff’s office asked the Elder Rights Division to help.

PROBLEM: No money to pay for ALF care.

SOLUTION: The Elder Rights staff assisted Mindy in applying for veterans benefits for which her mother was eligible due to her late husband’s service. We helped Mindy apply as representative payee to avoid using the power of attorney.

PROBLEM: Lack of access to mother’s Social Security benefits.

SOLUTION: After the exploiter’s arrest, Elder Rights staff spoke to the bank about sending an automatic payment to the facility from the joint account. The bank agreed, and the combination of funds covered the mother’s bills. If Mindy had sought to change the Social Security payee from the exploiter to herself, the Social Security checks would stop while the federal government conducted a process that could take several months. This would leave Mindy’s mother without funds needed for her care.

PROBLEM: Only the exploiter had legal power to act on mother’s behalf.

SOLUTION: Because Mindy’s mother now lacked the mental capacity to appoint another power of attorney, Elder Rights staff worked with the Legal Aid Society to obtain a public guardian who could take over the bank account, become the Social Security and annuity payee, and seek restitution.

OUTCOME: The exploiter pled guilty to a second-degree felony and repaid the $42,000. With the combined Social Security, VA benefits, annuity, and restitution, Mindy’s mom has the resources to have proper care, in a familiar place, for the rest of her life.
National Library Service Offers Options in Florida

Rick Burnham
Editor in Chief, Elder Update

Officials at the Florida Bureau of Braille and Talking Books Library realize that visual impairment often goes hand in hand with aging. And they are well aware that dealing with such a thing is not easy.

As a result, they have made the process of applying for membership, and thus gaining access to a wide range of audio and Braille services, as simple as filling out a single form.

Bureau Chief Jim Woolyhand said his organization serves a large number of seniors throughout the state.

“We serve all 67 counties in the state, and a large portion of our customer base is seniors,” he said. “There are no fees. Applications are on our website (dbs.myflorida.com/library). They can be mailed in, faxed in, or they can be sent as an email attachment.”

He added that the services are for those people who are visually impaired, and for those with a physical impairment that makes it difficult to hold a book.

Woolyhand said his organization offers a wide range of services. Books are offered in Braille and recorded formats include bestsellers, classics, mysteries, biographies, westerns, poetry, history, and other subject areas commonly represented in public library collections. Materials are available in English and many other languages.

Magazines are sent to customers on a subscription basis and include more than 100 popular titles.

Catalogs are mailed bimonthly to inform customers about new books and magazines added to the collection. Recorded book customers usually receive Talking Book Topics, while Braille readers most often subscribe to Braille Book Review. These catalogs are used to select and order reading materials.

A complete book catalog is also available at the NLS website (www.loc.gov/nls).

Special cassette and digital players are required since books and magazines are recorded at slow speeds that will not play on standard commercial equipment. The players are provided to the Bureau of Braille and Talking Books Library by the NLS. They are, in turn, lent to members around the state at no cost.

Woolyhand said that many people around the state consider the services of his library to be a real difference maker.

“A lot of folks were not anticipating that they would become visually impaired, so reaching out has not been an easy thing to do,” he said. “But we often get notes from people who have reached out, and the notes and letters say our services have proven to be a lifesaver for them, especially if they are avid readers.”

The Florida Bureau of Braille and Talking Books Library in Daytona Beach is Florida’s Regional Library of the NLS. Nine sub-regional libraries exist, in Jacksonville, Miami Gardens, Orlando, West Palm Beach, Fort Lauderdale, Fort Myers, Cocoa, Pensacola, and Clearwater.

Did you know that Elder Update is available in braille or on cassette tape for persons with reading disabilities?

Contact the Bureau of Braille and Talking Book Library Services toll-free at 1-800-226-6075 for more information.
Rick Burnham  
Editor in Chief, Elder Update

A year ago, as the calendar flipped over to 2017, Karen Griffith had serious concerns about the care of her 83-year-old mother Beverly, who is in the middle stages of Alzheimer’s disease. Beverly had recently moved in with Karen and husband David, and the strains of such a responsibility – particularly those relating to finances – were beginning to show.

Beverly was diagnosed with Alzheimer’s in 2015. Her condition requires constant attention and supervision, meaning daycare is a necessity. She had some money available, but with expected costs amounting to nearly $300 per week, those funds would almost certainly run out over time.

But then Karen, an administrative assistant with the Florida Department of Elder Affairs, heard about the Veterans Administration’s “Aid and Attendance Pension Program,” which is designed to reduce the cost of care for veterans and surviving spouses who require assisted living. As a result, the future looks considerably brighter than it did a year ago for Griffith and her family.

Karen’s father, Jerry, who passed away in 2002, was an Air Force veteran who served his country during the Korean War. Since Jerry and Beverly had not divorced prior to his death, Beverly was thus eligible to apply for the program. She also met medical qualifications – essentially that she needs the assistance of another person to perform daily tasks, such as eating, dressing, and so forth, along with financial requirements – the VA looks at income as well as existing assets.

The Griffith family now receives more than $1,500 per month for Beverly, which they use to pay for her daycare and for services such as having someone come and sit with her. The first check arrived Oct. 1.

Karen says the extra cash makes a considerable difference, particularly for an elder.

“It is wonderful for a senior,” she said. “Sometimes they have to make the choice between food and electricity or other essential things. In my mother’s case, this allows her to remain in daycare during the day, where she gets to interact with people. It has given all of us real peace of mind.”

VA officials require considerable paperwork to approve payments, Karen said, including discharge or separation papers, marriage certificates, death certificates, and proof of income – to name a few. The wait for approval can be lengthy. An applicant can expect to wait anywhere from six to eight months on average, Karen said.

“It took us about six months, but it was certainly worth the wait,” she said. “It is a wonderful program.”

For more information about the Aid and Attendance Pension Program, visit www.veteranaid.org, or call 1-866-584-7191.
FLORIDA SENIOR GAMES SURPASSES MILESTONE PARTICIPATION

Nick Gandy
Florida Sports Foundation

Now in its 26th year, the Florida Senior Games surpassed 50,000 total athletes on Nov. 21 when the Flor-La-Bama 55 and over volleyball team, from Northwest Florida, registered with its six-member team.

The 2017 Florida Senior Games were held Dec. 2-10, 2017 in Clearwater and Pinellas County. More than 2,000 senior athletes competed in the nine days of competition.

Among the registered athletes were participants from 38 states as well as Puerto Rico, The Bahamas and Ontario, Canada. The Games featured a wide representation of the State of Florida with athletes from more than 200 Florida cities – from Alachua to Zephyrhills and Pensacola to Big Pine Key – resulting in a $2 million economic impact to the Clearwater area.

While nearly 70 percent of the athletes competing were in the 60-70 age groups, 17 athletes age 90 and over were also registered. The most experienced athlete was Paul Allaire, a 96-year old Shuffleboard player from Clearwater, with 95-year-old Mary Kemp, of Boca Raton, not far behind. Kemp ran in the 50 and 100 meter dashes of the Track and Field competition.

Of the 24 swimming age group records broken at The Long Center Pool on the first day, six were set by swimmers in the 90-94 age group. Betty Lorenzi, who divides her time between Havana, Fla. and Lake Geneva, Wis., topped the U.S. Masters Swimming 100-yard backstroke national record by 20 seconds with a time of 1:54.60. She also holds the 100-yard backstroke U.S. Masters Swimming national records in the 80-84 and 85-89 age groups. She bested the previous 90-94 age group Florida Senior Games record by a minute and a half. Lorenzi also established a Florida Senior Games 200-yard backstroke record in the 90-94 age group.

Jean Troy, of Sun City Center, set 90-94 age group records in the 100 breaststroke and 200 freestyle. John Cornell, of Lady Lake, set records in the 100-yard backstroke and 100-yard breaststroke.

The Archery competition at the Joe Dimaggio Sports Complex featured two impressive records. Tim Walker, of North Fort Myers, established a new all-time high score in the Recurve event, shooting an 834 to win the gold medal in the 55-59 age group. He topped the previous all-time high score and 55-59 age group record by 38 points, set by Jeffrey Wiseman, of The Villages, in 2007. It is the first 800 score in the event in Florida Senior Games history.

John Horwath of The Villages, the 2016 Florida Senior Games Male Athlete of the Year, became the first archery athlete in the history of the Games to compete in the 95-99 age group. He established the age group record in the Compound & Release event, shooting a 789. He also holds the 90-94 Compound & Release age group record and three age group records (80+, 85+, 90+) in the Compound & Finger event.

Meanwhile, at the Countryside Country Club, Men’s and Women’s golfers hit the links for the first of two days swinging their clubs. A group of golfers played their 18-hole round while others played day one of their 36-hole competition.

Golfers began teeing off at 8:00 a.m., but the final tee time of the day belonged to the elder statesmen of the day. Ninety-year old Charles Madge, of Altamonte Springs, and 93-year old Charles Miller, of Sebring, approached the first tee at 9:48 a.m., with quite an audience in tow.

Seven members of Miller’s family, who deemed themselves, “Charlie’s Army,” followed in golf carts for all 18 holes. Charlie’s Army included his wife, Yvette, four of his children and a couple of their spouses, who traveled from Indiana and Texas.

“They don’t usually come out to the golf course and follow me,” Miller said with a laugh. “It was quite a bit of pressure for about 17 holes.”

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Senior Athletes

Nick Gandy  
Florida Sports Foundation

Jacksonville Table Tennis player Winston Dowridge has been competing in the Florida Senior Games for three years. In each of the three years he has increased his gold medal total.

The retired Navy veteran won gold medals in all three events Dec. 4 at this year’s Games, held at The Long Center in Clearwater. Dowridge won the Men’s Singles 55-59 age group for the second consecutive year. He also teamed with Eric Penny to win the 55-59 Men’s Doubles gold and with Juliana Milanov, of Winter Garden, to win 50-54 Mixed Doubles.

In the 2016 Games, he won gold medals in Men’s Singles 55-59 age group and the 50-54 Men’s Doubles. In 2015, he won the Mixed Doubles 50-54 age group gold medal.

After winning a total of eight matches this year, Dowridge admitted that the competition of the annual event plays a big part in his enjoyment. But, he added, the camaraderie found at the Florida Senior Games – and in table tennis in general – was important as well.

“I spent my career in the Navy traveling to play at different bases,” he said. “Playing in table tennis tournaments in the Senior Games and other outlets continues to give athletes a chance to travel and opens your eyes to a whole different world out there.”

Also feeling the weight of three gold medals was William Lee, of Orlando. Lee won the 65-69 age group Men’s Singles and Men’s Doubles gold and the Mixed Doubles gold with Patricia Benitiz, in the 55-59 age group.

To win the men’s doubles gold medal, Lee and his partner, John Reynolds, of Palm Harbor, had to withstand a five-game challenge from Stuart Lesser and William Mogensen, of The Villages. On the verge of a four-game victory with a 10-8 lead, Lee and Reynolds gave up four straight points to even the match at two games each. But the duo rebounded to win game five 11-6, denying Lesser and Mogensen a second consecutive gold medal in the men’s doubles 65-69 age group.

Benitiz not only teamed with Lee to win the mixed doubles gold medal, but also won her fourth consecutive women’s singles gold medal – sixth in the last seven years. Since 2010, Benitiz has won a combined 12 gold medals in women’s singles and mixed doubles.

JOBS, JOBS, AND MORE JOBS…CONTINUED FROM PAGE 12

Finally, John Shultz’s consecutive years medal winning streak continued to increase. The Inverness table tennis player climbed upon the medal stand for the 25th consecutive year, the longest consecutive years medal winning streak among all athletes. Shultz won the 80-84 age group men’s singles gold. He won a silver medal in the 75-79 age group with Sylvia Longley, of Crystal River.

Finally, the Pensacola area added 2,800 new private-sector jobs in the last year. The area’s unemployment rate dropped to 3.3 percent, down 1.5 percentage points from a year ago. The industries with the highest growth over the year in Pensacola were professional and business services with 1,500 new jobs and leisure and hospitality with 1,100 new jobs.

Statewide, Florida businesses created 127,400 new jobs in October, and the unemployment rate dropped to 3.6 percent, the lowest rate since February 2007. Since December 2010, Florida businesses have created 1,448,300 new private-sector jobs.

1.4 percentage points from one year ago. The industries with the highest growth over the year in Jacksonville were trade, transportation, and utilities with 6,300 new jobs and professional and business services with 3,500 new jobs.

The West Palm Beach area added 6,900 new private-sector jobs in the last year. The area’s unemployment rate dropped to 3.3 percent, down 1.5 percentage points from a year ago. The industries with the highest growth over the year in Pensacola were professional and business services with 1,500 new jobs and leisure and hospitality with 1,100 new jobs.

Two FSG Table Tennis Players Complete Three-Event Gold Medal Sweep

The two Charlies, arrived back at the clubhouse around 3:00 p.m. with Charlie Madge turning in a score of 96 and Charlie Miller recording a 101. Miller returned later in the event to complete his 36-hole competition.

Madge was recently named as a Humana Game Changer for exemplifying healthy aging and providing encouragement, motivation, and inspiration for all seniors to stay healthy.

Finally, John Shultz’s consecutive years medal winning streak continued to increase. The Inverness table tennis player climbed upon the medal stand for the 25th consecutive year, the longest consecutive years medal winning streak among all athletes. Shultz won the 80-84 age group men’s singles gold. He won a silver medal in the 75-79 age group with Sylvia Longley, of Crystal River.
As potential Florida Senior Games athletes are making their New Year’s resolutions to live a more active lifestyle, the Florida Senior Games Calendar of Series Qualifiers will begin in February and continue through November.

The 24 Series Qualifiers serve as the first step on the way to the 2018 Florida Senior Games and, eventually for some, the 2019 National Senior Games.

While the 2018 Florida Senior Games, to be held in Clearwater/Pinellas County, December 1-9, 2018, has 24 sports, the FSG Series Qualifiers offer athletes a variety of other opportunities. Visit www.floridaseniorgames.com for a full list of the qualifiers and the various sports and events offered statewide.

The 2018 Florida Senior Games will serve as a qualifier for the 2019 National Senior Games, to be held in Albuquerque, New Mexico, June 14-25, 2019.

### 2018 FLORIDA SENIOR GAMES EVENTS

<table>
<thead>
<tr>
<th>Event Name</th>
<th>Dates</th>
<th>Contact Information</th>
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<tr>
<td><strong>DESTIN/EMERALD COAST SENIOR GAMES</strong></td>
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<tr>
<td><strong>February 1-28, 2018</strong></td>
<td>(850) 654-5184</td>
<td><a href="http://www.cityofdestin.com">www.cityofdestin.com</a></td>
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<tr>
<td><strong>HEARTLAND GAMES FOR ACTIVE ADULTS</strong></td>
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<td><strong>February 2-March 1, 2018</strong></td>
<td>(863) 784-7388</td>
<td><a href="http://www.southflorida.edu/heartlandgames">www.southflorida.edu/heartlandgames</a></td>
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<td><strong>LEE COUNTY SENIOR GAMES</strong></td>
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<tr>
<td><strong>February 2-April 3, 2018</strong></td>
<td>(239) 533-7428</td>
<td><a href="http://www.leeparks.org">www.leeparks.org</a></td>
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<td><strong>GOOD LIFE GAMES OF PINELLAS COUNTY</strong></td>
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<td><strong>February 6-November 2018</strong></td>
<td>(727) 441-9463</td>
<td><a href="http://www.goodlifegames.org">www.goodlifegames.org</a></td>
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<td><strong>GULF COAST GAMES FOR LIFE</strong></td>
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<td><strong>February 10-17, 2018</strong></td>
<td>(941) 316-1344</td>
<td><a href="http://www.scgov.net/parks">www.scgov.net/parks</a></td>
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<td><strong>SOUTH FLORIDA SENIOR GAMES</strong></td>
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<td><strong>February 17-25, 2018</strong></td>
<td>(786) 473-9847</td>
<td><a href="http://www.southfloridaseniorgames.com">www.southfloridaseniorgames.com</a></td>
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<tr>
<td><strong>POLK SENIOR GAMES</strong></td>
<td>February 24-March 12, 2018</td>
<td>(863) 533-0055</td>
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<tr>
<td><strong>THE VILLAGES SENIOR GAMES</strong></td>
<td>April 23-29, 2018</td>
<td>(352) 753-1716</td>
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<tr>
<td><strong>BROWARD COUNTY SENIOR GAMES</strong></td>
<td>October 1-30, 2018</td>
<td>(954) 588-3456</td>
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<tr>
<td><strong>CUTLER BAY SENIOR GAMES</strong></td>
<td>October 15-19, 2018</td>
<td>(786) 573-5575</td>
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<tr>
<td><strong>ORMOND BEACH SENIOR GAMES</strong></td>
<td>October 27-November 3, 2018</td>
<td>(386) 676-3291</td>
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<tr>
<td><strong>MARTIN COUNTY SENIOR GAMES</strong></td>
<td>October 28-November 5, 2018</td>
<td>(772) 353-9234</td>
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<tr>
<td><strong>GOLDEN AGE GAMES</strong></td>
<td>November 3-10, 2018</td>
<td>(407) 688-5129</td>
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<tr>
<td><strong>FLORIDA SENIOR GAMES</strong></td>
<td>December 1-9, 2018</td>
<td>Clearwater</td>
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</table>

Dates subject to change – Visit www.floridaseniorgames.com for updates.
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
(Excambia, Okaloosa, Santa Rosa and Walton Counties)

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

### Area Agency on Aging for South Tampa, Inc.

15201 N. Cleveland Avenue, Suite 110, North Fort Myers, FL 33903
239-652-6900
(Charlotte, Collier, DeSoto, Glades, Hendry, Lee and Sarasota Counties)

### Elder Options

100 SW 75th Street, #301, Gainesville, FL 32607
352-378-6649
(Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Marion, Putnam, Sumter, Suwannee and Union Counties)

### ElderSource

10688 Old St. Augustine Road, Jacksonville, FL 32257
904-391-6600
(Baker, Clay, Duval, Flagler, Nassau, St. Johns and Volusia Counties)

### Area Agency on Aging of Pasco-Pinellas, 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
(Hardee, Highlands, Hillsborough, Manatee and Polk Counties)

**Information & Referral**

**1-800-96-ELDER**

(1-800-963-5337)

### 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 Southwestern Florida

15201 N. Cleveland Avenue, Suite 110, North Fort Myers, FL 33903
239-652-6900
(Charlotte, Collier, DeSoto, Glades, Hendry, Lee and Sarasota Counties)

### Your Aging and Disability Resource Center

4400 North Congress Avenue, West Palm Beach, FL 33407
561-684-5885
(Indian River, Martin, Okeechobee, Palm Beach and St. Lucie Counties)

### Aging and Disability Resource Center of Broward County, Inc.

5300 Hiatus Road, Sunrise, FL 33351
954-745-9779
(Miami-Dade and Monroe Counties)

**FLORIDA ELDER HELPLINE DIRECTORY**

Please call the telephone number below in your area for information and referrals.

<table>
<thead>
<tr>
<th>County</th>
<th>Phone Number</th>
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<tbody>
<tr>
<td>Alachua</td>
<td>800-262-2243</td>
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<tr>
<td>Baker</td>
<td>888-242-4644</td>
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<tr>
<td>Bay</td>
<td>866-467-6242</td>
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<tr>
<td>Bradford</td>
<td>800-262-2243</td>
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<tr>
<td>Brevard</td>
<td>407-514-0019</td>
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<tr>
<td>Broward</td>
<td>954-745-9779</td>
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<td>Calhoun</td>
<td>866-467-6242</td>
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<tr>
<td>Charlotte</td>
<td>866-413-5337</td>
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<td>Citrus</td>
<td>800-262-2243</td>
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<td>Clay</td>
<td>888-242-4464</td>
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<td>Collier</td>
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<td>Columbia</td>
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<td>DeSoto</td>
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<td>Dixie</td>
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<td>Duval</td>
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<td>Escambia</td>
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<td>Flagler</td>
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<td>Franklin</td>
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<td>Gilchrist</td>
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<td>Gladstone</td>
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<td>Gulf</td>
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<td>Hamilton</td>
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<td>Hardee</td>
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<td>Hendry</td>
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<td>Hernando</td>
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<td>Highlands</td>
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<td>Hillsborough</td>
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<td>Holmes</td>
<td>866-467-6242</td>
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<tr>
<td>Indian River</td>
<td>866-684-5885</td>
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<td>Jackson</td>
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<td>Jefferson</td>
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<td>Lafayette</td>
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<td>Levy</td>
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<td>Liberty</td>
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<td>Manatee</td>
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<td>Palm Beach</td>
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<td>Pasco</td>
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<td>Putnam</td>
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<td>Santa Rosa</td>
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<td>St. Lucie</td>
<td>866-684-5885</td>
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<td>Sumter</td>
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<td>Union</td>
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<td>Wakulla</td>
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<tr>
<td>Washington</td>
<td>866-467-6242</td>
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</table>

**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 1-800-677-1161. An information specialist will assist you Monday through Friday from 9 a.m. to 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-ELDER (1-800-962-2873).
SENIOR ATHLETES

DOEA Family Member Competes in Ironman Triathlon

Rick Burnham
Editor in Chief, Elder Update

Years ago, Carl Miller of Tallahassee had stopped participating in sports because of an injury, and, as a result had gained considerable weight. But then he heard a pastor’s message about making the most of life, and it struck a chord.

“He was talking about drawing a line in the sand, about making the rest of your life count for something,” he said. “That got me. I said, ‘Time for a change.’”

Inspired by the message, he told his wife – Department of Elder Affairs’ Pene Miller – not to bring anything in the house that they should not be eating. Over the next month, from Thanksgiving until Christmas 2008, he dropped 25 pounds. This inspired him even more.

With a pair of family weddings on the horizon, Carl decided to purchase a gym membership and over the next six months lost another 65 pounds. That’s when he first heard about triathlon competitions. According to Wikipedia, triathlons are endurance competitions involving the completion of three separate disciplines – swimming, biking, and running.

“I did not know there was anything out there like it,” Carl said.

After spending the entirety of 2009 taking off extra weight, Carl participated in his first triathlon in 2010 – Tallahassee’s Red Hills Triathlon, consisting of a third of a mile swim, a 19.3-mile bike race, and a 3.1-mile run. Having completed that, he began to set his sights a little higher, on competitions of a more intense nature.

“I wanted to do something really big in my life,” he said. “So, I set a physical goal for myself.” The goal: compete in an Ironman Triathlon. Organized by the World Triathlon Corporation, Ironman Triathlons are considerably longer endurance races – typically consisting of a 2.4-mile swim, a 112-mile bike race, and a 26.2-mile run. Ironman competitions have a 17-hour cutoff to finish, with each of the three legs having its own time limits.

To experience the different lengths of a triathlon, Carl enrolled in various lengths of runs and bike rides, such as half and full marathons. To assist in getting ready for the challenge, he enrolled in a couple of long-distance runs, opting for 13.1-mile half marathons first before taking on the full jaunt. For example, he participated in a couple of charity-sponsored non-competitive 100-mile bike rides – called “Spaghetti 100” – because they traditionally conclude with a spaghetti dinner. “More than anything else, they are a chance for people to get out and ride different distances,” he said.

To prepare for the Ironman, he hired a coach, Tallahassee physical therapist Marci Gray. Marci is also a long-time tri-athlete and Ironman finisher. She helped him fine tune the three disciplines—swimming, biking, and running—and taught him the critically important world of nutrition.

“There was a lot more about nutrition that I needed to learn,” he said.

Carl said he also began to volunteer his time with Gulf Winds Triathletes, a Tallahassee organization with more than 350 members. Slowly but surely, he was putting all the little pieces together to compete at a much higher level.

They all paid off. Carl, 62, participated in the Ironman Florida Triathlon November 4 in Panama City Beach. He finished at just over 15 hours and seven minutes (1:20:08 swim, 7:02:31 bike, 6:20:15 run), good enough for 1,736th place among 2,191 athletes overall.

Among those in attendance, of course, was Pene, who raved about his preparation, along with his dedication to making a lifestyle change.

“I am very proud of him for making the effort to do this,” she said. “It took a change of habit for him as far as exercising and eating. He had to change a lot of his ways of doing things and was accountable to a coach, which also helped. Any time you change, it is not just a habit change, but a life change.”

What Carl wants people to know is that doing an Ironman race started out simply by becoming active, eating better, and being accountable. Over time, anyone can accomplish what he did.