Meeting Older Floridians’ Diverse Needs

Jeffrey S. Bragg
Secretary, Florida Department of Elder Affairs

There is no single issue or characteristic that defines being an older adult in Florida. At the Department of Elder Affairs, we recognize that your advocacy and service needs may vary greatly from others in your community and across the state.

That’s why we strive to share information and resources on a variety of issues to our readers. In this issue of Elder Update, you will find just that. We bring you news from the Department on the continued momentum of our Dementia Care and Cure Initiative as we expand across the state to make our communities more dementia caring and supportive for affected families. In fact, the Alzheimer’s Association is hosting the Walk to End Alzheimer’s across the nation throughout September and October. It is the largest event to raise awareness and funds for Alzheimer’s care, support, and research. The Department of Elder Affairs has a team participating to show our commitment to these important efforts as we continue to see an increasing incidence of Alzheimer’s disease in Florida and want to make a difference for those diagnosed, their families, and especially the tireless caregivers who give so much.

Also in this issue, we mark special awareness events like Falls Prevention Awareness Day with the Department of Health, Guardianship Month, Long-Term Care Residents’ Rights Month, and Intergenerational Month. Whether you live with your family, alone, or with friends or your spouse in a long-term care facility, your happiness and wellness matter to us. Falls continue to be the leading cause of injury death in those age 65 and older, so we share several tips on how to prevent them, as well as programs that can help improve your balance, strength, and confidence.

But wellness is about more than just your physical health. It includes your emotional and social health as well. Remaining engaged in your life through community activities, volunteering, and social engagement is also important for your emotional health. Stay connected with your family, friends, and neighbors. During Intergenerational Month, we hope you will take the opportunity to participate at events in your area. Share your wisdom and experiences with your local youth and use it as an opportunity to learn from them as well.

There are also many opportunities to share your life’s experience and contribute your energy through DOEA programs and locally in your community. We have great programs like the Long-Term Care Ombudsman Program (LTCOP), which is marking Residents’ Rights Month in October and advocates for those living in LTC facilities. We also house the SHINE (Serving Health Insurance Needs of Elders) Program, whose volunteers educate Medicare beneficiaries, their families, and caregivers about all the options available to them under Medicare, as well as cost savings programs for prescription drugs and more. With Medicare’s Open Enrollment coming up, it’s a great time to get trained and get involved.

I hope that you will be inspired by this edition of Elder Update. We are grateful for your support and for the trust you have in us to bring you important news, and we always strive to be a helpful and meaningful resource for you, our valued readers.
Thanks for All Your Support

Rick Burnham
Former Editor in Chief, Elder Update

I was raised in a small Florida Panhandle village where the value of our elders was never in doubt. They were iconic figures back then — men and women who made sacrifices large and small for our town, our state, and for our country. Some fought difficult wars in faraway places before returning home to family and friends. Others stayed home and built strong communities in which to live, work, and play. They were men and women of courage and compassion, individuals who worked hard to make our lives better.

All of them — each and every one — had a story to tell.

Remembering those colorful stories, I just knew the Elder Update newspaper would be a fun place to work. What could be better than talking to our seniors and relaying their incredible experiences for all to see? What could be better than speaking to those directly responsible for making Florida such a great place to live, work, and play?

Turns out I was right. It has been a blast. But, it is time to turn the reigns over to someone else. This will be my final Elder Update, and I would like to offer my sincere gratitude for allowing me to tell your stories.

Thanks Fred Mickler, WWII bombardier and small-town doctor, for your remarkable service to our nation and our state. Thanks Dorothy Gordon, for your limitless energy. Don’t ever stop dancing.

Thanks Mike Conley, for inspiring us all to fight. To never give in. Ever.

With only six papers a year, and only 24 pages in each one, we were never going to be able to tell the stories of all 5.3 million seniors living in Florida. But we’ll keep plugging away at it, regardless of who is at the helm.

In the meantime, thanks for your continued support of our little newspaper. And thanks for all you have done and continue to do to make the Sunshine State the greatest place in all the world.

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 22.

www.brainbashers.com
Announcing the Winner of 2018 Flo Goldmann Award

The Southcentral/South East Focal Point Senior Center in Miramar was announced in early July as the 2018 Flo Goldmann Award winner, conferred annually upon a member of the Florida Association of Senior Centers (FASC) for distinguished service.

The Focal Point Senior Center boasts 361 active volunteers who put in over 10,000 hours in 2017, according to FASC President Sally Marvin. Volunteers share their talent, time, and life experiences with participants. They also help with lunch support, leading exercise, art, and special interest classes such as dance, jewelry making, knitting, arts and crafts, card games, music, and helping with “anything else they can do!”

Competition for the award was once again fierce, she added.

“There were four amazing and highly qualified applicants for the award this year,” she said. “It was a tough decision for the judges. Ultimately, one center scored highest, and their mission statement tells exactly why: ‘…to encourage an atmosphere designed for healthy aging where older adults can be empowered to actively participate and be an integral part of their community.’

Some of the services provided by the Focal Point Senior Center include adult day services, congregate meal service, financial assistance, information and referral, intergenerational programming, and transportation to get to the center, shopping, medical appointments, and trips, Marvin said. One of their favorite programs in 2017, she added, was the implementation of a water aerobics class.

“This center is also very involved with community partnerships such as Meals on Wheels, SHINE, Harmony Development, Broward County Elderly, and Veterans’ Affairs, among others,” Marvin said.

The center strives to provide its members with a “home away from home” atmosphere through its friendly staff, outreach, and opportunities for fun, friendship, and education.

“Overall, the Southcentral/South East Focal Point Senior Center exemplifies good practices in senior center management and so is quite deserving of the Florence R. Goldmann Award in 2018,” Marvin said. Check the FASC website, Floridasseniorenccenters.net, for pictures of the award presentation made at the Florida Council on Aging Conference in August.

TEN ELECTED TO HALL OF FAME

To celebrate the significant gift seniors are to the community, the Aging and Disability Resource Center of Broward County coordinates an annual award ceremony honoring elders elected to the Hall of Fame by a special committee.

The 10 seniors chosen for recognition in 2018 include the following: Lillian Bergstein, 88, Lauderhill; Bruce A. Blitman, Esq., 61, Cooper City; Elizabeth Dawson, 79, Coral Springs; Shelly Greenberg, 74, Delray Beach; Ann Harsh, 68, Ft. Lauderdale; Councilmember Caryl Hattan, 70 Davie; Linda Houston Jones, 66, Pompano Beach; Gary “Lee” Lawson, 77, Ft. Lauderdale; Julia Ruiz, 80, Deerfield Beach; and Renee Smoley, 93, Weston.

These outstanding men and woman were recognized at a breakfast May 4 in the Renaissance Plantation Hotel. The names of the special seniors will be inscribed on a commemorative plaque, which hangs in the lobby of the Broward County Government Center.

Call for Veterans’ Stories

Are you a veteran with a story to tell? If so, we would love to hear it! Please send it to: Elder Update, 4040 Esplanade Way, Tallahassee, FL 32399-7000 or if you would like to email it, the address is eueditor@elderaffairs.org.

The deadline to submit articles for the next issue is September 21. Thank you for your service to our great country, and we appreciate your support of the Elder Update.
October Is Designated as Guardianship Month

October is recognized as Guardianship Month in Florida, and the Office of Public and Professional Guardians (OPPG) extends gratitude for all 550 registered professional and public guardians and all they do for Florida’s most vulnerable adults year-round.

What Is Guardianship?
A guardian is an individual who is responsible for managing the affairs of someone determined by a court to be unable to make decisions on their own or manage their affairs. People who need a guardian may likely have dementia, Alzheimer’s disease, a developmental disability, mental illness, traumatic brain injury, chronic illness, or other conditions that cause limitations related to daily functioning and decision-making.

Before a guardianship is established, it must be determined whether the individual lacks capacity. A court will hold a hearing after relevant evidence is presented, including the report of the examining committee comprised of three individuals trained, including a physician. A guardianship should always be considered as a last resort because it is the most restrictive option available to assist individuals in need of decision-making and handling their affairs.

Types of Guardianship
There are three basic types of guardians in Florida: a family guardian (or a non-professional); a professional guardian; and a public guardian. If the court determines the alleged incapacitated individual (AIP) needs a guardian and the AIP has a family member or a friend willing and available to serve, then the court will appoint a family guardian. If the AIP does not have a family member or a friend willing and available to serve, the court will appoint a professional guardian. A professional guardian serves three or more wards and receives payment from the ward’s assets for their services. If the incapacitated individual does not have family or friends willing to serve and has limited finances, the court may appoint a public guardian.

The two most common guardianships are limited and plenary. In a limited guardianship the guardian assumes only the delegable rights specifically assigned by a court order. In a limited guardianship, the court may appoint only a guardian of the person (i.e., decisions about health care, housing, etc., or a guardian of the property (i.e., decisions over finances and tangibles). A plenary guardian is appointed for when decisions are needed related to both the person and the property.

OPPG
The Office of Public and Professional Guardians (OPPG), housed within the Department of Elder Affairs, appoints local public guardian offices as directed by statute to provide guardianship services to persons who do not have adequate income or assets to afford a private guardian and there is no willing family or friend to serve. The OPPG contracts with 17 local Offices of Public Guardianship throughout Florida.

Alternatives to Guardianship
There are instances when a guardianship is not necessary, and, in such cases, exploring the least restrictive options should be considered. Individuals may avoid the need for the appointment of a guardian by careful pre-planning. An advanced plan might include both a durable power of attorney (authorizing a designated person to manage finances and personal affairs if a person becomes incapacitated or becomes disabled) and a health care surrogate (a medical power of attorney that authorizes a designated person to make medical decisions with the individual’s wishes).

Planning and legally designating a responsible individual to make decisions on one’s behalf will likely limit authority in ways that are consistent with an incapacitated individual’s preferences. Furthermore, it may also allow the members of a family to avoid the need to file court petitions and attend court hearings at what will already be an emotionally difficult time.

Conclusion
Being a guardian is not always an easy task, but guardians who serve frequently report the job is an extremely rewarding and important responsibility. From the Office of Public and Professional Guardians, we applaud all guardians for serving our most vulnerable adults.

The OPPG can be reached by calling (850) 414-2381 or by email at OPPGinfo@elderaffairs.org.

Last year, the 17 public guardian offices served over 3,700 clients. The most common type of incapacitated people served were of the following diagnoses:

- **AGE-RELATED**: Alzheimer’s disease, Parkinson’s disease, dementia, etc.
- **DEVELOPMENTAL DISABILITIES**: intellectual disabilities, Down syndrome, autism, etc.
- **TRAUMATIC BRAIN INJURY**: concussion, contusion, second impact syndrome, etc.
- **MENTAL HEALTH INCAPACITIES**: schizophrenia, anxiety or panic disorders, bipolar disorder, eating disorders, etc.

OPPG is also responsible for the oversight, registration, and education of professional guardians. Since 2016, the program has expanded its responsibilities to include regulating approximately more than 550 professional guardians statewide, which includes receiving legally sufficient complaints, investigating, and if deemed appropriate, the discipline of guardians in violation of law.
Residents’ Rights Month: HONORING LONG-TERM CARE RESIDENTS

Angelique Witmer
Long-Term Care Ombudsman Program
Florida Department of Elder Affairs

Residents’ Rights Month is annually celebrated in October and brings awareness to long-term care residents’ rights. This year’s theme is “Speak Up: Know Your Rights and How to Use Them” and emphasizes residents actively engaging as partners in achieving quality care within their homes. Federal and state laws protect the rights of people living in long-term care homes such as nursing homes, assisted living facilities, and adult family care homes. Residents’ Rights Month is a time to celebrate long-term care residents and bring awareness to their rights.

“Residents call long-term care facilities home,” said Long-Term Care State Ombudsman Michael Mil liken. “Every resident should feel they are safe and have input into how they live and are treated. Being aware of their rights increases the ability for residents to exercise self-determination.”

The Florida Long-Term Care Ombudsman Program (LTCOP) provides free and confidential advocacy services to long-term care residents, carried out by hundreds of volunteers, called ombudsmen. Ombudsmen advocate for residents’ health, safety, welfare, and rights. They also investigate complaints made by or on behalf of residents and work to resolve issues to resident satisfaction.

During Residents’ Rights Month, the LTCOP, long-term care residents, family members, advocates, facility staff, and others will engage in celebratory and informational events throughout Florida, driven by local needs and efforts. Those interested in participating should contact the LTCOP hotline toll-free at 1-888-831-0404.

The LTCOP is proud of the volunteer ombudsmen who dedicate their time to improving the quality of life and care in long-term care homes. In the last reporting year, ombudsmen completed over 8,800 assessments and visitations, provided over 11,000 consultations, and investigated over 2,300 complaints.

Residents’ Rights in Action

**EXAMPLE 1** A wheelchair-bound resident went without accessible transportation for months, leading doctor appointments to be cancelled. After complaining, the resident was promised transportation, yet months continued to pass with no action taken. Once the ombudsman became involved, transportation continued to be delayed. The ombudsman met with corporate representatives of the home, which led to an accessible van delivered to the home later that week.

**EXAMPLE 2** The air conditioning system had been leaking water into a resident’s room for months. After the resident complained, a repair was promised but did not occur. As time passed, the resident experienced wet carpeting, clothing, and furniture from the leak. During a visit, the ombudsman noticed conditions and advocated for the resident’s right to a safe and healthy environment. The leak was soon repaired and, water-damaged items were replaced.

**EXAMPLE 3** The ombudsman was contacted by residents who were concerned about staff attitudes, requests for help not being answered, and matters of personal choice not being respected. Residents were surprised to learn about their rights to file complaints, request care plan meetings, voice concerns, choose physicians, and communicate with the administrator. After speaking up, the residents expressed satisfaction with participating in their care and discovering their voices did matter.

The Florida Long-Term Care Ombudsman Program has volunteer opportunities available throughout the state. Training is provided. Meals and mileage reimbursements are available. For more information, visit or call toll-free 1-888-831-0404.

Anyone concerned about the quality of life and care in a Florida long-term care facility may contact the ombudsman at 1-888-831-0404 or visit [ombudsman.myflorida.com](http://ombudsman.myflorida.com). All calls are confidential, and callers may remain anonymous.
PROTECTING YOUR FINANCES AS A SEASONED WORKER

Iris Collier
Department of Financial Services

The familiar saying “age is nothing but a number” is evident by the experience and commitment that seasoned or older workers bring to the workforce. Many seasoned workers find enjoyment and a sense of accomplishment in opting to stay in the workforce longer. The Department of Labor estimates that by 2020, the number of workers 55 and older will make up 25 percent of the U.S. civilian labor force. To add to that number, workers over the traditional retirement age of 65 will increase by nearly 7 percent in 2020. Employers know the values that are instilled in seasoned workers: commitment to quality, attendance, and punctuality, which are all characteristics that make seasoned workers an asset to the labor force.

Nonetheless, seasoned workers must continue to be proactive when it comes to protecting the finances they have worked for and are continuing to work to accrue. It is important to stay informed about tactics and strategies used by scam artists and beware of offers that sound too good to be true.

The Department of Financial Services, overseen by Chief Financial Officer Jimmy Patronis, wants to ensure you are well-informed and protected from scam artists who seek to defraud you. CFO Patronis recently championed legislation to remove the $10 fee charged for placing a credit freeze on your credit, which prevents any new lines of credit from being opened. Effective July 1, 2018, credit reporting agencies can no longer charge you a fee to place a freeze on your credit report. This is the most secure way to protect your credit from identity theft.

The tips and resources below will help you stay alert and assist you in making sound financial decisions.

• Regularly review your financial statements online or monthly bank statements to detect fraudulent activity and report it as soon as possible. Report lost or stolen debit or credit cards immediately.
• Review your credit report for any unauthorized activity or errors, even if you don’t plan to apply for new credit. Report any suspicious activity immediately. Request a free credit report every four months from AnnualCreditReport.com or by calling 1-877-322-8228, where you will go through a simple verification process.
• Shred important papers like medical records, bank statements, and other documents that include your Medicare or Social Security numbers, birth date, etc., to reduce the risk of identity theft.
• Never wire money or provide money through a prepaid debit card such as the Green Dot or MoneyPak cards without first verifying the identity of the receiver. Otherwise, it is like sending cash; once the money is wired, it is almost impossible to trace or recover.
• Do not provide personal financial information by phone or email, unless you have contacted the person directly. There is no need for your financial institution or credit card company to contact you by email or phone requesting your personal financial information. They already have it on file.

For additional information on how to protect your finances and details on financial scams, please visit MyFloridaCFO.com/OnGuard or MyFloridaCFO.comSAFE. You may also call the Department’s toll-free Insurance Consumer Helpline at 1-877-MY-FL-CFO (693-5236).

NATIONAL EMPLOY OLDER WORKERS WEEK

Kira Houge
SCSEP State Director
Florida Department of Elder Affairs

An annually, the last week in September is a time for celebrating the contributions of older workers in the workforce. Life experience makes the older worker dedicated, punctual, detail oriented, and prideful in a job well done. We recognize these attributes nationwide during National Employ Older Workers Week.

The United States is undergoing a demographic shift that is changing older Americans’ relation to the workplace. By 2030, all baby boomers will be older than age 65. This will expand the size of the older population so that one in every five residents will be retirement age.¹

An aging population and longer life expectancy have made it necessary for many seniors to return to the workforce. By 2024, the Bureau of Labor Statistics projects that the national labor force will include 41 million people who are 55 and older, or about 25 percent of the entire workforce.² The latest available data from the U.S. Census Bureau found health care, social assistance, retail, education, administrative support, accommodation, and food services had the largest share of workers age 55 and older in Florida.³

The Senior Community Service Employment Program (SCSEP) provides on-the-job training to those 55 or older with limited financial resources and helps older Americans enter and re-enter the workforce. National Employ Older Workers Week recognizes the vital role of older workers in the workforce and aims to increase awareness of this labor segment while developing innovative strategies and utilizing programs like SCSEP.

SCSEP providers are located throughout the state, in nearly every county. If you are interested in hiring an older worker, providing training, or if you are a senior looking for training, visit our website, elderaffairs.state.fl.us/doi/acscep.php.


3 Source: U.S. Census Bureau, Local Employment Dynamics, Quarterly Workforce Indicators, 2017 Q1, qwiexplorer.ces.census.gov/static/explore.html?x=0&g=0.
IN REMEMBRANCE

REMEMBERING ROBERT SPINDANGER

Rick Burnham
External Affairs Coordinator
Florida Department of Elder Affairs

The Department of Elder Affairs team – and along with it much of the Aging Network – is remembering a man known far and wide for his ability to help others in need, for having a witty sense of humor, and for his passionate love of animals.

Robert Spindanger, said close friend Robin Greene, was all of that and more.

Spindanger passed away May 14 while vacationing on Hilton Head Island, S.C. He had served as supervisor of CARES Planning and Service Area (PSA) 6A in Tampa, a 20-person office serving clients in Hillsborough and Manatee counties. A memorial service was held May 19 in Brandon, a short distance away from Valrico, where he lived.

The Brooklyn native originally came to the CARES Program in September 1990. Over the more than 27 years that followed, Spindanger proved himself to be an outstanding asset, not only for elders living in and around Tampa and Sarasota, but in other areas as well, said Greene, CARES Assessor Supervisor for PSA 6A.

“He was a mentor to a lot of people with similar positions throughout the state,” she said. “They would call him to talk over certain issues and give each other feedback. He had the intelligence and ability to find a way to assist clients, and if he did not know the answer, he would find it for you.”

Martha Creel, CARES Supervisor for PSA 2B, echoed those sentiments.

“When I became a CARES Supervisor nine years ago, Robert was so helpful,” she said. “I could always count on an understandable explanation when I called to ask him a question. He always had a calm and ordered response.”

“Calm” was just what Robin Baker needed the most when she met Spindanger back in 2007, when the area Long Term Care Ombudsman Program moved in with CARES.

“They were very stressful and challenging times for me, with no other employees on the LTCOP side of the co-located office,” said Baker, now the Regional Ombudsman Manager. “I would spend days alone with no way to keep up with the workload. It was at this time that Robert became, as referenced by many of the family members at his funeral, my ‘rock.’ He would regularly come over to check on me, calm me, reassure me, and never forgot about me. As a young 25-year-old, you can imagine how much this really meant as these were the first challenging work years in my life.”

Registered Nurse Consultant Carol Klauer, who knew Spindanger for more than 20 years, said he had a remarkable memory, and this made him one of the most knowledgeable CARES employees.

“He knew policy and was relied on by many of the headquarters staff (including me and past Bureau Chiefs) as well as his peers as a dependable resource for policy and procedural documents,” she said.

When Spindanger was not working to improve the lives of Tampa area seniors or assisting others in the Aging Network to do the same, he could usually be found in the company of his constant companion: Duke, the black-mouthed cur mix who thought he was a greyhound.

“Robert liked all animals, but he really loved dogs,” Greene said. “He met Duke at a picnic to benefit area greyhounds, and he had him for 10-and-a-half years. He was very proud of Duke, and he was very involved with the Greyhound Gang of Florida. He was constantly supporting them and going to see them.”

Klauer, also a dog lover, would often speak with Spindanger about the subject, as well other things.

“As friends we shared the love of our dogs and discussed our heartbreaks and joys over pet ownership,” she said. “We talked about vacation spots and our love of Disney World (Robert always had the inside track on when and where to go so anytime I planned a trip I consulted him). Because of his great memory and sensitivity towards others he always checked in to see how my family members were doing.”

Klauer said she will remember him for having a wicked sense of humor, and for the little things he did that made a big difference.

“Robert never forgot my birthday. Never,” she said. “He always sent me a card and called to wish me a happy day.”

Spindanger left behind three sisters, a large group of nephews and nieces, and, of course, Duke Spindanger.

In lieu of flowers, contributions in his memory may be made to Greyhound Gang of Florida, P.O. Box 63, Brandon, FL 33509, greyhoundgangfl.org or your favorite animal rescue.

“He was well-loved and respected by people within CARES, as well as our partners,” said Greene. “We are going to really miss him. We will miss his smile.”

Robert Spindanger was 57 years old.
INTERGENERATIONAL PROGRAMS

September Is Now Florida Intergenerational Month

Janice Harvey
Office of Volunteer and Community Services
Florida Department of Elder Affairs

In years past, the Department of Elder Affairs recognized Intergenerational Week in December. Now, a new initiative has been created to recognize Florida Intergenerational Month in September. This month is also endorsed by other states and programs in our nation. It is time for Florida to implement and embrace the significance of this special month.

This initiative is a way to accept the various cultural differences and to bridge the generation gap between today’s youth and the older population. This will allow harmonious relationships to grow between these groups in our communities. One of the Department of Elder Affairs’ purposes is to “promote intergenerational activities that will provide citizens of all ages opportunities to enjoy the enriching benefits of interactions that will promote unity and support for one another.” While this purpose is important, the word that stands out primarily is “promote.”

Our main goal is to encourage local communities to explore ways to advertise and implement the need for intergenerational programs and activities. This will unite different generations and make our communities stronger. Intergenerational Month provides an opportunity to eliminate generational separation in our communities today, helping Florida move into a future that will connect youth and the older population together as a way of life.

Each local community goal should be to generate vehicles that will increase interactions between youth and older adults. This is imperative for intergenerational interactions to grow. There is evidence that these interactions have declined over the past years, possibly because older adults are now residing in long-term care facilities and retirement homes, and are separated from multi-generational families.

In the past, older adults as they aged were cared for by family, resided in the home, provided daycare for the grandchildren, ate at the same table, and shared their experiences. Times have changed, and now we should change with the time.

Celebrating and embracing this initiative in Florida must begin with people buying into the need for connecting youth and older adults together in intergenerational relationships. Therefore, we must, as a community, adjust our way of thinking. We must endorse, implement, and build programs and activities that will generate these types of relationships. Hopefully, we will see the manifestation of these programs and activities cultivated and blooming into lasting generational programs that will help ignite social inclusion for all ages, a tradition that will occur not just in September but every month of the year.

Here are some thoughts regarding the benefits that can be gleaned from intergenerational programs and activities:

- Older adults can share their knowledge, experience, and expertise with the younger generation.
- Both generations can learn how to communicate with one another.
- Older adults will feel valued, needed, and have a sense of purpose.
- The youth are savvy with social media and computers; they can share these skills with the older generation.
- Cohesiveness among generations will grow.
- Generation gaps will eventually be filled.

There are several national initiatives presently in place that any community can adopt in celebrating Florida Intergenerational Month. Help celebrate this month, by considering one or more of the ideas below:

SEPTEMBER 6 IS NATIONAL READ A BOOK DAY. Invite youth and older adults to read a book and share the joy of reading.

SEPTEMBER 9 IS NATIONAL GRANDPARENTS DAY. This day is set aside to honor grandparents and the role they play in helping families and communities.

SEPTEMBER 11TH IS NATIONAL DAY OF SERVICE AND REMEMBRANCE. This memorial was started in 2002 to promote community service and as an annual tribute to the 9/11 victims, survivors, and those who rose up in service in response to the attacks. Encourage youth and elders to plan a service activity for this day.

SEPTEMBER 22 IS NATIONAL CENTENARIAN DAY. This day is set aside to honor individuals who are age 100 or older. This is a great time to spend with a centenarian and listen to his or her wisdom.

SEPTEMBER 27 IS ANCESTOR APPRECIATION DAY. This is a good day to learn more about those who came before us.

Host an event at your local senior center, and remember that September is also Senior Center Month. The 2018 theme is Senior Centers: Building Momentum!

These are some ideas for activities to help generate intergenerational connections between youth and older adults. It is important to include input from both generations and ensure that the activity is of interest to all generations involved. It can be the start of lasting traditions in your community. Create your own...
CENTENARIANS: AN IMPORTANT GROUP

Janice Harvey
Office of Volunteer and Community Services
Florida Department of Elder Affairs

Martin Luther King, Jr., a great civil rights leader of the 20th century, ended his speech, I’ve Been to the Mountain Top, with the following statement: “Like anybody, I would like to live a long-life. Longevity has its place.” This quote reminds us that most people— and maybe you— desire to live a long life. Some people have achieved longevity, and they are living among us in our communities.

I would like to introduce you to a rare group of people who have lived a long life in our country. This special group may hold the key to living a long life. Members of this group are called centenarians and supercentenarians. If you didn’t know, a centenarian is a person who is age 100 or older. A supercentenarian is defined as a person age 110 or older. Centenarians make up an important population in our nation and local communities. They have experienced a lot in their lifetimes, and they hold a special link to our history. Centenarians have seen the election of many presidents, and they have gone through the Great Depression, experienced disasters, seen both World Wars, the Korean War, and the Vietnam War.

According to the United States Census Report, Florida had 4,090 centenarians in 2010, and it will be interesting to see whether the number of centenarians surges in the next census report for 2020. Our state is the third leading state for centenarians, after California and New York. This is no surprise, because our warmer climate, glamorous beaches, retirement communities, and a lower cost of living attract many retirees who live out their lives here. Many centenarians in Florida reside in long-term care facilities and retirement homes, but some still reside at home with a caretaker.

September 22 has been set aside as National Centenarian Day to honor those who are age 100 or older. This group deserves to be celebrated and honored. We would like to acknowledge their life-time accomplishments and milestones. They are our former educators, health care professionals, government workers, administrators, veterans, entrepreneurs, and leaders. They helped establish our free democratic society by upholding freedom of speech, civil rights laws, voting rights, and constitutional and human rights. We are indebted to their contributions to our communities, as this nation would not be what it is today without their legacies.

You can help observe this special day by taking time to visit and thank a centenarian in your community and to listen to their words of wisdom, stories, and the secret to their longevity. Additionally, the National Centenarian Awareness Project (NCAP), a non-profit organization established in 1989, created a recognition program to celebrate active centenarians as role models.

For more information, go to adlercentenarians.org/ncapregistry.html. Also, you can contact the White House Greetings Office. Staff there recognize special accomplishments and milestones with a commemorative greeting card with the president’s signature.

As the elder population gets older, we have a duty to provide for them. As King stated, longevity has its place, but he also stated in another quote, “The quality, not the longevity, of one’s life is what is important.” Seniors’ years should ideally be their best years.

Finally, longevity chooses whoever it wants without discrimination. You can’t buy your way into it. It’s not who you know. You can’t cast a vote for it. There is no club membership. However, genetics and a healthy lifestyle are important contributing factors to overall longevity. Healthy eating, exercise, and not smoking may lead to a longer and healthier life.

It used to be uncommon to hear about or to meet a centenarian, but it’s not as uncommon today. However, we are still in awe of anyone who reaches age 100. It’s intriguing to see someone reach those “extra” golden years and to hear them tell what they believe led to their longevity. The next time you meet a centenarian, ask about his or her life to gain new perspectives that can enhance and inspire your own life.

MENTOR UP: Students Helping Seniors

Leslie Spencer, MSW
Associate State Director for Advocacy & Outreach
AARP

Mentor Up is a program centered around young people helping older adults stay connected and adjust to the challenges of today’s changing world. Between health and economic concerns and rapid advances in technology, maintaining connections can be daunting. Older adults receive one-on-one instruction from Leon County High School Key Club students. Since 2014, AARP has offered these free, one-hour sessions in partnership with the Tallahassee Senior Center. Adults sign up in advance for these sessions, bringing whatever device they may need assistance with such as smartphones, tablets, laptops, or even GPS devices.

There are no silly questions. “Students have grown up with technology, so it is second nature to them,” said Leslie Spencer with AARP Florida. “The Mentor Up program is the perfect opportunity to have students assist older adults and earn community service hours in the process.” Learning can go both ways as students realize that older adults “are pretty cool,” and the older participants appreciate the students’ willingness to patiently answer questions. The program is offered once a month during the school year. Classes started again in August. For more information, contact Leslie Spencer at LSpencer@aarp.org or (850) 577-5165.
Dear Judy,
I am retired and turning 65 in November. All my friends offer different advice and I am confused. Since I will be eligible for Medicare, what do I need to do?

Confused

Dear Confused,
If you are turning 65, you’ll need to make several important decisions about your health coverage. If you wait to enroll, you may have to pay a penalty, and you may have a gap in coverage. Use these steps to make informed decisions about your Medicare:

Step 1: Learn about the different parts of Medicare.
Medicare Part A (sometimes called Hospital Insurance) covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and home health care. Medicare Part B (sometimes called Medical Insurance) covers certain doctors’ services, outpatient care, medical supplies, and preventive services.

Step 2: Find out when you can get Medicare.
There are certain times when you can enroll in Medicare. The first time you can enroll is called your Initial Enrollment Period. This seven-month period usually:
- Begins three months before the month you turn 65
- Includes the month you turn 65
- Ends three months after the month you turn 65

If you do not enroll when you are first eligible, you may have to pay a Part B late enrollment penalty, and you may have a gap in coverage.

Step 3: Decide whether you want Part A and Part B.
Most people should enroll in Part A when they turn 65. This is because most people paid Medicare taxes (FICA) when they worked. If you worked 40 quarters (10 years), you will not pay a premium for Part A. However, most everyone pays a premium for Part B. The premium varies depending on your income and when you enroll in Part B. Most people will pay the standard premium of $134 per month in 2018.

Step 4: Choose your coverage.
If you decide that you want Part A and Part B, there are two main ways to get your Medicare coverage – Original Medicare or a Medicare Advantage Plan, like an HMO or PPO. Some people get additional coverage like Medicare Prescription Drug Coverage (Part D) and Medicare Supplement Insurance (Medigap).

Step 5: Sign up for Medicare (unless you’ll get it automatically).
If you are getting benefits from Social Security or the Railroad Retirement Board (RRB) at least four months before turning 65, you are automatically enrolled in Part A and Part B. However, if you do not enroll when you are first eligible, you may have to pay a Part B late enrollment penalty, and you may have a gap in coverage.

If you have a question you would like answered in our new Dear Judy column, please send an email to information@elderaffairs.org. You may also send a question by regular mail to:
Elder Update: Dear Judy
Florida Department of Elder Affairs
4040 Esplanade Way
Tallahassee, FL 32399-7000

A response will be in a future issue.
Explore Your Options During Medicare Open Enrollment

Pene Miller
SHINE Program
Florida Department of Elder Affairs

Medicare’s Open Enrollment Period occurs each year from Oct. 15 through Dec. 7. This period provides a window of opportunity for making changes in a beneficiary’s current Medicare coverage.

“Annual Notice of Change” letters are sent near the end of September from plans, describing any changes in benefits, premiums, networks, or service areas. It is very important to read through these changes, as they may greatly affect a beneficiary’s health or drug costs for the coming year. During Open Enrollment, beneficiaries should evaluate their coverage and make plan adjustments to better meet their needs. Any changes made during Open Enrollment are effective Jan. 1.

Let’s review the options available to all Medicare beneficiaries during this period.

Stay in Original Medicare
Those enrolled in Original Medicare have nationwide coverage for inpatient (Part A) and outpatient (Part B) services. Through private insurers, beneficiaries may also enroll in prescription drug coverage (Part D) as well as a Medicare Supplement Plan (Medigap) which bridges the cost gaps associated with Original Medicare. Those cost gaps include copays, co-insurance, deductibles, Part B excess charges for non-assignment claims, as well as health coverage while on foreign travel. Many beneficiaries find their current coverage is sufficient. If that is your case, you do not need to do anything during Open Enrollment.

Add or Change Medicare Prescription Drug Plans
For various reasons, some beneficiaries did not elect drug coverage when they first enrolled in Original Medicare. If you find yourself needing to add drug coverage, Open Enrollment is the time to enroll in a Part D plan. However, keep in mind that if you have been without drug coverage for more than a couple of months, a late enrollment penalty may be added to the plan premium. These penalties can add up quickly; if you have not enrolled in Part D, do not delay any longer.

If you currently have drug coverage, you also need to take a good look at your plan. Your prescriptions will change periodically. Plan formularies also change, and all too quickly, beneficiaries find themselves in the coverage gap, also known as the “doughnut hole.” While in the gap, a beneficiary will pay 100 percent out of pocket for prescription drug costs. Some enhanced drug plans offer some coverage even during the coverage gap. During Open Enrollment, beneficiaries may shop for drug plans that better suit their needs.

Before committing to a Part C plan, beneficiaries should always ask three important questions:

- Does my doctor accept the plan?
- Are all my drugs covered?
- Am I covered if I travel outside the area?

Despite the restrictions, Advantage plans are very attractive to many beneficiaries because many have relatively low annual premiums. Some are offered premium-free. Although anyone enrolled in an Advantage plan still pays the Part B premium, some plans reimburse all or part of this expense.

Switch From Original Medicare to a Medicare Advantage Plan (Part C)
Another Medicare option that includes medical care and can provide prescription drug coverage is a Medicare Advantage plan (Part C), also known as Medicare Health Plans. These plans are also offered by private insurers and must include everything Parts A and B cover. However, while Original Medicare offers nationwide coverage, Advantage plans are more restricted by regions and networks of providers.

Return to Original Medicare From an Advantage Plan (Part C)
“Inexpensive” insurance is no bargain if it fails to protect against very high health costs. During Open Enrollment, a beneficiary enrolled in a Part C plan may switch back to Original Medicare with a stand-alone Part D plan.
Florida Continues to Outpace Nation With New Jobs

Gov. Rick Scott announced July 20 that Florida businesses created 16,900 private-sector jobs in June and 172,600 in the past year, for a total of 1,554,800 jobs since December 2010. Florida’s annual job growth rate has outpaced the nation for 74 of the past 75 months. The only month that Florida did not exceed the nation was due to Hurricane Irma.

In June, Florida’s unemployment rate remained at 3.8 percent, a drop of 7 percentage points since December 2010; this drop is faster than the national decline of 5.3 percentage points.

“As Florida’s economy continues to create thousands of jobs every month, we proudly serve as a model for the nation on how to build business and secure continued economic growth and success,” Scott said. “Our playbook of cutting taxes and eliminating burdensome regulations has created real momentum in Florida, allowing us to make historic investments in things families care about — like education, safe neighborhoods, and our environment.”

Florida’s annual job growth rate of 2.3 percent continues to exceed the nation’s rate of 1.9 percent. In the past year, 130,000 people entered Florida’s labor force, a growth of 1.3 percent, which is greater than the national labor force growth rate of 1.2 percent.

Scott also announced that June marked 39 consecutive months of the Orlando area having the highest job creation in the state, adding 43,700 new private-sector jobs in the past year. The unemployment rate in Orlando was 3.5 percent, down 0.5 percentage point from one year ago. Statewide, Florida businesses created 16,900 new jobs in June bringing the total number of new private-sector jobs created in Florida to 1,554,800 since December 2010.

The industries with the highest growth over the year in the Orlando area were leisure and hospitality with 11,600 new jobs, and professional and business services with 9,700 new jobs. In June, the Orlando area was second among state metro areas in job demand with 36,150 job openings.

The Tampa Bay area added 30,500 new private-sector jobs in the last year, creating the second-highest number of jobs among all Florida metro areas. Tampa’s unemployment rate was a low 3.8 percent, down 0.3 percentage point from one year ago. The industries with the highest growth over the year in the Tampa Bay area were leisure and hospitality with 8,300 new jobs, and education and health services with 7,900 new jobs.

The Miami area added 18,900 new private-sector jobs in the past year, the fourth-highest number of jobs among all Florida metro areas. The unemployment rate in Miami remained a low 4.1 percent in June, down 0.8 percentage point from one year ago. The industries with the highest growth over the year in the Miami area were manufacturing with 7,000 new jobs and construction with 6,100 new jobs.

The Fort Lauderdale area added 13,300 new private-sector jobs in the past year, continuing to be among the top five Florida metro areas for private-sector job growth. Fort Lauderdale’s unemployment rate remained a low 3.7 percent in June, down 0.3 percentage point from one year ago. The industries with the highest growth over the year in Fort Lauderdale were construction with 4,100 new jobs and professional and business services with 3,300 new jobs. Fort Lauderdale remains among the top four metro areas in online job demand in Florida with 20,624 openings in June.
The West Palm Beach area had an increase of 3,300 new private-sector jobs in the past year. The area’s unemployment rate was a low 3.9 percent in June, down 0.3 percentage point in the past year. The industry with the highest growth over the year in West Palm Beach was construction with 3,100 new jobs. In June, the West Palm Beach area had 15,911 job openings and of those, 4,490 were for high-skill, high-wage STEM jobs in June.

The Jacksonville area added 21,600 new private-sector jobs in the past year, creating the third-highest number of jobs among all Florida metro areas. Jacksonville’s unemployment rate was a low 3.7 percent in June, down 0.5 percentage point from one year ago. The industries with the highest growth over the year in Jacksonville were trade, transportation, and utilities, and leisure and hospitality each with 4,500 new jobs, and professional and business services with 4,400 new jobs.

Finally, the Pensacola area added 1,900 new private-sector jobs in the past year. The area’s unemployment rate was 3.9 percent, down 0.4 percentage point from a year ago. The industries with the highest growth over the year in Pensacola were construction, and leisure and hospitality each with 1,000 new jobs. The Pensacola area had 4,543 job openings, including 1,180 openings for high-skill, high-wage STEM occupations.

As of June, Florida’s unemployment rate remained at a low of 3.8 percent, a drop of 7 percentage points since December 2010; this drop is faster than the national decline of 5.3 percentage points. In the past year, 130,000 people entered Florida’s labor force, a growth of 1.3 percent, which is greater than the national labor force growth rate of 1.2 percent.
NEVER A CROSS WORD FOR DOEA’S MILTON FAMILY

Rick Burnham
Editor in Chief, Elder Update

Dr. Sande Milton completed three degrees at a prestigious university in the Northeast, taught at Florida State before retiring as a Professor Emeritus, and was enjoying a successful stint assisting the Department of Elder Affairs in streamlining the delivery of legal services to seniors in need.

But he had never designed a crossword puzzle for the New York Times.

Milton grew up in New York City and spent most of his childhood working with his father to complete crossword puzzles. He has been completing them ever since – more than 60 years and counting. At some point along the way, he began to wonder how the puzzles are devised and what it would take to get one published.

“When you are doing the puzzles all the time, you imagine what it is like to design one yourself.”

Milton and his father worked puzzles they found in the New York Post. But, designing a puzzle for the New York Times – the crème de la crème of newspapers in the Big Apple – was the real goal. He attempted twice while attending graduate school at Cornell University, but both were turned down.

Undeterred, Milton began to research online strategies for building better crosswords, and this led him to a blog written by famed crossword constructor Nancy Salomon. Consultations with Salomon in turn led to the mentorship of Seattle resident Jeff Chen – also an expert in the field.

“I did not think I needed any help, but since I did not know anything about the business, I started working with Jeff,” Milton said. “He is a brilliant guy who really knows how to mentor people.”

The pair submitted a puzzle to the Times on July 17, 2017, and it was officially accepted one month later. Then, on May 30, the puzzle appeared in the newspaper. The theme of the puzzle – all good crossword puzzles have them – was the board game “Scrabble.”

Sande’s crossword received almost immediate praise from the puzzle-solving world, Amelia said: “Not only was his puzzle accepted, enthusiasts from around the world gave his puzzle resounding praise on an associated blog for New York Times crosswords,” she said.

With publication of his puzzle, Milton joins a dazzling fraternity of puzzle constructors that includes past presidents, famous actors, musicians, and writers. Among them: Bill Clinton, John Lithgow, Lisa Loeb, Weird Al Yankovic, and Rachel Maddow.

“For that one day, people around the world, those celebrities included, sat for an hour and solved and enjoyed the puzzle my father worked tirelessly for over a year to construct,” Amelia said. “The coolest part of it all is knowing that his amazing puzzle is going to forever be memorialized.”

And if that’s not enough, Sande received word in July that a second of his puzzles was to be published in the New York Times on August 1. Getting one published is rare; having two accepted by the Times is exceptional.

The weekly procession of New York Times crossword puzzles begins with the easiest on Monday and works its way to the most difficult on Saturday/Sunday, he added.

“My advice to solvers considering trying their lot at construction: if you love waiting for Fridays and Saturdays, you’ll find that constructing your own is like having the hardest Saturday you’ve ever faced, open and challenging — all day long,” he said. “There’s nothing like it. But I do recommend working with an experienced constructor: you have a lot more to learn than you think.”

In addition to Amelia, Sande and his wife – renowned lobbyist Fely Curva – have one son, Ben.
Jacksonville Couple Receives Honorary Degrees From UNF

Rick Burnham
Editor in Chief, Elder Update

The list of Marty and Mimi Kaufman’s professional accomplishments is a mile long. Their affiliations with noteworthy organizations from around the world is staggering. Their children – a trio of highly successful professionals in their own right – would make any parent proud.

By almost any measure, Marty and Mimi have led rich and productive lives. Apparently, officials at the University of North Florida agree.

UNF granted both the Jacksonville residents honorary degrees in the humanities on April 27, recognition for their relentless quest to learn and serve their communities. The diplomas were awarded at the university’s arena during spring graduation ceremonies. The Kaufmans entered with faculty, sat on stage, and received a standing ovation from the large crowd upon receiving the degrees.

Among those clapping loudest was daughter Linda Levin, executive director of ElderSource of Jacksonville. “They are pretty amazing people and great examples of older adults staying active and engaged,” she said. “They continue to contribute to others and the community.”

A glance at the achievements of Marty and Mimi Kaufman suggest this has long been the case.

Marty, originally from The Bronx, graduated from the Cambridge School of Radio and Television Broadcasting in New York City. He did editing and film rejuvenation for the United Nations. Mimi, of Newark, N.J., taught adult education classes in the medical field. She was secretary to the head of neo-natology at Newark Medical Center and then office manager to several large medical offices.

Marty serves as Post and County Commander of the Jewish War Veterans and was recently elected Commander of the Year. He was also president of the family’s synagogue in South Florida. He was elected Man of the Year by the State Federation of Men’s Clubs. He has been a supervisor on the Community Development District Board for more than a decade. He also serves on the election board in Jacksonville.

Mimi was president of Bnai Brith Women in New Jersey and president of three Synagogue Sisterhoods in South Florida and Jacksonville. She is an assistant manager with the election board, and was honored as Outstanding Volunteer of the Year by the Jewish Federation of Jacksonville.

As if that is not enough, both husband and wife have served as class auditors at UNF for the past 10 years. Among the classes they have audited: Russian history, criminology, and music.

Both Marty and Mimi are members of the World Affairs Council, an organization that is dedicated to educating, inspiring, and engaging Americans in international affairs and the critical global issues of our times.

Marty and Mimi, both in their 80s, have been married for more than 62 years. The secret to marital longevity, said Mimi, is simple.

“Keep the romance alive, and have faith, trust, open communication, and tolerance, and support each other,” she said.

In addition to Linda, Marty and Mimi have two sons: Richard, a graduate of the University of Florida, is married with two children of his own and is an insurance sales consultant; David, also a graduate of UF, conducted his post-graduate studies at FSU. He is also married, has three children, and serves as Senior Director at the Port of Jacksonville.

Everyone at the Florida Department of Elder Affairs salutes Marty and Mimi Kaufman for their contributions to the Sunshine State and for setting the example of how to age in a positive and productive manner. Congratulations!
Summer Vacation: Reserve Without Reservations

Rose Hebert
Florida Department of Business and Professional Regulation

Florida welcomes visitors from throughout the world who come to explore the state’s vibrant cities, idyllic shores and ingrained history. Protecting the public’s health and safety is a primary mission for the Florida Department of Business and Professional Regulation (DBPR) and its Division of Hotels and Restaurants. Businesses in search of hotel conferencing spaces, couples researching wedding venues, and locals planning a well-deserved “stay-cation” can take advantage of DBPR resources to find safe spaces meeting their needs. And whether you’re enjoying a freshly caught lunch at a beach pier restaurant, trying a street taco from a trendy local food truck, or taking the family to a favorite Friday-night eatery, DBPR has resources to help consumers make informed dining choices.

The Division of Hotels and Restaurants licenses, inspects, and regulates public-lodging establishments. Hotels, motels, and bed and breakfasts are inspected twice yearly. Transient and non-transient apartments are inspected annually. The Division also conducts an inspection each time a complaint is received. Licensed vacation rentals are inspected in response to complaints.

As of July 1, 2014, the Division inspects all public food-service establishments in accordance with a risk-based inspection frequency as required by Florida Statute. Under the program, each public food-service establishment is assigned a risk level, 1-4, based on inspection and compliance history, type of food and preparation, and type of service. The number of minimum, annual inspections an establishment receives coincides with their assigned risk level. The Division also inspects when a complaint is received.

Inspections for all food-service establishments, from food trucks to traditional restaurants, are performed in accordance with Chapter 509, Florida Statutes and the Food and Drug Administration's Food Code.

The Division of Hotels and Restaurants posts food and lodging inspection results online, so residents and seasonal visitors can stay informed about the latest and safest dining and lodging options in their area. Simply visit myfloridalicense.com, scroll down to the Popular Services menu, and select Food and Lodging Inspections. Reports can be searched by establishment name or license number.

Consumers can also search inspection data using the free DBPR mobile app, available on iTunes or Google Play. The app offers inspection reports for food-service and lodging vendors, allowing consumers to research on the go.

Consumers who wish to file a complaint against public food service or lodging establishments may call the DBPR Customer Contact Center at (850) 487-1395 or visit myfloridalicense.com/dbpr/hr.

How to Avoid Grandparent Scams

Florida Office of Financial Regulation

Unfortunately, financial scammers are becoming ever craftier when it comes to duping their victims. A common scam targeting the elder population, called the grandparent scam, involves the scammer taking advantage of victim’s emotions by impersonating a grandchild in distress.

In a report released by the Federal Trade Commission in March 2018, imposter scams, like the grandparent scam, were the third most reported. Nearly one in five Americans who reported an imposter scam said that they had lost money.

Here’s how the scam works: Scammers pretend to be a relative, typically a grandchild, and say that they are in some kind of trouble or emergency and need money quickly. The scenario will sound plausible, and scammers will try to be very convincing. They will have some excuse as to why their voice sounds different, like a broken nose. The scammers usually say that they called the “grandparent” because they were too afraid to call “mom and dad,” and they will ask the victim not to tell anyone. They will ask the victim to send money by wire transfer or prepaid gift card.

The best way to protect yourself is to not answer a call from an unfamiliar number, let it go to voicemail instead. Scammers aren’t likely to leave messages. If you do answer a call like this, ask to call them back. If they insist that calling back is not an option, it is likely a scam. If your family member is legitimately in trouble, a quick call to their parents or other relatives is an easy way to verify the caller’s identity and story. Families can also come up with a password or a secret code that only family members know.

If you encounter a scam, please report it to your local law enforcement and the Federal Trade Commission online at ftc.gov/complaint. If you feel that you may be the victim of a financial crime or to report suspicious activity, file a complaint with the Florida Office of Financial Regulation online at flofr.com or call (850) 487-9687.

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, flofr.com, where you can find more information on many financial topics, including how to spot potential scams.
implemented effective programs and initiatives to support these operations. Our “Fresh From Florida” program helps support our local farmers and ranchers by connecting retailers with agricultural producers, which fosters international trade. We have grown our “Fresh From Florida” program to partner with more than 70 retail chains in 26 countries.

Because of our department’s knowledge of and relationships with the agriculture industry, I worked with the Legislature in 2011 to assume responsibility of Florida’s School Nutrition programs. Our goal was to increase the amount of fresh, wholesome foods served to students at school. And we’ve done just that through our “Farm to School” program, which connects schools with local farmers and producers. We have also made significant progress in closing the nutritional gap that many kids face without access to school meals during summer break. Our Summer BreakSpot program partners with community organizations to provide free, healthy meals to low-income families during summer. Just last summer, we served more than 15 million meals.

Florida is one of the most veteran-friendly states in the nation, and we provide as much support as we can to the men and women who serve and have served our country. One way we honor our veterans is through our “Operation Outdoor Freedom” program, which provides guided hunts, fishing trips, boat tours and other recreational activities to wounded veterans free of charge. The events are administered by the Florida Forest Service, a division of our department, and take place on state forest and private land throughout the state. Since 2011, Operation Outdoor Freedom has hosted more than 3,600 wounded veterans on more than 480 outdoor events. To help grow the program, we’ve opened two first-of-their-kind facilities—complete with bunk houses, outdoor kitchens, and firepits—solely dedicated to Operation Outdoor Freedom events.

One of my top priorities remains protecting Floridians and visitors from scams and fraud. We’ve combatted bad actors by enhancing the laws concerning gas pump skimmers and increasing accountability of charitable organizations. I worked with the Legislature to increase enforcement authority and penalties for criminals who try to scam Floridians out of their hard-earned money. The new laws require certain security measures at the gas pump and have increased the offense level and penalties for these crimes. We also spearheaded a policy to hold charities accountable after a natural disaster, such as a hurricane, to ensure they do not take advantage of donors’ generosity by misusing funds. Charities that raise more than $50,000 in the wake of a disaster are now required to submit specific documents on how your money is being used.

I am proud of our many accomplishments as we’ve grown, modernized, and streamlined the department.
Seniors Get Opportunity to Empower Their Inner Athlete This Fall

Nick Gandy
Florida Sports Foundation

After taking the hot summer months off, the Florida Senior Games continues in September with 10 Florida Senior Games Series Qualifiers leading up to the 27th Annual Florida Senior Games, presented by Humana, December 1-9, in Clearwater.

Prospective senior athletes, age 50 and over, can take their pick of more than 35 sporting events in one of 10 qualifiers from Pensacola to Miami-Dade County. For some, a local series qualifier will be the starting point to advance to the 2018 Florida Senior Games and eventually, the 2019 National Senior Games in Albuquerque, New Mexico, June 14-25, 2019.

For others, it will be a chance to try something new, live a healthy and active lifestyle, spend good times with friends, and make new ones along the way.

The Games are meant for athletes of every skill level. Florida Senior Games participants may have been athletes in high school or college, or they may have become athletes later in life. With the upcoming Florida Senior Games events, some may even want to become athletes now.

The Florida Senior Games give seniors the opportunity to empower their inner athlete and create a fun, social, and competitive environment.

Give the following calendar a look and mark the dates of events in your area. Check the websites for competition and registration information, then lace up those sneakers and get out to play!

For more information about the Florida Senior Games, an annual program of the Florida Sports Foundation and qualifier for the National Senior Games, please visit floridaseniorgames.com or call toll-free 1-866-354-2637.
More Common Health Concerns for Seniors

Elisabeth Almekinder RN, BA, CDE
The Diabetes Council

EDITOR’S NOTE: The following, provided by the Diabetes Council, an online resource for people suffering from various forms of diabetes, is the third of a four-part series detailing with the most common health concerns for elders, and how to prevent or mitigate these concerns.

By the year 2050, the world’s aging population is projected to double. People everywhere are living longer, which brings new concerns for prevention of the chronic conditions that come with aging. That’s 12 percent more people over the age of 60 who will be living on our planet by then, a full 22 percent of the population. In numbers, it is 900 million seniors now, and 2 billion by 2050.

More than 90 percent of senior adults have at least one chronic health condition, and more than 75 percent of them have two or more chronic health conditions.

For elders, some of the most common health concerns, including their prevalence, prevention, and treatment, are as follows:

OBESITY
Maintaining our optimal body weight as we age becomes more difficult. Our body redistributes fat to our abdominal areas, and it’s hard to lose it because of hormonal changes and other factors.

Obesity is a risk factor for high blood pressure, heart disease, diabetes, stroke, arthritis, sleep apnea, problems with cholesterol, and cancers.

Prevalence
Over one third of senior-age adults are obese. That is 13 million elderly individuals, which accounts for high medical costs, considering obesity is a contributing factor to other chronic conditions. Tracking obesity will be important as the elderly population continues to grow.

Prevention
Working to lose even a small percentage of extra body weight can reduce your chances of getting many diseases. Prevention is key, and working toward overall wellness helps to prevent obesity and related health complications. A heart healthy diet and regular exercise is recommended. Working to move enough to work off the calories and energy from food we take in becomes important.

Treatment
Conservative treatment for obesity includes both a calorie-controlled diet and an exercise plan. It may include support or even counselling. There are medications for weight loss when such methods fail. Lap band and bariatric surgery are last resorts, but offer promise for the morbidly obese, and has been known to reverse diabetes in some cases.

PHYSICAL INJURIES DUE TO FALLS
Losing your balance is easy when you are a senior adult. Loss of muscle mass, coordination, arthritis, and osteoporosis can lead to falls and fractures in the elderly.

Prevalence
About one third of elderly persons will experience a fall, with varying degrees of injury being sustained.

Prevention
Many evidenced-based programs in senior and community centers focus on fall prevention. There are programs such as Matter of Balance, Tai Chi, and yoga designed to improve muscle coordination, fitness, strength, and balance in senior adults.

A physical therapist may do a falls assessment in the home to remove scatter rugs, clutter, electrical cords, and other objects that could cause a fall. In the bathroom, hand rails and wall-mount bars may help, while walk-in tubs provide help for those who can’t get into the tub.

Treatment
Once a fall has been experienced, treatments are given depending on the amount of injury sustained. Those who are injured in a fall may need physical therapy, surgery to repair a fracture, or hospitalization. Often, when the hip is broken, the elderly will require a hip replacement.

Severe injuries can lead to an elderly person’s decline in health, as further immobility leads to more issues. Falls remain a serious threat to the health of the elderly population, and prevention, as opposed to treatment after the fact, is preferable.

Take a Stand to Prevent Falls

Heather Kelleher
Florida Department of Health

The National Council on Aging (NCOA) has designated September 22 as Falls Prevention Awareness Day. Unintentional falls are the leading cause of injury death among Florida residents age 65 and older and the fourth leading cause of injury death overall. The Florida Department of Health (DOH) encourages all older Floridians to follow some simple steps to reduce their risk of injury from falls as part of Healthy Aging® Month and Falls Prevention Awareness Day.

According to the Centers for Disease Control and Prevention (CDC) and the NCOA, there are numerous measures that can reduce the risk of falls:

• Exercise regularly to improve strength and balance;
• Consult with a health care professional about a fall risk assessment;
• Have medications reviewed by a doctor or pharmacist;
• Get eyes and ears checked at least annually; and
• Ensure the home environment is safe and hazard free.

DOH recommends using evidence-based programs that are designed to prevent falls. These programs help to improve leg strength and balance, which contributes to overall mobility.

More information on programs like Tai Chi, Otago, and Stepping On can be found on the NCOA website at ncoa.org. Studies show that a combination of behavior changes can significantly reduce falls among older adults.

Falls pose one of the biggest threats to elders in Florida, and there is much we can do to reduce the risk. The key to falls prevention is to understand the problem and to make small changes to your lifestyle that can help ensure you stay safe and independent.

To learn more about falls prevention, visit floridahealth.gov/programs-and-services/prevention/older-adult-falls-prevention/index.html.
### Dementia Care and Cure Initiative Growing Throughout Florida

**Christine Didion, MSW**  
**Bureau of Elder Rights**  
**Florida Department of Elder Affairs**

The Dementia Care and Cure Initiative (DCCI) Task Forces around the state have remained active and bustling throughout the summer as they continue to bring awareness to, advocacy for, and education on Alzheimer’s disease and related dementias (ADRD) to build Dementia-Caring Communities.

While DCCI is a statewide initiative, each participating community organizes a voluntary task force led by the community’s Area Agency on Aging and the Memory Disorder Clinic. Task force members take the time to engage in these tasks and collaborate with their fellow community members, local city and county officials, organizations, and businesses to make their communities dementia-caring.

In August, DCCI was presented alongside efforts from the states of Alabama and Georgia as leaders in creating respectful, inclusive, and engaging communities for those living with and affected by ADRD at the Home and Community Based Care National Conference by the National Association of States United for Aging and Disabilities. It is exciting to celebrate and share these accomplishments and efforts that take place across Florida in each individual community.

In July, the Ft. Myer’s task force completed educational sessions with fire and rescue professionals from all six firehouses that serve the City of Ft. Myers. In collaboration with representatives from Lee Health, Lee County, and the City of Ft. Myers, the task force hosted a ceremony to present Fire Chief John D. Caufield with the community decal that indicates community partners that are dementia-caring. The ceremony not only celebrated the efforts of the City of Ft. Myer’s Fire Department and their commitment to serving those in their community living with and affected by ADRD with the local media and local elected officials, but also challenged other local businesses and entities to become dementia-caring.

In Orlando, the task force, to better understand what Orange County should continue doing and what they can improve on to become dementia-caring, held several focus groups with individuals living with ADRD or who are in a caregiving role. In September, the task force will present its findings to Orange County Mayor Teresa Jacobs to demonstrate the importance and benefits of spreading education and awareness to first responders, county employees, and other community entities to make Orange County dementia-caring.

The Tallahassee task force, in collaboration with the City of Tallahassee, created an educational video highlighting what ADRD is and how to communicate effectively and respectfully with those in the community living with and affected by ADRD. This video has been placed on the City of Tallahassee employee training platform, and, later this summer, in-person educational series will be offered to city employees.

Both the task forces in Sarasota and Pensacola are also working with their community’s first responders to not only bring specific and comprehensive education but also provide an awareness of the local resources that can be helpful to first responders and those living with and affected by ADRD. The Sarasota task force is currently working with its police department to update its officers’ resource database to include searches related to Alzheimer’s disease and other memory challenges.

In addition to these accomplishments, three new communities have been added to the Dementia Care and Cure Initiative network: Tampa, Miami, and Gainesville. These three communities will spend this fall identifying their community needs, goals, and actions plans. Now with nine total communities bringing awareness, advocacy, and education to their communities and surrounding areas, Florida is leading the way so that all can continue to live well, active, and successful lives regardless of age or health status.

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### Institute on Aging:  
blog.ioaging.org/activities-wellness/intergenerational-activity-ideas-for-seniors-and-youth-to-do-together

### Generations United:  
gu.org/resources

### Bridges Together:  
bridgetogether.org/tools-resources

For more information about activities and programs for celebrating Florida Intergenerational Month, visit the Department of Elder Affairs Intergenerational Connections link at elderaffairs.org.
PARTICIPATE IN YOUR LOCAL WALK TO END ALZHEIMER’S

Yasmin Khan
Alzheimer’s Association
Central and North Florida Chapter

More than 5.7 million people in the United States are living with Alzheimer’s disease. Over the course of the next several years, this number is expected to reach over 14 million.

In Florida, more than a half-million people are currently diagnosed—making the Sunshine State the second highest state in the country for prevalence.

Alzheimer’s disease is the only Top 10 leading cause of death in America without a prevention, treatment, or cure and is currently the most expensive disease in the country. In 2018, the United States will spend over $277 billion in caring for those with Alzheimer’s and dementia.

Despite staggering statistics, the Alzheimer’s Association remains optimistic that the first survivor of Alzheimer’s disease is out there. More than 600 communities nationwide host annual Walks to End Alzheimer’s in an effort to fund critically-needed research and community support programs and education, as well as raising community concern and awareness for this health care epidemic.

The Alzheimer’s Association’s annual Florida Walks to End Alzheimer’s takes place in communities around the state September through November every year. Every walk team and every walker bring us one step closer to a cure!

Check below for locations and dates. All walks are family events. Visit alz.org/walk and search for the walk nearest you for more details.

BOCA RATON
Mizner Park Amphitheater
October 28, 2018

BROWARD COUNTY
Nova Southeastern University
October 13, 2018

CHARLOTTE COUNTY
Laishley Park
October 6, 2018

COLLIER COUNTY
North Collier Regional Park
November 17, 2018

EMERALD COAST
The Landing at Fort Walton Beach
September 15, 2018

FLAGLER COUNTY
The River to Sea Preserve
September 29, 2018

GAINESVILLE
Depot Park
October 20, 2018

JACKSONVILLE
Times-Union Center for the Performing Arts
Jacksonville Riverwalk
November 3, 2018

LEE COUNTY/FT. MYERS
Centennial Park
October 27, 2018

SARASOTA/MANATEE COUNTY
Nathan Benderson Park
November 17, 2018

MIAMI-DADE
Miami-Dade Museum Park
November 3, 2018

OCALA
Tuscawilla Park
September 29, 2018

ORLANDO
Lake Eola Park
October 6, 2018

PANAMA CITY
Sweet Bay Community
September 8, 2018

PASCO
Starkey Ranch District Park
October 20, 2018

PENSACOLA
Bayview Park
October 13, 2018

PINELLAS COUNTY
Poynter Park
October 13, 2018

POLK COUNTY
First Presbyterian Church
October 20, 2018

SOUTH SHORE AREA
IN HILLSBOROUGH
Sun City Center United Methodist Church
October 20, 2018

SPACE COAST
Riverfront Park in Historic Cocoa Village
September 22, 2018

TALLAHASSEE
Cascades Park
October 13, 2018

TAMPA
Amalie Arena
November 3, 2018

TREASURE COAST
Indian RiverSide Park
September 29, 2018

VOLUSIA COUNTY
Riverfront Park in Daytona Beach
November 10, 2018

WEST PALM BEACH
Meyer Amphitheater
October 20, 2018
New Company Uses Canines and Scent Kits to Locate Missing Persons

Rick Burnham
Editor in Chief, Elder Update

A Tallahassee-based company is utilizing man’s best friend to more quickly find people who may have wandered away from familiar surroundings. That includes children, of course, along with younger adults. Most notably, it includes seniors.

Scent Evidence K9 is the brainchild of former FBI agent Paul Coley and his wife Donna. The group’s main offices are in Florida’s capital city, but it also owns more than 1,000 acres in west Tennessee. This, says marketing chief Joe Blanton, is where more than two dozen bloodhounds receive their training. Considering their sense of smell is approximately 40 times more powerful than a human’s, it makes perfect sense to enlist their assistance.

“It seems like a no-brainer, especially with Alzheimer’s and other dementias growing at such an alarming rate,” he said.

At the heart of the process is a highly scientific scent collection procedure that prevents contamination, ensuring that the dog has one scent – and only one scent – with which to work. A five-by-nine gauze pad is used to wipe 10 times underneath a person’s arm. The pad then goes into a special jar and is sealed. The product will be preserved for up to 10 years.

The kits have been developed by students working at Florida State University, Blanton said.

“There are some brilliant minds coming out of FSU, and we love having those fresh young minds to help us develop our products,” he said.

Blanton said that they also train dogs to track cell phones, flash drives, and other types of electronics.

“Everything has a chemical compound that is detectable,” he said. “If you are able to identify the scent, the dog can be trained to find it. It is a whole new world. If you find someone’s cell phone, you have a lot of info about them.”

Coley, whose work as a forensic canine specialist with the FBI included searching for a number of “high profile” missing persons, recently got the opportunity to meet with Elizabeth Smart – a Salt Lake City teenager who was abducted and held captive for more than nine months.

“We talked with her about her experience,” he said. “Having the right resources to assist really comes home when you sit across from somebody who has gone through such a thing. We do not want another Elizabeth Smart on our watch. Whether it is a 14-year-old girl or an 89-year-old man who served in the Korean war, they deserve the best we can put out there. This is what drives us.”

More information on the company and its resources, including the scent kits, is available at scentevinevidence9.com, or by calling (850) 272-6950.

SUDOKU SOLUTION

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www.brainbashers.com
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.

Information & Referral

1-800-96-ELDER
(1-800-963-5337)

Florida Area Agencies on Aging (Counties Served)

Northwest Florida
Area Agency on Aging, Inc.
5090 Commerce Park Circle
Pensacola, FL 32505
850-494-7101
(Escambia, 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)

Elder Options
100 SW 75th Street, #301
Gainesville, FL 32607
352-378-6649
(Miami-Dade and Monroe 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)

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 South Florida
15201 N. Cleveland Avenue,
Suite 1100
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
954-745-9696
(Broward County)

Alliance for Aging, Inc.
760 NW 107th Avenue, Suite 214
Miami, FL 33172
305-670-6500
(Miami-Dade and Monroe Counties)

Florida Elder Helpline Directory

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

Alachua ........ 800-262-2243
Baker ........ 888-242-4464
Bay ........ 866-467-4624
Bradford ........ 800-262-2243
Brevard ........ 407-514-0019
Broward ......... 954-745-9696
Calhoun ........ 866-467-4624
Charlotte ....... 866-413-5337
Citrus .......... 800-262-2243
Clay .......... 888-242-4464
Collier ........ 866-413-5337
Columbia ....... 800-262-2243
DeSoto ........ 866-413-5337
Dixie .......... 800-262-2243
Duval .......... 888-242-4464
Escambia ....... 866-531-8011
Flagler ........ 888-242-4464
Franklin ....... 866-467-4624
Gadsden ....... 866-467-4624
Gilchrist ....... 800-262-2243
Glades ........ 866-413-5337
Gulf ........ 866-467-4624
Hamilton ...... 800-262-2243
Hardee ........ 800-336-2226
Hendry ........ 866-413-5337
Hernando ...... 800-262-2243
Highlands ...... 800-336-2226
Hillsborough .. 800-336-2226
Homes ........ 866-467-4624
Indian River .... 866-684-5885
Jackson ....... 866-467-4624
Jefferson ..... 866-467-4624
Lafayette ...... 800-262-2243
Lake .......... 800-262-2243
Lee ............ 866-413-5337
Leon ............ 866-467-4624
Liberty ......... 866-467-4624
Madison ....... 866-467-4624
Manatee ....... 800-336-2226
Marion ........ 800-262-2243
Martin ........ 866-684-5885
Miami-Dade .... 305-670-4357
Monroe ........ 305-670-4357
Nassau ....... 888-242-4464
Okaloosa ...... 866-531-8011
Okeechobee .... 866-684-5885
Orange ........ 407-514-0019
Osceola ....... 407-514-0019
Palm Beach .... 866-684-5885
Pasco .......... 727-217-8111
Pinellas ....... 727-217-8111
Polk .......... 800-336-2226
Putnam ......... 800-262-2243
Santa Rosa .... 866-531-8011
Sarasota ....... 866-413-5337
Seminole ........ 407-514-0019
St. Johns ....... 888-242-4464
St. Lucie ....... 866-684-5885
Sumter .......... 800-262-2243
Suwannee ...... 800-262-2243
Taylor .......... 866-467-4624
Union .......... 800-262-2243
Volusia ........ 888-242-4464
Wakulla ....... 866-467-4624
Washington .... 866-531-8011

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.

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).
City and county officials in the Tallahassee area, along with a handful of investors, insist that the future of assisted living can be found in the “person-directed environment,” and that the “small house” concept of long-term care is the best way to achieve it.

With that in mind, they broke ground in May on a multi-million-dollar community that will set the example.

The Villas at Killearn Lakes is set to open for occupancy early next year, said Anna Johnson, partner and Community Relations Advisor for a group that includes architects, engineers, and financial experts. Johnson, well-known throughout the capital region for her work on local CBS affiliate WCTV, spoke to a crowd of more than 100 about the benefits of the new concept, which has its roots in the Phoenix area.

“The goal of the model is to create home, in every sense of the word,” she said. “Creating a neighborhood is an important way to live out that reality. Most of us live in neighborhoods for much of our lives. When we need a little help, it’s nice to be able to keep living in ways that are familiar.”

Dr. Christopher Mulrooney, Assistant Director of the Department of Geriatrics at the Florida State University College of Medicine, spoke of his earliest memories of elder care, specifically those spent visiting family members in environments that were less than ideal. This, he added, spurred a passion to make things better for those in similar positions.

“I knew that I wanted to work with older adults, especially by improving the quality of life and care in long-term care environments,” he said. Mulrooney, who also serves as a partner of the group – as well as Chairman of the Board, said the Villas at Killearn Lakes will do just that. “Nothing gives me greater satisfaction than helping to create a culture of person-directed care that honors the dignity and worth of older adults and those who work with them.

“Life is a gift that is no less precious when we need a little help to live it to the fullest.”

Phase I of the project will include six “villas,” each designed to accommodate 12 people. Each resident will have his or her own private bedroom, bath, and barrier-free shower, and will share unrestricted use of a “great room,” kitchen, dining area, a private spa area, and a “plantation style” front porch. Phase II will feature three additional villas.

Highly-trained personal care staff, supported and coached by an on-site interdisciplinary team of professionals, will be assigned to each villa. Residents of the community will be individuals who require some type of assistance with living, Johnson said. She added that multi-disciplinary assessments of potential residents will help elders, families, and staff to “work together to determine whether the Villas would be the best fit” for each individual candidate.

The $10 million project is slated to open in early 2019.