Living Longer, Living Well

Richard Prudom
Secretary
Florida Department of Elder Affairs

I was honored to be appointed by Governor Ron DeSantis to serve as Secretary for the Florida Department of Elder Affairs. I have been with the Department for more than seven years – previously serving as Deputy Secretary, Chief of Staff, and Chief Financial Officer – and I am proud to continue my service in advocacy for Florida’s 5.5 million seniors.

It is an exciting time to be at the Department as our constituency, partnerships, services, and outreach all continue to grow. Florida is the third largest state and has the highest population percentage of residents age 65 and older. In the next 10 years, the senior population will rise to 7.6 million – an increase of more than 38 percent. Additionally, around 850 people move to our state every day – more than half of whom are seniors.

There are challenges in promoting the health and well-being of this growing and increasingly diverse older adult population. Population aging, especially when the baby boomers reach ages 85 and older, signals a likely surge in the use of long-term care services. Disability rates also evolve over time, so Florida’s Aging Network is tasked with a significant challenge – to ensure that we are meeting and will continue to meet the needs of our frail elders.

There is a common misconception about the costs associated with caring for older adults. The longevity boom does call for increased investment into the biology of aging and related medical issues. New and often expensive medical treatments make it possible to prevent or treat many more conditions than 50 years ago. The caregiver crisis is real and growing more acute. But the presumption that seniors are an inevitable drain on health care resources is incorrect. In fact, studies show that older Floridians contribute thousands more to the local economies than they consume in public services.

Further, retirees and all adults over 50 are fueling a significant, fast-growing, and often overlooked “longevity economy” – the sum of all economic activity driven by the needs of individuals age 50 or older, including both the products and services they purchase directly, as well as the further economic activity this spending generates.

People over 50 contribute to the economy in a positive, outsized proportion to their share of the population. Despite being 39 percent of Florida’s population in 2013, the total economic contribution of the Longevity Economy accounted for 54 percent of Florida’s GDP ($429 billion).

And the contributions of our elders are so much more than just financial. Our older population serves as a link to our past, present, and future, and we embrace their commitment to making Florida a better place for future generations.

One priority of the Department is to ensure that older Floridians are not just living but living well. Ultimately, I believe this starts in our local communities, which need to be supportive, inclusive, and accessible. They must encourage the engagement of residents and provide opportuni-
We Are Here for You

Allison Burtoft
Editor-in-Chief, Elder Update

Giving back to the community has always been close to my heart, which is why my selection as your new editor-in-chief is so special to me. As a Florida local, I am honored to serve the citizens who built and protected our communities.

We are lucky to live in a place fostered by men and women who made sacrifices to ensure that we have everything we need. Florida has over five million older adults—heroes and leaders who generated growth and progress in our communities. If you are one of the millions of seniors in the Sunshine State, thank you for your dedication.

At Elder Update, it is a top priority to ensure Florida residents have accessibility and support throughout the state. We will continue to provide information on policy and resources, and we hope to answer any questions from our readers.

Not only do we want to inform our readers about resources, but we also want to share experiences celebrating seniors. From athletic accomplishments to volunteer work, readers like you contribute to our rich culture throughout the Sunshine State. We want to celebrate these moments with you and share them with fellow readers. Send us your stories and tell us about your successes. We are here for you.

I am honored to serve as the new Elder Update Editor-in-Chief, and I am excited to share your incredible experiences.

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 18.

www.brainbashers.com
Sudoku Puzzle © Kevin Stone

Sudoku Ref: 23676
REMEMBERING EDITH SCHAFFER LEDERBERG

Natasha Elfarghali
Interim Director
Aging and Disability Resource Center of Broward County, Inc.

The ADRC of Broward County is sad to share with you that Florida has lost one of its greatest advocates for elders. On January 6, 2019, Edith Schaffer Lederberg passed away at North Broward Hospital at age 89. For over 30 years Edith served as Executive Director of the Aging & Disability Resource Center of Broward County. She had planned to retire in 2020 after she turned 90.

Edith was born in Freeport, New York, on October 26, 1929. She was a student, sister, teacher, wife, mother, advocate, grandmother, public speaker, great grandmother, leader, and friend. She had a daughter, two sons, three grandchildren, and two great grandchildren.

She attended the University of Vermont and earned her bachelor's degree in Spanish and her master of science degree in Education from Hofstra University. While working on her education, she was a teacher in Long Island. When her husband was transferred for work, she sold her family home, packed, and rejoined her husband and two sons in South Florida. She left her remaining family in Long Island.

She found a job at the Areawide Council on Aging of Broward County, which administers the Aging and Disability Resource Center, in August 1977. She eventually rose to the position of Executive Director in 1986. She was able to utilize her writing and speaking talents to advocate for the elders of Broward County and the State of Florida.

For 41 years, Edith educated everyone who crossed her path. She made good friends with members of Congress and the Legislature, governors, mayors, commissioners, and local advocates. Edith spent a considerable amount of time building these relationships and never worried which party someone represented as long as they knew what was important to aid the seniors of Florida.

She had a love for the written word and needed to feel the words flow through her fingers to the paper. As a morning person, she would frequently send faxes and emails at 5:30 a.m. Her endless passion would persuade others to find funding for the many worthy causes she championed. Edith was an accomplished writer and poet, with her work being published by several national companies, as well as periodicals in Broward County. This passion was evident through her last days as she wrote the script for the annual installation of board and advisory council members.

Edith had a phrase she lived by: “I will never forget to remember.” This applied to everything she found important. As a young girl, she never forgot to remember the importance of teaching others. Later, she never forgot to remember how to unify people regarding her causes. She made it a point to never forget to remember all the people who made her ambitions possible. Through it all, she never forgot to remember the most important things: friendship, community, respect, tradition, compassion, and family.

She treated her staff as family, and as she watched it grow, she unwittingly became a matriarch of a group of strong people. She nurtured her many causes by inviting her friends for open discussions about things that were vital.

Edith had a way of treating people that made them feel loved and inspired. Often she would bring delicious homemade baked goods to meetings, and many would say her brownies—with or without walnuts—were the best. Her grandmother, who taught her how to cook, bake, and be hospitable to others, was her inspiration.

Edith hosted a cable television program, “Spotlight on Seniors,” for over 25 years, where her guests were always helping her expand the ways in which she could help seniors. She loved meeting new people and saw them all as young at heart and passionate. She helped fuel their desire to be more useful in their communities by helping them direct their efforts toward helping her and her staff benefit the seniors in their communities. She also lent her time speaking to politicians and the media to further voice the needs of seniors.

After the passing of her mother, Edith became even more aware of the many issues elders face. She continued advocating on behalf of senior concerns locally, statewide, and nationally, and she raised financial resources to support programs for older Americans residing in Broward County. This led to Edith’s appointment to serve as a Florida Delegate to the White House Conference on Aging in 1995, and she was inducted into the Broward Women's Hall of Fame in 1996.

Even after 40 years of working at the ADRC, she could be found at her desk in the very early hours drafting letters, and using the power of the written word, to help her communicate to others the vision of her perfect world. She always used her gifts to ensure that seniors’ needs would be met. Edith kept the love of her family and her beloved staff in the forefront, making her writing illuminate with passion. As a result, she was able to expand awareness and grow funding for new programs and facilities.

Edith hoped that her passions would continue beyond her own life, and that those she met and worked with would continue into the always uncertain future. She fought for seniors, even as she became one herself. Well beyond an age when many retire, Edith continued to fight eagerly for the dreams she shared with her staff, friends, and family. She loved them, guided them, mentored them, and cherished them, and she will be very much missed.

SPECIAL THANKS

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

• Gladys Reid
Rebuild Florida is a program of the Florida Department of Economic Opportunity, created to help Florida families rebuild homes damaged or destroyed by Hurricane Irma. Hurricane Irma made landfall in Florida on September 10, 2017, causing destruction and damage to thousands of homes in its path. The state of Florida is committed to helping homeowners affected by the storm by rebuilding or replacing damaged homes.

**How It Works**

Rebuild Florida case managers will work with homeowners to register for assistance to repair, rebuild, or replace homes damaged by Hurricane Irma. This includes the following:

- Completion of work to homes that have been partially repaired,
- Bringing the home into code compliance and enhancing resiliency for future storms, and
- Repairing or replacing manufactured and mobile homes.

**1. Registration**

Registration will take 15–30 minutes, and no documentation is required. It can be completed online at RebuildFlorida.gov or by calling 844-833-1010. Assistance is also provided at any of our Rebuild Florida Centers.

**Notification** After you register, you will receive an email or letter confirming your registration is complete.

**2. Application**

Eligible homeowners will be invited by priority to complete the application. The application can be completed online, over the phone, or by scheduling an appointment at one of our Rebuild Florida Centers where a case manager will be available to assist you.

**Notification** After you apply, you will receive an email or letter confirming your application is complete.

**3. Eligibility**

Our program team will review applications and supporting documentation to verify that homeowners meet all of the eligibility requirements for the program. Priorities will include low-income Florida families who are elderly, disabled, families with children 5 or younger, or tenants displaced from Puerto Rico or the U.S. Virgin Islands who are permanently resettling in Florida.

**Notification** You will only be contacted if the program team is unable to locate or access the property.

**4. Home Damage Assessment**

During this scheduled appointment, inspectors will inspect work already completed and determine the remaining repairs needed to complete the home. Our team will also send inspectors to test for lead-based paint in homes constructed prior to 1978.

**Notification** You will be contacted by phone to schedule your appointment.

**5. Environmental Review**

This federally required environmental review is the process of reviewing a project and its potential environmental impact to determine whether it meets federal, state, and local environmental standards. This review is conducted without an appointment on the property surrounding the home.

**Notification** You will only be contacted if the program team is unable to locate or access the property.

**6. Award Determination**

The program will use a formula to calculate the awarded amount. Award amounts may be reduced if benefits were received from insurance or other federal recovery resources.

**Notification** You will receive an email or phone call once the award determination is available.

**7. Grant Agreement**

Once these steps are complete, an eligible homeowner will meet with our team to review and accept the award and sign the grant agreement. The grant agreement will be available online, and applicants may request to speak to a case manager, then accept or appeal the award funding.

**Notification** You will receive a call or email with information.

**8. Repair, Rebuild, or Replacement**

Once the grant agreement is complete, eligible homeowners will enter into a construction contract with a program-selected building contractor. The repair, rebuild, or replacement will begin. The program will pay the contractor directly for eligible repairs.

For more information, visit RebuildFlorida.gov.

The website provides detailed information regarding eligibility criteria, income guidelines, Rebuild Florida center locations and more.

You may also contact us by phone at 844-833-1010.
SENIORS MAY SAVE MONEY ON PROPERTY TAXES

Leon County Property Appraiser

Do you own a home in Florida? Is it your primary residence? Are you age 65 or older? If so, you may be able to save money on your property taxes. Approximately 76 percent of people age 75 and over are homeowners and spend 36 percent of their income on the home (2015). The United States Census Bureau released a Supplemental Poverty Measure which shows a poverty rate of 14.5 percent for seniors vs. 9.3 percent for the general population (2016). This article is an overview of the property tax exemptions available to help make owning a home as a senior more affordable. (All of these exemptions require that you have Homestead Exemption.)

LOW-INCOME SENIOR EXEMPTION. You must be age 65 or older as of January 1, and your total household adjusted gross income may not exceed the annual income limit set by the Florida Department of Revenue. This limit is modified each year and generally released in January. The limit for 2018 was $29,454. If you qualify, this exemption reduces the assessed value of your property up to $25,000.

LONG-TERM SENIOR RESIDENT EXEMPTION. You must qualify for the Low-Income Senior Exemption and have lived in your home for at least 25 years. Your property must have a market value of less than $250,000 in the initial year of qualifying. This would exempt you from most, not all, property taxes.

COMBAT-RELATED DISABILITY EXEMPTION FOR SENIORS. You must be a veteran with a partial or total combat-related disability, age 65 or older, with an honorable discharge. This exemption is unique in the fact that it gives you a direct percentage reduction in your property taxes based on your amount of disability.

Keep in mind these exemptions require an application and proof of income or disability. There are also additional exemptions for which you may qualify that are not limited to seniors. For more information, contact your local property appraiser. Please note, some counties in Florida may not offer the Low-Income Senior Exemption and the Combat-Related Disability Exemption for Seniors.

The statistics in this article are from the 2017 Profile of Older Americans released April 2018 by the Administration for Community Living, which includes the Administration on Aging, an operating division of the U.S. Department of Health and Human Services.

REBUILD FLORIDA
Registration Deadline Extended

In December of 2018, the Florida Department of Economic Opportunity (DEO) announced the extension of the registration deadline for Rebuild Florida to Friday, March 29, 2019. Rebuild Florida is a long-term recovery effort to repair and rebuild the homes of Florida families that were significantly damaged or destroyed by Hurricane Irma.

The state of Florida is committed to helping families repair and rebuild homes that were damaged or destroyed by Hurricane Irma. We have extended the registration deadline to allow as many homeowners as possible to register for assistance. We are encouraging anyone who still has damage as a result of Hurricane Irma to visit RebuildFlorida.gov to learn how you can register for assistance.

Earlier this year, funding for Rebuild Florida was announced jointly by the state of Florida and the U.S. Department of Housing and Urban Development (HUD), and the program was launched by DEO in September. The long-term recovery effort connects eligible Floridians in the most-impacted communities with federal disaster recovery funding. This funding prioritizes the most vulnerable low-income households, including seniors age 62 and older, families with children under age 18, individuals with disabilities, and those displaced from Puerto Rico or the U.S. Virgin Islands who are permanently resettling in Florida. Owners of rental properties also may qualify if they are renting to low or moderate-income Floridians.

Rebuild Florida centers will remain open across the state to serve as local resources for homeowners to begin the disaster recovery process. Centers are open Monday through Saturday with case managers available to help homeowners complete the registration process. Homeowners can also visit RebuildFlorida.gov or call the Rebuild Florida customer center at 844-833-1010 to receive assistance.
Communication is key in building good relationships with your health care providers and getting the best possible care. Here are some valuable points for speaking with your Medicare providers.

**Point 1: Learn how to communicate effectively with your health care providers.**

To help you communicate effectively with your providers, take these steps:

**BE PREPARED:** Arrive at your doctor’s office prepared with any relevant insurance cards, a copy of your health history, and a list of questions you want to ask your doctor. Bring a pen and paper to take notes, and consider bringing another person, like a caregiver, to your appointment if you think they can help.

**SHARE INFORMATION:** Tell your doctor about symptoms you are having and any trouble you are having with activities of daily living. Tell them about other providers you have seen and any treatments they recommended.

**ASK QUESTIONS:** If you do not understand something your doctor says, ask them to explain it.

**GET IT IN WRITING:** Ask your doctor to write down what you should do between now and your next visit, including instructions for how to take medicines, specialists you should see, and/or lifestyle modifications.

**FOLLOW UP:** If you experience any problems after your appointment, call your doctor’s office to schedule a follow-up. Ask your doctor’s office if they use e-mail or an online portal to communicate with patients.

**Point 2: Know what to do if your provider does not believe your care will be covered.**

If you have Original Medicare and your provider believes that Medicare will not pay for a service, they may ask you to sign a document before you receive that service. It is called an Advance Beneficiary Notice, or ABN. The ABN allows you to decide whether to get the care in question and to accept financial responsibility if Medicare denies payment. The notice must say why the provider believes Medicare will deny payment. Providers are not required to give you an ABN for services or items that are never covered by Medicare, such as hearing aids. Note that your providers are not permitted to give an ABN all the time or have a blanket ABN policy.

If you have a Medicare Advantage plan, you or your provider should contact your plan and request a formal determination about whether an item or service will be covered. If the plan denies coverage before you receive the service, you should get a Notice of Denial of Medical Coverage within 14 days of requesting the determination. If you request an expedited appeal and your plan approves your request, the Notice of Denial is due within 72 hours. Follow the instructions on the notice to appeal your plan’s determination. Ask your doctor to submit evidence to the plan that you meet the coverage criteria for the item or service and that it is medically necessary.

**Point 3: Understand Medicare’s coverage of second and third opinions.**

A second opinion is when you ask a doctor other than your regular doctor for their view on symptoms, an injury, or an illness you are experiencing to better help you make an informed decision about treatment options. If you have Original Medicare, it covers second opinions if a doctor recommends that you have surgery or a major diagnostic or therapeutic procedure. It will not cover second opinions for excluded services, such as cosmetic surgery. Medicare will also cover a third opinion if the first and second opinions differ. The second and third opinions will be covered even if Medicare will not ultimately cover your procedure (unless it is an excluded service). If the first and second opinions were the same, but you want a third opinion, you may be able to see a third doctor for a confirmatory consultation. Medicare may cover a confirmatory consultation if your doctor submits the claim correctly and the service is reasonable and medically necessary. If you have a Medicare Advantage plan, your plan may have different cost and coverage rules for second and third opinions. Contact your plan for more information about costs and restrictions.

*SHIP National Technical Assistance Center was the source for portions of this article.*
Dear Judy,
My doctor ordered a wheelchair for my husband. I took the prescription to my local pharmacy but was told that Medicare would not cover it. I do not understand why since the doctor ordered it.

Mrs. Bewildered

Dear Mrs. Bewildered,
I am sorry that you are having problems acquiring the needed wheelchair. A wheelchair is covered under Durable Medical Equipment (DME). Medicare Part B covers medically necessary DME that your doctor prescribes for use in your home. Only your doctor can prescribe medical equipment for you. DME must meet these criteria:

• Durable,
• Used for a medical reason,
• Used in your home, and
• Has an expected lifetime of at least 3 years.

Medicare will only cover your DME if your doctors and DME suppliers are enrolled in Medicare. Doctors and suppliers must meet strict standards to enroll and stay enrolled in Medicare. If your doctors or suppliers aren’t enrolled, Medicare won’t pay the claims submitted by them.

It is also important to ask your suppliers if they participate in Medicare before you get DME. If suppliers are participating suppliers, they must accept assignment. Assignment is an agreement by your doctor, provider, or supplier to be paid directly by Medicare, to accept the payment amount Medicare approves for the service, and not to bill you for any more than the Medicare deductible and coinsurance.

If your supplier accepts assignment, you pay 20% of the Medicare approved amount. The Part B deductible ($185 for 2019) applies. If suppliers are enrolled in Medicare but aren’t participating, they may choose not to accept assignment. If suppliers don’t assignment, there’s no limit on the amount that they can charge you.

If you live in or visit certain areas of the country, you may be affected by Medicare’s Competitive Bidding Program. Under this program, suppliers submit bids to provide certain medical equipment and supplies to people with Medicare living in competitive bidding areas. Medicare uses these bids to set the amount it pays for each item. All suppliers are thoroughly screened to make sure they meet Medicare requirements (like eligibility and financial, quality, and accreditation standards before they’re awarded contracts). If you have Original Medicare, the Competitive Bidding Program requires you to get competitive bidding items from a contract supplier in your area, unless an exception applies. Contract suppliers can’t charge you more than 20% coinsurance and any unmet yearly deductible for any equipment or supplies included in the Competitive Bidding Program. If you have trouble locating a supplier in your area, contact your local SHINE volunteer for assistance.

JUDY ARCHEY
Judy Archey is the Area Coordinator for Putnam, Alachua, Bradford, and Union counties. She also serves as a statewide trainer for the Department of Elder Affairs’ SHINE Program.

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

The above guidelines apply only if you have Original Medicare. If you are enrolled in a Medicare Advantage Plan, such as an HMO or PPO, contact your plan for specific information.

SHINE provides free, unbiased health insurance counseling and information to elders and their caregivers. Through a statewide network of trained SHINE counselors, individuals with Medicare-related questions and issues can receive personal and confidential assistance. Through the SHINE/SMP (Senior Medicare Patrol) Program, SHINE counselors support the SMP mission to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education. For more information, you may visit our website at FLORIDASHINE.ORG.
Working Together to Prevent Medicare Fraud

Camilita Aldridge
SHINE Program
Area Agency on Aging for Southwest Florida

Medicare fraud is in the news again, and it serves as a reminder for everyone over the age of 65 to understand how to fight against fraud, waste, abuse, and dishonest practices.

Medicare fraud and abuse cost taxpayers billions of dollars every year. In fact, the Centers for Medicare and Medicaid Services estimates that $60 billion is lost to fraud, waste, abuse, and improper payments in a single year. That’s $60 billion in taxpayer dollars that were meant to assist senior citizens with their medical needs.

Combatting the growing problem of Medicare fraud is the main goal of the federal Senior Medicare Patrol program, which is funded by the U.S. Administration for Community Living. Here in Florida, Senior Medicare Patrol is part of the SHINE (Serving Health Insurance Needs of Elders) program. SHINE is a free program of the Florida Department of Elder Affairs offered locally through the Area Agency on Aging for Southwest Florida.

As part of the Senior Medicare Patrol, our motto is “protect, detect, and report” as we empower and assist older Floridians who could become victims of Medicare scams and health care fraud.

You can protect yourself by never sharing your Medicare number with strangers, or to anyone calling you on the phone or selling medical equipment door-to-door. Exercise caution by shredding your personal documents before disposing of them. And empty your mailbox every day—don’t leave personal information out where anyone can steal it.

There are also easy steps that seniors and their loved ones can follow to detect potential Medicare abuse. Most health care fraud involves billing for services that were not provided and double-billing. Each Medicare beneficiary receives Medicare Summary Notices in the mail. It’s important to check these notices for services that you don’t remember receiving, or charges for equipment or services that your provider didn’t order.

Keeping a calendar of your doctor’s visits and medical tests can be helpful for detecting fraud, as well. Compare the dates on Medicare Summary Notice to the dates on your calendar. If the dates don’t match up, there may be reason for concern.

What do you do if something seems amiss? Report your suspicions. First, contact your health care provider about charges that don’t seem right. It may simply be a billing error that can be easily corrected. However, if they’re unwilling to make a correction, or if you still have suspicions, reach out to the SHINE program for assistance with reporting the issue to the proper authorities. You can reach the SHINE program by calling the Area Agency on Aging for Southwest Florida’s Elder Helpline at 866-413-5337 (866-41-ELDER).

SHINE can assist with other Medicare needs as well. SHINE counselors provide free, unbiased, and personalized assistance with Medicare, Medicaid, prescription drug plans, and long-term care insurance. SHINE empowers seniors, their caregivers, and family members to make informed decisions about health care coverage. SHINE counselors also help beneficiaries understand benefits available through Medicare, like preventative health care services. SHINE can also assist low-income Medicare beneficiaries with applying for cost-savings programs.

In the long run, Medicare fraud results in higher health care costs for all of us. Fortunately, there are steps we can all take to protect ourselves, detect potential fraud, and report suspected abuse of the system.

Take steps to protect yourself. Never share your Medicare number with strangers. Don’t leave personal information out where anyone can steal it. Shred your documents before disposing of them and remember to empty your mailbox every day.
How Scammers Are Getting Some Senior Citizens to Hand Over Their Debit Cards

David J. Neal
Miami Herald

The attempted victimization of three Boynton Beach senior citizens spurred a police warning on Wednesday about a phone scam that could strike any of South Florida’s elders.

Elements of this scam: two criminals, a phone and a little information about the target’s bank account. All the known targets live in the Hunters Run community.

As described by Boynton Beach police, a 75-year-old woman got a phone call from someone claiming to be from her bank.

“She never did,” Slater wrote. “The scammers withdrew thousands of dollars from her bank account.”

Before the day was out, the scamming pair worked an 88-year-old man who gave up all six Wells Fargo credit and debit cards.

The third target, a 71-year-old man, called Chase Bank after giving up his debit card numbers to the caller. When Chase told him nobody had called, they canceled his cards and changed account numbers before any fraudulent charges could be made.

It’s worth it to remember that banks don’t share bank information over the phone. Also, having some information about your bank account doesn’t mean the caller has any association with your bank. Checking account information hardly is secret — the account number is on the bottom of every check — and scammers have been known to steal mail to get account numbers.

And just as the IRS doesn’t phone threats to pay your debts with cash or gift cards, banks don’t send people to your house to pick up debit cards that need to be removed from use.

GRANT FUNDING FOR ALZHEIMER’S RESEARCH ANNOUNCED

In mid-December, Governor Rick Scott and the Florida Department of Health announced the 2018-2019 grant awards for 30 projects, totaling $4.8 million, to support research leading to the prevention of and possible cure of Alzheimer’s disease. Funding is provided through the Ed and Ethel Moore Alzheimer’s Disease Research Program that supports research for better prevention, diagnosis, treatments, and cures for Alzheimer’s disease.

Governor Scott said, “Alzheimer’s is a heartbreaking disease, and this funding will support research programs across the state in their efforts to find new treatments and prevention that give hope to finding a cure. We are proud to support the many individuals and families who have been affected by Alzheimer’s disease and look forward to seeing the amazing contributions of Florida’s world-class researchers.”

Florida Representative and Alzheimer’s Disease Advisory Committee Member Scott Plakon said, “Having been so personally impacted by this devastating disease, I recognize the great importance of continuing groundbreaking research for the prevention and cure of Alzheimer’s disease. I am grateful to Governor Scott and my colleagues in the Legislature for their continued support of the Ed and Ethel Moore Alzheimer’s Disease Research Program in their efforts to find a cure.”

The following research grants were awarded through a peer-reviewed, competitive process based on recommendations by the Alzheimer’s Disease Research Grant Advisory Board. Researchers at any university or research institute in Florida are eligible to apply.

For more information on the Ed and Ethel Moore Alzheimer’s Disease Research Program, please visit the department’s Research on Alzheimer’s Disease homepage at floridastate.gov/provider-partner-resources/research/alzheimers-disease-research-program.html.

**FLORIDA ATLANTIC UNIVERSITY**
$1,137,227.90

**FLORIDA INSTITUTIONAL UNIVERSITY**
$94,998.82

**MAYO CLINIC**
$419,681.82

$237,500 Identifying functional mutations in top Alzheimer’s disease GWAS genes using long-read sequencing in brain tissue.

$95,000 Therapeutic roles of surrogate Wnt agonist in Alzheimer disease.

$87,181.82 Validation of novel, selective autophagy biomarkers in Alzheimer disease.

**MOUNT SINAI MEDICAL CENTER**
$237,500

Impact of the MindSight Training Program on Patients with MCI and Early Stage Dementia.

**UNIVERSITY OF CENTRAL FLORIDA**
$94,998.91

The Florida REACH Translation Project: Translating an EBP for an outpatient clinical setting to reach diverse community members.

**UNIVERSITY OF FLORIDA**
$1,369,259.81

$95,000 Is Cortisol Really a Factor in Cognitive Decline?

$237,500 Utilizing Data from the Electronic Medical Record to Predict Alzheimer’s and Dementia Risk.

$237,500 Association of PET amyloid status with cognitive and functional outcomes of behavioral interventions in Mild Cognitive Impairment.

CONTINUED ON PAGE 18
The Dementia Care and Cure Initiative in the New Year

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

With over 12 percent of Florida’s adults age 65 and over living with Alzheimer’s disease, it is vital our state continues to take steps to ensure individuals and families not only have access to resources and support but are also able to continue living active, purposeful, and fulfilling lives in their own communities. Thanks to the work completed by communities that are a part of the Dementia Care and Cure Initiative, these goals are becoming integrated in areas across Florida.

In collaboration with Florida’s 11 Area Agencies on Aging and 16 Memory Disorder Clinics, participating communities organize Task Forces consisting of community professionals and stakeholders who work to bring education about, awareness of, and sensitivity regarding the needs of those affected by dementia. These communities are known as Dementia Caring.

In 2018, the number of Dementia-Caring communities increased from 5 to 10. Active communities now range from the Panhandle all the way to Miami. Despite beginning less than a year ago, new communities, such as Gainesville, Brevard County, and Jacksonville, have already taken steps to engage diverse sectors of their community to bring education on dementia, appropriate and safe communication techniques, and awareness of the community resources for individuals and families living with dementia. Gainesville is working closely with local first responder representatives to create online educational options for their fire and rescue professionals while the Brevard County Task Force has taken steps to collaborate with a local restaurant to become the first entity educated in dementia sensitivity in their area.

Other communities, like Tampa and Orlando, are working closely with their local elected officials to bring awareness to the needs of individuals living with dementia in their community and bringing recognition to the millions of individuals who serve as unpaid caregivers or care partners for their loved ones.

The communities of Ft. Myers, Sarasota, and Tallahassee celebrated their work providing education to community sectors over the past year. In July, Ft. Myers collaborated with the City of Ft. Myers Fire Department to provide dementia sensitivity education to all fire and rescue professionals. The Fire Department was presented with window clings for all of their fire stations and fire trucks to easily identify them as Dementia Caring.

The Sarasota Task Force hosted a Dementia-Caring Community Kick Off in the fall where they invited local businesses and agencies to learn more about what it means and why it is important to be a part of a Dementia-Caring community. The event led to several local organizations, ranging from law offices to a moving company, requesting dementia sensitivity education for their staff.

The Tallahassee Task Force celebrated a local restaurant as the first business in the community to become Dementia-Caring. After providing dementia sensitivity educational sessions with their customer-facing staff, the restaurant was presented with a Dementia Care and Cure Initiative decal that was proudly displayed on the restaurant’s front window and on their social media accounts. With this decal, families and individuals affected by dementia will be able to easily identify businesses that are trained on inclusive and interactive techniques that are sensitive to patrons dining at the restaurant. In 2019, the Task Force will be providing education to several other restaurants in the community.

2018 was a year filled with progress and innovation by the Dementia Care and Cure Initiative and communities who seek to build engaging and inclusive spaces for all. 2019 promises to bring further expansion of Dementia-Caring communities throughout Florida and the dissemination of further awareness and education to every aspect of participating communities.
The dedicated volunteers of the Florida Long-Term Care Ombudsman Program were asked to share local stories highlighting how a resident was helped by their work. The stories, submitted from all over the state, are bound together by residents who have a better quality of life and increased quality of care due, in part, to the dedicated efforts of volunteer ombudsmen.

**NORTH DADE**

Multiple complaints were made about poor living conditions in a facility. Upon visiting residents, the local ombudsman observed dozens of chickens roaming freely through the building. Chickens flapped in the common areas and perched atop tables. Residents’ rooms had become soiled by chicken waste. The ombudsman spoke to the administrator and notified outside agencies about the unsanitary conditions. The chickens were soon removed, the facility was cleaned, and a service was contracted to ensure the property remained chicken-free.


**BREVARD**

Two residents had recently married, and staff would not allow the couple to bring a queen bed into their shared room, citing safety concerns. The local ombudsman advocated for the residents to be able to share a bed. Soon after, the facility reached a compromise with the residents by allowing them to share two standard twin beds placed together. The newlyweds were thankful to be able to share a sleeping space.


**PASCO & NORTH PINELLAS**

A resident with advanced dementia was hospitalized for a short time under the Baker Act. The resident did not have a guardian or power of attorney at the time. The facility refused to allow the resident to return after the hospitalization. The local ombudsman explained to the facility administration that they were required to allow the resident to return. After the administration claimed to not know the requirement, the ombudsman referred the complaint to the licensing agency. It was determined that rules and laws had been broken in an improper discharge. The facility worked to correct its deficiencies and now notifies the local ombudsman of all discharges. The administration now understands that residents must be allowed back into the facility after they have stabilized in the hospital. Afterward, a family member of the resident was granted guardianship over the resident and found placement for the resident at a memory care facility to better serve the resident’s needs.

EAST CENTRAL
Facility staff were rationing a few sheets of toilet paper per day to each resident. Residents were forced to purchase extra sheets of toilet paper from the facility or outside stores. Staff confirmed the ration policy to the local ombudsman and claimed the administration had implemented it due to the amount of toilet paper used. The ombudsman reminded staff that money the residents pay to live in the facility should go toward meeting all their needs, including toilet paper. The ombudsman then notified the owner there was no toilet paper in residents’ bathrooms and advocated for the residents’ right to a decent and clean living environment. Within a short time, the facility had stocked all bathrooms with toilet paper at no additional charge to the residents.


MID & SOUTH PINELLAS
Water leaked from the ceiling into buckets a resident placed around their room. As months passed, mold began to grow, and the resident had difficulty breathing. The administrator knew about the poor conditions but had not made any efforts to repair the damage. The local ombudsman requested a health inspection of the room. After the inspection, the room was condemned, and the facility finally agreed to make repairs. The room passed health inspections after repairs were completed and the resident was able to return to a clean space.

Pictured Right: Mid & South Pinellas Council. Back: Judy Hunt, June Entwistle, Terri Drake, Mary Bruels, Sue Boone, Ellen Lamparter, Philip Everett. Middle: Sheila Ramsdell, Carol Weideman, Jane Horowitz, Cyndi Floyd, Donna Cottone, Barbara Timo. Front: Michelle Unterberger, Annette Perry, Carol Wallace, Irene Murphy, Darlene Westberg, Mary Stein.

EDITOR’S NOTE We will continue to highlight the successes of the Long-Term Care Ombudsman Program throughout upcoming issues in the series titled Long-Term Care Ombudsman Volunteers Make a Difference.
Many people probably cannot imagine what it would be like to be told they aren’t allowed to get a sugary snack out of a vending machine. Most adults are well-informed about the health risks of eating sugar yet would balk if the landlord in their apartment building hid everyone’s snacks in the name of protecting health. That’s exactly what residents at one Florida facility experienced.

Nancy King, a District Manager of the Florida Long-Term Care Ombudsman Program, was called to investigate the situation. She and other staff and volunteer ombudsmen provide free and confidential services to long-term care residents and their families. She speaks about a group of long-term care residents who were banned from using a vending machine because well-meaning facility staff and family members decided they knew what was best for residents.

“Staff hid the vending machine in a place where only employees were allowed. Everyone involved thought they were the helping residents,” explained King. “To residents, it seemed more like they were being controlled.”

Ombudsmen are called to investigate complaints about residents’ quality of life and resolve concerns to residents’ satisfaction. King sees a lot of complaints come into her office related to interference with personal choice and cautions well-intentioned facility staff and family members to consider residents’ rights when deciding how to best help. “Sometimes what seems like helping may infringe upon a resident’s rights. Residents ultimately choose what they will and will not eat,” she said.

King points to improving communication among residents, family, and staff as key to resolving complaints centering around matters of personal choice. “A resident may be frustrated because they haven’t been able to make choices they want to make, and maybe no one has even asked them what choice they want to make.”

To illustrate, a resident who required assistance with bathing was not
receiving baths. Staff regularly documented the resident as refusing baths. The ombudsman discovered staff usually asked the resident to bathe during times when the resident was busily involved in another activity. When this occurred, staff did not return later in the day to offer a bath, nor did anyone ask the resident about their preferences. Through investigation, the ombudsman determined the resident wanted to bathe at a different time with the assistance of someone they felt comfortable with.

“It’s good practice to take extra steps to find out what is happening and not relying on assumptions. Resolving a problem can be as simple as a few questions about what a resident wants and likes. In many cases, a resident simply wants to be heard.”

King suggests the following tips to improve communication with long-term care residents:

• Communicate with residents about their lives, their loved ones, their experiences, and interests, if the resident would like to do so. Residents do not want to be treated as “patients” in a cold, medical environment. Some residents complain they feel invisible to staff making their rounds. Make an effort to create connections.

• If a resident seems to refuse treatment, hygiene, or other care, ask for more information to determine whether there are conditions that may help the resident feel more comfortable.

• Consider context during tense situations. If a resident suddenly reaches out to grab someone because they are afraid of a fall, or if a resident shouts because of hearing problems, this does not equate to intentional violence or rudeness. Be sensitive to residents’ challenges.

• Remember that a resident may become frustrated if they cannot hear what is said or if they don’t understand the slang or idioms of younger generations who may be providing care.

• Take time to consider preferences and cultural characteristics of older generations. Their experiences, expectations, beliefs, and values may be very different from your own.

• Meet memory care residents where they are. If a resident believes they are a child, or they are getting ready for their work day, do not disrupt and stress the resident by arguing, becoming frustrated, or poking fun at them.

• Always maintain respect for a resident as a complete person who has lived, and is still living, a full life. You may find yourself in need of long-term care someday with health problems of your own. Treat residents as you would like to be treated in that situation.

King encourages staff to think outside the box by taking extra time to view situations in different ways. “Changing a situation doesn't have to be tangible. If someone is complaining often, perhaps they need to be heard. Maybe the person will continue to complain until someone acknowledges what they are experiencing and responds to their concerns. Even if someone’s concern is not pressing to others, it is real to that person. Address resident concerns politely.”

Working with vulnerable populations such as children and elders requires patience, compassion, kindness, and genuine concern for others. King tells of a facility caregiver who complained they were not paid enough to care about residents and warns would-be long-term care staff to understand what they are undertaking before choosing to provide care for long-term care residents.

“Providing care for long-term care residents is not easy money. Caregiving can be hard, demanding labor – both physically and emotionally. A caregiver must have compassion for people but also know what they are getting into and whether they are up to the task,” said King.

King remains optimistic in her work to support long-term care residents, despite sometimes feeling it is an uphill battle to change the culture to better support long-term care residents’ rights and dignity. During 2017, the program investigated 5,404 complaints statewide addressing multiple issues. While some could become cynical undertaking complex problems experienced by so many people daily, King focuses on the significance each success makes in the life of a single long-term care resident.

She tells the story of a group of residents who became upset with a memory care resident who often wandered into their personal space and interrupted their conversations. An insightful nurse discovered the resident had been a hospital professional in earlier years. When the nurse noticed the resident beginning to cause a disturbance, she requested that the resident “assist making rounds” throughout the building. This simple act soothed and redirected the resident in a familiar way and supported other residents’ peaceful enjoyment of their home.

“So many good things can happen when a person chooses to show compassion and patience,” said King.
SUGGESTED ENERGY SAVING RESOLUTIONS

Bev DeMello
Public Service Commission

This year the Florida Public Service Commission (PSC) suggests an alternative to traditional New Year’s Resolutions. In 2019, resolve to help your senior friends and colleagues reduce energy costs and also avoid scams. The PSC needs you to be our ambassador—to help us reach seniors across Florida. Here are a few ideas for your 2019 PSC ambassadorship.

**JANUARY**

Are you tightening your belt after all the holiday spending? This January, focus on getting an energy audit. Schedule a free home energy check-up with your utility. A utility representative will conduct an analysis, then provide tips and recommendations to save on your energy bill. Ask a friend or family member to join you in getting an energy checkup!

**MARCH**

National Consumer Protection Week (NCPW) occurs annually in March. NCPW, with programs to assist seniors, highlights consumer rights and making informed decisions about consumer services. As a PSC ambassador, you can be an active part of NCPW! Many scams target seniors. You can find our Scam Alert! flyer at floridapsc.com/Files/PDF/Utilities/electricgas/Scam_Aalert_Protect_Yourself.pdf. Post it at your local senior center to educate and protect against becoming a victim.

**Utility Scams:** This scam involves imposters, claiming to be a Florida utility representative, threatening to turn off the power, gas, or water unless an immediate payment is made. Consumers should hang up and contact their utility at the phone number listed on their bill to determine the account’s status and report the fraudulent call. No legitimate utility would make such threats.

**IRS Scam:** In this scam, imposters pose as IRS agents and call or email potential victims claiming they owe taxes. The scammers demand immediate payment, via money wire or prepaid debit card, or the consumer will be arrested. An IRS first contact is always by mail, not phone or email. Should you receive a letter from the IRS, you should confirm the phone number listed is legitimate. The IRS will never demand payment by money wire or a prepaid debit card.

**Prize Scam:** The hallmark of this scam is selling products using high-pressure sales tactics via the phone. The scammer urges the victim to act immediately or risk losing a great deal or a “free” prize. You should hang up if you feel pressured or the sales person refuses to provide more information. Do not provide personal financial information unless you are certain the business is legitimate. Register your landline and mobile phone numbers on the national Do Not Call list and the Florida Do Not Call list.

When you share information about scams and fraud prevention, let the PSC know at contact@psc.state.fl.us, or Tweet it using @floridapsc.

**MAY**

Older Americans Month provides many ways to give back to seniors in your community. We agree with last year’s slogan: “Engage at Every Age.” No matter where you are in your life, there is no better time than now to start engaging! The PSC will travel to several communities promoting Older Americans Month in May, and, as our PSC ambassador, we invite you to share information about Hurricane Preparation with your senior centers, since Hurricane Season is June 1 through November 30.

**JULY**

Many of you are grandparents who probably love to teach your grandchildren new skills, such as sewing, gardening, small repairs, cooking, and baking. How about including energy and water conservation in your skill repertoire? It’s never too early to instill lifelong conservation habits. We have brochures that will help you teach your grandchildren about conservation, and we invite you to do this as a fun summer activity.

**SEPTEMBER**

The PSC participates in National Lifeline Awareness Week each year after Labor Day. We visit communities to remind low-income consumers that Lifeline Assistance helps them stay connected to family, friends, and community and emergency services. The federal Lifeline program provides a $9.25 monthly discount toward phone (landline or wireless) or internet (broadband), but not both. One discount is allowed per household, and subscribers must recertify their program eligibility every year. To participate, consumers must have an income at or below 135 percent of the federal Poverty Guidelines, or they (or someone in their household) must participate in an approved federal assistance program. More information is available on the PSC website, floridapsc.com. As our ambassador, we encourage you to promote the Lifeline program to friends and family who might qualify for the discount.

**OCTOBER**

Since its inception by a presidential proclamation in 1991, the U.S. Department of Energy has sponsored National Energy Awareness Month in October to promote smart energy choices. The PSC observes Energy Awareness Month with events to promote energy efficiency and conservation. As our ambassador, we invite you to help your senior friends know they can get assistance if they’re having problems paying their utility bills.

The Emergency Home Energy Assistance for the Elderly Program helps eligible seniors pay their home energy bill during a crisis. This federally funded program pays up to $600. A qualified consumer may receive one benefit per season per household. For more information, call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) or visit elderaffairs.org.

The Low-Income Home Energy Assistance Program (LIHEAP) helps low income households meet immediate home energy needs. The LIHEAP program provides grants directly to local county governments and non-profit agencies that then determine who will receive assistance. Applicants apply within the county they reside. For more information, call 1-866-674-6327 or visit floridajobs.org/community-planning-and-development/community-services/low-income-home-energy-assistance-program/contact-your-local-liheap-provider-for-help.

**DECEMBER**

Congratulations! You completed your 2019 PSC ambassadorship and year of giving back. Let us know how you did by sending an email to: contact@psc.state.fl.us. We will send you our badge of approval and highlight you in a 2019 PSC Ambassadors statewide news release!
Volunteer in the New Year

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

The holiday season is now behind us. The wrapping paper, bows, and ribbons have been put away. Thoughts of family, food, fun, and the giving of presents are etched in our memories. One of the greatest joys is the giving of gifts during the holidays. It brings happiness to the lives of others and brings a feeling of satisfaction to the gift givers. They enjoy knowing that the gift they gave made an impact on the recipient’s life.

Although the holidays have ended, the giving of gifts doesn’t have to end. Time is a precious gift that has been given to each of us. We all have 24 hours in a day to make a difference in our local communities, on our jobs, and, of course, in our families.

As we embark on the new year, the greatest gift that we can give is ourselves. This year, I encourage you to think about opportunities where you can give of your time and consider volunteering in your local community. Volunteering can lift your spirits. There are many organizations looking for volunteers to help fulfill their mission.

There are several things to consider when seeking volunteer opportunities. First, decide what you can commit to in your schedule. Be true to yourself about how much time you really have. Don’t rush in and make a hasty decision. Once you decide to volunteer, the organization you commit to will be expecting you to be there. It’s better to start off small than to back out later and withdraw from the organization. You can volunteer a few hours a week and later increase as your availability expands.

There are episodic volunteer opportunities available for individuals seeking short-term commitments. There are also long-term volunteer opportunities and some in between. Perhaps delivering meals to homebound individuals once weekly would work well in your schedule. Consider reading a book once weekly to a nursing home resident who rarely has visitors. The resident would certainly enjoy your visitation. Maybe there is a neighbor who needs his or her lawn taken care of once monthly. The possibilities are boundless.

It is important to know what you have a passion for. Do your research and find out what’s available in your community that can meet your volunteer needs. Also, determine what the needs of the organizations are that may be of interest to you. One of the best ways to learn about what is available is to ask a friend or a family member who is currently volunteering. There are several volunteer search engines that can assist you in finding volunteer opportunities. Some of these include the following:

- VolunteerFlorida.org
- VolunteerMatch.org
- Idealist.org
- Pointsoflight.org
- Allforgood.org
- Justserve.org

Know what you want to get out of the volunteer experience. Volunteering is about giving, but your expectations are also a factor. You may want to acquire a new skill, connect with people, resolve problems, or use your expertise and knowledge.

Volunteering is one of the best ways for elders to remain active in their local communities and give of their time, talents, and expertise. They take on a worthwhile cause and provide a service to others at the same time. The Department of Elder Affairs has several volunteer opportunities to enhance the quality of life for elders and to help them make valuable contributions to their local communities. Visit elderaffairs.state.fl.us/doea/volunteers.php to learn more about the following volunteer opportunities:

- The Long-Term Care Ombudsman Program (LTCOP) utilizes volunteers to advocate for residents residing in long-term care facilities. Ombudsman programs exist in every state. Florida’s LTCOP is among the largest and most active among other states. There are 17 local ombudsman councils in Florida.
- AmeriCorps is a national service program that engages members and community volunteers in meeting the needs of others in various areas.

Serving Health Insurance Needs of Elders (SHINE) utilizes volunteers to provide insurance counseling to elders, caregivers, and family members. There are 11 SHINE offices co-located in each Planning and Service Areas in Florida.

Respite for Elders Living in Everyday Families (RELIEF) offers respite services to caregivers taking care of elders with dementia and Alzheimer’s disease.

Senior Companion Program provides services to help elders receive services while still residing at home. Services include transportation, respite for caregivers, companionship, and other assistance.
VOLUNTEER IN THE NEW YEAR...CONTINUED FROM PAGE 17

The Department of Elder Affairs also administers programs and services for elders across the state of Florida in 11 Area Agencies on Aging, which operate as Aging and Disability Resource Centers (ADRCs). Volunteers are utilized by the ADRCs and their lead partner agencies to help meet the needs of elders in your local community. To learn about volunteer opportunities through your local ADRC, call the Elder Helpline at 1-800-963-5337 or visit elderaffairs.state.fl.us/doea/arc.php to locate your local ADRC.

The volunteer opportunity that you are looking for may be right under your nose in your local community. There isn’t enough time to do all things, but we all can make time to do the things we consider important. It’s all about making priorities and time management. Consider making volunteering a priority in your life this year. Make it your New Year’s resolution to volunteer and give back to your local community with the gift of time.

GRANT FUNDING FOR ALZHEIMER’S RESEARCH ANNOUNCED...CONTINUED FROM PAGE 10

$237,497.89 The Two Faces of Hypoxia in Alzheimer’s Disease.

$237,500 Mechanisms of abnormal neuronal tau accumulation, interactions with amyloid-beta and pathological sequelae.

$87,181.82 Responses to a Standardized Approach to Advance Care Planning in Cognitive Disorders Clinic.

$237,080.10 Impact of total knee replacement surgery on trajectory of cognitive decline in individuals with mild cognitive impairment (MCI).

UNIVERSITY OF MIAMI $828,984.20

$87,181.82 Role of Gut Microbiota on the Brain Metabolism, Cognition, Immune Function and Inflammation in Alzheimer’s Disease: Novel Biomarkers and Understanding Mechanisms.

$84,301 Postdoctoral Research Fellowship in Neuropsychology.

$87,830 Postdoctoral Fellowship in Cognitive Neuroscience and Neuropsychology.

$95,000 Impacts of Neighborhood Greenness & Greening Initiatives on Alzheimer’s Disease in Medicare Beneficiaries.

$237,171.38 Middle-aged Offspring of Late Alzheimer’s Probands: Novel Cognitive and Biomarker Assessment.


UNIVERSITY OF SOUTH FLORIDA $522,356.55

$237,496.20 Palliative Care Education in Assisted Living for Care Providers of Residents with Dementia.

$95,000 A pilot study to examine the Impact of an African Drumming for Dementia program on African Americans with Mild Cognitive Impairment and Early Alzheimer’s Disease and their Caregivers.

$94,860.35 Visually-Assisted Mindful Music Listening Intervention for Persons Living with Dementia and Their Caregivers: A Pilot Study.

$95,000 Intracellular anti-Tau Proteins Engineered on a Hypertherophilic Scaffold.

UNIVERSITY OF WEST FLORIDA $94,991.98

Impact of Adapted Dance on Mood and Physical Function among Alzheimer’s Disease Assisted Living Residents.

REBUILD FLORIDA...CONTINUED FROM PAGE 4

Who Should Apply
The program is open to homeowners and rental property owners. To be eligible for this program, the damaged property must be located in one of the most impacted counties and must be one of the following:

- An Irma-damaged property that was the primary residence of the owner at the time Hurricane Irma struck on September 10, 2017, or
- An Irma-damaged property that is used as rental property for low- to moderate-income individuals.

Priorities
Priority is given to the most vulnerable populations of low-income residents, including the following:

- Households with seniors age 62 and older;
- Families with children age 5 or younger;
- Households with individuals who have special needs or special accommodations, including individuals with disabilities;
- Homes with tenants displaced from Puerto Rico or the U.S. Virgin Islands who are permanently resettling in Florida; and
- Homeowners with low incomes, defined by the federal government as earning less than or equal to 80 percent of each area’s median income.*

*More details about area median income are available at RebuildFlorida.gov.
Older Drivers Can Refresh Driving Skills and Save Money

Stephanie Whitfield
Florida Department of Highway Safety and Motor Vehicles

As of November 2018, there were 3.9 million residents over the age of 65 with a valid Florida driver license, accounting for nearly 23 percent of the licensed drivers in the state.

Older drivers are often more likely to wear their seatbelts and obey traffic laws; however, when involved in a crash, the likelihood of a driver 65 or older being killed or seriously injured is nearly double that of drivers age 15-64.

To ensure that this growing population of drivers remains safe on the road, Florida enacted legislation allowing drivers over the age of 55 to receive an insurance discount by completing a Florida Department of Highway Safety and Motor Vehicles (DHSMV) approved mature driver discount insurance course.

Newer traffic regulations and technologies have changed since older drivers first studied the driver handbook and took their driving exam. Mature driver discount insurance courses are designed to refresh driving skills and traffic safety knowledge. In addition to ensuring older drivers remain safe on the road, the successful completion of a mature driver discount insurance course can save them money.

Older drivers can provide the course completion certificate to their insurance company and receive an insurance discount. The amount of the discount is at the discretion of each insurance company and will typically last for three years as long as the driver is not cited for a crash or a moving violation. Prior to taking the course, DHSMV encourages drivers to check with their insurance company to confirm they accept state-approved mature driver discount insurance courses.

Most courses are available online and can be taken wherever an internet connection is available. For a complete list of DHSMV approved mature driver discount insurance course providers, visit flhsmv.gov/florida-granddriver.

Would you like to have an older driver safety expert speak to your group or organization? Please contact TaakaMoore@flhsmv.gov.

Take a mature driver safety course, and save some green in your golden years.

FLHSMV.GOV
Local Programs Offer Resources and Guidance for Long-Distance Caregivers

Aging and other parts of the Aging Network are uniquely positioned to support long-distance caregivers as they navigate the sometimes choppy waters of helping a loved one manage their health and well-being from a distance."

In addition to connecting caregivers to local resources, the brochure lists common characteristics of caregivers and provides a set of questions to help caregivers self-identify.

“Caregivers may not recognize themselves as caregivers, but anyone who helps a relative or friend manage their daily needs is a caregiver, no matter where they are located,” said C. Grace Whiting, President and CEO of the National Alliance for Caregiving. “Caregivers often support the needs of relatives and friends while balancing their own needs. The invaluable resources mentioned in this brochure can help lighten the sometimes heavy load that can be associated with caregiving.”

Eldercare Locator

The Eldercare Locator is the only national information and referral resource to provide support to consumers across the spectrum of issues affecting older Americans. Established in 1991 and funded by the Administration for Community Living, the Eldercare Locator is administered by the National Association of Area Agencies on Aging.

The Eldercare Locator’s website features a Caregiver Corner, which includes answers to questions caregivers ask the most often when they contact the Eldercare Locator. The website also contains a number of helpful publications that can assist long-distance caregivers as they coordinate support for their loved ones. Topics include medication management, elder abuse prevention, accessible transportation options, falls prevention, preventing financial exploitation and more.

Website: [eldercare.acl.gov](http://eldercare.acl.gov)

National Association of Area Agencies on Aging

The National Association of Area Agencies on Aging (n4a) is a 501c(3) membership association representing America’s national network of 622 Area Agencies on Aging (AAAs) and providing a voice in the nation’s capital for the more than 250 Title VI Native American aging programs. The mission of n4a is to build the capacity of its members so they can better help older adults and people with disabilities live with dignity and choices in their homes and communities for as long as possible.

Website: [n4a.org](http://n4a.org)

National Alliance for Caregiving

Established in 1996, the National Alliance for Caregiving is a non-profit coalition of national organizations focusing on advancing family caregiving through research, innovation, and advocacy. Recognizing that family caregivers provide important societal and financial contributions toward maintaining the well-being of those they care for, NAC supports a national coalition of 60 organizations, a network of more than 80 state and local caregiving coalitions, and serves as Secretariat for the International Alliance of Carer Organizations.

Website: [caregiving.org](http://caregiving.org)
Updates From the Foundation for Indigent Guardianship

Vicki Simmons, Executive Director
Foundation for Indigent Guardianship, Inc.

The Department of Elder Affairs' Office of Public and Professional Guardians (OPPG) continues to partner with the Foundation for Indigent Guardianship, Inc. (FIG), the agency’s direct service organization legislatively established as a 501(c)(3) nonprofit for the sole purpose of supporting Florida’s 17 public guardian programs.

Between July 1, 2017, and June 30, 2018, awards totaling $122,580 were made by FIG to public guardianship offices from residue of subaccounts in the Florida Public Guardianship Pooled Special Needs Trust (FPGPSNT), which was created by FIG for this purpose. FIG is the administrative trustee of FPGPSNT and established this pooled special needs trust to specifically supplement funding for public guardianship needs in Florida. Anyone in need of a pooled special needs trust is encouraged to use the FPGPSNT, as the residual funds upon the death of a beneficiary go directly to support public guardianship in Florida. Information regarding FIG’s FPGPSNT can be found at trustaged.org/the-florida-public-guardianship-pooled-special-needs-trust.

Additionally, over the past year, FIG has been increasing its marketing efforts related to the financial needs of public guardianship and the FPGPSNT. FIG, in conjunction with AGED (Advocates and Guardians for the Elderly and Disabled) representatives, has sponsored six complimentary educational programs for public guardians around the state. Future educational programs are being planned for the community in 2019 covering guardianship issues and maximizing governmental benefits for those under a guardian’s care. Although pooled special needs trust and ABLE accounts may not come up that often, it is useful information to be aware of when needed. The focus of our educational programs is on Medicaid programs, how they work, and how to help your clients apply and be qualified for these benefits while also broadening one’s understanding of how all the pieces of these programs work together for the benefit of your clients.

FIG is also working to develop its own website to provide the public more information. It will also provide a convenient PayPal link for individuals and organizations to make charitable contributions toward this worthwhile cause, which helps Florida’s most vulnerable citizens under the care of public guardians. As soon as the website is ready, a link will be posted on the OPPG website. Charitable contributions may also be mailed to the following address: Foundation for Indigent Guardianship, Inc, c/o DOEA Office of Public and Professional Guardians, 4040 Esplanade Way, Tallahassee, FL 32399-7000.

During 2018, it was determined that an updated study of public guardianship in Florida was needed. FIG coordinated a fundraiser for this purpose and was the primary funding source for this study. Critical data from this study will be available for the 2019 Legislative Session that FIG believes will validate the need for increased funding to the public guardian programs. FIG wishes to express appreciation to those who also contributed funds toward this study: AGED, Advocates for the Aging, Big Bend Chapter of FSGA, Gulf Coast Chapter of FSGA, Lee Guardianship Services, and South Florida Guardianship Association.

Also, for the third year in a row, FIG sponsored a reception honoring all public guardians and their staff at the 2018 Florida State Guardianship Association’s annual conference. FIG recognized 18 staff members from each of the public guardianship programs for their outstanding services with “Shining Star” certificates of appreciation. FIG also awarded attorneys Stephen Martin and Keith Miller with the Pro Bono Award of the Year for their extraordinary guardianship services provided in the Tenth Circuit. Attorneys specializing in guardianship throughout the state are encouraged to seek out their respective public guardian and offer pro bono services for Florida’s most vulnerable citizens under the care of their public guardian.
Florida Veterans’ Hall of Fame Class of 2018 Honored by Governor Scott and Cabinet

R. Steve Murray
Florida Department of Veterans’ Affairs

Governor Rick Scott and the Cabinet voted unanimously to induct 20 individuals into the Florida Veterans’ Hall of Fame during the December 4 Cabinet Meeting at the Capitol.

The Florida Veterans’ Hall of Fame recognizes and honors those military veterans who, through their works and lives during or after military service, have made a significant contribution to the state of Florida through civic, business, public service, or other pursuits. It is not a traditional military hall of fame, as it focuses on post-military contributions to the State of Florida.

<table>
<thead>
<tr>
<th>Name</th>
<th>Military Branch</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>MARK W. ERDRICH</td>
<td>U.S. Army veteran</td>
<td>deceased</td>
</tr>
<tr>
<td>LT. GEN. GORDON E. FORNELL</td>
<td>U.S. Air Force, retired</td>
<td></td>
</tr>
<tr>
<td>CHIEF MASTER SGT. CARL HUNSINGER</td>
<td>U.S. Air Force, retired</td>
<td></td>
</tr>
<tr>
<td>LUIS E. LALAMA</td>
<td>U.S. Army veteran</td>
<td></td>
</tr>
<tr>
<td>BRIG. GEN. T. PATT MANEY</td>
<td>U.S. Army, retired</td>
<td></td>
</tr>
<tr>
<td>JOHN R. MARKS III</td>
<td>U.S. Air Force veteran</td>
<td></td>
</tr>
<tr>
<td>REAR ADM. CARLTON J. MCLEOD</td>
<td>U.S. Navy, retired</td>
<td></td>
</tr>
<tr>
<td>MAJ. CHARLES E. MERKEL JR.</td>
<td>U.S. Army, retired</td>
<td></td>
</tr>
<tr>
<td>MARLIN S. MULLER</td>
<td>U.S. Army veteran</td>
<td></td>
</tr>
<tr>
<td>AARON GARY NEWMAN</td>
<td>U.S. Navy veteran</td>
<td></td>
</tr>
<tr>
<td>STEPHEN O’CONNELL</td>
<td>U.S. Air Force veteran (deceased)</td>
<td></td>
</tr>
<tr>
<td>CAPT. DAVID J. QUIRK</td>
<td>U.S. Navy, retired</td>
<td></td>
</tr>
<tr>
<td>CAPT. WILLIAM H. REUTER IV</td>
<td>U.S. Navy, retired</td>
<td></td>
</tr>
<tr>
<td>MASTER SGT. JOSE A. ROSA JR.</td>
<td>U.S. Air Force, retired</td>
<td></td>
</tr>
<tr>
<td>DAVID L. ROSE</td>
<td>U.S. Army veteran</td>
<td></td>
</tr>
<tr>
<td>CHIEF MASTER SGT. JOHN SCHMIDT JR.</td>
<td>U.S. Air Force, retired</td>
<td></td>
</tr>
<tr>
<td>COL. JOHN M. THOMSON</td>
<td>U.S. Army, retired</td>
<td></td>
</tr>
<tr>
<td>JESSIE “J.D.” TURNER</td>
<td>U.S. Army veteran (deceased)</td>
<td></td>
</tr>
<tr>
<td>GEORGE W. WANBERG</td>
<td>U.S. Marine Corps veteran</td>
<td></td>
</tr>
<tr>
<td>LT. CMDR. HERLENA O’NEAL WASHINGTON</td>
<td>U.S. Navy, retired</td>
<td></td>
</tr>
</tbody>
</table>
Information and referrals for elder services are available through the Elder Helpline within each county. For the hearing or speech impaired, all Elder Helplines can be accessed through the Florida Relay by dialing 711 from anywhere in Florida.

**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
  (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)

**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
  954-745-9567
  (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.

<table>
<thead>
<tr>
<th>County</th>
<th>Elder Helpline</th>
<th>County</th>
<th>Elder Helpline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alachua</td>
<td>800-262-2243</td>
<td>Lee</td>
<td>866-413-5337</td>
</tr>
<tr>
<td>Baker</td>
<td>888-242-4464</td>
<td>Leon</td>
<td>866-467-4624</td>
</tr>
<tr>
<td>Bay</td>
<td>866-467-4624</td>
<td>Levy</td>
<td>800-262-2243</td>
</tr>
<tr>
<td>Bradford</td>
<td>800-262-2243</td>
<td>Liberty</td>
<td>866-467-4624</td>
</tr>
<tr>
<td>Brevard</td>
<td>407-514-0019</td>
<td>Madison</td>
<td>866-467-4624</td>
</tr>
<tr>
<td>Broward</td>
<td>954-745-9779</td>
<td>Manatee</td>
<td>800-336-2226</td>
</tr>
<tr>
<td>Calhoun</td>
<td>866-467-4624</td>
<td>Marion</td>
<td>800-262-2243</td>
</tr>
<tr>
<td>Charlotte</td>
<td>866-413-5337</td>
<td>Martin</td>
<td>866-684-5885</td>
</tr>
<tr>
<td>Citrus</td>
<td>800-262-2243</td>
<td>Miami-Dade</td>
<td>305-670-4357</td>
</tr>
<tr>
<td>Clay</td>
<td>888-242-4464</td>
<td>Monroe</td>
<td>305-670-4357</td>
</tr>
<tr>
<td>Collier</td>
<td>866-413-5337</td>
<td>Nassau</td>
<td>888-242-4464</td>
</tr>
<tr>
<td>Columbia</td>
<td>800-262-2243</td>
<td>Okaloosa</td>
<td>866-531-8011</td>
</tr>
<tr>
<td>DeSoto</td>
<td>866-413-5337</td>
<td>Okeechobee</td>
<td>866-684-5885</td>
</tr>
<tr>
<td>Dixie</td>
<td>800-262-2243</td>
<td>Orange</td>
<td>407-514-0019</td>
</tr>
<tr>
<td>Duval</td>
<td>888-242-4464</td>
<td>Osceola</td>
<td>407-514-0019</td>
</tr>
<tr>
<td>Escambia</td>
<td>866-531-8011</td>
<td>Palm Beach</td>
<td>866-684-5885</td>
</tr>
<tr>
<td>Flagler</td>
<td>888-242-4464</td>
<td>Pasco</td>
<td>727-217-8111</td>
</tr>
<tr>
<td>Frankliln</td>
<td>866-467-4624</td>
<td>Pinellas</td>
<td>727-217-8111</td>
</tr>
<tr>
<td>Gadsden</td>
<td>866-467-4624</td>
<td>Polk</td>
<td>800-336-2226</td>
</tr>
<tr>
<td>Gilchrist</td>
<td>800-262-2243</td>
<td>Putnam</td>
<td>800-262-2243</td>
</tr>
<tr>
<td>Glades</td>
<td>866-413-5337</td>
<td>Santa Rosa</td>
<td>866-531-8011</td>
</tr>
<tr>
<td>Gulf</td>
<td>866-467-4624</td>
<td>Sarasota</td>
<td>866-413-5337</td>
</tr>
<tr>
<td>Hamilton</td>
<td>800-262-2243</td>
<td>Seminole</td>
<td>407-514-0019</td>
</tr>
<tr>
<td>Hardee</td>
<td>800-336-2226</td>
<td>St. Johns</td>
<td>888-242-4464</td>
</tr>
<tr>
<td>Hendry</td>
<td>866-413-5337</td>
<td>St. Lucie</td>
<td>866-684-5885</td>
</tr>
<tr>
<td>Hernando</td>
<td>800-262-2243</td>
<td>Sumter</td>
<td>800-262-2243</td>
</tr>
<tr>
<td>Highlands</td>
<td>800-336-2226</td>
<td>Suwannee</td>
<td>800-262-2243</td>
</tr>
<tr>
<td>Hillsborough</td>
<td>800-336-2226</td>
<td>Taylor</td>
<td>866-467-4624</td>
</tr>
<tr>
<td>Holmes</td>
<td>866-467-4624</td>
<td>Union</td>
<td>800-262-2243</td>
</tr>
<tr>
<td>Indian River</td>
<td>866-684-5885</td>
<td>Volusia</td>
<td>888-242-4464</td>
</tr>
<tr>
<td>Jackson</td>
<td>866-467-4624</td>
<td>Wakulla</td>
<td>866-467-4624</td>
</tr>
<tr>
<td>Jefferson</td>
<td>866-467-4624</td>
<td>Walton</td>
<td>866-531-8011</td>
</tr>
<tr>
<td>Lafayette</td>
<td>800-262-2243</td>
<td>Washington</td>
<td>866-467-4624</td>
</tr>
<tr>
<td>Lake</td>
<td>800-262-2243</td>
<td></td>
<td></td>
</tr>
</tbody>
</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 1-800-677-1116. An information specialist will assist you Monday through Friday from 9 a.m. – 11 p.m. Eastern time. For people with Telecommunication Devices for the Deaf (TDDs), all Elder Helplines, as well as the Eldercare Locator Service, can be accessed through Florida Relay Service at 1-800-955-8771.
Voices Rising
Award-Winning Community Choir Draws on the Strength of Its Intergenerational Connections

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

Voices Rising Community Chorus, an intergenerational chorus in Gainesville, Florida, led by founder, artistic director, conductor, and musician Ruth Lewis, recently won the 2018 Kraemer Intergenerational video contest sponsored by Bridges Together Incorporated, a non-profit organization in Sudbury, Massachusetts.

“Video clips showcasing this intergenerational chorus in action with youth and adults from previous performances were selected for the contest entry,” Lewis said. She learned that over 50 entries were submitted and said that she was thrilled that the chorus won. In addition to winning the national bragging rights, the chorus also received a monetary award for its first-place win.

In 2013, Lewis, a former minister of music at Unitarian Universalist Fellowship of Gainesville, had the idea to create a chorus intentionally designed to include different ages, genders, and backgrounds. Her idea became reality after a process of registration and auditions, which resulted in a 100-member group.

When brainstorming the idea, there were initially concerns about how the different ages would be able to work together. Those concerns were quickly diminished as the different generations created a cohesive bond. During rehearsals, Lewis even demonstrated that a child could sometimes teach the older generations a new way to sing a song.

When asked about the intergenerational benefits of this type of chorus, Lewis said, “It has served as an opportunity for family members to come together and sing in a group. In one case, a grandmother and a grandchild joined the chorus. It’s not uncommon for a parent and child to be in the chorus.”

Lewis also said that another benefit of the intergenerational aspect is that kids don’t age out of the chorus and can continue as members into adulthood, which means that this intergenerational chorus will continue to evolve from within itself.

Socialization is another benefit. “New friendships have developed among the members. Youth get to meet other youth. Older adults get to meet other adults,” Lewis said. In addition, the intergenerational mix provides an opportunity to help reduce stereotypes that may be present among different generations.

Intergenerational programs can make big differences in the lives of youth who participate. The programs can develop self-confidence, lead to better performance in school, teach that youth are an important part of the community, and nurture other positive behaviors.

“Funding for the chorus is provided by membership dues, community supporters, audience donations at concerts, program ads, and other sources,” Lewis said. As far as requirements to be in the chorus, she said, “Members should have the ability to match pitch, hold a vocal part, and a willingness to learn the music.”

Rehearsals are held once weekly at First United Methodist Church in Gainesville. Registration for prospective chorus membership will take place in January and August 2019. The chorus looks forward to its upcoming spring concert, slated for April 13 to benefit the Food-4Kids Backpack Program. “Most of the chorus performances are benefit concerts, where a portion of all donations goes to support a selected local charity. Many of these organizations focus on the needs of children and families,” Lewis said.

The Department of Elder Affairs supports and encourages age-friendly communities and social inclusion. According to AARP, an age-friendly or a livable community is one that has walkable streets, housing and transportation options, access to key services, and opportunities for residents to participate in community activities for social inclusion. The intergenerational chorus is a great example of the latter.

DOEA encourages communities to create and participate in intergenerational programs and to strive to make their communities age-friendly. For more information on age-friendly or livable communities, visit aarp.org/livable-communities/network-age, and for more information about Voices Rising Community Chorus, visit its website at vrccgainesville.org.