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Cover Story:
**23rd Annual Space Coast
Birding & Wildlife Festival**



We Talk to Donna Mills
Resolutions For Seniors
Variable Annuities
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Letter from the Publisher



Happy New Year to all of our Senior Scene readers. Hope you all had a wonderful and joyous Holiday season. We have so much to be thankful for. It's easy to forget how lucky we are, when we have our family and friends around us and live in such a beautiful area. Maybe you took the time and effort to share with someone less fortunate this Holiday season. And it's still not too late!

Over the next months you will be hearing about the car raffle that is a fund-raiser for Helping Seniors of Brevard. There is a page in their Newsletter in the center of this issue telling about the event and some of the exciting new twists to the raffle this year. Watch out for more information for you in future issues.

I want to thank all of the staff, contractors and volunteers that have helped to make 2019 such an enjoyable and successful year for Senior Scene Magazine here in Brevard County. We especially thank all of our readers and supporters for welcoming us into your community. Finally, we want to thank all those local artists and authors that have contributed so much for our readers' enjoyment. And let's not forget our loyal advertisers, who make all this possible. Please support them any opportunity you get.

So let's make those resolutions and enjoy the New Year (or maybe just one or the other).

See you next month.

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COVER STORY

The 23rd Annual Space Coast Birding and Wildlife Festival Will Not Disappoint!

Recognized as the nation's top birding and wildlife event, the Space Coast Birding and Wildlife Festival is packed with 207 activities specializing in all things related to wildlife. More than sixty-five vendors will include a wide variety of artists, environmental organizations, and booksellers. An outstanding representation of camera, video, and optics equipment will be available.

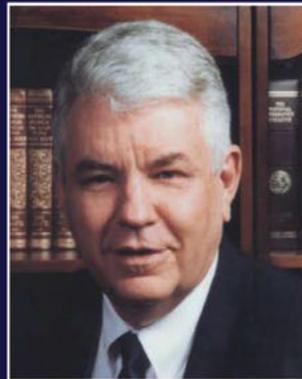
Headquartered at the Titusville Campus at Eastern Florida State College, the Festival will take place January 22-26, 2020. Entrance to the Exhibit Center is free and requires no registration. Hours for the Free Exhibit Center are 12:00pm-6:00pm on Wednesday, Jan. 22, Thursday, Jan. 23 and Friday, Jan. 24, and 10:00am-6:00pm on Saturday, Jan. 25.

All classroom talks and evening snacks are included in the festival registration fee. To register and find activity descriptions, daily schedules, and more visit www.scbwf.org or call 321-268-5224.

See page 25 for additional information. 



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FROM TALLAHASSEE TO YOU

By Richard Prudom *Florida Department of Elder Affairs*

On January 29, we will host the 20th Florida Senior Day at the State Capitol, our annual event to honor the significant contributions of Florida's 5.5 million seniors. This event has been our way to showcase the talents of our elders, while advocating for their needs and connecting them with legislative and state leaders and other great resources. The event will run from 10:00 a.m. until 2:30 p.m. and will feature senior performers, free health screenings, 60+ partner exhibitor booths, a special mid-day program, and a complimentary lunch.

We are proud to honor seniors who enrich our state so greatly as they remain involved in their families and communities, are active through voting and volunteering, and sharing their wisdom and experiences with youth. Florida seniors have given so much in service with 51 percent of Florida veterans over the age of 60. They remain active politically and civically, with 90 percent of residents over the age of 60 registered to vote. And the nation's largest concentration of elders volunteers as well! In one year, approximately 1.2 million elder Floridians volunteered nearly 130 million hours, which has a cost equivalent of 67,481 full time positions valued at more than \$3 billion.

Celebrating 20 Years of Florida Senior Day

Older Floridians also provide significant positive economic benefits to the state where, on average, they contribute \$2,900 more to state and local economies than they consume in public services.

It is important that we continue to do all the we can to promote the health, safety, and independence of our seniors, their families, and caregivers. Florida Senior Day allows us an opportunity to highlight our mission and celebrate our seniors. It is important that we continue to build engaging, inclusive, safe, and accessible communities where Floridians of all ages can live well regardless of age or ability. This day of celebration recognizes the extended and incomparable role that seniors play in our families, communities, and workplaces as they live longer, healthier, and more productive lives.

We invite you to join us at the State Capitol Courtyard in Tallahassee on Wednesday, January 29, 2020, or the afternoon and evening before at the FSU Champions Club, where we will hold a Senior Day Forum to discuss important issues facing our seniors. For more information, please visit FloridaSeniorDay.org.

We hope to see you there! 🍷

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What is Probate?

By Attorney Truman Scarborough

This will be the first in a series of articles on the probate process.

When someone dies, assets titled just in the decedent's name without beneficiaries are frozen. No one can sign the deceased person's name on checks, deeds, etc. A Power of Attorney does not help, since it is effective only while the creator is living. It is similar to an employer – employee relationship. If an employer goes out of business there are no employees.

The process where property is transferred from the decedent to the beneficiaries is called "Probate". There are different kinds of probate depending on the size of the estate and whether there is a Will.

When there is a Will it is called "Testate Administration". The Will by itself does not transfer property to the heirs. The Will has no authority until admitted to probate by the court. If there is no Will, it is called "Intestate Administration", which will be discussed in a later article.

Probate can be further defined as Summary or Formal.

"Summary Administration" is available when the assets total less than \$75,000 in value and there are no creditors, or when the decedent died more than two years ago. Summary Administration will be examined further in a subsequent article. When Summary Administration is not available, "Formal Administration" will be required.

In Formal Administration, the court creates a legal entity (like a corporation) called the "Probate Estate" to take the decedent's place and hold the decedent's assets. The person named in the Will to administer the estate, the Personal Representative (executor), is issued "Letters of

Administration" by the Probate Court. This allows the Personal Representative to access and manage the assets.

Some of the problems that can delay opening probate include: 1] The original Will cannot be located. 2] The

Will was signed in another state and was not self-proving, requiring the Florida Probate Court to issue a commission for someone in that state to take the oath of the witnesses. 3] An autopsy is required before a death certificate can be issued. 4] A Floridian died in another state and the death certificate incorrectly showed him/her as a resident of that



WHAT IS PROBATE? continued on pg 14



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Lil' Ole Winemaker, Donna Mills

Toasting the New Year by raising a glass of wine on December 31 is a tradition with many families and friends. But unlike most year-end revelers, actress Donna Mills can welcome the New Year with a bottle of wine from her own vineyard.

Schlepping up a hillside harvesting grapes probably wasn't an activity soap vixen Abby Ewing might have enjoyed on the old CBS TV series "Knots Landing." But Mills, who portrayed the manipulative character on the popular show for a decade, has no such reservations.



"I love working in the vineyard," said Mills from Mandeville Vineyards in Los Angeles where she lives with partner and fellow winemaker Larry Gilman (see www.mandevillevineyards.com). "I'm up there in between the harvesting, too, because you have to

maintain the plants."

"Up There" refers to the half-acre hillside behind Mills' 1-acre property which has been home to some 430 grapevines first planted in 2013. Before then, the area was overgrown with scrub brush and trees.

"One day Larry thought that maybe it could be converted into a vineyard. I said he was crazy, but he wouldn't take no for an answer. So he called experts to survey the area who said the soil would be okay to grow grapes but it wouldn't be easy."

With the help of a work crew, the land was cleared, Malbec and Cabernet grapes were planted, and the result of the first wines was rewarding.

"We won a silver medal at the prestigious San Francisco International Wine Competition for our first vintage," said Mills. "That made all the work seem worthwhile."

Fortunately, the devastating California fires last October spared Mills' property although her family was forced to evacuate their house for several days. But there have been previous hardships. "We lost the entire crop (in 2018) because we had a weird heat event where it was 116 degrees up on the hill for 2 days," she recalled. "It happened just as the grapes ripened so the heat turned them into raisins!"

Despite the career diversification as a vineyard owner, Mills still finds time for acting with three Christmas movies out last holiday season including "Christmas Wishes & Mistletoe Kisses" that debuted on the Hallmark Channel and which she called "one of those feel-good movies that Hallmark is famous for."

While acting and winemaking may seem to have little in common, Mills sees a link.

"Winemaking is very creative and what you do with the fruit is what determines how good the wine

will be – like acting, in which you have a script but what you do with it determines how good the movie or play will be," she says. "The fact that we can grow fruit that makes wine that makes people happy is a true joy for me."

Nick Thomas teaches at Auburn University at Montgomery, AL, and has written features, columns, and interviews for over 750 magazines and newspapers. §



WHAT IS PROBATE? continued from pg 13

state 5] The person named as Personal Representative in the will is not qualified to serve.

Once appointed by the court the Personal Representative's initial responsibilities include: 1] Sending an Inventory of assets to the court and beneficiaries, 2] Obtaining a Tax Identification Number (EIN) from the IRS, (once a person dies we can no longer use his/her social security number), 3] Opening an estate account using the EIN, 4] Publishing Notice to Creditors in the newspaper and mailing the Notice to known creditors.

Throughout the process of collecting assets, paying bills, and finally making distribution to the beneficiaries, the Probate Court must be shown that everything is proceeding as required by Florida Statutes and Florida Probate Rules. The word "Probate" essentially means "to prove." Is the Will valid? Is the Personal Representative qualified? Who are the rightful heirs? Have debts, taxes, and estate expenses been paid? You may know that there are not any problems, but the court does not.

In the next article we will continue the discussion by further examining a Personal Representative's responsibilities to the court, the beneficiaries, the decedent's creditors, and the IRS.

For further information on estate planning you may be interested in Attorney Truman Scarborough's Booklet on Estate Planning in Florida. It is available without charge or obligation by calling 321-267-4770. His office is located at 239 Harrison Street, Titusville, Florida. §



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Windows Expiration Scams

By Bill Ford, *Data Doctors*

Windows 10 retail and OEM licenses (those that come pre-loaded on name brand machines) don't ever expire. If you get this message, there are three unlikely possibilities: 1) your machine received a scam pop-up; 2) your computer has been loaded with a volume license

that belongs to a large organization or 3) you have an Insider Preview version of Windows 10.

Identifying Scam Pop-ups

Scam pop-ups are usually very easy to identify because they include a toll-free phone number to call to get a new license and may even use the misspelled word 'licence' in the warning.

Microsoft will never include a phone number to call and they certainly wouldn't use the word 'licence' either.

Any warning that pops-up with a toll-free number prominently displayed in the warning itself should be considered a huge red flag. Large technology companies do everything they can to avoid having customers call them, so they'll never lead with a toll-free number to solve your problem.

If you see these obvious signs of a scam, you'll want to proceed with getting the malware removed from your computer.

Volume Licenses

Unless your computer is part of a large organization, you shouldn't have a volume license installed. If you're an individual that purchased a computer that came with a volume license, you'll need to get in touch with the company that sold you the computer.

To determine whether you have a volume license installed, click on the Start icon and type CMD in the dialogue box but don't hit Enter. Right-click on CMD and select 'Run as administrator', which will bring up a command prompt. Next, type `slmgr -dli` and hit enter to bring up a Windows Script Host dialogue with your license information.

In the 'Description:' line, look for the word 'VOLUME' which is an indication that your machine is loaded with a volume license. You should also see a volume activation expiration line that will tell you how much time you have left to activate the license.

A legitimate volume license is managed by the IT department of the organization that obtained it and is generally activated via their internal network. If your computer is part of a corporate volume license, contact your IT department.

Preview Version

Unless you regularly test pre-release versions of Windows, you shouldn't have this type of OS installed either. If your pop-up refers to 'a new build' of Windows, then whoever sold you the computer was being very shady. These versions of

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Variable Annuities: Buy or Buy Not

By Jason ValaVanis, CFP®, ChFC | 321-956-7072

For many decades, Insurance companies have offered “fixed” annuities for a tax-deferred opportunity of investing. Basically, a young adult can add monthly contributions into the plan and it would grow without any taxes until the planned withdrawal date, typically after age 59 ½, where monthly income can be achieved. Shockingly, fixed annuities were sold by the billions and they still are.

The term “fixed” means you are quoted or can expect a safe, positive return annually that stomachs no market risk. Until the mid 1970’s, fixed annuities were the only type of tax-deferred annuity available. Consequently, once the stock market opened up and the average investor could buy individual stocks and mutual funds in a simple and cheaper fashion, insurance companies experienced a precipitous drop in fixed annuity sales. Insurance companies panicked. Raising annuity funds permitted the insurance companies to increase their invested assets that



profoundly supported their general operating fund. When the average investor began to abandon this product, insurance companies were forced to adapt.

They created the “Variable Annuity”. A variable annuity allowed the investor to access the markets through a “separate account” tied to the chassis of a fixed annuity. These separate accounts generally consisted of few to as many as 50 “sub-accounts”. These sub-accounts were market based. They were an assortment of mutual funds and index funds that mirrored what you could buy in a brokerage account, like stock funds, bond funds, index funds, real estate funds, balanced funds, overseas funds, etc... They were sold like hotcakes. Variable annuities also allow tax-free and commission-free switching between sub-accounts. Since the 1970s, they have been sold based on their positive attributes, often sold by ignoring their negative elements.

VARIABLE ANNUITIES: BUY OR BUY NOT continued on pg 66



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Resolutions Apply to Dentistry Too!

Hope everyone had a safe, healthy and happy holiday season! Now is a great time to start off your year fresh in all aspects of your life, including your oral health!

Physical appearance is one of the most popular New Year's resolutions that people make by dieting, joining a gym, working out, and eating healthy. That is where your dentist can help, as we all like to enjoy our choice of food and the quality of eating it.

Several choices to fix your mouth include dental implants, full or partial dentures, crown, bridges, white or silver fillings, tooth bleaching, orthodontics and laminates. Modern dentistry has made dental visits so easy and pain free! People rarely have an uncomfortable experience as they did 20, 30 and 40 years ago. Those few in the overall population that may still have some psychological anxiety now have various options to help soothe dental jitters. Antianxiety medicine, music, DVD's, television

and self-relaxation techniques have all been introduced during dental treatment positive distractions for patients. Doctor and patient education, along with a positive relationship and open communication, are proven ways that improve patient confidence and calming nerves.



Actual clinical procedures today have exponentially made visits shorter such as fast high speed fiber optic drills and improved dental materials. These materials last longer than ones in the past and are more tooth compatible, allowing for less frequent dental visits. Even the familiar tooth polishing paste at a dental cleaning is now flavored as well as impression material, which the quickness of setting has greatly reduced time of the dentist in the mouth.

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How To Choose An Assisted Living Community

Debi Covert, Executive Director
Palm Cottage Assisted Living and Memory Care

You or your loved one has decided it's time to research or even move to an assisted living community, now what.

You or another family member may have come to visit Mom or Dad for the holiday and noticed a change. Perhaps they seem a bit sad, they have lost some weight, they are not taking their medication as prescribed. You may have noticed they are having more difficulty with walking or balance. They may be having difficulties with driving or have had accidents. Do they appear fearful or angry? This may appear to be an overwhelming task and one in which you may not have planned to ever be in need.

The following guidelines may be helpful:

Determine where you want to look.

Are you interested in a particular town, city or region? Do you want to be within a certain driving distance from loved ones? Use these factors to identify the geographic area you're searching in. Is the community close to highways, health care and your interests? Does the community offer transportation to physician offices or have a physician available at the community as you age or may not want to go to physician offices?

Palm Cottage Assisted Living and Memory Care is uniquely designed neighborhood of 8 cottages. Each cottage is designed much like a home with living room, dining room, kitchen, den, and bedrooms. It is located close to I-95 in Rockledge, Florida. Transportation is available to physician offices as well as physicians which come to the community, so you do not have to go out to a physician office.

Research communities in your geographic area.

What specifically are you needing? Be specific in your search – you want assisted living, not other types of senior housing such as independent living or nursing homes. If you don't find assisted living in your area, you might want to broaden your geographic region slightly. As you do your research, be aware that Florida has 4 different licenses available. Each license is specialized care. Not all assisted living communities offer same services, care and staffing. The differences are quite substantial.

Palm Cottage has a Standard and Extended Congregate Care license which means that care can be provided to the highest level of assisted living in Florida. Most care can be provided and you or your loved one may be able to remain at one location without having to move again.

Identify your must-haves and nice-to-haves.

Amenities vary from community to community, so it's important to know your priorities before you start touring facilities. Most communities offer dining, housekeeping and



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transportation, but some offer perks like onsite salons. Will you have frequent visitors? Make sure guest parking is available. Is it important to have small hallways and easy access to dining, activities, health needs? Is park like neighborhood important? Will you need therapy and exercise to remain as mobile and healthy as possible?

Palm Cottage offers chef prepared meals the cottages. Our residents enjoy waking up to the smell of bacon on the stove meals with a small number of friends! Walking to the dining room is simply feet away as opposed to long hallways and elevators which is such an advantage. Park like neighborhood with benches, streetlights and beautifully manicured lawns are appealing to the nature lover.

Sit down with your finances.

First, establish your income from all sources, including family support, social security, pensions, 401(k), etc. Then look at owned assets such as homes, cars and property – minus the amount owed on these items. Identify your monthly expenses above and beyond what assisted living will provide. With these pieces of information, you can quickly determine what level of assisted living you can afford. Ideally, you will want to consult an independent financial advisor or trusted family member/friend for help determining what you can afford. Plan for the future. Does the community offer Medicaid if needed at a later date? Does the community have a professional available to

HOW TO CHOOSE AN ASSISTED LIVING COMMUNITY cont'd on pg 57



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Top Ten Sites of Social Security

By Blanca Taylor, *Social Security Public Affairs Specialist*

We provide our online services to improve our service to you. Here are our top 10 websites:

1. Open your own personal my Social Security account, which will enable you to verify your earnings, get future benefit estimates, obtain benefit verification letters, update your Social Security information if you receive benefits, and more at www.socialsecurity.gov/myaccount. We've recently added some new features to make doing business with us easier than ever.
2. Need answers to your Social Security related questions? Our Frequently Asked Questions page is the authoritative source at www.socialsecurity.gov/faq.
3. Our hub for Social Security news and updates is our blog: Social Security Matters at blog.socialsecurity.gov. You can use social media to easily share these informative articles with friends and family.
4. Knowing how much money you may get in the future can help you plan your finances. Get instant, personalized estimates of your future Social Security benefits at www.socialsecurity.gov/estimator.
5. In many states and the District of Columbia, you can request a replacement Social Security Card online at www.socialsecurity.gov/myaccount/replacement-card.
6. You can complete and submit our online application for retirement benefits in as little as 15 minutes at www.socialsecurity.gov/benefits/retirement.
7. You can conveniently apply for disability benefits online at www.socialsecurity.gov/benefits/disability.
8. Access our publication library — we have online booklets and pamphlets (including audio versions) on key subjects at www.socialsecurity.gov/pubs.
9. Our new Instagram account is a modern way to get Social Security news at www.instagram.com/SocialSecurity.
10. We engage thousands of customers on our Facebook page where you can join the conversation (and follow us) at www.facebook.com/socialsecurity.



We are working to give you easy access to the information you need from us. Stay in touch and please feel free to share these pages with your friends and family.



Immunotherapy to Treat Cancer

Arvind M. Dhople, Ph.D.
Professor Emeritus, Florida Tech.

The first five common cancers in the United States are breast cancer, lung and bronchus cancer, prostate cancer, colon and rectum cancer and melanoma. In 2017, there were an estimated 16 million cancer survivors in the U.S. That number is expected to increase to 20.5 million by 2027 (U.S. National Cancer Institute).

Up to now, we have had three major ways to treat cancer – surgery, radiation therapy, and chemotherapy. But the number of patients who develop cancer is so high that the best application of those three treatments in 2017 still resulted in 600,000 cancer deaths in the U.S. The scientists have been developing a fourth approach to cancer, with increasing effectiveness: immunotherapy.

The body’s own immune system recognizes cancer as foreign, much as it would a virus. And the immune system can eliminate a virus. It turns out that the body can recognize the cancer as foreign but not foreign enough to eliminate it.

Immunotherapy is a cancer treatment that helps your immune system fight cancer. It is a type of biological therapy. Biological therapy uses substances that are made from living organisms, or versions of these substances that are made in a lab. Doctors don’t yet use immunotherapy as often as other cancer treatments, such as surgery, chemotherapy, and radiation therapy. Their goal in immunotherapy is to stimulate the body’s own natural defenses to fight cancer.

When you have cancer, some of your cells begin to multiply without stopping. They spread into the surrounding tissues. One reason that the cancer cells can keep growing and spreading is that they are able to hide from your immune system. Some immunotherapies can “mark” your cancer cells. This makes it easier for your immune system to find and destroy the cells. It is a type of targeted therapy, a treatment that specifically targets cancer cells.

Several types of immunotherapy are used to treat cancer. These treatments can either help the immune system attack the cancer directly or stimulate the immune system in a more general way. Types of



IMMUNOTHERAPY TO TREAT CANCER continued on pg 58

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“Trail Cemetery Mystery”

By Diane Barile, South Brevard Historical Society

It's just a small plot along the side of the road. You may have seen it yourself, Southeast of the I-95 interchange on Palm Bay Road. The square of chain link fencing may not suggest a burial site, but it is. It marks a point along a well traveled route used for nearly 200 years, as well as one of the highest elevations in the city.

This sandy ridge was always dry. Even when the surrounding area, without the drainage system you know today, was impassable. During the Seminole Wars (1835-1858), the U.S. Army pursued tribes along the ridge. The army marched from their military forts Southward from Sanford to Biscayne Bay. Rather than moving through mucky marsh, the ridge was dry enough for building a stout corduroy road from the logs of the native longleaf pine trees. Laid side by side, the road bed was sturdy, bumpy and ideal for wagons and heavy travel on foot.

The wood made the road, and fed the fires of the encampments as the military trail cut its way from Central to Southern Florida. By the end of the Seminole War, this road, was widely known as the Hernández-Capron Trail.

The fate of the Seminole tribes after the war included shipment to reservations in Oklahoma, or "disappearing,"

as about 300 did, into the Everglades, Lake Okeechobee and St. Johns River wilderness. The old Hernández-Capron Trail became a sometime route for hunters and homesteaders though it was of primary use for the cattlemen driving herds from grazing lands or to the Southwest Gulf Coast of Florida for sale and shipment.

In Florida before 1953, cattle roamed without fences. The cattle industry wasn't based so much around ranches, it relied on open ranges and wet prairie. As the cattle moved, so did the families. Houses were built at important places along the trail where grazing was good and the land was dry. One of these houses was built just south of the fenced cemetery on today's Palm Bay Road.

"Judge" Platt, a local cattleman from a pioneer family, told the story of a major flood before the Second World War, when two men died, likely while swimming cattle to safety. In this era in Florida, land could remain flooded for months, and burials in hot weather were urgent business for cowmen with cattle spread across the swampy horizon. On this frontier, the spot along the old trail, was the expedient and proper site for the graves. Another member of the Platt

TRAIL CEMETERY MYSTERY continued on page 66

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An Effective Senior Advocacy Program

By Joe Steckler, *President, Helping Seniors of Brevard County*

We have long neglected developing a plan to build affordable housing for current and future residents of Brevard County. No one is really certain of the number that are homeless or the number that need affordable housing. One of the earliest documented needs for affordable housing occurred 2,000 years ago when a young couple used a manger to bring a child into the world. Fast forward to today--we do not have stables and straw available or we might have more housing for those with limited or no funds.

Single people and families are often priced out of the market because they cannot afford \$1,500 a month or more for housing where they can raise a family. When I was young I lived in what was referred to in my town as a Housing Project. The homes were built out of cinder block in the early forties and still exist today. Back then they were not considered a choice place to live, but I was able to walk to school with my brothers and had a small but great home in which to live and celebrate the holidays. It was crowded, but we were happy.

I would imagine that many, including that young couple of 2,000 years ago, would like to have a similar place to live today, but I am not aware of such in Brevard County. I would further imagine that local government was somehow involved in the construction and management of the housing in which I lived as a child. The same could be accomplished today if we had County leadership involved, but that will only occur if we have a strong advocacy program.

The Senior Resource Center, located in the new Zon Beachside Assisted Living facility, has seven programs that can assist seniors. Helping Seniors, one of the organizations located there, is a small nonprofit dedicated to linking seniors to the many wonderful resources available in Brevard to help them. In 2020, Helping Seniors will be committed to developing an effective senior advocacy program.

Five years ago Helping Seniors started the first senior advocacy program in Brevard, conducted a lengthy survey to identify senior needs, and submitted the results to the County Commissioners with recommendations for developing a county aging plan. In our first effort to alert the commissioners to a need that is now unmanageable, no answer was forthcoming. However, we will continue the work started by that advocacy group, augmented

by those who care about correcting a neglected need in a county of almost 700,000 people.

This is not a new message. Hopefully some of you reading this will be as concerned as I and will commit to being a member of the new advocacy group. It is unconscionable to condone people living in the woods, knowing that homelessness continues to increase because families do not make enough to pay the rising cost of housing. We can and should do better. I honestly believe the place to start is a good look at the County budget. Let's see what can be eliminated or reduced, then partner with private money to make housing available for the homeless and those who can pay reasonable prices for a place to live. It can be done with the backing of a true advocacy program. Have we come far enough in 2,000 years?

Contact Helping Seniors at 321-473-7770, at www.HelpingSeniorsofBrevard.org, or at P.O. Box 372936, Satellite Beach, FL 32937. ☎



Scenic Boat Tour and Morse Museum - Wednesday, March 11th, 2020
- \$75 - includes morning scenic boat tour through the Winter Park Chain of Lakes, lunch, and then to the Morse Museum for a Do-cent led tour including the Tiffany Collection. Sign up by February 1st, minimum of 35 passengers needed.

Miss Saigon - Saturday, April 4th, 2020
- \$114 - Experience the acclaimed new production of the legendary musical Miss Saigon, from the creators of Les Misérables. Trip includes lunch, upper balcony seats and roundtrip motorcoach. Non-refundable deposit of \$25 per person. Minimum of 35 needed for this trip.

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Woodpeckers, Whale Sharks, Africa and More...

The 23rd Annual Space Coast Birding and Wildlife Festival will not disappoint!

Recognized as the nation's top birding and wildlife event, the Space Coast Birding and Wildlife Festival is packed with 207 activities specializing in all things related to wildlife. More than sixty-five vendors will include a wide variety of artists, environmental organizations, and booksellers. An outstanding representation of camera, video, and optics equipment will be available.

Do you want a graduation or birthday gift for your child or grandchild that will be appreciated for years to come? Get them a good pair of binoculars or a new camera. Great deals can be found here and you can compare multiple brands right on the spot at 13 different optics and camera booths. Do you want to know what's happening with the Indian River Lagoon? Visit the booths for Marine Resources Council and Hubbs Sea World Research Institute. Are you thinking about taking a trip? Exhibitors from thirty companies that specialize in domestic and worldwide travel will be happy to talk to you.

The Space Coast Family Wildlife Adventure Day takes place on Saturday, January 25. Activities include yoga in nature, a family photography workshop, family nature journaling, painting a woodpecker on real canvas, a live Florida reptile show, live raptors, and Bird Detective, a useful and fun way to help people of all ages learn about birds. Afternoon classes will include hummingbirds, Florida black bears, woodpeckers, whale sharks, dolphins, African animals,

and more. Brevard Zoo will give a preview of the Zoo's coming aquarium at Port Canaveral.

The Space Coast Birding and Wildlife Festival is famous for the quality of its evening keynote talks and classroom presentations. Festival field trips will visit our region's best birding and wildlife sites. Experts will hold ID classes on raptors, warblers, gulls, sparrows, waterfowl, shorebirds and woodpeckers. More than forty classroom talks will cover places to visit, birds, wildlife, conservation, and more. Eight professional wildlife photographers will offer classes and field workshops. Wildside Nature Tours' sponsorship of the Festival's photography strand enables the photography activities to be offered at extremely reasonable prices.

Headquartered at the Titusville Campus at Eastern Florida State College, the Festival will take place January 22-26, 2020. Entrance to the Exhibit Center is free and requires no registration. Hours for the Free Exhibit Center are 12:00pm-6:00pm on Wednesday, Jan. 22, Thursday, Jan. 23 and Friday, Jan. 24, and 10:00am-6:00pm on Saturday, Jan. 25. Field trips, keynote presentations, spotlight talks, ID workshops, and photography activities require additional fees above the festival registration fee. Registration is available on a per day basis or for the entire event. All classroom talks and evening snacks are included in the festival registration fee. To register and find activity descriptions, daily schedules, and more visit www.scbwf.org or call 321-268-5224. ☎

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2020 Festival theme is Woodpeckers

Photo courtesy Jim Eager Excessive Compulsive Birding



Resolutions for Seniors

Paula Thibideau is a Licensed Practical Nurse with the Visiting Nurse Association (VNA) and coordinates all aspects of community wellness for the non-profit home healthcare agency.

New Year's resolutions are a good way of incorporating good habits into our daily lives. For seniors, it's an opportunity to promote healthy living. Below are some ideas of resolutions to help seniors improve the quality of life.

Resolution #1 – Create a safer home environment

Falls are the number one reason for hospitalization for an injury among seniors, so working to prevent falls is a good resolution to adopt this year. Create a safer home environment by installing equipment around your home to make daily life easier and safer. Grab bars in the shower and bathtub will give you extra stability in your bathroom; install nightlights for dark hallways to make walking around safer; clear clutter and chords from pathways to ensure safe walking areas; and buy socks or slippers with grips on the bottom for more stability.

For more suggestions on how to create a safer home environment, get an assessment from a local homecare agency.

Resolution #2 – Pay attention to your changing needs

The daily needs for older adults may change you age. Keeping up with everyday responsibilities like household

chores or driving may have once been easy tasks but now pose to be more challenging. Don't be embarrassed to ask for help either from family members or professional caregivers. It's important to acknowledge that in order to be able to live safely and independently at home, you may need to employ the services of companions or home health aides in order to accomplish this.

Resolution #3 – Move more

Exercising more is a common and beneficial resolution for people of all ages. Of course, you should always consult a physician before adopting any type of exercise program, but exercise has many advantages to offer. It builds muscle, making you more stable and balanced; it encourages good cardiovascular health; and it combats emotional distress and improves mental health. If it's taking a walk down the street or spending more time gardening, carve out some time to be more active.

Visiting Nurse Association (VNA) is committed to bringing skilled, compassionate and cost-effective home healthcare to Brevard County patients from Titusville to Barefoot Bay. For more information about VNA services, call 321-752-7550 or visit www.vnatc.com

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From the kitchen of **Good Housekeeping**

Chocolate Nemesis A festive dessert to make ahead.

1/2 cup water
1 cup sugar
1 pound bittersweet chocolate (good quality), chopped
2 sticks unsalted butter, cut up
7 large eggs, at room temperature
Softly whipped cream or creme fraiche
Fresh raspberries for garnish

1. Heat oven to 325 F. Grease bottom and side of 9-inch springform pan. Line bottom of pan with parchment paper. Dust side of pan with flour. Set pan on wide sheet of heavy-duty foil and tightly wrap foil up outside of pan to prevent water from leaking in during baking.
2. In 4-quart saucepan, heat water and 1/2 cup of the sugar over medium-high heat until sugar completely dissolves, stirring occasionally. Add chocolate and butter to mixture in saucepan; stir constantly until melted. Remove pan from heat; cool chocolate mixture slightly, about 30 minutes.
3. Meanwhile, in a large bowl, with mixer at high speed, beat eggs with

remaining 1/2 cup sugar 6 to 8 minutes or until mixture thickens and triples in volume. With wire whisk, fold warm chocolate mixture into egg mixture until completely blended.

4. Pour batter into prepared springform pan; place in large (17 by 11 1/2-inch) roasting pan and set on oven rack. Pour enough boiling water into roasting pan to come halfway up side of springform pan.
5. Bake cake 30 to 35 minutes or until edge begins to set and a thin crust forms on top. Carefully remove springform pan from water bath and place on wire rack. Cool cake to room temperature. Cover and refrigerate overnight.
6. About 30 minutes before serving, run sharp knife around edge of pan to loosen cake; remove foil and side of pan. Invert cake onto waxed paper; peel off parchment. Turn cake right side up onto platter. Serve with whipped cream and berries. Makes 16 servings.

* Each serving: About 345 calories, 27g total fat (15g saturated), 5g protein, 22g carbohydrate, 1g fiber, 126mg cholesterol, 45mg sodium.

Smoked Ham With Fresh Strawberry Sauce

We created this impressive glazed ham for winter entertaining, but it's perfect for a buffet any time of year.

1 (12-pound) smoked whole ham, fully cooked
3 pints strawberries
2 tablespoons dark brown sugar
2 tablespoons cornstarch
1/2 teaspoon salt
1 jar (10- to 12-ounce) orange marmalade
Radish sprouts or watercress sprigs, for garnish

1. Remove skin and trim some fat from smoked whole ham, leaving about 1/4 inch fat. With knife, score fat covering on ham crosswise, just through to the meat, into 1-inch-wide strips. Place ham on rack in large roasting pan (about 17 by 11 1/2 inches). Insert meat thermometer into center of

ham, being careful that pointed end does not touch bone.

2. Bake ham in 325 F oven 3 to 3 1/2 hours until thermometer reaches 140 F (15 to 18 minutes per pound). If ham browns too quickly, cover with a tent of foil.
3. About 30 minutes before ham is done, prepare strawberry sauce: Reserve 1 pint strawberries for garnish. Hull remaining strawberries. In 3-quart saucepan with potato masher or back of slotted spoon, mash strawberries. Stir in brown sugar, cornstarch, salt and orange marmalade; cook over medium heat until mixture thickens slightly and boils, stirring frequently.
4. To serve, place ham on warm, large platter. Arrange radish sprouts and reserved whole strawberries around ham. Serve with strawberry sauce. Serves 24.

* Each serving: About 250 calories, 12g total fat, 60mg cholesterol, 1,770mg sodium.

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Just Before Christmas: Some Special Veteran Events

With Veterans Day in November and dozens of related ceremonies and events celebrating veterans along the Space Coast that month, December is usually a time for veterans, like most of the rest of us, to shift thoughts to family and the holidays. Last month in Brevard County things were different. While there were many other activities arranged by and for veterans, here is a small sample of some unique events that kept December busy for many veterans and those who attended the events.

On Pearl Harbor Day, Dec 7, 2019: More than 150 golfers including four teams from active duty military units from NOTU, USCG and PAFB participated in the annual Military Officers Association of America /Good Deeds Foundation (MOAACC/GDF) fundraising Golf Tournament at the Cocoa Beach Country Club.

There was a ball drop from a helicopter which awarded big prizes, two raffles, a silent auction and other activities for the more than 210 who attended, supported and enjoyed the event. The GDF raised more than \$14,000 at the event



for their 2020 programs which supports veterans in need, active duty units special functions and JROTC and other youth groups in our area. Last year, as an example, the GDF provided \$16,000 total divided by all 19 JROTC, Sea Cadet, Sea Scout and Civil Air Patrol Unit in the county. The Golf Tournament and other GDF Fall fundraising puts 2020 off to a good start to continue the MOAACC/GDF missions.

Later the Same Day:

After more than two years of effort, the Museum at the Veterans Memorial Center took pride in staging a ribbon cutting, grand opening of its latest and very special exhibit honoring and telling the story of America's entrance into WWII. More than 100 people attended the ceremony led by VMC President and Museum Curator LCDR Dean Schaaf, USN, Ret. Schaaf told the story about the "Day of Infamy" and the audience was honored to meet a survivor of the attack, former US Army Ret combat engineer Fred Robinson.

Robinson heard about the event a few weeks earlier and wanted to be there with his wife, Carolyn. He was the first to see the new exhibit as Schaaf cut the ribbon and small groups went to the top of the third floor tower in the museum to



see the Pearl Harbor exhibit jewel: a 4x5 Ft. piece of the superstructure of the USS Arizona Battleship whose Hull remains underwater and is the tomb for 1026 sailors, one of the nation's most famous memorials.

The exhibit also includes a large wooden model of Pearl Harbor before the surprise attack which was built in 2009 by a local high school senior for his class project, as well as periodicals reporting on that event, models of various ships including the USS Missouri on the decks of which the Japanese surrendered in Tokyo Harbor less than 4 years later in August 1945; as well as other materials and a beautiful series of window coverings depicting the attack that day.

On December 8: The Veterans Memorial Center hosted the Eastern Florida Premier of a new, acclaimed documentary film by Mike Cotton, "Back to China Beach". The film is the story of the R&R spot sought by many American troops during the Vietnam War and made famous by a TV series by that name in the 1990's. While only about 40 attended the screening during a busy weekend early in the holiday season, it was well received and will be brought back to Brevard in the Spring timed with the Vietnam Moving Wall display at Wickham Park in Melbourne. The VMC library has an original copy and one to give out on loan. The story is a moving remembrance of war, manufacturing fun during respites from the battle, surfing, PTSD treatment through surfing and the evolution of Vietnam before, during and after the war. China Beach has become an international surfing destination and stop for former soldiers returning to the country where now Americans and their money are mostly welcomed.

On December 14: More than 1500 attended the Wreaths Across America (WAA) at the VA Cape Canaveral National Cemetery Ceremony and wreath laying at every in ground grave of the now more than

6400 veterans buried there. Representatives from all the branches of services presented their service to begin the program. RADM Wayne Justice USCG, Ret and Canaveral Port Commissioner presented

the keynote talk with Rep Bill Posey, State American Legion Commander Rick Johnson and others, including the Florida Prep Color Guard and Missing Man Table team, made the service solemn and impactful. Heavy rains gave way to sunny skies just one hour before the ceremony began. WAA also supported Three other major Programs to lay wreaths for veterans in more than 30 other cemeteries in Brevard County. Our county is among the most active and engaged in the national WAA program. (S)





Helping Seniors Of Brevard

www.HelpingSeniorsofBrevard.org

Issue

Special Pull-Out Newsletter



If you are a SENIOR searching for assistance in finding services for Health, Household, Financial, Legal or Other Needs,

**CALL:
321-473-7770.**

HelpingSeniorsofBrevard.org



President's Message

Our mission is to improve the quality of life for SENIORS by providing information, education and access to resources.

Greetings to all,

2020 will see us embarked on many new projects including a revamped Senior Advocacy Program, monthly email letter, and Senior Travel Club. We have to do a better job of informing seniors of available resources, advocating for their needs, and funding the nonprofits that will accomplish this work.

Senior Advocacy. To do all we need to do in 2020 will require a good advocacy program, which we will accomplish through our radio, television, and newspaper outreach. We need sponsors, so please contact Kim at 321-473-7770 if you are interested.

Senior Travel Club. You may remember many years ago Larry Brewer had a huge senior travel program that he developed on WMMB. We now have an agreement with a national travel program that has committed to helping us. We will offer several cruises a year that you will enjoy and that will also help us underwrite the cost of operating Helping Seniors.

Helping Seniors is about to enter its tenth year. Though we have had three offices, I believe our current office at Zon Beachside Assisted Living will be our home for many years. Zon has done a great job supporting the organizations in their Senior Resource Center. The bi-monthly seminars for seniors are a wonderful way to learn about available assistance, and I will add that Zon always supplies a tasty treat.

As we start a new year, I want to thank all who have helped us. Without our sponsors, raffle supporters, Annual Fund donors, and other contributors, we would not be able to help those who call us. I have found in my many years of nonprofit work that most callers can be assisted, and while the immediate problem may not be solvable, the caller has at least found a new friend who will listen and try to offer some level of help.

I wish you all a Happy New Year and success in your own endeavors! Many, many thanks.

Joe Steckler
Elder Advocate



Helping Seniors Of Brevard



Living Life to the Fullest in 2020

*Debbie Beard, SRES® Broker/Owner
of Brevard Relocate Realty Group*

Now with the holidays over, you may be thinking about downsizing or exploring various 55+ communities, but the thought of it all is overwhelming. You look around your home and think, "Where do I even begin?"

Going through all the rooms and closets, deciding what you no longer need, what to bring to your new home, wondering what furniture will fit if you downsize, and having to pack and unpack everything. All of this becomes very stressful and an enormous task.

Let Brevard Relocate Realty Group help you every step of the way. All our Realtors® are Senior Real Estate Specialists, (SRES®) that have undergone additional training to orchestrate the often-complex move of a 55+ client.

We offer a FREE 45-minute consultation to discuss your unique situation and create a customized plan to make the transition of selling a home as stress-free as possible. During the consultation some of the topics we can discuss include:

- Differences in various 55+ living options
- Interest only bridge loans to cover costs PRIOR to the home being sold
- Estate sales
- Packing and sorting
- Moving company
- Space design
- Measuring furniture for your new location

Based on your situation, together we will create a plan and orchestrate all the details for you! We truly are your One-Stop Real Estate Solution. Why settle for less?

To schedule a FREE consultation, call me at 321-298-5562 or stop by our office located inside the SENIOR RESOURCE CENTER OF BREVARD at 1894 South Patrick Drive Suite D, Indian Harbour Beach (where the old Doubles Restaurant was located).



Kim's Corner

*Kim A. Bernard, MS
Education Specialist
Helping Seniors of Brevard*

Welcome to Kim's Corner! Happy New Year!! Where did the time go? As for me, I have been here in the office taking all of your phone calls and replying to your messages.

I get calls of various situations, some more serious than others, yet all are important and addressed. In my corner for this issue, I will talk about two interesting scenarios I recently experienced in the office. All callers and walk-ins are always kept private.

The first was a young gentleman who walked in to our office one afternoon. He had been housing his senior mother long enough to potentially cause harm to his marriage. He simply posed the question of whether or not he was doing the right thing for his mother by placing her in an assisted living facility, not unwillingly on her part.

Our conversation helped him to realize that his decision was acceptable and simply made out of love and respect for both his elderly parent as well as his marriage.

My second situation involved an elderly man age 92 who called our helpline. He lives alone with his two cats, still drives, and is independent. He has called me in the past for resources; however, this time he was interested in selling his home in order to move to assisted living.

I provided him with the resources he needed and explained to him that we are here for anything else he may need. As always, he was thankful for our service and all the help we provide to Brevard County seniors.

Wishing you all the very best for a happy and healthy new year.

Kim

You can reach Kim at 321-473-7770 or at kim@helpingseniorsofbrevard.org.



The Case for Saving Teeth in Children

*Lee Sheldon, DMD, PA
Solid Bite*

A child over the age of six gets into an accident, maybe hit by a baseball, falls off a bike, gets in a car accident. He or she is hit in the mouth. The front teeth are broken, seemingly broken beyond repair. The recommendation is made to have the teeth removed. They can be replaced with dental implants once the child reaches adult age.

Is that entirely true? It actually isn't the entire story. When a tooth is extracted, the bone that supported the tooth loses its shape as well. The gum and bone shrink, often to the point where grafting will be necessary as an adult before an implant can be done.

How can the child be managed so that the need for grafting as an adult is reduced? The answer is to retain the tooth until the patient is ready to have the implant placed.

Let's assume that a tooth is broken to the gum line. We're talking about a permanent tooth. It can't be restored. But it can be saved with a root canal.

The tooth is ground down to the gum line, removing any sharp edges. Then a removable partial denture is constructed over the broken tooth or teeth. The root stays in the mouth, preserving the bone and gum tissue. When the child is of adult age, the root is then removed and an implant immediately placed. No need for grafting. And a natural esthetic result.

So before you allow that extraction to take place, get an opinion from an endodontist and a periodontist. Together, they may be able to help your child or grandchild avoid a bigger problem later on.

Periodontist Dr. Lee Sheldon has provided comprehensive implant, periodontic and full-mouth rehabilitation dental services to area residents for over 30 years. He can be contacted at 321-802-2810 or online at www.DrLeeSheldon.com.



Differences Between a DNR and Living Will

*William A. Johnson, P.A.
Elder Law Attorney*

Many folks who come to my office are confused when it comes to the differences between a Do Not Resuscitate Order (DNR) and a Living Will. Both are documents that deal with the end of life. However, the documents vary greatly as to form, intent, and the life prolonging services they impact.

A living will is a document wherein a person indicates whether they want life prolonging treatment continued if they are incapacitated and in either a terminal condition, an end stage condition, or a persistent vegetative state. For life prolonging treatment, think ventilator, dialysis, pacemaker, etc. In the document, the person indicates whether they want the artificial administration of food and water if it would only serve to prolong the dying process (feeding tube).

Thus, the living will comes into play when the incapacitated person is alive but only by virtue of artificial means. This document must be signed by the person and witnessed by two persons, one of which cannot be a relative.

A DNR is a document wherein a person indicates that they do not want to be resuscitated if they should suffer cardiac arrest. Think defibrillator paddles here. Thus, the DNR comes into play only when a person is arresting and determines whether that person wants to be brought back to life. This document must be on a standard yellow form and signed by the person and his or her physician.

Everyone should have a living will expressing what their end of life wishes are. Not everyone should have a DNR. Usually a DNR is reserved for the very ill who do not wish to be brought back to life only to suffer more.

William A. Johnson, P.A., can be reached at 321-253-1667 or at 140 Interlachen Road, Suite B, in Melbourne.



Helping Seniors Of Brevard



Managing Hurtful Dementia Behavior

by Kelly David-Rallis, Administrator

When you're caring for an older adult with Alzheimer's disease or dementia, they might make mean comments, use hurtful words, or accuse you of terrible (but untrue) things. It's devastating to hear, but the most important thing to remember is that their disease is causing the behavior. Your older adult isn't purposely saying these things to hurt you. The damage in their brain is causing it. However, while they're yelling or making false accusations, it's tough to keep that in mind and ignore the hurtful words.

First, it's important to understand why this hurtful behavior is happening. Dementia is a disease that causes parts of the brain to shrink and lose their function, resulting in cognitive impairment. These different parts control functions like memory, personality, behavior, and speech. Dementia also damages the ability to control impulses, which means actions aren't intentional. Even though it's difficult, do your best to remember that they truly don't intend the mean things they say. These mean comments and hurtful accusations often happen because the person is unable to express what's bothering them. It could be triggered by something in their environment that causes discomfort, pain, fear, anxiety, helplessness, confusion, or frustration.

Working to accept the fact that they're not doing this on purpose helps reduce stress and makes their behavior easier to manage. Take a deep breath, remind yourself that it's not personal, take care of immediate discomfort or fear, and try to find the cause behind the behavior. Next, look for long-term solutions that will help you get the support and rest you need to keep your cool in challenging situations.

Home Health Care Resources Corp. specializes in home care for those with Alzheimer's and Dementia. Brevard County Phone: (321) 677-2577 | Fax: (321) 677-2699 | Web: www.homehealthcrc.com Facebook: www.facebook.com/hhcrcregion7/



Medicaid Planning – Paying for Long-Term Care Insurance

*Ruth C. Rhodes Esq.
Rhodes Law, P.A.*

What would you do if you were suddenly needing Long-Term Care? How can you afford to pay for the care?

As we age, we are faced with many challenges and difficult decisions about our lifestyle and health care. Many people are surprised to learn that Medicare and supplemental health insurance does not cover Long-Term Care.

The two major ways to pay for Long-Term Care are private pay or government benefits known as Medicaid. A skilled nursing facility can cost privately as much as \$8,000-\$12,000 per month without any government assistance.

To qualify for Medicaid, you must have less than \$2000 in countable assets and less than \$2,313 in gross monthly income. If you do not qualify, there are ways we can help you qualify.

So, you might ask, why can't I just give my assets away? Giving any asset away can automatically disqualify you or your loved one from receiving Medicaid benefits. Currently, Medicaid has a 5 year look back period but the rules are very complex and always changing.

Many people think they would never be eligible for Medicaid because of the strict income and asset limitations. However, there are many legal ways to plan and structure your income and assets to help you qualify for these benefits even though you think you would never qualify.

Planning ahead to avoid an emergency or crisis situation is very important. Whether you are in crisis or planning ahead, we are here to help you and your loved ones navigate through the Medicaid process. Always remember, failing to plan is planning to fail.

Call Rhodes Law, P.A., at (321) 610-4542 to schedule your free Medicaid Planning consultation.



Helping Seniors Of Brevard

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www.rhodeslawpa.com
321-610-4542

The Law Office of
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Helping Seniors Of Brevard

SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS

To Prospective Subscribers

The purpose of this letter is to seek your support in helping us develop senior service providers and finding advertisers.

We want advertisers of services that seniors need, and the list is endless. Many of us who are older can not climb ladders to change light bulbs, trim trees, pressure wash a driveway, or many other tasks we previously performed without blinking an eye.

The idea has two parts, one being a directory of service providers and the other the method of payment.

Part I: The Directory

The directory is composed of three to five-line entries describing the product as shown on the previous pages. We have an idea of basic needs but you, the user, may tell us of other services. We want plumbers, handymen, electricians, pressure cleaners, painters, attorneys, estate planners, financial advisors, geriatric doctors, cleaners, shoe repairmen, in home care providers, and lawn service people, to name just a few. I think you get the idea.

The ads will be inserted and updated on a monthly basis in 12,000 copies of *Senior Scene Magazine* and distributed to 500 locations. The magazine is free and widely read. When we receive calls, I always ask where the callers heard about us and the answer is generally *Senior Scene Magazine* or *Hometown News*.

Part II: Payment

The cost of a three-line ad is \$250 annually for 12 issues of *Senior Scene* – a whole year of advertising. For an ad up to five lines the cost is \$350 annually. You know this is a bargain, so I ask you to become an ambassador for our directory. If you know of a good company, you can sponsor them or encourage them to advertise in the directory.

It is time seniors stepped forward and took charge of making things better for themselves. No longer can we rely on someone else to make our care services possible. With the support of the many thousands of seniors we have in Brevard, we can do whatever we choose.

Senior Scene Magazine depends on the sale of ads for it to exist. Helping Seniors is also a business in that we must raise money to keep our services available to the community. To do that, we will need the support of our readers. Thank you so much!

**IF YOU WANT YOUR
BUSINESS IN THE DIRECTORY**

CALL 321-473-7770

OR EMAIL

[info@HelpingSeniorsof](mailto:info@HelpingSeniorsofBrevard.org)

Brevard.org

Helping Seniors of Brevard, Inc.
is a 501(c)(3) not-for-profit organization
est. in 2011 in Brevard County, Florida.



Helping Seniors Of Brevard



Smart Options for Paying for Healthcare in Retirement

*Barbara McIntyre, CRMP, NMLS # 453405
Reverse Mortgage Funding LLC*

Thanks to ongoing advances in medical care, people are living longer than ever. But that longevity comes with a cost. According to the U.S. Department of Health and Human Services, 70% of Americans over age 65 will require some type of long-term care—costing potentially hundreds of thousands of dollars. And as healthcare costs continue to rise, unforeseen medical needs can easily derail a family's retirement plans if there is not a smart financial plan in place.

Thinking ahead about health costs

Whether you're planning for your parents or thinking about your own retirement, it's important to consider how you'll fund a post-retirement lifestyle—including paying for healthcare. How much will you need to save? How much should you be prepared to spend on insurance premiums and care? To help manage healthcare expenses in retirement, many people consider options like these:

Long-term care insurance (LTCI):

This may be the logical choice for many older Americans, as the funds can be used in a variety of ways—from assistance with daily activities to skilled care provided by medical professionals. But with LTCI, premiums increase with age. And each year after age 60, it becomes less likely that you or a loved one will medically qualify for coverage. LTCI often works best when purchased at age mid-50s.

Traditional home equity line of credit:

While this popular option can provide access to funds as-needed to help cover medical costs, it requires a minimum monthly payment on any funds taken—which in time could become burdensome.

Reverse mortgage loan:

This is an often-overlooked option. A reverse mortgage can give you access to a new source of funds without the time-sensitive restraints of long-term care insurance, or the

limitations of a conventional home equity-based loan. It's very similar to a traditional home equity loan or home equity line of credit, but offers more flexibility to fit the needs of older adults.

Benefits of a reverse mortgage loan

A reverse mortgage can support your healthcare needs and so much more. Similar to a traditional home equity loan or home equity line of credit, a reverse mortgage provides access to funds that can be used as needed to cover retirement healthcare costs, including:

- Costly prescriptions
- Care not covered by major medical insurance
- Medical and non-medical in-home care, like physical therapist or home health aide
- An alternative or supplement to your long-term care policy
- Home modifications that can make your home safer and more comfortable

Considering that healthcare needs often arise from unexpected events—a heart attack, stroke, or fall—a reverse mortgage line of credit can help you build a more comprehensive financial defense against the unknown.

One big advantage of a reverse mortgage is its flexible repayment feature: no principal and interest payments are required until the last surviving borrower passes away or moves out. However, you can pay down your principal and interest if and when you choose; no pre-payment penalties apply. As with any mortgage, you must meet your loan obligations, keeping current with property taxes, insurance, and maintenance.

Be prepared for future healthcare costs

Figuring out how to pay your medical bills as a retiree doesn't have to be stressful. I welcome the opportunity to educate homeowners and their families about the reverse mortgage process—I can even come to your home (or another location of your choice) to confer with you at your convenience.

Barbara McIntyre, CRMP is an experienced HECM specialist with Reverse Mortgage Funding LLC (NMLS #1019941). McIntyre, CRMP is available at 321.259.7880 or bmcintyre@reversefunding.com. Branch address: Serving the state of Florida. Branch NMLS # 1661149.

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Helping Seniors Of Brevard



The Investment Risk No One's Ever Heard Of

*August H. Velten, CLU
August Velten & Associates, Inc.*

Knowledgeable investors are aware that investing in the capital markets presents any number of risks – interest rate risk, company risk, and market risk. Risk is an inseparable companion to the potential for long-term growth. Some of the investment risks we face can be mitigated through diversification.

Diversification is an approach to help manage investment risk. It does not eliminate the risk of loss if security prices decline.

As an investor, you face another, less-known risk for which the market does not compensate you, nor can it be easily reduced through diversification. Yet, it may be the biggest challenge to the sustainability of your retirement income.

This risk is called the sequence of returns risk. The sequence of returns risk refers to the uncertainty of the order of returns an investor will receive over an extended period of time. As Milton Friedman once observed, you should “Never try to walk across a river just because it has an average depth of four feet.”

Sequence of Returns

Mr. Friedman’s point was that averages may hide dangerous possibilities. This is especially true with the stock market. You may be comfortable that the market will deliver its historical average return over the long-term, but you can never know when you will be receiving the varying positive and negative returns that comprise the average. The order in which you receive these returns can make a big difference.

For instance, a hypothetical market decline of 30% is not to be unexpected. However, would you rather experience this decline when you have relatively small retirement savings or at the moment you are ready to retire – when your savings may never be more valuable?

Without a doubt, the former scenario is preferable, but the timing of that large, potential decline is out of your control.

Timing, Timing, Timing

The sequence of returns risk is especially problematic while you are in retirement. Down years, along with portfolio withdrawals taken to provide retirement income, can seriously damage the ability of your savings to recover sufficiently, even as the markets fully rebound.

If you are nearing retirement, or already in retirement, it’s time to give serious consideration to the “sequence of returns risk” and ask questions about how you can better manage your portfolio.

Want to Help Helping Seniors of Brevard?

Donate



Helping Seniors of Brevard Inc. is a registered 501(c)(3) charitable organization. Your support helps us connect thousands of vulnerable seniors to the help they need to get what we all deserve: quality of life and peace of mind.

You may donate online safely and securely at www.HelpingSeniorsofBrevard.org or mail your check made payable to HSOBC to P.O. Box 372936, Satellite Beach, FL 32937.

You can also help support **Helping Seniors of Brevard** every time you shop at www.smile.Amazon.com

Thank you for your gift!

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WEJF FM 90.3

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Helping Seniors Of Brevard

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Dear Mom and Me,

I am 70 years old and have just been recently widowed. On my 12th birthday I was told that I was now old enough to give my father sexual pleasures. This I had to do, then two years later it also included my oldest brother. When I was 18 my oldest brother's friend and I started to date, and within three months we were married. What I didn't know was that my brother had bragged about our sexual arrangements to his friend.

We were very happily married, and only on his deathbed did he tell me he had married me to save me and get me out of my horrible situation. For the past 50 years we have all given the impression of a large caring family.

My brother is still living and I am terrified that he will expect me to renew my services to him. My dear husband protected me, and gave me happiness. How would you suggest I protect myself now?

– *Abused For a Lifetime*

Dear Abused,

You have been betrayed by one who was supposed to protect you and have suffered long term effects. Counseling by a understanding professional therapist would help you.

Your brother may try to gain entry into your home by offering to do household chores. If he is alone, do not allow him into your home. If he visits with other family members make sure he leaves with them. If you should have any problems call your local police. Your brother could be charged with attempted rape and incest. Contact your local elder abuse council of the Department of Health where you live and they could help you.

People with your brother's tendencies may be a great risk for other family members and it is not uncommon for others to suffer similar abuse. Please press charges if you have a problem as this could help many others in similar situations.

– AUDREY

Dear Survivor for a Lifetime,

Many have said that sexual dysfunction started with my generation. I do not believe it is true. Your experiences stand as an example. Sexual dysfunction has always been around. We are more inclined to talk about it now, and talk about it you should. The power your brother still holds over you is silence and shame. If he tries to abuse you again, he will use your silence and shame against you. It is not your fault, and you have nothing to be ashamed about. Talk about your experiences to those people you trust around you. Don't ever be alone with him, don't let him talk you into believing he has changed. Sexual abusers rarely do. If he does not leave you alone, Mom knows best, call the police.

– KIMBERLY



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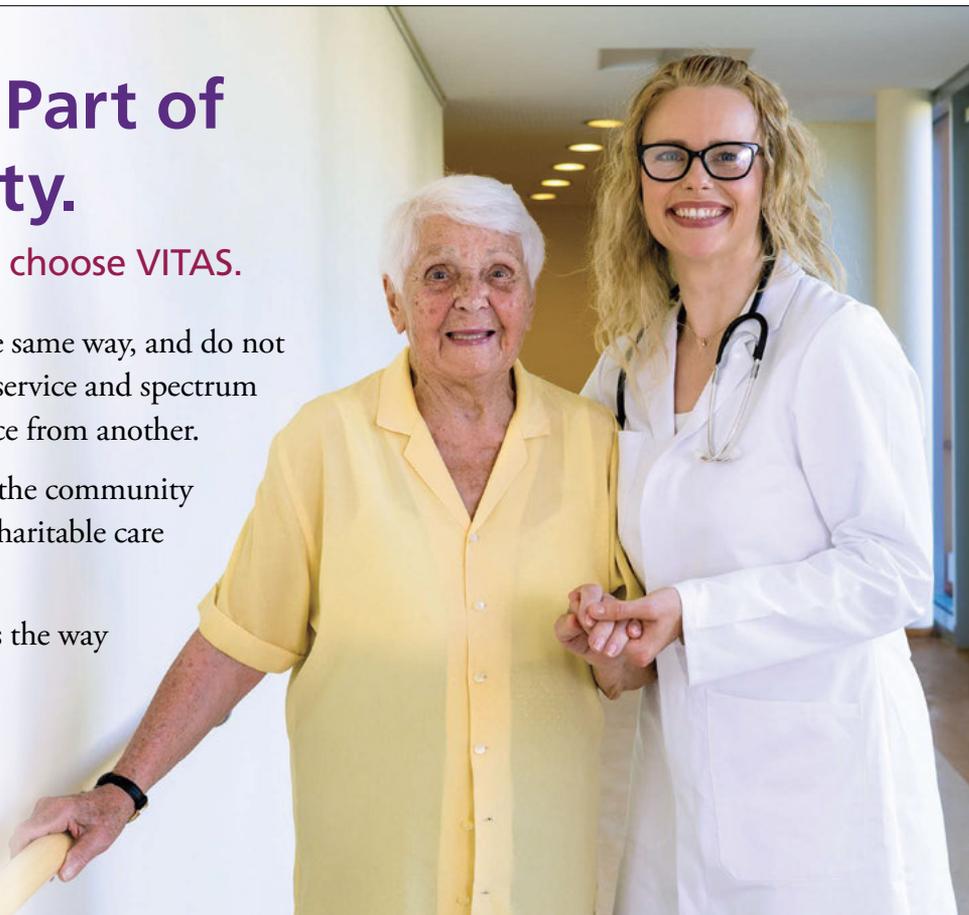
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King Crossword

- ACROSS**
- 1 Grill fill
 - 6 Easily split rock
 - 12 Give in
 - 13 Beer gut
 - 14 Fitting
 - 15 "Camelot" role
 - 16 First victim
 - 17 Bullets and such
 - 19 Big bother
 - 20 Director Kazan
 - 22 Unruly group
 - 24 Trouble
 - 27 Taj Mahal city
 - 29 "— Mis-behavin"
 - 32 New Orleans neighborhood
 - 35 Criterion
 - 36 Yanks
 - 37 Sauce source
 - 38 That girl
 - 40 Send forth
 - 42 Raw rock
 - 44 Sheltered
 - 46 Capri, e.g.
- DOWN**
- 1 "— Your Enthusiasm"
 - 2 Reed instrument
 - 3 More than enough
 - 4 Whopper
 - 5 Unwavering
 - 6 Unwanted email
 - 7 Ricochet, in billiards
 - 8 Shack
 - 9 Occupies
 - 10 Gulf War missile
 - 11 "Comin' — the Rye"
 - 12 Masseur's workplace
 - 18 Theater canopy
 - 21 Fond du —, Wis.
 - 23 Scull need
 - 24 Sternward
 - 25 Anger
 - 26 Diminished
 - 28 Increases
 - 30 Ultramodernist
 - 31 Have a go at
 - 33 Ultimate
 - 34 "— was saying ..."
 - 39 Icicles' homes
 - 41 Saturn's largest moon
 - 42 Storybook baddie
 - 43 Stagger
 - 45 Survive
 - 47 Deadly septet
 - 48 Playgoers' box
 - 49 Type measures
 - 51 Previous night
 - 53 Shock and —

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SENIOR NEWS LINE

By Matilda Charles

Taking a Breather in 2020

I think we can agree that 2019 was a long, tough year. We all know why. Is it time to tune out?

Here are some thoughts on how to have a better 2020:

- Turn off the TV now and then, especially those news shows. We've been around long enough to have figured out the political stuff years ago. We don't need to continually have it thrown at us.
- If we do want to watch TV, we can flip to PBS, or maybe the History channel or Discovery. For those of us with Netflix or Amazon Prime, there are plenty of shows, more than we could ever watch. Check out travel



videos: wine country in France, narrowboats on the canals in Britain or the scenery in Iceland.

- Consider loading up on jigsaw puzzles and inviting a few friends over. New puzzles can be expensive, but Goodwill has them for \$3. Put on tea or coffee, turn on some quiet music in the background and talk about anything but politics while you put puzzles together.
- Vow to have better nutrition in 2020. It doesn't have to be a huge overhaul of your diet, maybe just a few small steps. An extra piece of fruit each day, brown rice instead of white ... it can all add up to better health.
- Winter won't last forever. Eventually spring will arrive and thoughts of planting. Begin now to consider what you might grow: a few pots of flowers outside the door, vegetables in a community space. Make plans.
- We need to do something for others for our own peace of mind. Consider signing up for an afternoon each week at the food bank, or walk a small dog at the shelter once the weather warms up.

Just turn off the TV. © (C) 2019 KING FEATURES SYND., INC



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A Kind Word for 2020

Rev. Jeff Wood, *First Presbyterian Church of Sebastian*
 welovefirst.org
 facebook.com/welovefirstsebastian

Dictionary people select words for the year. Dictionary.com selected for 2019 the word “existential.” They had their notions of 2019, looked around, and got “existential.”

I’m reminded of another who looked for a word. He was a truck driver and, much tired from his day on the road, he pulled into a quiet diner. He took a seat at the counter and waited. A few minutes later a waitress came out from the kitchen and asked, “What’ll it be?” The weary man said, “All I want is a kind word and a piece of pie.” The waitress went in back and come out with a slice of apple pie. She put it in front of him and headed for the kitchen. The truck driver called to her, “And the kind word?” The waitress turned around, leaned over the counter, and said, “If I were you, I wouldn’t eat the pie.”

Would you like a kind word for 2020? Here is it: “If I were you, I wouldn’t take on a day in the new year without looking to God.” ☺

Windows will expire and no longer allow you to boot your computer until it’s been updated.

Windows Expiration Phone Scam

A phone-based scam that claims that your Windows license is about to expire is also on the rise. The scammers are trying leverage the news of Windows 7’s upcoming end of life in January and hope consumers running Windows 10 get confused when they call pretending to be a concerned Microsoft support person offering to help.

The scam is designed to convince you that you need to purchase a license renewal so that your computer won’t stop working. If you get this call, just hang up on them or feel free to have some fun with them and waste their time.

Windows 10 retail and OEM licenses (those that come pre-loaded on name brand machines) don’t ever expire. Either your machine received a scam pop-up; your computer has been loaded with a volume license that belongs to a large organization or possibly an Insider Preview version of Windows 10.

If any of the above situations present themselves, you should contact your local IT service for more information. ☺

Jumpstart the New Year with
Speed Networking

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 Location: TBD
 Cost is \$30 members, \$40 nonmembers
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Weekly SUDOKU

by Linda Thistle

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Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ◆◆◆

◆ Moderate ◆◆ Challenging
 ◆◆◆ HOO BOY!

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VA's Expanding Use of Telehealth Care

The use of the Department of Veterans Affairs telehealth services rose 17% in one year, with 900,000 veterans opting to get care that way. That equated to 2.6 million instances of care in one year.

Some of the stats are impressive. The use of the app, VA Video Connect, rose by a whopping 235% in the past year, and more than 99,000 veterans opted to use it from home. Over 200,000 appointments were for mental health telehealth appointments.

We have a lot of choices for how we get our care, with more coming. Whether we want to go in person, talk on the phone or have a video visit, it's available. By the end of 2020, every mental health and primary care provider will be able to communicate with patients in all these ways.

The VA is trying to consider all circumstances: If you have a poor internet connection at home, it's opening other locations as tests sites, such as VFW posts and American

Legion halls, as well as Walmart stores, using ATLAS (Accessing Telehealth through Local Areas Stations). More will open as time goes on.

It's all a result of the Anywhere to Anywhere initiative. Before this was enacted, doctors couldn't legally treat patients with telehealth across state lines. Veterans in rural areas, or near state lines, were having to go long distances for in-person care.

If you want to explore using telehealth on your electronic device, go online to mobile.va.gov/app/va-video-connect. Scroll to the yellow note and use it to test whether your device is compatible with the VA Video Connect app. There's an FAQ and how-to demo videos. If you run into a snag trying to set up the app or a connection, call 866-651-3180 Monday through Saturday, 7 a.m. to 11 p.m. ET.

To learn more about telehealth, go to telehealth.va.gov.
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See ad on pg. 51

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See ad on pg. 56

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King Crossword Answers
Solution time: 21 mins

	C	O	A	L	S		S	C	H	I	S	T	
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SUDOKU Answers

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SENIOR SCENE MONTHLY TRAVEL TIPS

12 Things Not to Do in Your Cruise

(Part 1 of a 2 part series)

Chris Morse Senior Travel Specialist

Your cruise ship room -- or cabin -- is your personal haven at sea. You can go there to escape the pool deck and buffet crowds, or invite friends over for a lively party. Curl up on the balcony with a good book, or turn out the lights and drift to sleep rocked by the waves. You can decorate it, hack it and even expand it via interconnecting doors to the room next door. But there are some things you just shouldn't do in your cruise room.

Sorry, folks, but it's not 100-percent "anything goes" onboard. Whether it's a safety issue (think lighting fires), a privacy issue (no hanky panky on that balcony) or a consideration issue (please don't blare the TV at 2 a.m.), you'll want to curtail certain activities in your cabin -- or the crew may kindly, but sternly, ask that you do so. In case you're tempted, or simply don't know, here are 12 things we ask that you please not do.

1. Smoke

Sorry, smokers, but on most cruise ships, you need to take a hike to get your morning nicotine fix. All cruise lines have banned smoking in cabins, and many have even banned smoking on private balconies. Cigarettes are a fire hazard --

ships have caught fire due to wayward ash -- and many people also consider them a public nuisance. Understandably, the cruise lines want to limit cigarette use onboard, while still offering smokers a few places to light up. So you'll need to head to a designated area of an upper deck or specific lounge when you need a smoke break.

2. Light a candle

Or iron your clothes. Or light incense. Or plug in the hot plate you smuggled onboard. (Why would you ... never mind.) You get the idea. Anything that involves fire or high heat is a hazard and a no-no. Just be thankful that lines are generally open to hair dryers and curling or flat irons these days. (Battery-operated tea candles add ambiance without open flame).

3. Plug a hairdryer into the shaving outlet in the bathroom

Speaking of hairdryers, it remains a mystery why you must blow dry your hair by the desk in your cabin, rather than in the bathroom, but that's where ship designers have put the in-cabin dryer and the appropriate outlet. There is one measly

12 THINGS NOT TO DO IN YOUR CRUISE ROOM cont'd on pg 54

SAVE THE DATE!



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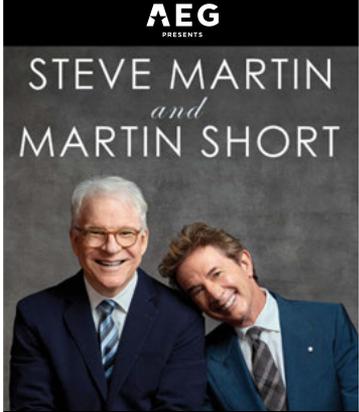
Sunday
January 19, 7 pm



indigo girls



Tuesday
January 21, 8 pm



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Tuesday
January 28, 7:30 pm



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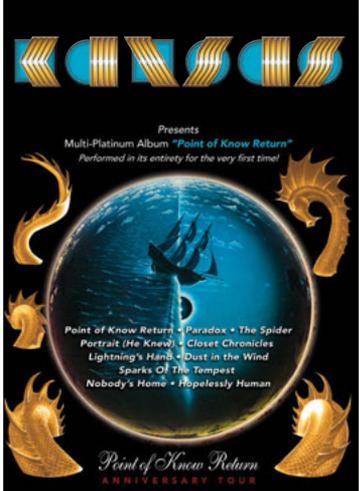
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Thursday, Jan 30, 7:30 pm



Friday
January 31, 7:30 pm



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Sparks Of The Tempest
Nobody's Home • Hopelessly Human

Point of Know Return
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Friday
February 7, 7:30 pm

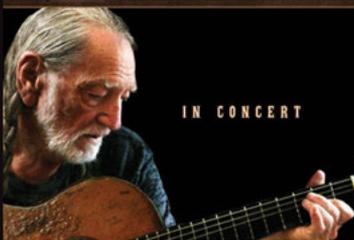


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Tuesday
February 11, 8 pm



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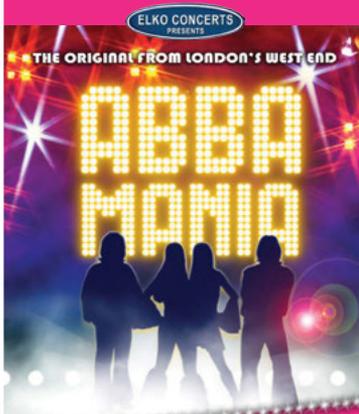
IN CONCERT



Wednesday
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7:30 pm



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F R S T



PAW'S CORNER

By Sam Mazzotta

Holiday Celebrations Hold Dangers for Pets

DEAR PAW'S CORNER: Please remind your readers to keep their pets away from Christmas decorations, wrapping paper and all the other shiny accoutrements of the holiday. Several years ago, I lost one of my little mutts after he ingested a glass ornament that I failed to notice in time. No one else should have to remember such a tragedy at the holidays.

— Juliet in Reno, Nevada

DEAR JULIET: I'm so sorry to hear about the loss of your pet. Thank you for reminding readers to put in the extra effort to keep their dogs and cats safe this Christmas and New Year. It's best to keep pets out of the room entirely when presents are being unwrapped. All the excitement can be stressful, and when the humans are distracted a pet may grab an ornament or a small toy and make off with it.



Pick up all the debris before letting your pets back into the room. In the same vein, be very watchful of pets as the holiday feast is being prepared and served. Fatty foods can cause indigestion in pets, but other ingredients can be downright dangerous. Onions, garlic and raisins (or grapes) are poisonous to dogs and cats. So is chocolate. The extra spices in holiday foods can make them sick. And alcohol – from a spilled drink or bottle – is dangerous, too.

Check on pets frequently throughout a celebration. If their behavior changes dramatically, or if they become lethargic or begin vomiting, contact the veterinarian immediately.

Send your comments, questions or tips to ask@pawscorner.com. © (c) 2019 King Features Syndicate, Inc.

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JANUARY COMMUNITY CALENDAR

Provided courtesy of Brevard Cultural Alliance. For the latest event updates, visit the BCA website at www.ArtsBrevard.org.

FESTIVALS | SOCIAL DANCING | CLASSES | EVENTS

Please visit www.ArtsBrevard.org for updated cultural event information.

COMMUNITY EVENTS

Thru Mar 14: Crosscurrents: Selections from the Rodriguez Collection of Cuban Artists, Foosaner Art Museum, Eau Gallie Arts District, 321-674-8916, FoosanerArtMuseum.org

Jan 3: Opening Reception: Journey in Landscapes, Fifth Avenue Art Gallery, Eau Gallie Arts District, 321-259-8261, FifthAvenueArtGallery.com

Jan 3: Donna the Buffalo, King Center, Melbourne, 321-242-2219, KingCenter.com

Jan 3: The Single, Separated, Widowed and Divorced (SSWD) group will meet for lunch at Long

Dogger's Eatery, 350 West Cocoa Beach Cswy., Cocoa Beach on Friday, Jan. 3rd at 12:00 p.m. All are welcome to join the group. For additional details, please call 502-299-8949 or 321-890-4310.

Jan 4: Stars Sing Broadway, Space Coast Symphony, Scott Center Auditorium at Holy Trinity, Suntree, 855-252-7276, SpaceCoastSymphony.org

Jan 7-26: Thoroughly Modern Millie, Riverside Theatre, Vero Beach, 772-231-6990, RiversideTheatre.com

Jan 9-11: Hot Pink: The Beatles, Historic Cocoa Village Playhouse, 321-636-5050, CocoaVillagePlayhouse.com

Jan 9: Sinbad, King Center, Melbourne, 321-242-2219, KingCenter.com

Jan 10: We've Only Just Begun: Carpenters Remembered, King Center, Melbourne, 321-242-2219, KingCenter.com

KingCenter.com

Jan 10-26: Arsenic and Old Lace, Surfside Players, Cocoa Beach, 321-783-3127, SurfsidePlayers.com

Jan 10 - Feb 2: Mamma Mia, Titusville Playhouse, 321-268-1125, TitusvillePlayhouse.com

Jan 11: Rocky Mountain High: A John Denver Tribute, King Center, Melbourne, 321-242-2219, KingCenter.com

Jan 11: Blue Cypress Bluegrass Concert, Sebastian Inlet State Park, Coconut Point pavilion, 14251 North A1A, Vero Beach, 772-388-2750 or 321-984-4852, Concert is free with regular park entry fees.

Jan 12: Big Band Favorites Concert, Melbourne Municipal Band, Riverside Presbyterian Church, Cocoa Beach, 321-724-0555, MMBand.net

Jan 12: Florida Magician of the Year Contest, Historic Cocoa Village Playhouse, 321-636-5050, CocoaVillagePlayhouse.com

Jan 11 & 12; 18 - 20; 25 & 26: Brevard Renaissance Fair, Wickham Park Amphitheater, Melbourne, 321-458-3515, BrevardRenaissanceFair.com

Jan 15: Ana Popovic - In the Studio Theatre, King Center, Melbourne, 321-242-2219, KingCenter.com

Jan 15 & 16: Big Band Classics, Melbourne Municipal Band, Melbourne Auditorium, 321-724-0555, MMBand.net

Jan 16: Ottmar Liebert & Luna Negra, King Center, Melbourne, 321-242-2219, KingCenter.com

Jan 17 - Feb 23: Love, Loss and What I Wore, Melbourne Civic Theatre, Downtown Melbourne, 321-723-6935, myMCT.org

Jan 17: Bluegrass Concert, Monroe Crossing, Stage 12, Titusville, 321-222-7797, JTsBluegrass.com

Jan 17: David Bromberg Quintet, King Center, Melbourne, 321-242-2219, KingCenter.com

Jan 17: The Single, Separated, Widowed and Divorced (SSWD) group will hold a potluck dinner and musical entertainment night at the Angel Room, Church of Our Saviour, 5301 N. Atlantic Ave., Cocoa Beach on Friday, Jan. 17 starting at 5:00 p.m. Please bring a dish to share and canned goods for the St. Vincent de

Paul Society. All are most welcome to attend. For additional details, please call 502-299-8949 or 321-890-4310.

Jan 18: Visual Concertos, Brevard Symphony Orchestra at the King Center, Melbourne, 321-242-2219, KingCenter.com

Jan 18 & 19: Sebastian Riverfront Fine Art and Music Festival, Sebastian Riverview Park, Sebastian, 772-581-2626, SebastianArtShow.com

Jan 19: Tusk - A Fleetwood Mac Tribute, King Center, Melbourne, 321-242-2219, KingCenter.com

Jan 21: Indigo Girls, King Center, Melbourne, 321-242-2219, KingCenter.com

Jan 21 - Feb 9: The 39 Steps, Riverside Theatre, Vero Beach, 772-231-6990, RiversideTheatre.com

Jan 22-27: 23rd Annual Space Coast Birding & Wildlife Festival, Eastern Florida State College - Titusville Campus, 321-268-5224, SpaceCoastBirdingandWildlifeFestival.org

Jan 23 - Feb 2: Menopause, The Musical, Henegar Center, Downtown Melbourne, 321-723-8698, Henegar.org

Jan 24: Lysander Piano Trio, Melbourne Chamber Music Society, St. Mark's United Methodist Church, Indialantic, 321-213-5100, MelbourneChamberMusicSociety.com

Jan 24: Rock & Roll Revue 50s Sock Hop Dance, 7pm-10pm, Melbourne Municipal Band, Melbourne Auditorium, 321-724-0555, MMBand.net All seats \$12, reserved purchase at www.melbournemunicipalband.org

Jan 25: Hooray for Hollywood! Concert, Space Coast Symphony, Satellite High School, Satellite Beach, 855-252-7276, SpaceCoastSymphony.org

Jan 26: Steve Martin & Martin Short with Della Mae, King Center, Melbourne, 321-242-2219, KingCenter.com

Jan 28: Ballet Flamenco La Rosa The Passion, The Music...It's Flamenco!, King Center, Melbourne, 321-242-2219, KingCenter.com

Jan 28: The Battle of the Big Bands, King Center, Melbourne, 321-242-2219, KingCenter.com

Jan 28: The Single, Separated, Widowed and Divorced (SSWD) group will meet for lunch and January birthdays celebration at Coaster's Tap House, 5675 N. Atlantic Ave., Suite 1222, Cocoa Beach on Tuesday, Jan. 28 at 12:00 p.m. All are welcome to join the group. For additional details, please call 502-299-8949 or 321-890-4310.

Jan 29 & 30: Jazz for the Soul Concert, Melbourne Community Orchestra, Melbourne Auditorium, 321-285-6724, MCOOrchestra.org

Jan 30: The Tap Pack, King Center,



Veterans Memorial Center (VMC)
on Merritt Island behind Merritt Square Mall.
Contact VMC or Donn Weaver (321-453-1776)

CALENDAR OF EVENTS

Jan 5 - The Fourth Brevard Missing in America Project (MIAP-FL) Call to Honor Ceremony (tentative) at the VA Cape Canaveral National Cemetery (CCNC) (1000- 1100). We are now immersed in researching dozens of abandoned veteran cremains in our area. Each candidate takes several months to complete and verify veteran or spouse status. Contact Donn Weaver or Chip Hanson (Brevard MIAP Reps) at VMC for more information.

NOTE: Stay Tuned for the Date in March for the 24th Annual Central Brevard Stand Down.

Jan 18 - Third Key Lime Pie Festival held at Veterans Memorial Park at VMC (0900-1900). Last year over 8000 attended a great, fun event with a portion of the proceeds again going to the VMC. Cost is \$10.00 for adults and \$5.00 for children to enjoy many acts and surprises with lots of great food available for purchase. Contact the Key Lime Pie Company in Cocoa Beach or the VMC for more information. Veteran and Non-Profit Free tables and canopies: Register by 15 Jan with Donn Weaver at VMC.

Feb 9 - Annual Immortal Four Chaplains Ceremony at the VMC Plaza and Museum (1400-1500) to honor the WWII Chaplain Heroes and all Military Chaplains. Contact Chip Hanson, VMC Chaplain for more information.

Mar 7 - Last Naval Battle of the Revolutionary War Celebration at VMC (1000-1200) sponsored by the Brevard Sons and Daughters of the American Revolution (SAR/DAR) with parade of colors, period dress and refreshments. Learn about this little known battle which took place off the coast of Cape Canaveral. Contact Donn Weaver or Doug Bisset at VMC 321-453-1776 for more information.

Melbourne, 321-242-2219, KingCenter.com

Jan 31: Gaelic Storm - In the Studio Theatre, King Center, Melbourne, 321-242-2219, KingCenter.com

Jan 31 - Feb 16: Rodger's & Hammerstein's The Sound of Music, Historic Cocoa Village Playhouse, 321-636-5050, CocoaVillagePlayhouse.com

CLUBS & ORGANIZATIONS

1st Friday each month: Jazz

Friday, Foosaner Art Museum, Eau Gallie Arts District, 321-674-8916, FoosanerArtMuseum.org

2nd Saturday each month: Fly-In Breakfast, Valiant Air Command Warbird Museum, Space Coast Regional Airport, Titusville, 321-268-1941, VACWarbirds.org

3rd Friday each month: Friday Fest, Downtown Cocoa Beach, 321-613-0072, MainStreetCocoaBeach.com

American Police Hall of Fame, Titusville, 321-264-0911, APHF.org

American Space Museum, Titusville, 321-264-0434, SpaceWalkofFame.com

Beachside Arts and Beyond,

Satellite Beach, 321-428-4800, BeachsideArtsandBeyond.com

Brevard Museum of History & Science, Cocoa, 321-632-1830, MyFloridaHistory.org/BrevardMuseum

Brevard Zoo, Melbourne, 321-254-WILD, BrevardZoo.org

Carolyn Seiler & Friends Artists Co-op, Cocoa Village, 321-637-0444, CarolynSeiler.com

Connecticut Yankees Club, Save money, stay near home and travel less. Join your old and new Connecticut friends 11am, second Saturday each month. Private room, Golden Corral, Palm Bay. Share laughter, food and memories. Cultivate a "cheerful heart" Prov. 17. Info 239-250-0152 Helen. All welcome!

Eau Gallery, Eau Gallie Arts District, 321-253-5553, EauGallery.com

Families of Addicts Support: Changes Recovery Services will host a

weekly support group for families whose loved ones are struggling with drug & alcohol addiction. The support group meets every Wed from 6-7PM at Mosaic Church, 2100 Malabar Blvd. NE. For info, call 312-890-4310.

Fifth Avenue Art Gallery, Eau Gallie Arts District, 321-259-8261, FifthAvenueArtGallery.com

Florida Historical Society, Cocoa Village, 321-690-1971, MyFloridaHistory.org

Florida Surf Museum, inside Ron Jon's Watersports, Cocoa Beach, FloridaSurfMuseum.org

Harry T. & Harriette V. Moore Cultural Complex, Mims, 321-264-6595, HarryHarrietteMoore.org

Museum of Dinosaurs and Ancient Cultures, Cocoa Beach, 321-783-7300, MuseumofDinosaurs.org

North Brevard Art League, 321-383-7441, NorthBrevardArtLeague.com

Pine Island Preservation Society / Sams House, Merritt Island, 321-454-4265

Rossetter House Museum & Gardens, Eau Gallie Arts District, 321-

254-9855, RossetterHouseMuseum.org
sbg fine arts gallery, Downtown Melbourne, 321-591-9154, sbgfineartsgallery.com

Strawbridge Art League Gallery, Le Galerie, Downtown Melbourne, 321-952-3070, StrawbridgeArtLeague.org

Studios of Cocoa Beach, Downtown Cocoa Beach, 321-917-5788, StudiosofCocoaBeach.com

The Downtown Gallery, Downtown Titusville, 321-268-0122, TheDowntownGallery.net

The Indian Harbour Beach Garden Club is kicking off the start of the new year on January 15, 2020 at the Indian Harbour Beach Recreation Ctr. Yacht Club Blvd. Speaker is Susan Skinner of the Sea Turtle Preservation Society. Doors open @ 9:30 followed by a light luncheon. Contact Linda Kuhl at koolkottage64@gmail.com or (908) 892-4426 for further information.

Valiant Air Command Warbird Museum, Space Coast Regional Airport, Titusville, 321-268-1941, VACWarbirds.org

Cocoa Beach Public Library – 550 N. BREVARD AVE., COCOA BEACH, 321-868-1104

John Rogers: Aura and You, Your Lights are On Tuesday, January 7, at 6pm, in the Community Room Professional medium, author, and lecturer John Rogers has 30 years of experience communicating with spirit guides on the other side. He will talk about mediumship, how it works, and the difference between a medium and a psychic. He will also give brief readings as time allows.

Meet and Greet the Author: Marshall Frank, Saturday, January 11 at 3pm, in the Community Room Novelist, memoirist, musician, columnist, and retired homicide investigator and commander, Marshall Frank will discuss his newest book A Boy Who Mattered. Copies of A Boy Who Mattered will be available for sale and signing.

Meet and Greet the Author: Tim Dorsey, Wednesday, January 15 at 3pm in the Community Room Florida author Tim Dorsey will be at the Cocoa Beach Library promoting his newest book, Naked Came the Florida Man. Copies of Naked Came the Florida Man will be available for sale and signing.

Chef Warren Caterson: Cooking with Wine, Saturday, January 18 at 2pm, in the Community Room Join Chef Warren as he shares dozens of kitchen tips, cooking hints and humorous anecdotes about the joys and benefits of cooking with wine. Chef Warren then ends each presentation with a cooking demonstration, preparing a healthy entrée that anyone can replicate

in their own home in less than 15 minutes. Pre-register for this free program!

Compassion & Choices: Caregiver 101, Wednesday, January 15 at 6pm in the Community Room Join us for new caregivers or those who envision the possibility that they could be called on to be a caregiver to an elderly or very ill loved one. Guest speaker for this event will be Charlene Demers, who is a gerontological advance practice nurse. Charlene is a recipient of the Gerontological Advance Practice Nurses Association Clinical Excellence Award.

FITNESS AT THE LIBRARY:

Gentle Yoga with Emily, Tuesdays, at 2pm, in the Community Room. Hatha Yoga relaxes, balances and strengthens your mind and body. You must be able to comfortably get up and down from the floor and bring your own yoga mat. Cost is \$5 per class. Wear comfortable clothing and bring along any props you like to use.

Health for Life: Ketosis with Dr. Sylvie Morin, Friday, January 17 at 10am, in the Jane Von Thron Room. Dr. Sylvie Morin, DOM, will discuss why weight loss can be difficult and how everyone can boost their metabolism with a Ketogenic lifestyle. Please sign up at the registration table.

MOVIE PROGRAMS:

Free Friday Movies: The Roaring 20's, Fridays, December at 3:00pm, in the Community Room Popcorn and

refreshments will be served.

January 3: The Great Gatsby, 2013, 143 minutes, rated PG - 13
January 10: Chicago, 2002, 113 minutes, rated PG - 13

January 17: De-Lovely, 2004, 125 minutes, rated PG - 13

January 24: The Cat's Meow, 2002, 114 minutes, rated PG - 13

January 31: Thoroughly Modern Millie, 1967, 138 minutes, rated G

ARTS & CULTURAL EVENTS:

Prism Suncatcher Workshop Tuesday, January 7 at 2pm and January 13, 20, and 27 at 11am, in the Captain's Room. This class we will assemble unique beaded suncatchers that can be hung in windows to cast brilliant rainbows! Students will produce one suncatcher to take home. Class is \$15 per person and includes all supplies. Please pre-register for the class at the registration table.

Acrylic Painting with Joan Kisner Mondays, from 10 am to 12:30pm, in the Community Room Anyone can paint, there are fun tricks, great tips and neat techniques for the achieving acrylic paintings you are proud to show. Any questions please contact jkkisner@hotmail.com. Cost is \$25 per session. Please pre-register for the class.

Mandala Stone Painting Class Wednesday, January 22 and 29, at 10am, in the Jane Von Thron Room. Come and learn how to paint Mandala stones for yourself with Sandy Thibault! Simple and easy, it requires no artistic skill or experience.

Painting these beautiful stones taps into your creative side and it is fun and relaxing. Class is \$25 and includes all supplies. Please pre-register for the class.

Apple Workshop with Emily Ho Wednesday, January 29 at 4pm, in the Jane Von Thron Room. Sign-up for this apple product workshop, offering help with iPhones, iPads, and Macbooks. Come learn camera tricks, video making, using apps and more!
Handmade Cards with Ree Nathan, Wednesday, January 15 at 9:30am, in the Captain's Room Create three elegant greeting cards with beautiful cardstocks and papers, stylish stamps, ribbons, and embellishments. Cost is \$10; all supplies provided. Please pre-register for the class.

Introduction to Essential Oils Mondays, January 6, 13, & 27 at 2pm, in the Captain's Room. Learn about the therapeutic properties of essential oils, how they support wellness, and how to use them. Please pre-register at the registration table.

ONGOING AT THE LIBRARY:

Wednesdays, 1/8, 1/15, 1/22, 1/29, at 10am, One-On-One Tech Help in the Study Rooms. Get one-on-one help with your computer, smartphone or tablet! Pre-register for a 30-minute appointment, and please indicate the device in question and the problem you are having. Please bring your device or laptop to the appointment. Cost is \$5 per person

outlet in your bathroom, but it's for shaving only, and it does not accommodate the correct voltage for a hair dryer. Try it out, and you could blow a fuse, shorting out the electricity and making you persona non grata with your onboard neighbors. Try our bathroom hacks for creative ways to make your bathroom more livable.

4. Have an argument

You can be loud as you want -- whether in anger or having a little in-cabin recreation, if you catch our drift -- as long as you're cool with all your neighbors knowing your business. Cruise ship cabin walls are notoriously thin, and sound travels quite well -- especially through connecting or hallway doors. The polite thing to do is keep the volume down. Even if you don't need privacy, your shipmates don't really want to listen to your movie selections at 3 a.m. And when it comes to your balcony, remember that you can easily be seen as well as

heard, so act accordingly. Keep the peace!

5. Run around naked with the curtains open

Along the lines of "your cabin isn't as private as you think" comes our next cabin don't. Plenty of cruisers have gotten the shock of their life when they have stepped out of the bathroom, naked as a jaybird, to discover they were looking out at a crewmember cleaner, portside dock workers or even other cruisers (especially likely on river cruises where boats dock side by side). And if you can see them, well, they can see you, too. Even if your curtains are closed, it's wise to throw on a towel or at least peek out the bathroom door since your cabin steward has a key to your room and you're not going to hear him knocking if you've got the shower running.

6. Leave the balcony door open

Ah, the bliss of letting the sounds of wind and sea lull you to sleep! You might want to prop open that balcony door as you sail, but cruise lines aren't so keen on the idea. For starters, the warm air coming in will cause your cabin's air-conditioning to work harder (unless you turn it down), wasting energy on the ship. Plus, leaving the door open can have some unwanted side effects. We set off the smoke alarm several times on one sailing -- a mystery as there was no smoke or fire -- and were told that leaving the balcony door open can do that. Plus, open your cabin door at the same time, and you create a wind tunnel in the cabin, which will send all your dining reservation notices, cruise ship dailies and art auction advertisements flying everywhere.

Contact your Senior Scene Travel Club advisor at 321-978-5211. ☎

Young at Heart  Boomers &

SENIOR EXPO

Thursday, January 30

10 a.m To 1 p.m

Wickham Park Community Center

Free Admission

Free Health Screenings

Food Samples & Refreshments

Ask the Doctor Lunch & Learn

Door Prize Winner Every 10 Min.

For Info: 321-773-1454

Presented By:

SENIOR SCENE
Magazine



Palm Bay Library

1520 PORT MALABAR BLVD NE

321-952-4519

Fridays @ 11 am, Learn to play Mahjong, experienced players also welcome.

Thursday, January 2 @ 2 pm, All in a Crafternoon, make pretty paper stars, \$5/supplies, space is limited, register in person with reference staff.

Mondays, January 6, 13 & 27 @ 12 pm, Adult Beginner Watercolor classes with Sherri Keikilani, you must register w/Sherri to attend, call 916-540-0889 for pricing or email Sherri.keikilani@gmail.com to register.

Thursday, January 16 @ 3 pm, I Read Romance book club, for those who lovebooks that celebrate love. This month's title, Kiss Quotient by Helen Hoang, is available for check out from the service desk. Please call Julie, Grace or Peyton, 321-952-4519, to attend.

Wednesday, January 22 @ 4:30 pm, National Parks: Tales & Trivia with parks expert Penny Musco. All ages are welcome at this family friendly program.

Catherine Schweinsberg Rood Central Library & Reference – 308 FORREST AVENUE COCOA, 321-633-1792

Let Ree show you how to make quality, ornate gift cards for any occasion at her Art Gallery Cards class on Mondays (except 1/20) at 11 am. A \$10 charge covers supplies and instruction.

Participate in the Watercolor Techniques class with Pearl Ollie on Tuesdays from 10 am 'til noon. All skill levels are welcome. Cost is \$10, supplies included.

Be gently guided into poses that will give you more flexibility and relaxation at the Gentle Hatha Yoga class with Emily on Thursday mornings (except 1/2) at 10:30 am. Bring towel/yoga mat. Cost is \$5.

Come out for Popcorn and a Movie on Thursdays this January (except 1/2) at 2 pm. We'll show the best in recent box office hits, and classic films. FREE.

Join Jeanette in her Stick Fitness exercise class on Tuesdays at 6:30 pm! It's an upbeat, fun, energetic and rhythmic way to get in shape! Cost is \$5 per class. Bring a mat/towel.

Learn calming relaxation techniques at the Inner Peace Meditation class on Thursdays, January 9 & 23 at 6:30 pm. Cost is \$5.

Join Ed Maestro in the art of building mobiles on Monday, January 13 at 10 am! He'll show you how to create beautiful, colorful, eye-catching mobiles that will draw attention. No previous experience necessary. Cost is \$15, which includes supplies. Pre-register with Ed at 203-415-1868.

Experience deep peace and relaxation at the Japa Meditation session on Wednesday, January 14 at 11 am. Mala prayer beads will be provided to those who didn't receive one at previous sessions. FREE.

Learn the fundamentals of keyboarding, mouse usage, and the Windows operating system at the Computer Basics, Part 1 class on Wednesday, January 15 at 10 am. This class is FREE. Please pre-register with Reference at 321-633-1792.

Join the monthly Mystery Book Club discussion where everyone reads a different book on a common theme. January's theme is Recent Award-Winners & Bestsellers. The discussion will be on Thursday, January 16 from 12:15 pm- 2:15 pm. Contact the Reference Desk at 321-633-1792 for further details.

Seniors can sharpen their driving skills at the AARP Smart Driver Class on Friday, January 17 at 9:30 am. Participants who successfully complete the class may be eligible for a discount on their car insurance. Cost is \$15 for AARP members, and \$20 for non-members. Pre-register with Ron Rafael at (321) 635-9189.

Hear the Jazzy Boys perform at our monthly Free Sunday Concert on January 19 at 3 pm. They will play classic selections from the likes of Frank Sinatra, Ray Charles and others with a smooth jazzy flair!

Learn the fundamentals of keyboarding, mouse usage, and the Windows operating system at the Computer Basics, Part 2 class on Wednesday, January 22 at 10 am. This class is FREE. Please pre-register with

Suntree-Vierra Public Library – 902 JORDAN BLASS DR, MELBOURNE, 321-255-4404

Thursday, January 2, 1-3pm, Fiction Writer's Group - Conference Room.

Friday, January 3, 10am-12pm, Brevard Antiques and Collectibles features Animals.

Saturday, January 4, 1-3pm, Card Making with Donna; learn to make your own greeting cards. \$10 cost for supplies.

Monday, January 6, 6-7:45pm, TAPS, Tragedy Assistance Program for Survivors in military families. Conference Room.

Tuesday, January 7, 9am - 12pm, TGIF Quilt show.

Thursday, January 9, 11am - 12pm, Japa Meditation learn

how to relax and quiet yourself. Mala prayer beads are provided.

Friday, January 10 & 24, 9am-1pm, TGIF Seaside Piecemakers, a quilting group.

Monday, January 13, 10:30am-1pm, Investor's Business Group; investor's meet for discussion about stock market investing.

Tuesday, January 13, 6:30pm, Books are Always Better Book Club will discuss The Alienist by Caleb Carr - Conference Room.

Tuesday, January 14, 6-7:45pm, Space Coast International Plastic Model Society will discuss club business followed by Show & Tell of models.

Tuesday, January 14, 6-7:45pm,

Strategy & Leadership Book Club. This is a new book club. The books to read will be discussed at this meeting.

Wednesday, January 15, 1-3pm, Sit-n-Stitch Group; bring your current project and join us.

Wednesday, January 15, 1-3pm, Writer's Workshop; workshop for those who are writing or interested in writing - Conference Room.

Thursday, January 16, 2-4pm, Neighbors of Suntree Book Club will discuss Someone by Alice McDermott.

Friday, January 17, 9am-4pm, AARP Driving Course for drivers age 50 and older. Florida driver's

license is required. Register with Lou, (321)698-2311.

Tuesday, January 21, 1-3pm, Ikebana class, the art of Japanese flower arrangements. Five classes on Tuesdays, January 21 to February 18. No class on February 11.

Monday, January 27, 10:30am-12:30pm, Multiple Myeloma support group.

Wednesday, January 22, 10am, Suntree/Viera Library Book Club will discuss The Only Women in the Room by Marie Benedict.

Tuesday, January 28, 3pm, Non-Fiction Book Club will discuss Shadow Divers by Robert Kurson. Conference Room.

Satellite Beach Library

751 JAMAICA BLVD, SATELLITE BEACH
321-779-4004

Tuesdays, 3:00pm, Chair Yoga with Pyper, bring a towel, wear comfortable clothing, \$5 fee per class.

Tuesdays, 4:30pm, Gentle Yoga with Nancy, bring a mat/towel, wear comfortable clothing, \$5 fee per class.

Friday, January 3, 12:00pm, Friends Book Sort, help always needed.

Friday, January 10 & 24, 9:00am, Beachside Strummers Ukulele Club, drop in to listen or join in.

Wickham Park Community Center 321-608-7490

Dancin' Diamonds Square Dance (Adults)

Call and teach the CALLERLAB mainstream dance program. Partner not required, but is preferred. Regular dancing continues each Sunday, unless otherwise noted. \$5/Person. Ongoing SUN 2:00-4:00PM

Pickleball (All Ages) \$2/Person or \$62/Annual Pass or \$86/Super Pass. Ongoing TUES, THURS, SAT 8:30AM-12:30PM

Yoga Fit (Ages 16 years & older)

Yoga Fit is a class designed for beginners to intermediate fitness levels, but all levels are

welcome. Come and enjoy a class that will improve strength, stretch, and balance practice in a casual, friendly atmosphere. Cathy Watkins \$5/Class. Ongoing WED & FRI 10:00AM-10:55AM

Zumba (Adults of all ages) Ditch the workout and join the party! Zumba combines Latin and International music with a fun workout. Mixing low and high intensity moves for a calorie-burning dance fitness party. The M&M Show (Maggie & Mary) Check us out on Facebook! \$7/Class or \$50/10 Visit punch card. Ongoing MON & WED 6:45PM-7:45PM, FRI 6:15PM-7:15PM & SAT 9:30AM-10:30AM

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Franklin DeGroot Memorial Library
6475 Minton Rd SW,
Palm Bay 321-952-6317

Mon & Thurs, 9am-12pm, SHINE, appt:shinedegrootlibrary@gmail.com, or 321-345-1057.
Tues & Fri, 10:30am, Gentle Yoga w/Eileen, \$5/class.
Tues, 5:30-6:30pm, Flex it, \$5/class.
Wed, 1-4:30pm, Mahjongg
Fri, 9-11am, Master Gardeners Clinic.
Fri, 1-4:30pm, Palm Bay Scrabble Club.
One-on-One Computer & Technology, 1 hour sessions, Cost: \$5/person, pre-register.

Merritt Island Public Library

Tues, 11:00am, Senior Fitness, \$5/class.
Tues, 2:30-3:30pm, Tai Chi, \$5/class.
Thurs, 12:15pm, A&M Therapy Tai Chi, \$5/class.
Fri, 9:15am, Zumba, \$5/class.
1st Wed, 9:30am, Great Decisions discussion group.
1st Fri, 10:30am, Travel Club
2nd Tues, 2:30pm, Paper Crafting, \$5/class.

Fee Ave @ Jimmy Moore Tennis Centers
FEE AVENUE TENNIS COMPLEX, 114 E FEE AVE. MELBOURNE

Monday, Ongoing. Super Seniors 9AM 10:30AM Ages: Adult Providing healthy exercise for Adults while growing the game of tennis. We work on different drills to improve your tennis, doing it in a fun atmosphere. \$10 per Person

Lipscomb Community Center
3316 MONROE ST, MELBOURNE
321-608-7450

Mon/Wed/Fri, Ongoing Adult Morning Club, 9:00am - 11:00am
Join us for an early walk to reduce stress, build muscle, strengthen your heart, learn how to crochet and knit. You will also have the opportunity to learn about basic skills of computers and cell phone technology and healthy living.

Eau Gallie Civic Center
1551 HIGHLAND AVE., MELBOURNE, 321-608-7400

Wednesdays, Ongoing. Harbor City Dance Band and Melbourne P.A.L. BINGO
Band: 10:30AM-11:30AM;
Bingo: 12:00PM-2:00PM
Join us for bingo! We'll play games including single line, double line, letter X, kite, postage stamp, letter T, block of 9, outside frame, and more. One Card \$4, Two Cards \$7, Three Cards \$10

Tuesdays, Ongoing. Ballroom Dance
7:00PM - 8:00PM
Social dancing. Learn a different dance each month. \$10 Per Person

Tuesdays Advance & Wednesdays Intermediate, Ongoing.
Dixie Diamonds Square Dance
Tuesdays Advance - 7:00PM-8:00PM;
Wednesdays Intermediate - 6:30PM-8:30PM
Dance and workshop the CALLERLAB Advance dance program square dance calls. Participants must be familiar with the CALLER LAB Advance program. \$5 Per Person

Mondays, Wednesdays, & Fridays, Ongoing. Bone Builders Program
8:30AM - 9:30AM. Retirees & Senior Citizens, Bone Builders is a FREE strength training and health education program offered through

Agging Matters in Brevard's Retired and Senior Volunteer Program (RSVP). Participants lift weights to improve their bone and muscle strength while also working to better their balance. Certified instructors will also discuss important topics related to bone health & nutrition. Space is limited and registration is required in advance. Contact the RSVP office @ (321) 631-2749 to sign up today.

Mondays & Thursdays, Aikido Self Protection
6:45PM - 8:30PM The martial art of the 21st century! A powerful method of self-defense that requires only leverage, not strength. Overcome any attack with minimum force because skill, not size, is your advantage. Cost Per Month: \$45.00 Resident/\$54.00 Non-Resident

Pickleball, Refer to Monthly Gym Schedule 18 years and older. Daily Fee \$2.00; Annual Pass \$52 Resident/\$62 Non-Resident; Super Pass: \$72 Resident/\$86 Non-Resident

Mondays, Ongoing. Yoga Fit. 10:00AM - 10:55AM. Cost: \$5 Per Class

Mondays & Thursdays, Ongoing. Prime Motionz Tai Chi. 2:00PM - 3:00PM \$10 Per Class

Mondays, Ongoing. Belly Dancing
7:00PM - 8:00PM. \$10 Per Class

Joseph N. Davis Community Center
2547 Grant St, Melbourne 321-608-7460

Pickleball \$2/person. Mon, Wed, & Fri 9:00AM-12:00PM, Thur 9:00AM-1:00PM
Morning Walk: Indoor/Outdoor Mon-Fri, 8:30AM-10:00AM
Bingo \$2/person. Tuesdays 10:00AM-11:00AM
Table Tennis Tuesdays & Thursdays 7:00PM-8:30PM

Woody Simpson Community Center
1290 School House Rd, Merritt Island

Open Pickleball hours, 4 indoor courts: M-F 12-3pm, Thrs. 6-8pm, Sat. 10-12,
Beginners Classes and Clinics for all levels are always available during our Open Pickleball hours when courts are available. Plus, all of these classes are available by appointment.

South Mainland Library - 7921 RON BEATTY BLVD
772-664-4066, www.mylibraryworld.com
Facebook: SouthMainlandLibrary

Mons, 2-4pm, Art Classes \$7/class
Tues, 6:30pm, Gentle Yoga \$5/class
Thurs, 6-8pm, Quilters
Fris, 9am, Gentle Yoga \$5/class

answer your questions about insurance or Medicaid?

Palm Cottage experienced and knowledgeable professionals can provide some guidance to you regarding available resources including VA aide and attendance benefits, and other basic questions.

Contact your physician.

He or she can assist with the next step in choosing the right care for you or your loved one. You will need a physician evaluation for any care services.

Palm Cottage will assist you in working with your physician to acquire needed assessments and orders.

Read the fine print.

Once you have identified your top choice, and your budget to cover it, you will be ready to take the next step. But always be sure to read contracts and terms carefully, to make sure you're getting the best value and quality of life for your money.

Assisted living is a great option for seniors who need some support but still want to maintain an independent lifestyle. Congratulations on taking the first step toward researching and or choosing a community that's right for you or your loved one!

Palm Cottage is available to answer any questions you may have regarding types of senior care available, as well as the steps needed to acquire care and services. (S)

Contact: Sandy Richards, Palm Cottage Assisted Living and Memory Care, Sales and Marketing Director at 321-633-1819 for a tour and to answer your questions regarding assisted living options.

VNA Community Wellness

Blood Sugar/Blood Pressure Screenings



Brevard County:
January 2020 Screenings
(For morning blood sugar tests, fast from midnight on.)

Jan 2	9:00 am to 11:00 am	Greater Palm Bay Senior Center 1275 Culver Dr. NE, Palm Bay	BP/BS
Jan 3	11:00 am to 12:00 pm	AARP Indian Harbour Beach Recreation Center 1233 Yacht Club Blvd, Melbourne	BP/BS
Jan 9	8:30 am to 9:30 am	Ascension Manor 2960 Pineapple Ave, Melbourne	BP/BS
Jan 9	10:30 am to 12:00 pm	Sunflower House Merritt Square Mall, Ste 201, 777 E. Merritt Island Causeway, Merritt Island	BP/BS
Jan 13	9:30 am to 10:30 am	Satellite Beach Civic Center 565 Cassia Blvd, Satellite Beach	BP/BS
Jan 14	10:30 am to 12:00 pm	Arrowood Mobile Park 1000 Fell Rd., Melbourne	BP/BS
Jan 14	10:30 am to 12:00 pm	Wickham Senior Center 2785 Leisure Way, Melbourne	BP/BS
Jan 16	12:00 pm to 1:00 pm	South Mainland Library 7921 Ron Beatty Blvd, Micco	BP
Jan 21	9:30 am to 11:00 am	Melbourne Public Library 540 E. Free Ave, Melbourne	BP/BS
Jan 21	12:00 pm to 1:00 pm	Cape Canaveral Library 201 Polk Ave, Cape Canaveral	BP

Monthly BP/BS clinic schedules available at www.vnadc.com
For more information, please contact us at 772-567-5551, www.vnadc.com

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immunotherapy that help the immune system act directly against include: Checkpoint inhibitors, which are drugs that help the immune system respond more strongly to a tumor. These drugs work by releasing “breaks” that keep T cells from killing cancer cells. Adoptive cell transfer, which is a treatment that attempts to boost the natural ability of your T cells to fight cancer. In this treatment, T cells are taken from your tumor. Then those that are most active against your cancer are grown in large batches in the lab. Monoclonal antibodies, are immune system proteins produced in the lab. These antibodies are designed to attach to specific targets found in cancer cells. Treatment vaccines, which work against cancer by boosting your immune system’s response to cancer cells. Treatment

vaccines help prevent disease (like B.C.G that are weakened form the bacteria that causes tuberculosis).

Immunotherapy can cause side effects, which affect people in different ways. The side effects people may have and how they make them feel will depend on how healthy you are before treatment, their type of cancer, how advanced it is, the type of therapy you are getting, and the dose.

The most common side effects are skin reactions at the needle site. These side effects include pain, swelling, soreness, redness, itchiness and rash. They may have, also, flu-like symptoms including fever, chills, weakness, dizziness, nausea, muscle or joint aches, fatigue, headache, trouble breathing and low or high blood pressure. Immunotherapies may also cause severe or even fetal allergic reactions. Different

forms of immunotherapy may be given in different ways. These include: intravenous, oral, topical (usually for very early skin cancer), and intravesical.

There have been some startling progress made in the last several years. Immunotherapy has helped patients who can’t be effectively treated by conventional surgery, radiation, and chemotherapy. A lot of basic biological research has been translated into effective treatments. That’s the way that science works. We learn from basic research. When we have enough information, we can apply that information.

(The 2018 Nobel Prize in medicine had been awarded jointly to Dr. James P. Allison of University of Texas MD Anderson Cancer Center, and Dr. Tasuku Honjo of Kyoto University in Japan, whose studies led to groundbreaking drugs that unleash the immune system against the deadly disease.). 

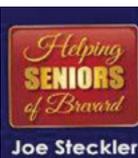
CALENDAR HIGHLIGHTS



Helping Seniors Television
Monday - Friday

TV Program Schedule
8:30am; 4:30pm; 5:00pm

Spectrum Chan. 499 AT&T U-Verse Chan. 99 Comcast-North Chan. 51 Comcast-South Chan. 13				
Day	Date	8:30 AM	4:30 PM	5:00 PM
Wed	Jan 01	Opening/Closing a New Year	Opening/Closing a New Year	Smile: Form & Function
Thu	Jan 02	Social Security Planning	Social Security Planning	Printing & Mailing Costs
Fri	Jan 03	Debt Relief for Seniors	Debt Relief for Seniors	Life Enrichment Assisted Living
Mon	Jan 06	How Assisted Living Benefits	How Assisted Living Benefits	How Medical Office Team Helps
Tue	Jan 07	Power of Attorney	Power of Attorney	Making Plans for Retirement
Wed	Jan 08	Small Group Home Asst Living	Small Group Home Asst Living	Retirement Planning - Annuities
Thu	Jan 09	How SRES Helps Real Estate	How SRES Helps Real Estate	The "Talk" About Assisted Living
Fri	Jan 10	Your Eyes, Vision & Hope	Your Eyes, Vision & Hope	Intro to Vitas Healthcare
Mon	Jan 13	A Holistic Health Approach	A Holistic Health Approach	Adult Abuse Hotline
Tue	Jan 14	A Smorgasbord of Legal Matters	A Smorgasbord of Legal Matters	Retirement Planning
Wed	Jan 15	Hearing Loss Treatment	Hearing Loss Treatment	Seniors Helping Seniors Helps
Thu	Jan 16	How Reverse Mortgages Work	How Reverse Mortgages Work	Case Management/Guardianship
Fri	Jan 17	When Assisted Living Appropriate	When Assisted Living Appropriate	Senior Expos & Events
Mon	Jan 20	Hearing Loss Treatments	Hearing Loss Treatments	Reverse Mortgage Funding
Tue	Jan 21	Eye Clinic & Laser Institute	Eye Clinic & Laser Institute	Aging & Legal
Wed	Jan 22	Amy B. Van Fossen Law	Amy B. Van Fossen Law	Vitas Hospice Healthcare
Thu	Jan 23	Fix It Projects Around the House	Fix It Projects Around the House	About Cataracts
Wed	Jan 24	Selling Your Home Quickly	Selling Your Home Quickly	Inclusive Dentistry
Mon	Jan 27	Eye Clinic & Laser Institute	Eye Clinic & Laser Institute	Veteran's Benefits
Tue	Jan 28	Hearing Loss Treatments	Hearing Loss Treatments	Senior Real Estate Buy/Sell
Wed	Jan 29	Fix It Projects Around the House	Fix It Projects Around the House	In Home Care Giving
Thu	Jan 30	Amy B. Van Fossen Law	Amy B. Van Fossen Law	Retirement Planning - Roth IRA
Fri	Jan 31	Selling Your Home Quickly	Selling Your Home Quickly	Vial of Life



90.3 FM WEJF

Helping Seniors Radio on 90.3 FM WEJF Radio

Broadcast Schedule: Wednesdays 12nn-1pm

Wed	Jan 01	Focus on Elder Law	Bill Johnson	William A. Johnson P.A.
Wed	Jan 08	Focus on Your Smile	Dr. Lee Sheldon	Dr Lee Sheldon (Periodontist)
Wed	Jan 15	Focus on Help at Home	Barbara McIntyre	Reverse Mortgage Funding
Wed	Jan 22	Focus on Reverse Mortgages	Jennifer Helin	Seniors Helping Seniors
Wed	Jan 29	Helping Seniors	Kerry Fink	Helping Seniors of Brevard



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Get updates & info @ [facebook.com/SeniorScene](https://www.facebook.com/SeniorScene)

Nandina Shrubs Offer Gorgeous Winter Color

By Gary R. Bachman, *MSU Extension Service*

The weather to start 2020 has certainly been interesting. We had cold temperatures followed by moderate, more normal temperatures. But one good thing that happens in cold weather -- as if anything good happens in the cold -- is we get to enjoy the foliage on many evergreen landscape plants that turn gorgeous shades of red and purple. This is a physiological response, but I think the plants are simply cold. Boxwoods, cleyeras and some hollies are great examples of this color change. Who doesn't appreciate evergreen landscape shrubs' patina of bronzy golds and reds being displayed on winter foliage?

But I think the best evergreen plant for winter foliage color is nandina. I like nandina because of its exotic, tropical look, as well as a couple of its common names, like heavenly bamboo or sacred bamboo. The upright growth habit of the straight *Nandina domestica* species indeed resembles bamboo. The green foliage transforms to red for the cooler months. It is attractive and thrice bisected, adding to their charm. The intensity of foliage color depends on whether it is planted in full sun or partial shade. Colors are markedly more vivid with increasing sunlight.

Nandina domestica flowers in the spring, with big panicles of white clusters. The red berries are the main event in the fall and winter. These clusters start upright, and as the berries mature, they weigh down the canes. If there is one problem, it is the potential for some weediness from the heavy fruit production. Several states have identified heavenly bamboo as invasive. If you have a small space, you're in luck, because dwarf nandina varieties

have been developed to increase the landscape options.

The foliage colors are even more exciting than the straight species. But most of the dwarfs do not flower consistently, if at all, so they do not have the gorgeous fruit production of regular species. One of the better dwarfs, in my opinion, is an old favorite called Firepower. It is a great choice for a small focal point or for massing together to make a statement. Firepower grows about 2 feet tall and wide, with a compact mounding habit. Other good choices are Blush Pink and Gulf Stream.



A new and totally different colored nandina is Lemon Lime. The lime-green foliage of this beauty will brighten any dark spaces in the landscape. Because nandina tends to be a slow grower, my advice is to buy the biggest plants you can afford. Sometimes, homeowners buy smaller plants and place them close together to fill an area, but these plants ultimately become crowded, and some have to be removed. Buy large plants and transplant them according to their mature size. This actually results in better fill-in with fewer plants. As with all landscape shrubs, plant in well-drained soil, and use a layer of organic mulch after planting. Scratch a little slow-release fertilizer into the soil around the plant each spring to keep your nandina shrubs well fed. (\$)



♥♥♥♥♥♥♥♥ PRESENTS ♥♥♥♥♥♥♥♥

"An Elegant Evening of Love and Laughter"

Valentine's Day
Friday, February 14, 2020
Doors open 6:00 pm - 9:30 pm
Holy Name of Jesus Life Center Main Hall

TICKETS INCLUDE:

♥ Gourmet dinner, entertainment, games, dancing and chocolates!

TICKETS: \$50 per ticket, advance purchase only.

Tickets available Sunday Jan. 26, Feb. 2 and Feb. 9 after the morning Masses, and in church volunteer office Jan. 27 - Feb. 10 (Mondays and Wednesdays 10:00 am to 2:00 pm).

Mail-order tickets: Send a check, made out to Holy Name of Jesus with "Haiti Valentine Dinner" on memo line, to Holy Name of Jesus/ Haiti mission, 3050 N. Hwy A1A, Indialantic, FL 32903. Include your email address for a receipt. Pick up tickets at the dinner. Call 321-773-6029

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JANUARY SENIOR CALENDAR

In BREVARD CO.

NASA Alumni League (NAL) Meeting, January 21st, at 11:00 am at the Debus Center, KSC VIC.

After a 45 minute social/buffet served by the DN chefs, we'll receive an up-date by ULA Chief Engineer, David McFarland. For reservations, contact Bev Merrilees: bmerrilees@cfl.rr.com or call 321-452-5426 by noon, Jan 19th. Priority for reservations: members & guests, and each member up to 3 guests. For more information, see our web site at www.nalfl.com, with online registration/pre-payment by PayPal. Confirmed reservations may also be paid for at the door.

Mon Club: Every Mon, 50 & over take 15% off. All Beall's Outlet stores.

The American Heart Association is offering FREE educational presentations to all Brevard County groups & organizations. To schedule your presentation, please contact American Heart Association at 321-255-3557.

Hospice Seeks "Partners In Compassionate Care" For Volunteer Training In S Brevard: For info on HOSF programs, please call 321-269-4240 or 866-269-4240.

Space Coast Inventors Guild: Membership not required. 4th Sat. Eau Gallie Public Library. 768-1234

The EASE (Early Alzheimer's Support & Education) program empowers individuals diagnosed with Alzheimer's disease & related dementias & their family member(s) to become active participants in their care by educating them about the disease as well as care & treatment options. For info, please call the E. Central Florida Memory Disorder Clinic at (321)768-9575 or Alzheimer's Association at (800)272-3900.

HOSPICE OF ST. FRANCIS Bereavement Program - Adults Call to reg & learn locations. 321-269-4240 or 866-269-4240 First Wed at 9am - Men's Breakfast, Titusville. F1st Thur at 11:30am.- Ladies' Luncheon, Titusville. 2nd Mon at 11:30 a.m. - Melbourne Lunch Bunch, Melbourne. 3rd Thur at 11:30 am New Beginnings Luncheon, Titusville. Mons at 3pm - Support Groups, Hospice of St. Francis, 4875 N. Wickham Rd., Ste. 108. 2nd & 4th Thur from 1pm to 2pm - Support Groups, Hospice of St. Francis, 1250-B Grumman Pl, Titusville 32780. 2nd & 4th Thur from 5:30pm. to 7pm. - Support Grps, Hospice of St. Francis, 4875 N. Wickham Rd., Ste. 108, Melbourne 32940.

CAREGIVER EDUCATION & RESOURCE PROGRAM - free to Brevard County residents. Please call Caregiver Program Coordinator at 321-269-4240 x330 or toll free 866-269-4240 For info & to reg.

In COCOA

The Central Area of Brevard County Parks & Recreation offers free Seniors Social Time on Wed, from 9-12n, at Travis Park Comm Center, 2001 Michigan Avenue in Cocoa. For info, call (321) 633-1871.

The Golden Steppers, a senior tap dance group, will hold classes on Wednesday & Friday mornings at The Cocoa Village Playhouse Annex. Call Director Martha Seymour at 321-783-5931 for more information.

National Active & Retired Federal Employees Association (NARFE) NARFE Apollo Chapter 1137 meets monthly on the 2nd Mon of each month at Kay's BBQ Restaurant, SR 520 in Cocoa. You are invited to join us for lunch at 11:30 & an interesting speaker at 12:15. No reservations required. www.NARFE.org/Chapter1137

In INDIAN HARBOR BEACH

AARP#1413, 1st Fri, 11:30am-2pm, Indian Harbor Beach Comm Center at Gleason Park, 1233 Yacht Club Blvd., 446-9358

In MELBOURNE

All Men's Alzheimer Support Group: 1st & 3rd Tues of every Mon at 9:30am. Male Caregivers Brevard Alzheimer's Foundation, 4676 N. Wickham Rd, 321-253-4430 9:30-11:00.

Arts & Crafts every Thursday 1:30- 3:30 pm at The Center for Family Caregivers 3661 S. Babcock Street Melbourne. This program is caregivers & loved ones to participate in. Please call 321-434-7625 to sign up.

MOAACC is Brevard County's military officer corps. MOAACC hosts officers call every Wed from 1700-1830 at Hell n'Blazes microbrewery, located 1002 E New Haven Ave, Melbourne. All currently serving, retired & former commissioned U.S. military officers are invited. 321.338.5050 For more info, please visit www.moaacc.org

Grief Therapy Support Group If you have lost a loved one & would like or need the support of others, please consider joining us on the 2nd & 4th Thur of the month at 10am.

We meet in the Advent Lutheran Church at 7550 N Wickham Rd Melbourne, FL For info, please call Joan at (321) 610-8348.

Virtual Dementia Tours Dementia Live. Offered by the Memory Disorder Clinic & Brevard Alzheimer's Foundation, it is a dementia simulation and awareness training program. It is a transformative, firsthand dementia experience, which heightens understanding, deepens empathy and elevates care to support persons living with dementia. 2nd Wednesday of each month, 3-5pm. Call Brevard Alzheimer's Foundation at 321-253-4430 to schedule. Brevard Alzheimer's Foundation 4676 North Wickham Road Melbourne.

"Sit & Fit": 2 to 3 pm every Wed at Health First Leeza's Place, 3661 S. Babcock St, Babcock Center, Melbourne. Please call (321) 951-7118 to reg.

New Sit & Fit: 2-3pm every Wednesday at The Center for Family Caregivers 3661 S. Babcock Street Melbourne. Please call 321-434-7625 to register.

AARP #2622 3rd Mon from 11-2:30 at Melbourne Ter, 251 Florida Ave., 676-6579 For info.

Alzheimer Support Group: Every Thur thurs., includes all stages of Alzheimer's disease, not early stage. Brevard Alzheimers Foundation, 4676 N. Wickham Rd, 321-253-4430 1-2:30pm

BRIDGE STUDIO ACBL Duplicate Bridge games every Mon, Wed, Thur & Sat at 12:00 noon Hollywood Estates Club House, 4301 Kimberly Circle, W Melbourne. Nancy Perry, 321-751-1838 (H); 321-698-5239 (CP)

Caregiver Support Group(s) are now held at The Center for Family Caregivers, 3661 S. Babcock Street Melbourne---every Wednesday, 10:30am - 11:30 with John Caso, MSW---Every Thursday, 11-12 with Tiffany Overath, MSW.

Grandparents Raising Grandchildren Support Group Mtg. 2nd Thur of each month, 10:00am at Club Esteem, 3316 S. Monroe St., Melbourne. For info or emergency assistance, please call (321) 631-7776.

AARP #2622 - 3rd Mon 11am-2pm, Melbourne Terrace, 251 Florida Av, **Space Coast Doll Artists,** & art doll club previously located in Downtown Melbourne, has relocated to the Wickham Park Senior Center. Meetings are held on the third Wed of each month, from 10am to 2pm. For info contact SpaceCoastDollArtists@yahoo.com, or call Patty Briggs at 321-956-0924.

Indian River Chapter of the Embroiderers Guild of America from 9:30-11:30 at the Front Street Civic Center located at 2205 S. Front Street,

Melbourne. For info: IRClee@aol.com or call (321) 777-7404.

In MELBOURNE BEACH

Brevard County Parks & Recreation is offering several programs for senior citizens at the South Beach Comm Center, located at 500 Old Florida Trail, in Melbourne Beach. Seniors can enjoy a variety of activities including Ladies Tea, a walking club, social games. Call 321-952-3210 for times & info.

Mah Jongg & Bridge clubs at the center are also growing in popularity. Call 321-952-3210 For info about these & other programs for people of all ages at the South Beach Comm Center.

In MERRITT ISLAND

Caregiver Happy Hour, 2 for 1, Answers & Support: 2nd & 4th Tue, Stress Relief Gentle Yoga, 1st & 3rd Tue Care provided for your loved one free of charge, Refreshments

One Family SeniorDay Program For info call 453-6577.

Korean War Veterans Association: 1:00 p.m., 1st Wed, Brevard Veterans Council Building, 636-1148.

Days of Party Bridge: Veterans Memorial Center, 400 S Sykes Creek Parkway, Merritt Island, Fl. Tues., Wed. & Thurs. 12:30 pm. For infocontact Bill & Jewell Schick, 452-2387.

Alzheimer's Support Group: 7pm 2nd & 4th Tue. First Christian Church of Merritt Island, 1750 N Courtney Pkwy, 720-1243.

In MICCO

Alzheimer Caregiver's Support Group: Every Tue for any caregiver. Brevard Alzheimers Foundation, 7951 Ron Beatty Blvd., 772-664-9996 Time: 10:30

In MIMS

A Whist Club meets on Weds, from 10 a.m. to 1 p.m. at the Harry T. & Harriette V. Moore Memorial Park Cultural Center at 2180 Freedom Ave in Mims. Call 321-264-6595 for info.

In PALM BAY

Grandparents Raising Grandchildren Support Group Mtg. Third Thur of each month, 6:30pm at Memaw's Restaurant, 4916 Babcock St. NE, Palm Bay. For info or emergency assistance, please call (321) 631-7776.

New York State Club, Tuesday, January 21, 2020, 11:30 am - 1:30 pm, 3rd Tuesday of the Month Restaurant Young's Buffet, 4700 Babcock Street, Palm Bay Road & Babcock St., 321 676 - 6188 Topic: "Now Hear



“...lush, stadium seating...Oscar-worthy chairs...awesome sound system.” ~Florida Today

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This,” Speaker: – Dr. Liz White, Doctor of Audiology, Melbourne

The New York State Club membership consists of former residents of New York State The Club meets year-round on the 3rd Tuesday of every month in Brevard County, Florida. Members and guests have an opportunity to meet former residents from all counties of New York State. Our club hosts at lunch outstanding guest speakers, or a panel of presenters offering stimulating educational programs for member’s enhancement. In our 16th year our goal is to have a vibrant, growing, and meaningful New York State Club that fosters ongoing camaraderie and fellowship. New York State Club “Coach-Educator,” John A. Trieste, 321 446-9358

The Palm Bay Aquatic Center will offer a Water Aerobics class on Tue & Thur. The center is located at 420 Comm College Parkway just south of the Brevard Comm College Campus. Class time 6:45-7:30pm. The fee is \$8.00 per class, \$52 for 8 classes. For further info, call (321) 952-2232.

In PORT ST. JOHN

AARP: 12:00 p.m., 3rd Tue, Port St. John Comm Center, 6650 Corto Rd. 636-2306
Overeaters Anonymous meets at Port St. John Library Sat at 9:15am & Wed at 10am. Contact Dianne

at (321) 266-1910.

In ROCKLEDGE

KSC Retirees have breakfast 8 am, the last Mon of the month at Malibu Restaurant on Barton Ave. in Rockledge, Anyone that retired is welcome. Contact Kelly Fiorentino 321-453-5562.

Grandparents Raising Grandchildren Support Group The Central Brevard meeting is the third Tue of each month, 9:30 am at 123 Barton Blvd., Rockledge. (321) 631-7776

In TITUSVILLE

Seeking “Partners In Compassionate Care” Volunteer Training Hospice of St. Francis (HOSF) seeking caring people who would like to volunteer. For info on HOSF programs, call 321-269-4240/866-269-4240 or visit www.hospiceofstfrancis.com.

North S.A.L.T. Council Meetings Move to New Location! We are pleased to announce that the Titusville Police Department will host the monthly North S.A.L.T. Council meetings. The North S.A.L.T. Council (Seniors & Law Enforcement), is a group of individuals dedicated to helping seniors. This group includes law enforcement, private & public organizations, & citizens who help identify senior concerns in their geographic areas. The North S.A.L.T.

meetings are open to the public. Titusville Police Department / 1100 John Glenn Blvd. Titusville, FL 32780
When: First Wed of each month 9 am
www.brevardtriad.org

In VIERA/SUNTREE

Grief Therapy Support Group Meets on the 2nd & 4th Thur of the month, 10 AM. If you have lost a loved one & would like or need the support of others, please consider joining us at the Advent Lutheran Church, 7550 N Wickham Rd., Suntree. For info, call Joan at 321-610-8348.

Northrop-Grumman Retirees Club Meetings every third Wednesday starting at 11:15 at Suntree Country Club. Socializing with old & new friends. Buffet lunch is always great. Interesting & pertinent guest monthly speakers. Members involved in local charities: Space Coast Honor flights; Veterans Transitional Facility ... and others. For past 12 years have supported both a Club scholarship & a George M. Skurla scholarship for students pursuing BS in STEM. Contact Maureen Ayers, President, Space Coast Chapter of the Retirees Club, ayersma@bellsouth.net 321-634-1940
Prime Time meets the first Mon of each month at Temple Israel 7350 Lake Andrew Dr., Viera, starting at 11:30 a.m. Attendees bring their own “brown

bag” lunches. Dessert & beverages are provided. For further info please call 617-9102.

Senior Talkers a discussion & social group, meets the third Mon of each month at Temple Israel 7350 Lake Andrew Dr., Viera starting at 11:30am. Those attending bring “brown bag” lunches, dessert & beverages are provided. All are welcome. For info please call 254-5143.

Viera Manor Assisted Living will be hosting The Caregiver Connection at their facility located at 3325 Breslay Drive, Melbourne 32940. The Caregiver Connection is a monthly support group designed to provide emotional, educational & social support for caregivers of people suffering from Alzheimer’s & dementia. The group will meet on the 2nd Wed of each month at 2 p.m. & the 4th Wed of each month at 6 p.m. Upon request, respite care will be provided by Home Health of Florida, while caregivers attend a meeting. Reg for meetings, request respite care during the meeting & For info contact Jessica Brassard, LPN, at 802-338-6762.

In WEST MELBOURNE

Alzheimer’s Support Group: First Wed 6pm, Sterling House, 7300 Greenboro Dr., West Melbourne, 307-1139 for reservation.

55+ Club of Satellite Beach

321-773-6458

The 55+ Club is for folks 55+ years & older. Most programs meet in the David R. Schechter Community Center, 1089 S. Patrick Dr., SB unless otherwise noted. For questions contact 321/773-6458 www.55plusclubofsb.com Advertising Contact: Jill 321/773-2080

Bingo Mondays, 11am-1:30pm (doors open at 9am) at the Satellite Beach Civic Center, 565 Cassia Blvd. Members only and card fees apply. Contact: Anna 321/961-5771

Board/Membership Meeting 3rd Wed, Sept-May only at 9am. Contact: Joyce, 321/961-6408.

Bunco 2nd Friday each month at Bizzaro's in SB, 10am-1pm. \$5/members & \$7/guests. Contact: Barbara 321/773-3050

Cards & Games Thursdays, 9am-

3pm. Contact: Barbara 321/773-3050

Cards & Games (also Billiards & Table Tennis) Wednesdays, 6-9pm. Contact: Terry 321/773-7705

Chess Opportunities/Lessons Brush up, improve or learn. Locations vary. Contact: Dick 321/777-0255

Coupon Group 3rd Wednesday monthly, 2-3pm, Satellite Beach Library. Contact Terry 321/773-7705

Book Club 1st Wednesday monthly, 12-1:30pm Sept-May only. Contact: Joyce 321/961-6408

Cribbage Wed 6pm & Thurs 9am. New or experienced players welcome. Contact: Terry 321/773-7705

Fishing Club 3rd Thursday each month, 1pm -at Beef O'Brady's in SB. Contact: Gene 321/773-4647

Mahjongg Wednesdays, 9:30-11:30am. Lessons offered. Contact:

Barbara 321/773-3050

Party Bridge Thursdays, 11am-3pm. Foursomes needed. Contact: Nancy 845/389-0899

Movie Group Last Tues. Contact: Louise 321/427-9100

55+ Gardeners 2nd Monday Contact: Gene 321/773-4647

The Dinner Gang 1st Tues every other month, 5:30pm. Locations vary. Contact: Barbara 321/773-3050

Early Bird Dining 2nd Wednesday, 5pm. Contact: Joan 321/917-8119

Indoor Walking Tuesdays, Wednesdays, & Thursdays from 8-9:30am in the DRS Gymnasium, Some holiday exclusions. No walking June, July & August Contact: 321/773-6458

Line Dancing Tuesdays 1-2pm, \$2/session. 55+ Club Membership is re-

quired. Contact Candy 321/779-2941.

Line Dancing/Basic Thursdays 1:00-2:30pm, \$3/session. 55+ Club Membership is required. Contact Trudy 321/223-7249.

Lunch Bunch 3rd Wednesday each month, 12:30pm. Locations vary. Contact: Barbara 773-3050

Travel Group Day Trips, Contact TBA 321/243-5708 Extended Trips (overnight), Contact Jill 321/773-2080

Social Seasonal parties and events planned by the 55+ Club. Contact Phyllis 321/2208 & Marianne 321/777-2353

Sugar & Blood Pressure Checks 2nd Mon monthly 9:15-10:30am at Bingo, 565 Cassia Blvd.

Freedom 7 Senior Community Center, 5000 Tom Warriner Blvd. Cocoa Beach 321-783-9505, FOR FULL SCHEDULE VISIT www.freedom7seniors.org

Get Acquainted with Your Senior Community Center! Cocoa Beach Florida! Monday January 13th come out and try a class out for FREE! or drop in and take a look around! 9:30-2pm. Did you know that there Seated Yoga Classes, Tai Chi, Zumba Gold, Bridge, Mah Jongg and many more free and affordable events and activities held Monday through Thursday right here in Cocoa Beach!

Our Memory and How to Improve It Class. Tuesday January 28th at 11am. Is your forgetfulness a sign of something serious? Memory lapses happen to most of us, to different degrees, as we age. This discussion describes how memory works, reviews risk factors for memory loss and suggests a 14-day plan to improve your memory.

Book Club: Wed January 15th 2pm. Rescheduled from December: Read There, There by Tommy Orange drop in and discuss over a cup of coffee or tea. Free and open to the Public.

Monday:

9:30 am: Zumba Gold: Class designed for the over 50 crowd. Cost \$5 for F7 Members/\$7 for Non-Members

11am-12noon: Travel Desk: Talk with Lee Rosenkranz about upcoming day trips. Freedom 7 Members get a discount, and all are welcome. 321-259-6300

11am: Tai Chi: Ancient art of Movement, certified Instructor \$7 for members, Drop In \$10 (first class \$7, to try it out!)

11:30am:(sign in 11:15am): Party/Rubber Bridge: \$3 Members/\$4 Non

11:30am : (sign up at 11:15): Mah Jongg: \$2 Members/\$3 Non Members

Tuesday:

9:30am-10:30am Strength and Balance! Get Fit, Improve Balance, Build Muscle. All levels of fitness welcome, chair assist okay. Drop In! **\$2

10am-3:30pm Scrapbooking and drop in Crafts/Art, Starting 22nd October bring you own supplies, knitting, scrapbooking, your craft of choice. Stay for a while or all day. \$1 for members, non \$2 coffee and tea provided.

1pm-2pm-Seated Yoga, Breathe, Stretch, Repeat. Great Instructor, Drop in class every Tuesday \$2 for members, \$3 for nonmembers.

Wednesday:

9:30 am: Zumba Gold- Class

designed for the over 50+ crowd. Cost \$5 for F7 Members/\$10 for Non-Member.

1:30pm: Basic Line Dancing Class- Starting Oct 9th \$4 members/\$5nonmembers

2pm Every Third Wed of the Month Book Club. Read it, come on down, drop in. Book of the month is "Women Rowing North" by Mary Pipher on 16th October.

Thursday:

9:30am-10:30am - Strength and Balance! Get Fit, Improve Balance, Build Muscle. All levels of fitness welcome, chair assist okay. Drop In! **\$2

10:45-11:15 - Mat Yoga Stretch, this is a beginning class. We provided instructor, mats. \$2 , if you take the S & B Class \$1.

WICKHAM PARK SENIOR CENTER

2785 Leisure Way, Melbourne 321-255-4494, bcscwp.com

Ballroom Dancing,

Mon 6:30PM & 7:30PM

Bingo, Tues 11:00AM, Fri 11:15AM

Bonemakers Plus, Wed 9:30AM

Bridge, Daily, call for info.

China Painting, Mon 9:30AM

Dealer's Choice Poker, Tues & Fri 1:00PM

Dinner Dance, First Fri 5:30PM

Jazzercise Light, Mon, Wed, Fri 8:30AM

Mahjong, Mon 12:15PM, Thurs 9:00AM

Painting, Call for info

Tai Chi, Wed 8:30AM

Travel, Call for info

Yoga (Chair), Tues 3:00AM

Zumba Gold, Tues 8:30AM

Martin Andersen Senior Center

1025 S Florida Ave. Rockledge, FL 32955 | 321-631-7549

Mon

Andersen Quilters 9:00-12:00
Bone Builders 9:00-10:00
Busy Fingers Crafts 9:00-11:00
Seniors at Lunch 10:00-1:00
Intermediate Tap 10:30-12:00
ACBL Dupl Bridge 12:30-4:00
Line Dancing 12:30-2
Party Bridge 12:15-4:00
Spanish Class-Beginning 1-2
Beginning/Intermediate 2-3:30

Tue

Art & Painting Wkshp 9-12
Rockerettes Exercise 9:10-10:30
SHINE counselor 9:30-12:30
Tai Chi 2:00-3:00
Choral Group 10-12
Grief Counseling- 2nd & 4th Tues
10:30-12
Seniors at Lunch 10:00-1:00
Line Dancing-12-1:30
Gentle Yoga 2-3:00

Wed

Bone Builders 9:00-10:00
MahJong 9:30-3:00

Painting Class 9:00-12:00
Writing Workshop 9:30-11:30
Seniors at Lunch 10-1

Thur

Rockerettes Exercise 9:10-10:30
SHINE Counselor 9:30-12:30
Seniors at Lunch 10-1:00
Intermediate Tap 10:30-12:00
Pinochle 9:00-3:30
Canasta 11:00-3:30
ACBL Dupl Bridge 12:30-4:00
Chair Stretch & Balance 2-2:50

Fri

Art & Painting Wkshp 9-12
Bone Builders 9:00-10:00
Seniors at Lunch 10:00-1:00
Chair Dancing 10:15 - 11:15
Line Dancing-12-1:45
Party Bridge 12:15-4:00
Ballrm Dancing 2:00-3:00

Sat

Ballrm Dance 2nd & 4th Sat
7-10pm

North Brevard Senior Center

909 Lane Avenue, Titusville, FL 32780 321.268.2333

Billiards: Mon-Fri. 9am - 4pm

Bingo: Thur. 9am - 2:30pm (Play begins at 10:00am)

Bridge (ACBL Duplicate): Wed/Fri. 12:30 - 4pm

Bridge (Beginner): Mon. 11:00am - 12:00pm

Bridge (Darling Damsels): Tue. 1-3:30pm

Bridge (Party): Tue. 12:30-3:30pm

Bridge (Warrior): 1st Wed. 12:30 - 3:30pm

Bunco: 2nd Mon. 6:30 - 9pm

Computer Classes: Tue. (By Appt Only)

Crafts Class: 3rd Wed. 10am - 12pm

Dance Lessons (Ballroom - All Levels): Mon. 6 - 7pm

Dinner & Movie: 2nd Tue. 5pm

Dominoes (Mexican Train): Mon. 1-3 pm

Hurricane Rug Hooking: 2nd & 4th Wed. 10am - 2pm

Tap & Jazz: (Beginner): Wed. 11am

Knitting (Hook & Needles): 1st Wed.

10am - 1:30pm

Line Dance Class: Tues. & Thurs. Beginner 9am Improver 10am

Line Dance Class: Wed. 6:30 - 8:30pm

Line Dance Class: Sun. (Intermediate/Advanced) 2 - 4 pm

Line Dance Class Sat. (Beginner/Improver 9 - 11am

Line Dance Party 2nd Sat. 1-4pm

Mahjong: Tue. 12:30 - 3:30pm

Pinochle: Tue. 9am - 2pm

Poker: Mon. 6 - 9pm

Senior Fitness Class: Mon & Wed. 10:00am - 11:00am

Sewing Lessons: Thur. 11am-1pm

Shuffleboard: Fri. 10am - 12pm

Spanish Class: Mon. 2 - 4pm

(Next session TBA)

Tai Chi: Tue. 1 - 2pm

Tap/Jazz Class: Mon & Wed. 11:15am - 12:45pm

Wii Bowling: Mon-Fri. 9am - 4pm

Writers Club: Fri. 10:30am - 12pm

"TOAST THE NEW YEAR" LINE DANCE PARTY - JANUARY 11TH, 1 TO 4 PM, \$5.00 ENTRY FEE AT THE DOOR. WILL WALK THROUGH EACH DANCE TWICE BEFORE DANCING IT. BRING A FRIEND. 321-537-9459 FOR PLAY LIST GO TO: linedance-titusvilleflorida.com

SENIOR EXPOS & HEALTH FAIRS

January 30, Senior Expo, 10AM-1PM, VISIT THE SENIOR SCENE BOOTH, Wickham Park Community Center, 2815 Leisure Way, Melbourne

February 20, Greater Palm Bay Senior's Health Fair, 10AM-2PM, VISIT THE SENIOR SCENE BOOTH, Palm Bay Senior Center, 1275 Culver Dr. NE, Palm Bay



SENIOR SCENE Magazine

CarePlus HEALTH PLANS

Thursday, February 20th, 2020 from 10:00 am to 2:00 pm

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Palm Bay Senior Ctr, 1275 Culver Drive NE, 724-1338

Aerobics: Tue. & Thur. 8:30-9:30am

Art Class: Thurs. 9:30 - 11:30 am

Billiards: Mon. - Fri. 8 - 11:30 am, Ladies, Mon. 11:30 am; Mens Tue. & Thur. 11:30pm, Open Wed. 11:30 - 4pm. & Fri 11:30 - 8:30pm

Bingo: Wed. 11:30 am - 3:30 pm; Fri. 6 - 10 pm

Bocce: Mon. & Fri. 9 - 11 am (weather permitting)

Bone Builders: Mon & Wed 8:30-9:30 am, 10-11 am

Bunco: 1st & 3rd Tue 6:30-9pm

Canasta (Hand & Foot): Tues. 11:30 am - 3:30 pm

Contract Bridge: Mon. & Fri. 12:15 pm, Wed 9 am

Computer Classes: Call for session schedules

Crafts: Fri. 9 - 11:30 am

Dominoes: Tues. & Thurs. 6 - 10 pm

Euchre: Thurs. 12:30 pm

Fun in Motion: Tues. 9:30 - 10:15 am

Golf League: Wed. 9am (Sept. - May)

Joint Movement: Thurs. 9:30-10:15am

Mah Jongg (American): Thur 12-3:30 pm

Mah Jongg (Asian): 1st & 3rd Wed 6 - 9:30 pm

Movies: Thurs. 6:30pm

Ping Pong: Mon., Tues., & Thurs. 12:45 - 3:30 pm

Pinochle: Thur 12:30pm

Poker: Hi/Low Mon., Tue, & Fri. 12-3:30pm Straight Mon 12-3:30pm, Tue & Thur. 6:30-9:30 pm

Tai Chi: Wed. 1 - 2 pm

Wii Bowling: Tues. 10:45 am - 12:30 pm, (Oct. - May)

Woodshop: Mon. - Fri. 8 am - 12 noon

Yoga (chair): Thurs 10:30 - 11:30 am



One Senior Place
 8085 Spyglass Hill Rd,
 Viera 321-751-6771
 www.oneseniorplace.com

JANUARY ONE SENIOR PLACE EVENTS

Special Event: Senior Living Options Day & Ultimate Chef Competition Friday, January 31st, 2020 from 11am - 2pm Being held at the: Space Coast Health Foundation Center for Collaboration. 1100 Rockledge Blvd. (Hwy 1), Rockledge, FL 32955. FREE Event, Vendors, Giveaways, Door Prizes and Food & Dessert Samples! For more information call 321-751-6771

Annuity & Insurance Check-Up, the 1st & 4th Mondays & Wednesdays, 12 - 2pm. Do you understand the fees you pay in your policy? Get a 100% free, no-obligation review of your annuity and life insurance policies by insurance specialists from Whittaker Cooper Financial Group and Viera Insurance Professionals. For more information call 321-751-6771.

iPad/iPhone Class, Mondays starting January 6th thru February 17th, 6 - 8pm. Presented by MacMAD. Come learn about the significant changes in iOS 13. There are so many topics that will be covered in this series. This series is \$50 for non-members, free to all members that are paid up through March 1st. To RSVP call 321-751-6771.

Considering Cremation? Lunch & Learn Seminar Presented by National Cremation, Tuesday January 7th, 11 - 1pm. Learn why making cremation arrangements in advance will help your family by reducing the financial & emotional burden. Join National Cremation Society to learn about affordable options and savings, Veterans Benefits, travel & relocation protection plan and more. Lunch is provided, RSVP to 321-751-6771.

Do You Need to Revisit Your Estate Planning in 2020?, Thursday January 9th, 10 - 11:30am. Presented by the Estate Planning & Elder Law Centers of Brevard. Find out what documents are the essential everyone should have, what they mean, and how they can provide you peace of mind.

The Beat Goes On - An Interactive Poetry Slam, Friday January 10th, 2 - 4pm. Please join us as Donna Puglisi walks us through the poetry path. Dress in your best "Beatnik" attire! RSVP required, call 321-751-6771. Presented by One Senior Place and Cape Canaveral Pen Women Group. Teas by Dragonfly Botanica, sweets by Greystone Health Network.

FREE Memory Testing, Tuesday January 14th, from 10 - 2pm. Biodinica will be offering free memory screenings the second Tuesday of each month at One Senior Place. Please call 321-202-2712 to schedule an appointment

Ask The Doctor Lunch & Learn Series, Tuesday January 14th, at 11:30am. VITAS Healthcare and Dr. Frederick Peterson will present a monthly series of "Ask the Doctor" seminars. Call 321-751-6771 to reserve your seat today, lunch will be served.

BINGO with Courtenay Springs Village, Tuesday January 14th, 1:30 - 3:30pm. Free to play. Prizes will be awarded. Sponsored by Courtenay Springs Village. Limited seating must RSVP to 321-751-6771.

Exercise and Fall Prevention, Thursday January 16th, 12 - 1 pm. Presented by Dr. Nicole Knights with Aquatic Health and Rehab & Laser Center. Exercise & Fall Prevention, physical risk factors, behavioral risk and environmental risk. RSVP to 321-253-6324.

Considering Cremation? Seminar Presented by National Cremation, Thursday January 16th, 2 - 4pm. Learn why making cremation arrangements in advance will help your

family by reducing the financial & emotional burden. Join National Cremation Society to learn about affordable options and savings, Veterans Benefits, travel & relocation protection plan and more. Lunch is provided, RSVP to 321-751-6771.

Research Participants Needed for Study, Friday's January 17th, and January 31st, from 9 - 2pm. Florida Institute of Technology is looking for individuals 70 & older with no previous diagnosis of Alzheimer's Disease or other related dementia's, acquired brain injuries, or strokes for a study investigating normal cognitively-well Seniors. Compensation of \$25 will be provided. For more information call 321-252-8457.

Can You Hear Me Now? Lunch and Learn Seminar, Friday January 17th, from 11 - 1pm. This presentation brought to you by Personal Hearing Solutions and Dr. Susan de Bondt with WIDEX. Lunch provided, must RSVP to 321-253-6310.

Tower Garden 101, Saturday January 18th, from 10 - 11am. Hosted by Aquatic Health & Rehab. Learn and Grow for a healthier life style. For more information and to RSVP call Lisa Gladu-Molina at (321) 253-6324.

Medicaid Myths Debunked, presented by Rhodes Law, Monday January 20th, at 10am. Join Ruth C. Rhodes, Esq. for a free Elder Justice Seminar where you will learn the basics and the importance of estate planning. Light refreshments will be served. For more information, call 321-610-4542.

Tea & Sweets, Monday January 20th, 1 - 2:30pm. Please join us for afternoon tea & sweets with Fay Picardi of the Cape Canaveral Branch of the National League of America Pen Women/Florida State Association. She will talk about her book "Without Warning, The Marrakech Poems". RSVP required, call 321-751-6771. Presented by One Senior Place and Cape Canaveral Pen Women Group. Teas by Dragonfly Botanica, sweets by Greystone Health Network.

Estate Planning Seminar, Tuesday January 21st, at 10am. Elder Law Attorney William A. Johnson, P.A. will present. For more information, call 321-253-1667.

MAC User Group Meeting, Tuesday January 21st, from 6:30 - 8pm. If you have questions about your iPad, iPhone, MacBook or Apple Watch, or you want to know how some apps work, this meeting is for you. RSVP to 321-751-6771. Presented by MAC Mad.

Brown Bag BINGO with Vascular Vein Centers, Wednesday January 22nd, from 1:30 - 3:30pm. FREE to play, prizes and light refreshments. Must RSVP by calling 321-751-6771.

Video Games - Good News/Bad News, UCF Seminar, Thursday January 23rd, from 1 - 2:30pm. Video Games seem like the stuff of teenagers, but a large percentage of video gamers are adults. This talk will focus on some of the benefits of video games for older users - improved cognition! Call 321-751-6771 to reserve your seat today.

AARP Driver Safety Class, Monday January 27th, 9-3:30pm. Designed to help individuals retain their driving competencies, this class has several key objectives that will help you achieve this goal. Cost is \$20 per person or \$15 for members of AARP. To register call instructor Lou Castro at 321-698-2311.

Guardianship - Start to Finish, Tuesday January 28th, at 10am. Join the Estate Planning & Elder Law Centers of Brevard as they go through what is required to have guardian appointed and the roles of a guardian for a person, property or both.

Medicaid Planning Seminar, Thursday January 30th, at 10am. Elder Law Attorney William A. Johnson, P.A. will present. For more information, call 321-253-1667.

Top 10 Tips for Aging Well, Thursday January 30th, 12 - 1pm. Presented by Aquatic Health & Rehab. General information that could change your life for the better. For

more information and to RSVP call 321-253-6324.

SUPPORT GROUPS

Cancer Care Centers of Brevard Community Support Group, Friday January 3rd, 10 - 11:30am. Cancer Care Centers of Brevard understands that patients benefit from the support and experiences of other cancer patients. For more information, call Renee Gates at 321-952-0898.

Alzheimer's & Dementia Support Group, Wednesday January 8th, from 2:30 - 3:30pm. The group encourages caregivers to maintain their own personal, physical and emotional health as well as optimal care for the person with dementia. For more information, contact Market Street Residence at 321-253-6321.

Caregiver Support Group, Thursday January 9th and 23rd, from 10-11:30am Facilitated by VITAS Healthcare, this support group designed for those looking for safe harbor during the storm when faced with caring for loved ones dealing with dementia and memory loss. Share gentle conversation, care and understanding. For more information, call 321-752-2534.

Loss, Grief & Bereavement Support Group, Thursday January 9th and 23rd, from 10-12pm. While the feelings and emotions associated with grief and loss are unique and individual to each person, one often can find comfort from the experiences of others. Registration is mandatory, RSVP to Martin Conception at 321-752-2569. Facilitated by VITAS Healthcare.

Pulmonary Fibrosis Support Group, Tuesday January 21st, from 1 - 3pm. Support group for pulmonary fibrosis patients and caregivers. This group meets every 3rd Tuesday for talks, special topics, snacks and friendship. For more information, contact Bonnie Halenkamp at 954-931-0459.

RECURRING EVENTS

Questions About Your Hearing? Personal Hearing Solutions, Every Monday from 9:30-3pm. Sandra Wagner will be on hand to share information & answer your questions about hearing loss and solutions to it for a safe and healthy lifestyle. For more information stop by or call 321-253-6310.

Brevard Users Group (BUG Club), Monday January 6th, 2:00 - 3pm. The Brevard Users Group (The BUG Club) is a personal computer support group meeting the first Monday of each month with the exception of holidays and special events. This group will offer the basics of learning Windows based computers. For info send email to president@bugclub.org.

Meet & Greet with Courtenay Springs Village, Every Wednesday from 9-12pm. Anna Smith will be on hand to share information & answer your questions about the Courtenay Springs Village lifestyle.

Book Club - Legacy Club, Thursday afternoons from 2 - 3pm. Join us to read thought provoking literature and participate in lively discussions. Sponsored by the Legacy Club. RSVP 321-751-6771 to reserve your seat.

ONE SENIOR CLUB ACTIVITIES Membership \$25 per year New members are welcome!

One Senior Club each Wednesday 9:30-2pm This active senior club meets weekly for board & card games, speakers, monthly birthday celebrations, and much more. Join the fun!

Contact information:

Audrey Chow-Jones, Client Relations Manager
 One Senior Place, 8085 Spyglass Hill Road,
 Viera, FL 32940
 (321) 751-6771 Audrey@oneseniorplace.com

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In fact, in 2018, The Life Insurance Marketing Research Association reported sales of all annuities at \$232 billion, where \$100 billion were in variable annuities and \$132 billion were in fixed annuities. This made me happy. 20 years ago, the reverse was true. Back then, variable annuity sales were often 4 to 5 times greater in volume than fixed annuity sales. I remember when variable annuity sales were around \$200 billion and fixed annuity sales were a paltry \$40 billion annually. What happened?

FINRA, The Financial Industry Regulatory Association, said this in 2019: "Deferred variable annuities are hybrid investments containing securities and insurance features. Their sales are regulated both by FINRA and the Securities and Exchange Commission (SEC). These annuities offer investors choices among a number of complex contract features and options. Due to the complexity and confusion surrounding them, which can lead to questionable sales practices, variable annuities are the leading source of investor complaints to FINRA."

Did you read that? They are "the leading source of investor complaints". This is why their sales are plummeting annually and fixed annuity sales are soaring to record heights. Personally, I avoid variable annuities for my clients for many reasons, but the primary reason is their nose-bleed fees that cannibalize the annual returns. If you visit me in my office and bring your variable annuity statement, I'll go online and print off their "hidden" fee schedule. You may faint in my office.

The law requires insurance companies to publish their variable annuity fee details. It is not uncommon to see a \$100,000 variable annuity deposit incur \$60,000 in fees over 10 years. What you just read is often true. Try me. Call for a confidential visit. ☺

Jason ValaVanis is a Board CERTIFIED FINANCIAL PLANNER® and for over 29 years the owner of ValaVanis Financial, in downtown Melbourne. Jason specializes in lifetime income planning for Retirees while protecting principal. Jason can be reached at 321-956-7072.

family lived in one of the houses along the trail and tended the graves for many years. Mrs. Platt marked the graves with two gardenia bushes and four Ball jars.

In the 1980s, the City was asked by the Florida Department of Transportation (FDOT), to review plans for the new Interstate 95 Interchange on Palm Bay Road. The issue of the location of the graves was raised. Although the gravesite was never established on any maps or records, FDOT engineers confirmed the gravesite existed.

It wasn't the first time the designers of I-95 discovered burial sites in the planned right-of-way. It had been usual practice to relocate previous gravesites once permission from living relatives was granted. In this case, the cowmen had no family to be found. The plans for the road were adjusted to allow the graves to remain undisturbed to this day.

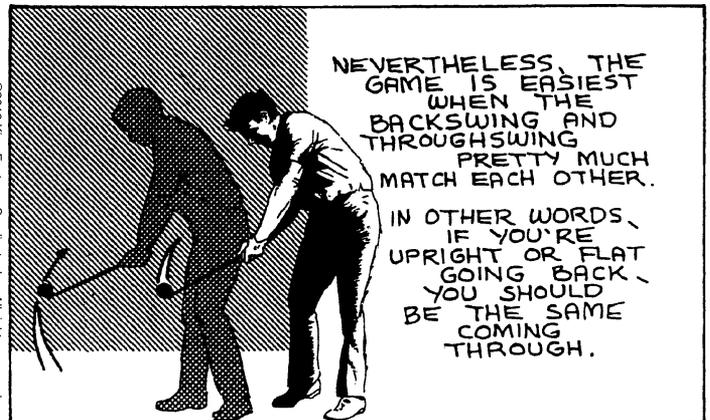
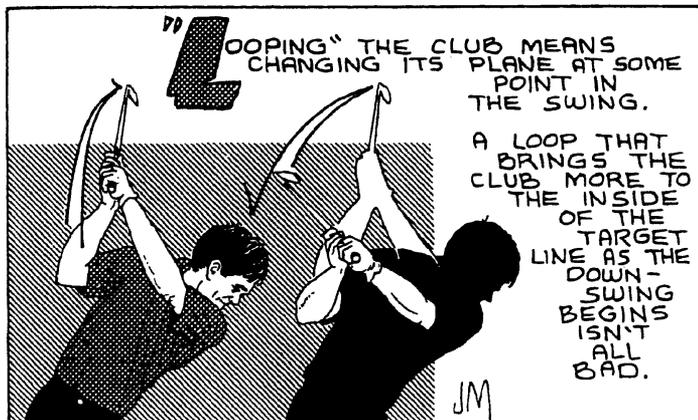
Mrs. Platt was relieved of her grave tending duties. Over the years, there have been stories about additional gravesites in the vicinity of the cowmen's final resting place. Some might have been connected to isolated farms of the 1913 Catholic Colony in both Malabar and Palm Bay.

Today's I-95 follows much of the Hernández-Capron Trail in Palm Bay. Just as it was important to an army on foot, cowmen in a wild frontier, settlers on remote farms and other pioneers of the land, this trail is our key to imagining this part of Florida's history.

P.S. A Florida rancher once told the writer, "There are only "cow men" in Florida... we sent the "boys" to Texas.

You're invited to the monthly meetings of the South Brevard Historical Society held every second Saturday, from 3-5 p.m. at the Melbourne Public Library on Fee Avenue. Please visit the South Brevard Historical Society's website (<http://www.southbrevardhistory.org>) for further information about this program as well Brevard's history and local events. ☺

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