



Florida Association of  
Aging Services Providers

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## Florida Association of Aging Services Providers

Guest Editors: Tourea Robinson, Aging True Community  
Senior Services  
Nancy Green-Irwin, Friendship Centers, Inc.

### Message from the President

By Andrea Busada, Broward County Elderly and Veterans Services



The 2018 Florida Conference on Aging was a wonderful success. Each year, I say to myself, "it was even better than last year's conference." The 2018 Conference was no exception! I would like to extend my gratitude to all of you who attended - your presence enriches the experience for everyone.

I would like to especially extend my gratitude to our sponsors and partners in this year's conference.

A special thank you to:

Dr. Paul Minotty, the sponsor of the 2018 Minotty Eye Foundation Aging Services Providers Best Direct Service Employee of the Year award, which was presented

to Carole Ware of St. Petersburg/Sunshine Senior Center. More information about the award on page 5.

Mindy Price, Chief PACE Setter, Direct Effect Solutions, Inc., Pickerington, OH for sponsoring and presenting the FASP Intensive **"Leadership Skills for Today's Demanding Workplace"**

Topic areas covered were: leadership brand and styles; dynamics in the workplace; conflict management; motivating and rewarding staff; and providing performance feedback.

Therap Services for partnering with FASP to provide an opportunity for attendees to have professional headshots taken at no charge.

And our partnership with FCOA continues to provide opportunities to strategize and unite behind some of the most pressing issues facing the elders we serve.

*Andrea Busada*

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#### Sponsors:



## Take from a Funder, The Need for Nonprofits to Ask for Unrestricted Funds

*By Tourea Robinson*

I recently participated in a workshop with our local Nonprofit Center. The workshop featured a panel of representatives from local corporations in the community. They represented a financial institution, grocery chain and health care entity. Each provided their company's perspective on corporate philanthropy which included their organizations funding priorities.

Much of what they shared I had heard before. Their funding priorities were geared towards programs, projects and new and innovative ideas that would help the under and un-served in the community. That's pretty standard. Very rarely, if ever, is there funding without strings attached. However, one representative shared how throughout her career she had seen this approach become a cyclical and often times ineffective way of providing financial support to nonprofit organizations. You see, many of the agencies who were receiving funding were repeatedly asking for support for the same program or project year after year.

This was concerning to the funder and prompted her to contact the agency directly. After speaking with the Director, she realized that while contributions restricted for programs was much appreciated and needed, restricting how donations could be used did not help with overhead costs therefore creating a void in operating dollars which led to deficiencies in programmatic resources. We all know that program dol-

lars are much easier to secure than operating dollars and so

often funders do not award this "free" money to nonprofits for the fear that they are not having a direct and immediate impact on the population being served.

The truth of the matter is unrestricted giving is valuable to nonprofits. When funding does not have strings tied to it an agency is better able to utilize the gift to meet the greatest need of the agency and thereby be more responsive, agile, and forward thinking. Unrestricted income means not worrying so much about cash flow and being able to respond quickly to changes without having to check first with funders.

It was recommended that engaging funders in a manner that conveys capacity building instead of operational support is a key way to engage funders. Be honest with funders regarding needs. This makes funders more informed of what is going on and what the true needs of the organization may be with the understanding that those needs change from year to year. Get your funders to change their thinking about the impact of their gift; a shift from thinking about the impact of funding to service but instead an impact to the organization overall.



## Essentials for Retirement

*By Nancy Green-Irwin*

Many of the senior constituents that frequent our sites or use our services most likely worked for the last 50-plus years. No matter what the job, position, family, finances or worldly savviness, the thought of retirement is frightening. For many, it is one of the only life milestones that a senior proposes to think about later. For others due to health and the inability to work, to locate a job or possibly being caregiver for a parent or spouse there was never the opportunity to plan. For even more, they will work continually because there are no other options. Well, later is here and no matter the type of life the senior has lived, it's time to look at the myriad of information, services and professionals that are waiting to tell YOU how to do retirement.



In 1900, 1 in 25 Americans was a senior. In 2010, 1 in 8 Americans was a senior. In 2020, 1 in 6 Americans will be seniors and in 2030 the ratio will reach 1 in 5 and will remain there through 2050.

### SIMPLE RETIREMENT TIPS

- Make sure that you have enough money to cover basic emergency expenses, such as medical care. This is imperative if you are 65 years of age or older.
- Pay off your credit cards. Accumulating enormous amounts of credit card debt can hinder your retirement plans.



- If you're employed and have access to a retirement plan that offers a retirement match, take them up on this offer.
- Take full advantage of any retirement accounts.
- Set clear financial goals. Whether you want to travel, or simply pay off your mortgage, it is important to create a feasible, step-by-step plan for reaching your financial goals.

### RETIREMENT STATISTICS

- 35% of Americans over the age of 65 classify social security as their primary means of income.
- 64% of workers have a retirement plan, and less than 50% of workers will enroll in an employer-provided plan.
- 40% of Baby Boomers plan to never retire.
- Baby Boomers have roughly 50% of the total consumer spending power.
- 25% of Baby Boomers have had to postpone their plans to retire due to financial hardships.
- Baby Boomers reported that roughly 63% of their income was invested in 401k(s).
- 70% of people are expected to work at least once during their retirement.
- 4% of the 65 and older population lives below the federal poverty line.
- 44% of Baby Boomers plan to move into smaller homes after retiring.

Continued on Page 4

## Continued from Page 3

### SENIORS WITHOUT ANY RETIREMENT SAVINGS

Deborah didn't think she would be working at 76 years old. She has worked many different jobs her whole life. As a house cleaner, a home health aide, a telemarketer, a librarian, a fundraiser—but many of her jobs were not steady enough to pay into Social Security. She never received a pension and she definitely wasn't making enough to put aside money into savings for retirement. She earns \$915 a month through Social Security and through Supplemental Security Income. Her rent is \$600 a month. She's uses credit cards to cover the gap, and to pay for utilities, food, and other essentials. She often goes to a church food bank for supplies.



What options does Deborah have? She can dramatically curtail her spending or continue working. Many must turn to their families, if they have them. Poverty has risen by 14.5% since 2016 for those 65 plus. Including increasing health care costs like out of pocket expenses with Medicare and other major needs, many seniors are becoming poor for the first time at age 65. This is only going to continue to grow. Two-thirds of Americans contribute nothing into a retirement account and rely just on Social Security which only replaces about 40% of an average income while working. The recession and other economic trends have made things worse. Many lost investments and their homes. So Deborah continues to work...along with her Social Security of \$778 she barely affords her rent and has no phone or TV. Deborah is lucky enough to be able to work. Others are homeless. In 2016, nearly half of all homeless

adults were 50+ compare to 11% in 2011.

What can be done? Help people save and establish programs within work environments through payroll deductions. The federal government is not doing enough though and many of these programs have been repealed of late. Another help would be additional affordable housing, help for the low income with medical costs and reforming SSI to increase benefits. Education is also key – programs at Senior Centers and other local venues can provide resource information that can help. The Elder Helpline can provide information to point people in the right direction.

As for Deborah? She finally got off the waiting list for Section 8 housing. This along with her job makes her feel like one of the lucky ones.





## Congratulations to the 2018 Minotty Eye Foundation Award Winner!

Congratulations to Carole Ware of the City of St. Petersburg/Sunshine Senior Center on her recent selection as the 2018 Minotty Eye Foundation Aging Services Providers Best Direct Service Employee of the Year.

**This distinction is bestowed to those who have:**

- Demonstrated added value to the service they deliver to benefit elders,
- Gone above and beyond job requirements to provide customer service and ensure customer satisfaction,
- Developed community resources and support to the services being provided and demonstrated a high level of personal or organizational commitment to excellence.



**Here's what Sally Marvin had to say about her:**

It is no surprise that Carole has been awarded this recognition. She is the kind of employee we all want to have in our organizations. Her nominator describes Carole as having an outgoing personality and it is obvious that the participants at the Center are her passion first and foremost. Carole offers Community Resource and Referral to the participants and has the ability to find what each individual needs and for which services they may qualify. Carole is skilled in effectively using resources and networking. She has applied and received a grant for Walk With Ease, a 6-week program teaching fitness. She started a 3-month Fitness Challenge at the Center, which attracted 87 seniors to sign up. As a result, she received a grant for that program and more people are interested in programs and volunteering at the Sunshine Center.



## The New Employee Benefit That Could Make Life Easier for Caregivers

While maternity leave is a required and expected employee benefit, and paternity leave is gaining traction in the U.S., what about caregiver leave?

Believe it or not, some companies are offering caregiver leave as benefit to their employees.

With February 2018 marking the 25<sup>th</sup> anniversary of the Family and Medical Leave Act (FMLA), it is fitting that the next step is to see how paid leave could expand. Currently, FMLA allows employees to take 12 weeks of unpaid leave, which puts many caregivers in the position of choosing their paycheck or their loved one.

Big names like Facebook, Starbucks, and Microsoft have started offering paid caregiver leave. One hurdle for paid caregiver leave is that it is very expensive, to the point that many employers simply can't afford to pay for it.

If caregiver leave becomes more feasible, there will be benefits for everyone. For caregivers/employees,

a huge reduction of stress because they will have more time to care for their loved one (and themselves) while not having to give up their job. For employers, it will foster employee loyalty and prevent employers losing valuable and well-trained employees.

If caregiver leave were to become a new standard among businesses, the future would be brighter for everyone.

### Read More about Caregiver Leave

[The new employee perk that's slowly taking hold: Help for those caring for aging parents](#)

[Microsoft Expands Paid Leave for Family Caregivers](#)

[Paid caregiver leave: Often wished for but costly to implement](#)

[Viewpoint: Employers Should Take the Lead on Paid Caregiver Leave](#)

[5 Things Family Caregivers Need To Know About Family Leave](#)

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## Older Americans are Sicker than Counterparts in Other Countries

The 2017 Commonwealth Fund International Health Policy Survey of Older Adults studied 11 high-income countries. The 11 countries were Australia, Canada, France, Germany, the Netherlands, New Zealand, Norway, Sweden, Switzerland, the United Kingdom, and the United States.

The results of the study concluded that older Americans were sicker than those in other countries. According to the study, Americans were more likely to have 3 or more chronic illnesses, be taking 4 or more prescription drugs, and experience economic vulnerability.

Why, in a country with as much wealth and resources as the United States would this be the case?

Some believe it is because it is a general lack of organization in the American Healthcare system. Others cite the frequent changes in insurance coverage. Still, more state that it is because of the prohibitive cost of care. With more than 10,000 adults turning 65 each day according to the United States Census Bureau, this is problem that needs to be addressed.

### Read More

[Older Americans Were Sicker and Faced More Financial Barriers to Health Care Than Counterparts in Other Countries](#)

[Seniors in the United States Less Healthy Than in Other Countries](#)

[U.S. Health Care Is Ailing Seniors](#)

# neuac

NATIONAL ENERGY & UTILITY AFFORDABILITY COALITION

**Update from the Hill:  
Senate Defense/Labor HHS Bill Passed  
with \$50 Million Additional for LIHEAP in FY19**

**August 23, the Labor HHS bill passed in the Senate, 85-7, with an additional \$50 million for LIHEAP in FY19.**

The Labor HHS bill was tethered to the Defense bill in order to ensure passage and lower the chance of a government shutdown.

The text of the bill as relates to LIHEAP is below:

**LOW INCOME HOME ENERGY ASSISTANCE**

*Appropriations, 2018: \$3,640,304,000*

*Budget estimate, 2019.....*

*Committee recommendation: \$3,690,304,000*

*The Committee recommendation includes \$3,690,304,000, an increase of \$50,000,000 above fiscal year 2018, for LIHEAP, which provides home heating and cooling assistance to low-income households, generally in the form of payments to energy vendors on behalf of the recipient. Within the total, the Committee recommendation includes up to \$2,988,000 for program integrity and oversight efforts, the same as the fiscal year 2018 level.*



The House and Senate will still need to merge their bills after Labor Day when the House returns from recess. NEUAC will continue to monitor this process and keep you apprised of any news.

## About NEUAC

The National Energy and Utility Affordability Coalition (NEUAC) is a leader in the fields of public policy, advocacy, energy and poverty issues. Members of the organization include utilities, non-profit organizations, energy assistance programs, trade associations and tribal organizations.

NEUAC currently serves more than 160 member organizations that span the nation. NEUAC provides its members with the tools to advocate for LIHEAP and other funding to support low-income families, as well as knowledge of government policies and initiatives and other resources to solve low income issues. The organization bridges the gap between states, social service organizations and government to empower them to work together and learn from each other in times of energy and poverty crisis.

Since its founding, in 2014 following the merger of the National Fuel Funds Network (NFFN) and National Low Income Energy Consortium (NLIEC), NEUAC also has committed itself to its advocacy and education initiatives by expanding the depth and breadth of LIHEAP Advocacy Day and the NEUAC Annual National Conference, which are the highest attended and most respected events in our field, serving as many as 700 people.

For more information, visit <http://neuac.org/>

Follow us on [Twitter @theNEUAC](#)

Like us on Facebook <https://www.facebook.com/neuaccoalition/>

## The Eyes Have It

Our eyes are one of the most important and most used parts of our bodies. What are some ways we can care for our eyes?

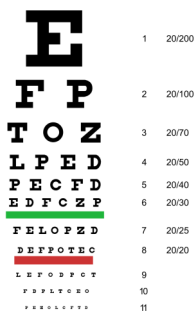
Reduce screen time, lots of time staring at a screen can strain your eyes and cause Computer Vision Syndrome or Digital Eye Strain. This is specifically caused by having a screen close to your face for extended periods of time. To reduce your risk, reduce your screen time! If you can't cut back on screen time, at least take periodic breaks to allow your eyes to rest.



Another way is spending more time outside, this decreases your risk of [myopia](#) as well as giving your eyes a workout, focusing on objects in a variety of ranges. And while you're outside don't forget sunglasses to protect your eyes from the sun's damaging rays.

Last but not least, get regular eye exams! This goes without saying but regular eye exams can help detect and correct problems before they become serious. Whether a prescription needs to be updated or a serious problem is detected, regular eye exams help improve quality of life.

[Age-Related Macular Degeneration](#) or AMD, affects over 10 million Americans. Risk factors include, genetics and family history, past habit of smoking and being over the age of 60. Caucasians are also at higher risk than African-Americans or Hispanics/Latinos.



AMD can be detected with a standard visual acuity test, which is the chart we see in every room at an Ophthalmologist's office, and the dilated eye exam along with more intensive tests if needed. The risk of AMD can be lowered, as well as the progress, with regular exercise, keeping blood pressure and cholesterol levels low, eating a healthy diet which the National Eye Institute defines as rich in green, leafy vegetables and fish. Sadly there is not a cure for AMD at this time, but there are options to repair damage (even if only partially or temporarily) that you can discuss with your doctor, such as injections, photodynamic therapy and laser surgery.

Learn more about Age-Related Macular Degeneration at National Eye Institute's [website](#)

[Glaucoma](#) is one of the leading causes of permanent blindness and unlike AMD, once vision is lost it cannot be restored. The effects of Glaucoma are subtle at first which is why the best prevention known right now is getting regular eye exams. Standard eye exams include checking for Glaucoma.

Everyone is at risk for Glaucoma but especially people who are:

- Over the age of 60
- African-American, Asian and Hispanic people
- Have a family history of glaucoma
- Have diabetes
- Are severely nearsighted



Learn more about Glaucoma at Glaucoma Research Foundation's [website](#)





## FASP is on Facebook—Are You?

***Do you or your organization have a Facebook or Twitter account?***

**We would love to “like” “Friend” and/or “follow” you too!**

**FASP** - Florida Association of Aging Services Providers [Facebook](#) page

**FASP** - Florida Association of Aging Services Providers [Twitter](#)

**DOEA** - Florida Department of Elder Affairs [Facebook](#) page

**FCOA** - Florida Council on Aging [Facebook](#) page

**FCOA** - Florida Council on Aging [Twitter](#)



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## Resources

[Living With Low Vision: What you should know booklet](#)  
(Includes companion/consumer DVD)  
[View Eye Health Organizations-AMD](#)  
[View Eye Health Organizations-Low Vision](#)  
[Tips on Talking to Your Doctor](#)  
[How to Find an Eye Care Professional](#)



[The Complete Guide to Home Modifications to Prevent Falls](#)  
[Selling a Home with Modifications for Older Adults](#)  
[Fall Prevention](#)  
[Fall Prevention & Mobility: Practical Safety and Organization Strategies for Seniors](#)  
[How to Talk about End of Life Planning with Your Family](#)  
[Helping a Senior Regain Confidence After a Fall](#)  
[Senior Fall Prevention: A Roadmap for Navigating Resources and Benefits](#)



## Upcoming Events

October 18-20 [ICAA Conference and Trade Show 2018](#)

October 28-31 [LeadingAge Annual Meeting & EXPO](#)

November 14-15 [Optimize 2018 | Aging 2.0](#)

November 14-18 [2018 GSA Annual Scientific Meeting](#)

27<sup>th</sup> Annual Conference

October 11-14, 2018

**Disney's Grand Floridian Resort**, Lake Buena Vista, FL (Greater Orlando)

Jointly Provided by FMDA – The Florida Society for Post-Acute and Long-Term Care Medicine and AMDA – The Society for Post-Acute and Long-Term Care Medicine

This is FMDA's 27<sup>th</sup> Annual Conference. It is hosted in collaboration with the Florida Chapters of Gerontological Advanced Practice Nurses Association, the National Association Directors of Nursing Administration, and Florida Geriatrics Society.

[FMDA's 27th Annual Conference & Trade Show](#)



## Past Sponsors



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of St. Lucie, Inc.

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<https://www.seniorresourceassociation.org/>



<http://www.coawfla.org/>



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County Florida

<https://www.hillsboroughcounty.org/en/government/departments/aging>



<http://www.volencenter.com>



<http://ilshealth.com/>



<https://www.absolutecare.com/>



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There's just no place like home.

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