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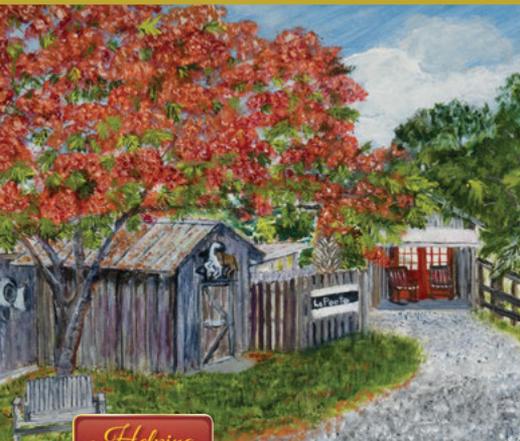
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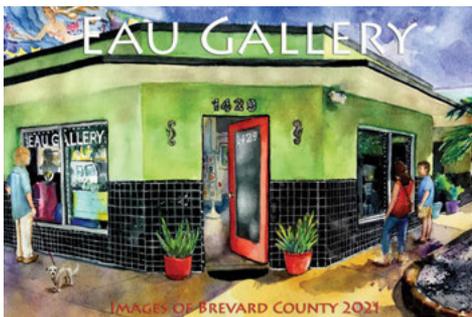
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Letter from the Publisher

I think I almost experienced Fall the other day! And it's only November. Anyway, as you welcome in the less-warm weather, don't forget to honor Veteran's Day, November 11th. Even with pandemic restrictions, there are many organizations and municipalities here on the Space Coast celebrating Veterans, so join in, even if only in spirit. For many of us, this is an especially important remembrance.

Just one comment about the COVID 19 pandemic. Let's not use the term "new normal." Personally I find the term extremely defeating and devoid of the hope to return to anything normal. We will return to normal, just with a new perspective on life. Let that lesson learned be the new normal.



Have you had a chance to "friend" our facebook page? As we grow this service, we will offer an increasing number of notices and advice. Have you had a chance to visit our web site recently and try our digital version of the Senior Scene Magazine display? It's fun and easy to use.

Once again we are quite proud of the great articles and information provided this month. Hope you enjoy them.

So for now, enjoy this issue and have a wonderful Thanksgiving. Can Christmas and Chanukah be far behind?

See you next month.

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Play Ball! Batter Up!

By Diane Barile, *South Brevard Historical Society*

Baseball, the national pastime, stirred a passion in South Brevard County. The game brought kids, professional players, movie stars to ball fields of Melbourne and South Melbourne (Hopkins).

The Melbourne Naval Air Station was decommissioned after World War II; with 22 acres reserved for health and recreation. The New York Giants' Farm Team Spring Training Camp moved in with much excitement.

When the Black Community's Brevard Vocational School burned down, classes moved to the abandoned Naval Hospital near the quarters for the big-league Giants' rookies. The rookies became interested in and got to know the students well. As the training season ended, players left well-broken-in gloves, professional bats, and a few game pointers with their young friends. Well-schooled in vocation and baseball, these high school boys won ballgames throughout Florida.

In February 1953, the Metro-Goldwyn-Mayer film crew arrived during the Giants' Spring Training, with lights, camera, action, and movie stars to film the movie, "The Big Leaguer." Edward G. Robinson played Philadelphia A's Manager, Hans Lobert. Vera-Ellen was the love interest of a want-to-be Big Leaguer acting outside his father's dreams.

The town was agog! Lodging at the famous Indiatlantic

Tradewinds Hotel, Robinson and Vera-Ellen appeared at city meetings and fundraisers. While dining at The Castaways Club on Turkey Creek, Robinson paid a newspaper delivery boy a dollar every day for a 25-cent newspaper. The secretary of the Chamber of Commerce and local kids had bit parts in the show. Locals packed the stands for filming the big game finale. Some professional ballplayers even appeared as themselves.

"The Big Leaguer" premiered on August 19th, 1953, attracting stars, invited dignitaries, and even Connie Mack, the 90-year-old legendary manager of the Philadelphia A's. The city declared it Connie Mack Day. The high school band led a parade to the Van Croix Theater on US-1. The local newspaper gave a sterling review of the show, and national critics disagreed.

Given the excitement of national recognition, youth were sponsored by new Little League teams organized by the Rotary, Elks, and Lions' Clubs. However, in South Melbourne, The Melbourne Braves, the vocational school team, set state records in Black high school leagues.

The playing fields in Melbourne were outstanding with

PLAY BALL! BATTER UP! continued on pg 22

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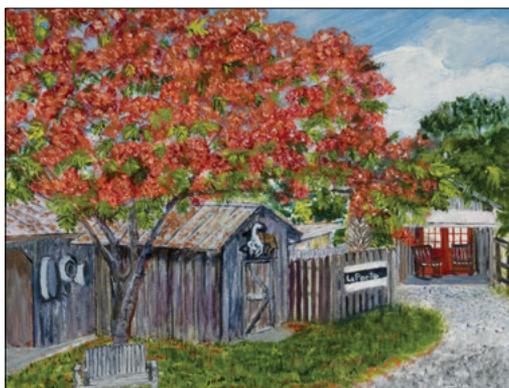
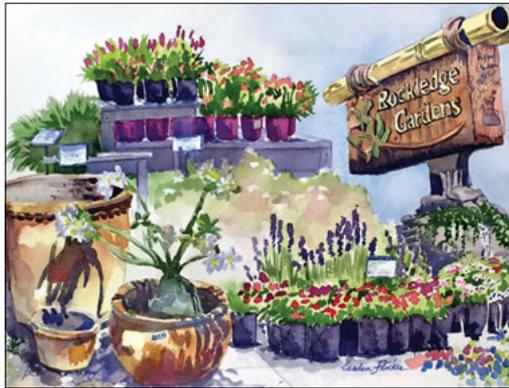
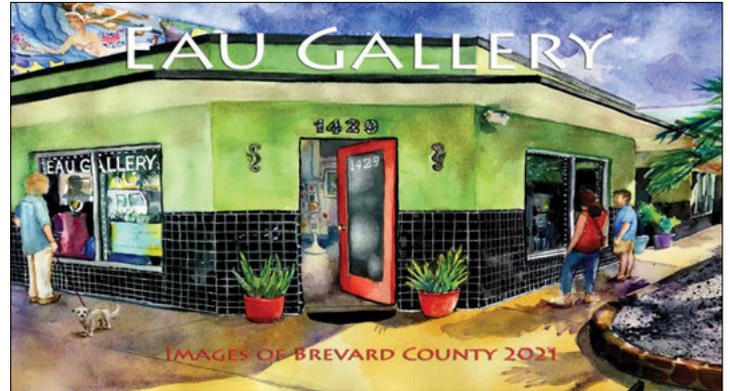
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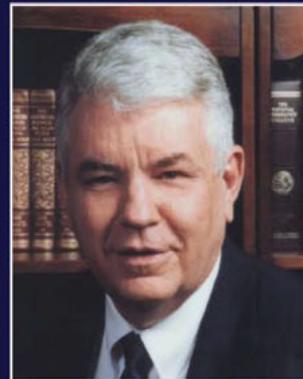
COVER STORY – FOR BREVARD COUNTY AREA

Eau Gallery Presents 2021 Calendar

Eau Gallery, in the Eau Gallie Art District (1429 Highland Avenue) is excited to present its 2021 Calendar depicting important and memorable scenes from the Brevard County area. Our Calendars have become a must have for our many customers and are an ideal gift for the upcoming Holidays. This year's calendar features paintings by each of the member artists and guest artists and include images of Mustard's Last Stand, a Banana River Sunrise, Mrs. Mango's Herb Shop, Rockledge Gardens, Goombay's and more. The Calendar will be available from First Friday October 2nd on! The Calendar paintings will be on display at the Gallery in the month of October. Customers can take advantage of discounts for purchasing multiple calendars in the Gallery and at <https://www.eaugallery.com/calendars>. (S)



ESTATE PLANNING BOOKLET



By Attorney

TRUMAN SCARBOROUGH

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Message from Secretary Richard Prudom

November 11 marks Veterans Day across our great nation. Floridians have a rich history of military service, and our state is one of the most military and veteran friendly in the U.S. There are more than 1.5 million veterans living in Florida – the third largest veteran population in the country!1 Nearly 52 percent of Florida’s veterans are over the age of 65, and they have served in World War II, the Korean War, the Vietnam-era, the Gulf War, and post-9/11 – the War Against Terrorism.

Florida veterans have a wealth of knowledge and experience to share with younger generations. Stories of service may find a venue in print, on television, or through special programs that host dialogues among veterans, adults, and youth. When an intergenerational exchange of ideas does happen, participants often express feeling a deeper connection with some of the people involved. If the right opportunity does present itself, I hope stories may indeed be shared.

Truly, the dedication and selflessness of our veterans is unmatched. Service men and women stepped forward to defend freedom and the principles of America when needed. While Veterans Day is just one day, it stands to symbolize

commitment and service to country. Veterans Day allows us to honor those who gave us the freedoms we enjoy all year.

November also celebrates Family Caregivers Month. In 2017, 2.9 million caregivers in Florida provided unpaid care to adults over the age of 50 with an estimated economic impact of \$31 billion. However, the provision of that care can have adverse consequences for caregivers’ well-being, particularly for those caring for people living with dementia. In 2019, the average caregiver provided 78 hours of care in a given week, and 23 percent of caregivers provided around-the-clock care.2 Family members and other informal caregivers are the largest sources of support for older adults in this country, but changes in family structure and social roles may affect that support.

DOEA’s Livable Florida program, offered in partnership with AARP, helps create an Age-Friendly Community that can offer necessary resources and support to family caregivers as the new demographic of family caregiver is emerging. Age-Friendly Communities represent spaces that are safe and secure, have affordable and appropriate housing, offer good transportation

MESSAGE FROM SECRETARY PRUDOM *continued on pg 41*

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Why Won't The Attorney Talk With Me?

By Attorney Truman Scarborough

When friends are more than willing to share their opinions, it may appear strange if an attorney refuses to talk about a legal problem. However, attorneys can be ethically or legally prohibited from discussing certain matters. These restrictions include:

1. The attorney must be knowledgeable: Since it is impossible for an attorney to be skilled in all areas of the law, the Florida Bar's Rules of Professional Conduct require that an attorney limit his/her advice to those matters where he/she is competent. A referral probably can be made to another attorney who is more knowledgeable.
2. Unauthorized Practice: The law can be significantly different from state to state. Therefore, an attorney is prohibited from practicing in another state unless he/she is admitted to practice in that state. If an attorney attempts to practice in a state where he/she is not a member of the bar could be subject to criminal prosecution for the "unauthorized practice of law".
3. Confidentiality / Attorney Client Privilege: In order to fully and frankly discuss issues with the attorney, a client

needs to know the attorney will not reveal information. Under the Florida Bar's Rules of Professional Conduct, information relating to the representation is confidential (with few exceptions) and cannot be shared with anyone else without the client's express permission. Information is also protected as Attorney-Client Privilege under Florida's Evidence Code from attempts to compel the attorney to divulge the information in legal proceedings. Even after a client has passed away, the attorney has a continuing obligation to protect this information.

4. Conflict of interest: A lawyer cannot represent one client where that representation would adversely affect another client's interest. For example, an attorney normally assists the husband and wife as a couple in developing an estate plan. But if a conflict arises between the spouses, the attorney cannot assist both of them. In settling a trust or probate estate, the attorney communicates with the beneficiaries, providing them copies of the will, trust, inventory, accounting, etc. However, the attorney

WHY WON'T THE ATTORNEY TALK WITH ME? cont'd on pg 46

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TINSELTOWN TALKS By Nick Thomas

Daughter Recalls Thanksgiving With Natalie Wood

With the holidays approaching, seasonal movie favorites will soon be inching their way into television schedules. While considered perennial Christmas entertainment fare, the opening scenes of “Miracle on 34th Street” actually take place at Thanksgiving with the annual Macy’s parade. The 1947 movie and Thanksgiving festivities hold special significance for actress Natasha Gregson Wagner.

“I don’t recall the first time my mother showed me ‘Miracle on 34th Street,’ but I remember as a child knowing she was in the cast and enjoyed watching her as a little girl,” said Gregson Wagner from Los Angeles. That child actress in the movie was her mother, Natalie Wood.

“The first time I saw my mom on the television was on one of those big old square box sets and I actually found it a little



scary,” she recalled. “I even went around the back to try and figure out how she got inside!”

Thanksgiving meals with her mother remain memorable for Gregson Wagner.

“She loved Thanksgiving which was always very festive and our house was filled with a large extended family. But my mom was not a big cook so a lovely couple, Helen and Gene, would prepare the dinner every year. And the lady who helped raise us, (housekeeper and nanny) Willie-Mae, would make sweet potato puree in a hulled out orange shell topped with marshmallows – delicious!”

Natasha has shared other memories of her mother by contributing personal photos and thoughts to Manoa



DAUGHTER RECALLS THANKSGIVING... continued on pg 54

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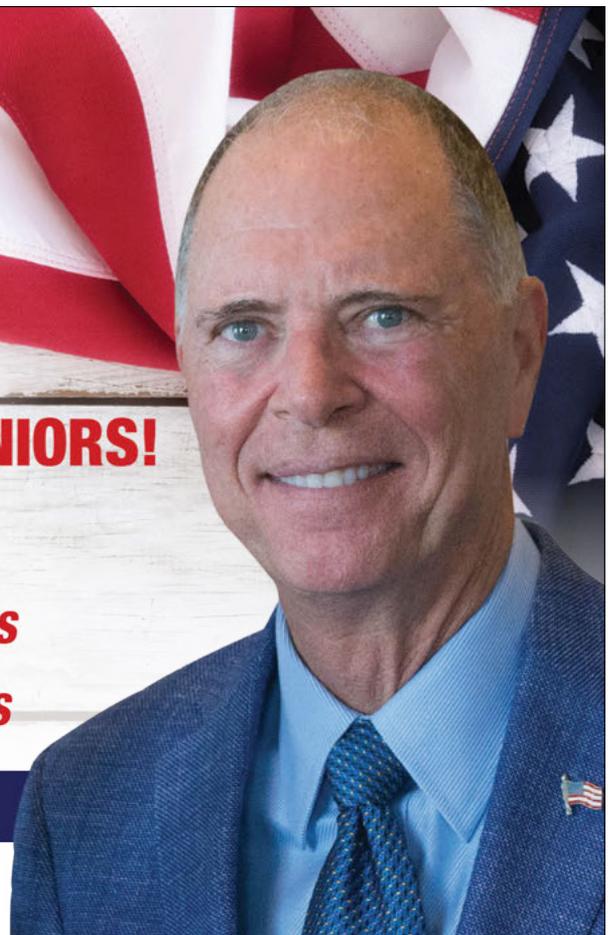
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Vna Answer Nurse: The Benefits Of Private Care For Those With Alzheimer's Disease

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.

Alzheimer's disease can cause even the most social individuals to shy away from activities, family and friends. It's vital to maintain interests and foster relationships; however, this new responsibility can be daunting. Though it means being available 24/7, you are not alone. Resources and support are available.

Q: Can private care make a difference in the life of someone living with Alzheimer's disease?

A: Yes, depending on their needs, a part time or full-time private caregiver can help your loved one with activities of daily living. Having a private caregiver offers relief from daily tasks and responsibilities so spouses and family members can focus on their relationship again. Having private care means help with daily tasks such as light house cleaning, laundry, running errands or respite care.

Q: What are the benefits of hiring a private care agency?

A: Well trained caregivers will understand the disease process and provide all aspects of care. To begin, you'll share what your loved one enjoyed and may still enjoy. Every day's experiences will be tailored to the person's needs. No two

days will be the same: tastes change, preferences change and moods change. Knowing this, together, you and a private caregiver can design a schedule fulfilling physical, spiritual and emotional needs.

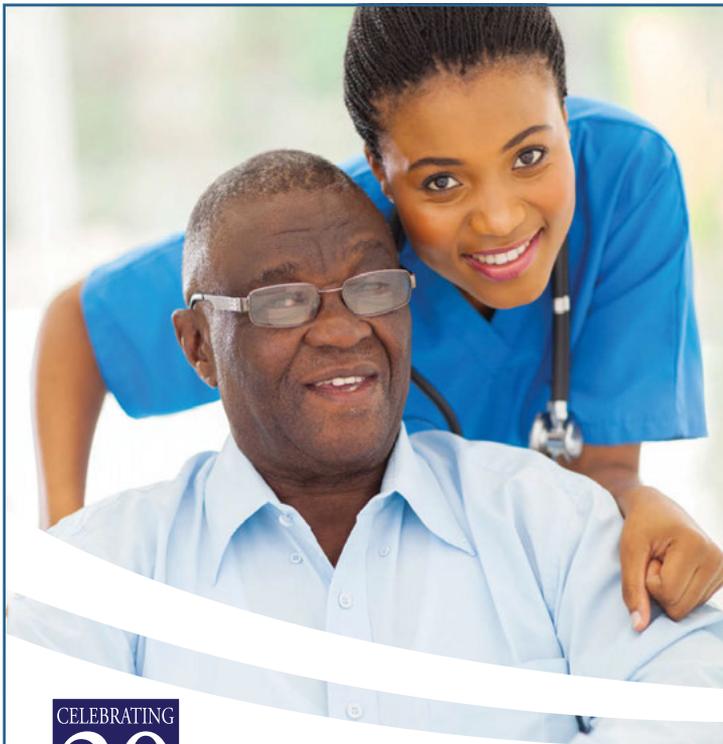
Q: How do I find a caregiver who understands Alzheimer's disease?

A: First, it's important to understand the difference between hiring an agency as opposed to a registry or private caregiver. Agencies are licensed, insured and they provide an extra layer of protection, performing background checks on all employees. Research an agency with staff trained to care for persons with Alzheimer's disease. Talk openly about your needs and expectations to find the right fit. No two agencies are the same.

Q: Are there community resources?

A: Check to see if your community has a local Alzheimer/ Parkinson's Association or a senior center. Often these

THE BENEFITS OF PRIVATE CARE ... continued on pg 36



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Email Unsubscribe Scams

By Bill Ford, *Data Doctors*

There are so many ways for your email address to get on a mailing list. How you got added is the primary key to deciding if the unsubscribe

button is safe. Unfortunately, malicious cyber thieves have long used what appears to be a legitimate message with an unsubscribe option to perpetrate a variety of scams and attacks.

Do You Know the Organization?

If you've done business with a company or if you specifically signed up for a newsletter or other forms of correspondence from the organization, then the unsubscribe option is safe.

If you've never heard of the company and you never subscribed in the first place, then clicking on the unsubscribe button in the message can be risky.

Why Unsubscribe Can Be Risky

In the past, the unsubscribe button was simply used by spammers to get you to validate your email address so they could sell it to other spammers. Not only does it validate that you are address is in active use, it also shows the spammers that you opened the message and read it.

When an unsubscribe button leads to a website, the scammers can gather additional info such as your general location, which browser you're using, and whether you are running Windows or the macOS.

This can help them determine the best way to try additional exploits based on the software you are using for email, your browser choice, and your operating system. Most scam websites will likely attempt to place a tracking cookie on your computer, which allows them to identify you when you visit any of their websites.

The Biggest Risk

Today's scammers and cyber thieves are very sophisticated and tend to use blended attacks, which means they don't just try one thing. One of the most dangerous things that can happen if you click on a rigged unsubscribe button is that the rigged website can attempt to exploit known vulnerabilities that you may not have patched.

Keeping in mind that they can easily know which operating system and browser you're using, the attack can be customized to your specific setup. This is why the constant harping from the tech world to keep EVERYTHING updated is so important, especially your operating system and browsers in this case.

Use the Spam Option

The best way to deal with unsolicited messages is to bypass the unsubscribe button and mark the message as spam in your email program.

EMAIL UNSUBSCRIBE SCAMS continued on pg 51



Estate Planning Blunders

By Max Valavanis 321-956-7072

Estate Planning is a beautiful opportunity to designate who you want your assets to go to after you pass. Unfortunately, sometimes the results are not what you intend. At this point, for obvious reasons, it is too late for the decedent to make any changes. Therefore, to effectively pass property to your heirs, you must be diligent in creating your estate planning documents. The following are a few mishaps you could easily avoid.

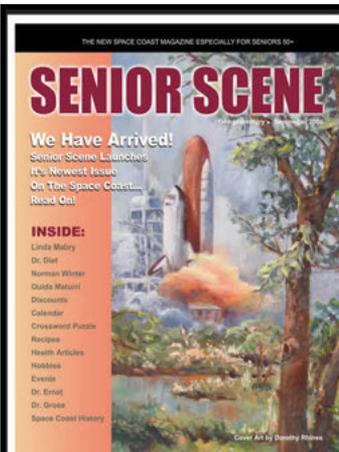
The most notorious shortcoming of an estate plan is forgetting to update or name beneficiaries. Far too often I have come across a client lacking a valid beneficiary in their IRAs, annuities, brokerage accounts, or even their life insurance. This is the number one estate planning mistake I see with our senior clients. So, what do I mean by "valid beneficiary"? Well, that depends on you! Sometimes a beneficiary will be a previous spouse or a person that recently passed away. In these cases, the beneficiaries are not organized properly, or the beneficiary percentages may be outdated.

Take the case of the late actor Philip Seymour Hoffman. When he created his will in 2004, his only child was his first-born named Cooper. By the time he suddenly passed away in 2014, he and his longtime companion, Marianne O'Donnell,

gave birth to two additional children. In the ten years that passed since he created his will, Mr. Hoffman never updated his beneficiaries. Thankfully, Ms. O'Donnell was the only primary beneficiary with Cooper as the contingent. If Ms. O'Donnell passed before Mr. Hoffman, then there would be a long and tedious probate process to reallocate his assets proportionately between all three of his children. It is always paramount to carefully consider who you would like to be your beneficiaries and review them whenever an important event occurs.

Furthermore, avoid probate whenever it is legally possible. Creating a will can deliver your assets to your desired heirs, but the process of doing so may be cumbersome. Typically, probate proceedings last 3-6 months, and in the meantime, numerous fees are paid. The average probate process generally drains five to ten percent of the estate through administrative costs and fees. To make matters worse, it is an open court proceeding; and, therefore, the hearing and documents are open to the public. So, what can we do? Personally, I am not a fan of drawn-out proceedings that are expensive and strip people of their privacy.

ESTATE PLANNING BLUNDERS continued on pg 54



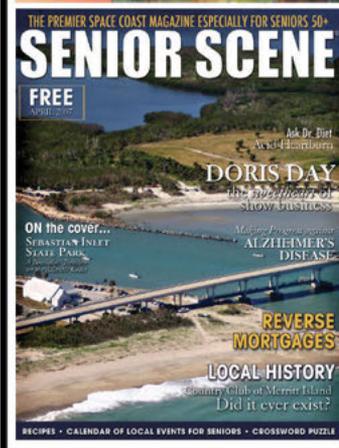
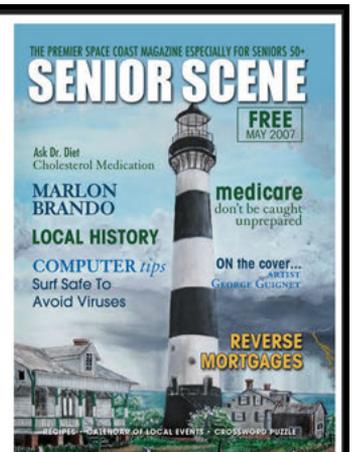
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Yes, You Can Safely Cast Your Ballot this Election Day

There's no need to skip voting in 2020. Our Health First expert offers tips on how to protect yourself while fulfilling your civic duty.

Courtesy of Health First

Plenty of us are pumped to cast our ballots this Election Day. Whether you plan on showing up at the polls on November 3 or voting early, you can do so without worry by following some simple COVID-19 precautions.

"If you are safe and you practice the common sense guidelines that we all know by now – whether you vote early or by mail – you should be able to vote safely and not have any real concerns about it," said Dr. Timothy Laird, Interim Chief Medical Officer with Health First Medical Group.

If you're concerned by the potential for long lines at your precinct or being exposed to too many people, the key is planning ahead – perhaps voting early or sending your ballot in by mail.

"If there is a long line, that really doesn't matter, as long as you maintain your six-foot distance and everybody's masked," Laird said. "If you feel like there's a lot of people without a mask and it's really hard to keep that distance, see if you can vote at a different time."

Here's a crash course in making your vote count – without putting your health or that of your loved ones at risk:

- **Vote early:** You should absolutely vote as early as you can to avoid the crowds on election day. The fewer people that you come in contact with, the safer voting will be. Know when early voting is available and scope out your polling location to determine the length of the lines and the least busy time at your voting location. Make arrangements to vote then, vote by mail-in ballot or drop off if that's an option for you.
- **If you can, bring your own hand sanitizer:** Hand sanitizer, with at least 60% alcohol, should be a necessary item in your pockets or purse these days. The polling location is no different – bring it with you and use it after touching surfaces like the voting machine, pens or door handles.
- **Be efficient:** If you're voting in person, you want to do everything you can to make your voting process safe and efficient. To reduce time at the polling place, be sure you have your necessary documents ahead of time and complete any registration forms before going to vote. Another measure you can take to limit your time around others is to review and fill out a sample ballot at home before voting. By taking this step, you're familiarizing yourself with the ballot and can vote quickly and efficiently.
- **Safe practices:** Show your patriotism by protecting your fellow Americans at the polls, and those family members

YES, YOU CAN SAFELY CAST YOUR BALLET... cont'd on pg 54



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A Time to Be Thankful

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

I am thankful that 31 of my 83 years have been spent in Brevard County. I traveled all over the world during my 38 years of military service before Terry and I retired here. I worked with seniors in my last Navy assignment as commander of the Naval Retirement Home in Gulfport, Mississippi. It was one of my most enjoyable tours and persuaded me to work with the elderly in my retirement. However, it was not until I became Director of the Alzheimer's Association Chapter in Melbourne that I knew this was one of the best decisions I had made in my life.

During my time with the Alzheimer's Association Chapter, which became the Brevard Alzheimer's Foundation, I was privileged to work with caregivers, Alzheimer's patients, and many wonderful senior care providers in Brevard. These were fun years, though I saw where there were many unmet needs. Fortunately, there were County Commissioners, local businesses, hospitals, United Way, and others who believed we could put better care systems and programs in place to care for our senior population.

Working with the County, we obtained land to build three state of the art dementia and adult day care

centers, developed one of Florida's largest elder respite programs, acquired three Faith in Action programs, and were awarded one of the first two Americorps Project Elderserve programs in the state. Much of our work was copied in Iowa, Louisiana, New York, and Pennsylvania, demonstrating that local programs could be built that were effective and capable of serving others at an affordable price.

In 2011 we saw a need to better educate and inform seniors and connect them to care services. Excellent programs exist in Brevard, but if people do not know about them, they remain a well kept secret. To make these many services known to the community, Helping Seniors was founded. We reprogrammed a long standing weekly radio show, produced new television shows, expanded our print outreach, and instituted a senior helpline in order to meet our mission.

The program is working, but I would be thankful if more of the population were aware of senior needs. Many seniors, just as children, reach a point in their lives that

A TIME TO BE THANKFUL continued on pg 52

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A COVID-safe and Practical Way to Approach Christmas Philanthropy and Help Nine Area Nonprofits in the Bargain

Gifts From The Heart (GFTH) Christmas Shop is a unique approach to Christmas charity, one that recognizes that even parents of modest means would prefer to purchase gifts for their children at Christmastime, as opposed to accepting handouts. GFTH Christmas Shop seeks to be a dignity-affirming shopping experience for parents and guardians of children associated with at least one of the nine nonprofit partners. Here's how it works:

Toys are sold at the shop at prices dramatically less than retail, purposely marked down to be affordable. For example, a toy with a retail value of \$50 or more is priced at \$15.

The shop provides a welcoming and festive experience where shoppers select from a large array of toys, receive a free book for each child, and have the choice of a complimentary gift wrap from caring volunteers.

An option is available for struggling families to earn "Shop Dollars" in advance of shop opening day by volunteer-

ing with one of the partner organizations. For every hour volunteered, they earn a \$10 credit to spend at the shop.

GFTH Christmas Shop has the added goal of hiring a shop manager and two assistant managers - ideally persons who are program participants - to handle day-to-day operations; thus, providing a seasonal part time employment opportunity to persons in need.

This will be the fifth year for Gifts From the Heart Christmas Shop. Neighbor Up Brevard, Club Esteem, and Love INC first launched GFTH in 2016, and have since then been joined by Family Promise of Brevard, Community of Hope, Eckerd Connects, New Life Mission (formerly known as Brevard Rescue Mission), Habitat for Humanity of Brevard, and Children's Home Society, Space Coast. The shop has been an amazing success with parents purchasing at least three gifts per child for over 425 children in 2019, an increase of 40%! 



PLAY BALL! BATTER UP! continued from pg 10

clay infields. Wells Park had bleachers, dugouts for baseball, and a track around the two lakes. This was kid central for Melbourne. The great Satchel Paige played an exhibition game there.

Years of military service and jobs did not lower the baseball fever for the Brevard Vocation School Alumni Players. They reorganized and practiced after work until dark most evenings. The champion Melbourne Braves played weekends around Florida for years, leaving work early on Friday, driving across the state to play on Saturday night, and again Sunday afternoon, and returning for work on Monday. As their reputation grew, the players from Melbourne and Eau Gallie High Schools asked to join the Braves for practice and pick up play strategies. By then, the Braves played at white Wells and black Brothers' fields.

The successful legacy of the Melbourne Braves was little noted in Melbourne. But the team was hosted as special guests for recognition by both the Brooklyn Dodgers and the Washington Nationals.

Listen as you pass Wells Park—you may still hear the crack of a bat or the cheers as a runner heads for home plate—the reverberation of good times in Melbourne.

You can see "The Big Leaguer" on the STARS network. A big thank-you to Joe Sitter of The Melbourne Braves, Spence Guerin, one of the movie kids, and John Hiott, the paperboy, for sharing their stories for this article. 



BREVARD COUNTY TRIAD'S 21st ANNUAL

senior santa

Brevard County TRIAD delivers holiday gifts and goodies to seniors in need or will be alone during the holiday season!

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VIERA: One Senior Place, 8085 Spyglass Hill Road, Viera, 751-6771
TITUSVILLE: Parrish Senior Solution Center, 805A Century Medical Dr., 383-9393
 Titusville Police Department, 1100 John Glenn Blvd., 264-7800
PALM BAY: Palm Bay Police Dept., 130 Malabar Rd. SE, Palm Bay, 952-3456

GIFT DROP OFF LOCATIONS

BEACHSIDE: Schechter Community Center, 1089 S. Patrick Dr., Satellite Beach, 773-6458
MICCO: Brevard Alzheimer's Foundation, 7951 Ron Beatty Blvd., Barefoot Bay, FL
MELBOURNE: Brevard Alzheimer's Foundation, 4676 N. Wickham Road, 253-4430
 One Senior Place, 8085 Spyglass Hill Road, Viera, 751-6771
TITUSVILLE: Parrish Senior Solutions Center, 805A Century Medical Dr., 383-9393
 Titusville Police Department, 1100 John Glenn Blvd., 264-7800
PALM BAY: Palm Bay Chamber of Commerce Office, 4100 Dixie Hwy. NE, 951-9998
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Helping Seniors Of Brevard

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Issue



Special Pull-Out Newsletter



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President's Message

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

Greetings,

Congratulations to Troy Darling, the winner of the 4th Annual Helping Seniors Car Raffle Fundraiser! This was our most successful car raffle to-date, raising \$85,000 to continue our much needed work for seniors. Troy is pictured below with his wife Marie and A.J. Hiers, long-time friend of our President Joe Steckler and Helping Seniors, and

CEO of Boniface Hiers Automotive Group. Can you guess which car Troy picked? Yes – the beautiful 2020 Chevrolet Camaro – one of four cars available to choose from in this year's raffle.

Thank you to A.J. Hiers and his excellent team at Boniface Hiers Automotive, Mark Pieloch and his superb team at the American Muscle Car Museum, and to everyone who participated and helped in this effort to keep the work of Helping Seniors Moving forward.

Hold on to your 2020 Helping Seniors Car Raffle ticket stubs – we will be announcing, as soon as possible, opening dates for the American Muscle Car Museum where Mark has kindly agreed to invite you to visit his amazing facility as his guest. And, too, stay tuned for announcement coming soon concerning the 2021 Helping Seniors Car Raffle! More fun ahead ... and, again, thank you!



Left to right: A.J. Hiers, Marie and Troy Darling

Joe Steckler
Elder Advocate



Helping Seniors Of Brevard



Seniors Facing Boredom and Isolation

*Nancy Taylor Deardorff
Area Director, CSI Caregiver
Services Brevard County*



Kim's Corner

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

Many folks may have experienced boredom at some point, and in this time of pandemic, many may experience prolonged boredom leading to feelings of isolation and signs of depression.

Seniors are especially vulnerable to these feelings. Life changes such as retirement, changes in health and independence, and personal loss can all be contributing factors. The pandemic we are experiencing may further compound these feelings due to social distancing and avoidance of usual social activities.

It is important that we take good care of ourselves and reach out to our friends and neighbors, especially our seniors. We need to not only care for our physical health, but our emotional, spiritual, and mental health as well.

Activities that keep the brain stimulated can be helpful in combatting feelings of boredom and isolation. Reading, puzzles, gardening, walking, listening to music, and talking on the phone are all good examples of activities that can stimulate the brain and bring feelings of well-being.

Caregivers also face extra challenges in this time of pandemic, which can lead to caregiver burn out. Home care services such as companion care, homemaking, home health aide or Certified Nursing Assistant care can offer caregivers a much needed break while providing seniors with needed care and socialization, all in the safety and comfort of home.

If you or a loved one could benefit from in home care services give us a call at CSI Caregiver Services 321-722-0009, we have caregivers ready to refer. Be good to yourself and remember, we are all in this together.

Although we are all having to practice social distancing and wear a mask to every public place we visit, as an organization we were still able to follow all of the COVID-19 recommendations and hold our annual car raffle fundraiser event. Even though it was later than planned, and much later than expected by everyone, it turned out better than we thought.

The 2020 car raffle was a great success! Even though we worked through the pandemic of COVID-19 and all the restrictions that it caused the public, we actually had the best year we have ever had. As you all know, the only way we can keep our doors open is with the help from our community, sponsors, grant funding, and of course the car raffle every year. Everyone worked hard, from our president and founder Joe Steckler, all the way to our talented men of media and production.

We had a great turnout of sponsors who participated at the Boniface Hiers car dealerships, and the most exciting part of the day outside of the American Muscle Car Museum with owner, Mark Pieloch and his wife. We learned who our winner was in a matter of seconds. The winner answered his phone with such excitement to learn the fabulous news, you won a car!

The annual fundraiser was a tremendous success, and fun was had by all. I thank all of our sponsors who took the time out on their Saturday to join us in creating this wonderful and much needed fundraiser. We look forward to the years to come.

Kim

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

Support Helping Seniors of Brevard when you shop at www.smile.Amazon.com. Amazon will donate 0.5% of the price of your eligible purchases to Helping Seniors once you designate us as the charitable organization of your choice. Thank you!



Helping Seniors Of Brevard



Why Shouldn't You Do Dental Implants?

*Lee Sheldon, DMD, PA
Solid Bite*

When I placed my first implant in 1986, I had to educate patients on why a dental implant may be a good thing. Now, 34 years later, everyone has heard of dental implants. Moreover, with all of the marketing for dental implants, we often have an inflated view of what dental implants can do.

So let's go over a few observations that I have:

Dental implants are too often chosen when saving a tooth may be a more predictable approach. Here are some reasons for extraction that you might hear:

1. You have periodontal disease.
2. The tooth has an abscess.
3. A crown keeps falling off of a tooth.

In many of these three examples, the tooth can be saved. However, it may take a referral to a specialist. The two specialties trained to save teeth are the periodontist (gum specialist) and the endodontist (root canal specialist).

Let's look at periodontal disease in a little more detail. If some or all of your teeth are not loose, your teeth can often be treated and the periodontal disease stopped. In fact, there are many times when bone will regrow around teeth once the bacteria creating the periodontal disease is removed.

The same can occur if a tooth is abscessed and needs a root canal. I have seen many patients who were told that their teeth needed to be extracted and thirty years later, they still have their teeth. If you have periodontal disease and your dentist has failed at controlling that disease, a periodontist has many more tools available to help you. Get a referral to a periodontist or visit one yourself.

When you reach the critical point of deciding on an extraction, take advantage of the additional knowledge and skill that a specialist can provide.



National Hospice Month

*Kathleen Kashow
General Manager for
VITAS Healthcare in Brevard County*

One of the comments we frequently hear from our patients and their families at VITAS® Healthcare is: "I wish I had known about hospice sooner."

November's designation as National Hospice Month is an ideal opportunity to spread awareness about hospice as a healthcare specialty for patients and families who are faced with the challenges of advanced illness near the end of life.

- **VITAS brings hospice care to you**, whether you decide to remain at home, in a nursing home, or in an assisted living community.
- **Your hospice "specialist" is a team:** a physician, nurse, aide, social worker, chaplain, and volunteer create an individualized plan to meet your medical, emotional, and spiritual needs.
- **Medicare Part A, Medicaid, TriCare, and most insurers cover** up to 100% of hospice care. Patients have the right to choose the provider they want for care.
- **Hospice has continued during COVID-19**, aided by safety protocols and telehealth platforms that allow hospice teams to evaluate, assess, admit, and care for patients using FaceTime, WhatsApp, Google Duo, or Microsoft Teams.

Patients facing the end of life want to be cared for by the best specialists in end-of-life care.

When it's time for hospice care, you have choices. Choose the provider who will surround you with expertise and services to help you embrace quality of life—for you and the people who mean the most to you.

Kathleen Kashow is general manager for VITAS in Brevard County, Florida. For more information about end-of-life care options, call VITAS Healthcare at 321.339.2893 or visit VITAS.com.



Helping Seniors Of Brevard



Family Caregivers at Holiday Time

*Jennifer Helin
Seniors Helping Seniors*

November is National Family Caregiver Month. It seems appropriate since it is the start of the holiday season. We begin gathering with family over Thanksgiving and continue straight through to the new year.

This time with family can be loving and create lasting memories. If you are a family caregiver, it can be stressful and leave you with feelings of guilt and animosity. Add to it the stress that is 2020. Is it safe to gather? How can family caregivers thrive during this season?

To all the family caregivers out there, stop. Breathe. You are doing the best that you can. You run between parents and children, work and home. Some days are fantastic, others you want to forget.

Here's a little advice, gleaned from my own battle with trying to be everything to everyone, as well as lessons learned from our clients and families.

- **Keep familiar traditions.** There is comfort in their familiarity. Do NOT keep them all. Put only the most prized decorations out. Make the meal with two favorite sides rather than four. Simplicity really is bliss.
- **Ask for help.** Don't assume family members know where to step in, or how. Often, they don't want to step on toes or feel like they are imposing, especially if the senior is living with a family member.
- **Start a new tradition.** Maybe having a huge intergenerational gathering inside isn't a good idea yet. How about a shorter, smaller, outdoor event? Can't visit? Maybe a Thanksgiving mail-a-thon for your senior, family all sending gratitude?
- **Take care of yourself.** The biggest gift you can give your family is you. If you are tired and grouchy, are they getting what they deserve?

(Continued on page 7)



The Air You Breathe Affects Getting COVID or Not

*Kevin Kilday, PhD, D.PSc
Holistic Health Center*

Most of us are staying indoors a lot these days. We should be concerned about the air we breathe, since the COVID-19 virus is airborne and on surfaces.

Holistic Health Center is now offering the best indoor purification systems for COVID-19. According to a public news release on 9/30/20, ActivePure Technology is the first air purifier scientifically **proven to reduce COVID-19 in the air and on surfaces by 99.98%**! These units are made in the USA by a leading technology company with over 95 years of experience that has been recognized and approved by the FDA and evolved from early-stage NASA designs.

The Test: Officials say an independent Food and Drug Administration-compliant lab tested ActivePure Technology and established that it kills COVID-19 on surfaces at a 99.98% rate. ActivePure Technology was tested on live SARS-CoV-2 virus (COVID-19), not proxy or surrogate strains. It demonstrated a 99.98% surface kill rate of COVID-19 within 7 hours.

ActivePure systems are made for indoor areas from 500 to 20,000 sq. ft., including residential rooms, whole houses, ballrooms, conference centers, restaurants, hotel lobbies, and large public spaces.

These air purifiers produce sub-microscopic hydroxyls and ions, ActivePure Molecules, that destroy contaminants on contact, reducing exposure to diseases, including RNA and DNA viruses, bacteria, and mold. Re-contamination and cross contamination are minimized in real time without the use of chemicals or ozone.

The ActivePure Technology disinfection system is the safest, fastest, and most powerful surface and air-purification technology ever discovered.

Visit www.holistichealthcenter.us or call Dr. Kevin Kilday, PhD at 321-549-0711 for ordering and information.



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- A 4-line Business Directory listing each month, for 12 months, in the online edition of the Helping Seniors Newsletter – published atHelpingSeniorsofBrevard.org.
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- A good feeling for supporting the work of Helping Seniors of Brevard – the Florida non-profit dedicated to operating the County's Senior Information Helpline.

(Based on annual commitment)

Call Helping Seniors today to get signed up!
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Helping Seniors Of Brevard



Asset-Based Long-Term Care

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

A major concern for most of us in retirement is how to pay for long-term care services when needed.

There are a number of different scenarios that would create negative financial results in retirement. Of course, the most common is having to invade income-producing assets to create the extra income needed to pay for long-term care expenses, thus reducing or eliminating future income. If those assets are currently in an IRA (qualified) account, then they are fully taxable. The result is a potentially substantial loss of value on those funds due to taxation.

Here is a potential solution ---

For all of you that have non-qualified (non IRA) annuities, especially if you have owned them for a number of years, fairly new legislation has created an efficient way to obtain tax-free funds to pay for long-term care expenses.

In a nutshell, the IRS allows us to transfer funds between non-qualified annuities without paying tax on the gain. This is called a 1035 exchange. If the new annuity has the proper wording, the funds can be used to pay for long-term care costs without paying tax on any of the gain that accrued over the years in the old and the new annuity.

Example: If there was \$50,000 of accrued gain in the annuity, none of that \$50,000 would incur taxation.

One hundred percent of the funds would be available to pay long-term expenses. This would reduce the potential need of invading other income-producing assets at a time that may be very inconvenient. As an example, the market could be down 20% or more and the funds would be coming out of an IRA account.

Pretty good deal!



Listening

*Tara Bailey
MPA, CMC, RG, CSA, BCPA, CDP
Total Long-Term Care Consultant Services*

“Listening is often the only thing needed to help someone” - Unknown

As we age, we may begin to feel inconsequential and no longer respected in a world that seems to be passing us by.

I remember meeting an elderly gentleman client for the first time who had been acting out aggressively toward facility staff. There was great sadness in his eyes and he had difficulty looking directly at me. I kneeled down before him, as he was seated in a chair and looking up not only caused him physical strain, but also psychologically indicated I was ‘above’ him.

I listened as he told me that he was fine, and that his concern was in ensuring he took good care of his ailing wife. The truth was, they were both in need of help, but his words indicated he wanted the focus on his wife.

After a while of his speaking, I asked him open ended questions that gave him an opportunity to provide the information he was most comfortable with providing.

Over the next months, I learned much about his childhood and adult history that helped to explain behaviors that caused others to tune him out. Little by little, we worked together at ‘unpeeling the layers’ of hurt and mistrust. The transformation in his behaviors was remarkable.

Today, I remember with fondness the smile on his face and his hands cupping mine as he thanked me, over and over, for listening to him and ‘helping him’ take care of his wife.

For what he really said at our first meeting was “I want to be in charge of caring for my wife’s needs, as it is my turn to take care of her.” When I needed to schedule appointments for his wife or set up specific care requirements, I asked him if “he” would like me to help “him” take care of these needs for his wife. Just the simple act of ‘listening’, rather than ‘telling’ him what was going to be done, enabled him to preserve dignity and a sense of caring that he wished to bestow upon the wife he so loved.



Helping Seniors Of Brevard



Health Impact of Loneliness Part I

*Kelly McDavid-Rallis, Administrator
Home Health Care Resources Corp.*

According to a new report from the National Academies of Sciences, Engineering, and Medicine (NASEM), more than one-third of adults aged 45 and older feel lonely, and nearly one-fourth of adults aged 65 and older are considered to be socially isolated.

Health Risks of Loneliness:

- Increased risk of premature death from all causes, rivaling risks of smoking, obesity, and physical inactivity
- 50% increased risk of dementia
- 29% increased risk of heart disease
- 32% increased risk of stroke
- Higher rates of depression, anxiety, and suicide

Health Care System Interventions Are Key

People generally are social by nature, and high-quality social relationships can help them live longer, healthier lives. Health care systems are an important, yet underused, partner in identifying loneliness and preventing medical conditions associated with loneliness.

Nearly all adults aged 50 or older interact with the health care system in some way. For those without social connections, a doctor's appointment or visit from a home health nurse may be one of the few face-to-face encounters they have.

NASEM recommends that clinicians periodically assess patients who may be at risk and connect them to community resources for help. But patients must make their own decisions. Some people may like being alone. It is also important to note that social isolation and loneliness are two distinct aspects of social relationships, and they are not significantly linked. Both can put health at risk, however.

For more information on local programs and home care services please call Home Health Care Resources Corp. at 321.677.2577 or visit their website to learn more at www.homehealthcrc.com.



Understanding Medicare Star Ratings & Special Enrollment Periods

The Centers for Medicare & Medicaid Services (CMS) uses a 5-star rating system to help consumers, their families, and caregivers compare Medicare Advantage plans based on each plan's quality and performance. Each year, plans are given a rating between 1 and 5 stars.

So, what does a health plan's star rating mean?

- ★★★★★ 5 stars - excellent
- ★★★★ 4 stars - above average
- ★★★ 3 stars - average
- ★★ 2 stars - below average
- ★ 1 star - poor

In 2020, CarePlus earned a 5-star rating for the 3rd time, which means CMS considers CarePlus to be an excellent plan. CarePlus was awarded a Special Enrollment Period by Medicare because of our 5-star rating. That means you don't have to wait until October to enroll in CarePlus. You can enroll at any time during the year! If you are currently enrolled in a Medicare Advantage plan and aren't completely satisfied, you can switch to CarePlus today and start receiving 5-star treatment!

CMS considers over 40 measures when determining a plan's overall star rating. Some of the categories Medicare measures when determining star ratings are:

- Member Experience
- Customer Service
- Managing Chronic Conditions
- Staying Healthy
- Complaint Resolution & Health Plan Performance
- Prescription Drug Services

When it comes to your health, you deserve excellence. So why wait for 5-star quality? Join CarePlus today! Call a licensed CarePlus sales agent to see if CarePlus is right for you. (321) 272-0218 (TTY: 711)



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The last six months have been an incredibly difficult time for everyone. The depth of our vulnerability has been sobering. It seems every aspect of our life depends on an expert in a specific field.

Now - LET'S get out and start to plan your next great trip together! Please join us on the Helping Seniors of Brevard Cruise on February 21, 2021, out of Port Canaveral.

Levels of our Corporate Loyalty Program

On our MSC February 21, 2021, cruise program offers our corporate sponsors levels of discounts and benefits.

Platinum Program: \$1250

- ✓ Complementary upgrade from ocean view cabin to a balcony cabin
- ✓ Pay for an ocean view cabin and receive a balcony cabin
- ✓ \$50 per person shipboard cruise credit
- ✓ Promote your product in a 1-hour seminar with our seniors.
- ✓ Your company will be mentioned in all our ads and e-mail programs throughout the year
- ✓ Special pricing for you and our employees through 2021
- ✓ Introductions at our invitation only cocktail party

- ✓ Round trip transfer from your home to Port Carnival (2 passengers)
- ✓ Complimentary drink package

Gold Program: \$750

- ✓ Complementary upgrade from ocean view cabin to a balcony cabin
- ✓ Pay for an ocean view cabin and receive a balcony cabin
- ✓ \$50 per person shipboard cruise credit
- ✓ Promote your product in a 1-hour seminar with our seniors.
- ✓ Special pricing for you and your employees throughout 2021
- ✓ Introductions at our invitation only cocktail party

Silver Program: \$350

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- ✓ Promote your product in a 1-hour seminar with our seniors.
- ✓ Special pricing for you and your employees throughout 2021
- ✓ Introductions at our invitation only cocktail party

SPECIAL ANNOUNCEMENT: If you book ten or more cabins on this Feb. 21, 2021, MSC Helping Seniors cruise (family or business), you will receive the GOLD PROGRAM at the SILVER PROGRAM price for all cabins booked.

(continued from p. 4 – Seniors Helping Seniors)

Make and keep appointments for the doctor, dentist, and hairdresser. Get out socially each week, even if just for coffee. As the saying goes, you can not pour from an empty cup. Taking a little time away may be counterintuitive, but it will make a huge difference.

When working with dementia, use a team approach. It really does take a village. Get help from family and friends, hire a caregiver through a licensed company. Join a support group. Do not try to do it all yourself. If you end up sick, who takes care of your loved one?

To all the family caregivers in Brevard, we appreciate you. This month, please take some time for yourselves. If we can help, please call!



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Mom & Me

by Audrey & Kimberley

Dear Mom and Me,

My parents are never home, they are constantly on the move volunteering, traveling, entertaining and being entertained. They seem to enjoy the friendship of their friends, more than they enjoy their family. We have not been as successful as they were both very lucky, but I think it was easier in the fifties. We do argue with them but they have just detached themselves and see us only for short periods. My sister is very hurt, and I got very annoyed. They were great to us when we were growing up, but now we just get the cold shoulder. What should we do?

– ABANDONED CHILDREN

Dear Abandoned,

Your parents are enjoying their well earned retirement. They were successful because they worked hard, not because it was easier. Each generation has its ups and downs and think other generations had it easier.

They have detached themselves from you because they do not want to argue with you, and probably find

the time spent with friends more enjoyable. When you are with them try to treat your parents with the same courtesy as you treat your friends, and you may find a change in their behavior.

– AUDREY

Dear Abandoned Children,

I am sorry that you feel abandoned by your parents. I also sense that you feel “judged” by your parents and still have a need for their approval and acceptance. These are feelings that don’t seem to go away, even as adults. Perhaps time away from your parents is good for you and your sister. You do not need the sarcasm and holier than thou attitude. Also, sometimes there is so much baggage between parents and adult children that a “friendship”, while wanted, is not possible.

Being respectful and courteous is a two way street. If you want a relationship with your parents, your behavior, as well as theirs, needs to change.

– KIMBERLEY

UPCOMING EVENTS

Day Trips Are Back, it's time to get out of the house and start living again! I have just travelled over 10K miles across the USA and had no issues and people are travelling!!

14th Annual Key West Holiday Trip
- November 29th - December 2nd, 2020
- \$571 per person based on double occupancy and \$809 for single - trip includes roundtrip motorcoach, 3nights accommodations at Fairfield Inn and Suites with breakfast daily, lunch on travel days and dinner first night in Key West. On Monday evening we will do the Sunset Catamaran Cruise with live music, food, and drinks. Final Payment is now due, I have seats left available for this trip. I am using a bus with less seats but full size so more room for social distancing on the bus also. Face masks are required, and I will be taking everyone temperatures before boarding bus, sanitizing of the seats will be done daily. This trip is a GO! I have 10 seats still available.

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SENIOR NEWS LINE

By Matilda Charles

Quarantine Scofflaws Put Us All at Risks

A recent local party was so loud it could be heard nearly a quarter mile away. A curious neighbor got in his car and went to investigate. He reported back that it was a very large gathering of young people in an alley, music echoing off the brick walls, not a mask to be seen, nor any social distancing. The neighbor did a quick calculation and estimated that the crowd had many times more than the restrictions allow. A call to the police netted this sad truth: They really don't care.

The alley party the other night does not bode well for the coming fall. It's highly likely they were college students, celebrating a return to school. The next days they were in the grocery stores stocking up. (Thankfully there is at least one store in town that insists on the wearing of masks and spacing in lines. The other one's stated policy is that they are not the police.)



We see on the news that tens of thousands of young people are frolicking together on the beach ... and we know the outcomes of those interactions. The virus is going to flourish in those environments, and it will spread even more than it already has, forcing us to stay locked down even longer.

While it's not smart to personally approach those who are violating the rules, we can make calls. Let the store managers know you won't be shopping in their stores unless they enforce mask and distance rules. Get your neighbors and friends to call as well. Let the town council know the police are not responsive, as well as retail and dining establishments that allow flouting of the rules.

Those are a few things we can safely do. (S)
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VNA ANSWER NURSE: THE BENEFITS OF PRIVATE CARE FOR THOSE WITH ALZHEIMER'S DISEASE continued from pg 15

organizations provide a variety of classes, support groups for caregivers, day respite and other opportunities. (S)

This information is for educational purposes. Please consult your physician for any medical issues. The Visiting Nurse Association (VNA) is committed to bringing trusted and quality private and home health care to Brevard County patients from Titusville to Barefoot Bay. For more information about VNA services, call 321-752-7550 or visit www.vnatc.com.

King Crossword

- ACROSS**
- 1 Waller or Domino
 - 5 "— not choose to run"
 - 8 Stoolie
 - 12 Hardly ruddy
 - 13 Calendar abbr.
 - 14 In due time
 - 15 Noble gas
 - 16 Born
 - 17 Loosen
 - 18 Cowpoke of the pampas
 - 20 Get new actors
 - 22 Car-pool lane abbr.
 - 23 Profit
 - 24 Elevator name
 - 27 Crucial experiment
 - 32 See 12-Across
 - 33 Heavy weight
 - 34 Mainlander's memento
 - 35 Midday party
 - 38 Favorable votes
 - 39 Raw rock
 - 40 Boom times
 - 42 Merry
 - 45 This or that, it matters not
 - 49 Sheltered
 - 50 Possess
 - 52 Legislation
 - 53 Factory-fresh
 - 54 Craze
 - 55 Malaria symptom
 - 56 Automaton, for short
 - 57 To and —
 - 58 Egg part
- DOWN**
- 1 Vampire tooth
 - 2 Cruising
 - 3 Grand
 - 4 Harmonizes
 - 5 Start something new
 - 6 Buck's mate
 - 7 Finished
 - 8 Tap
 - 9 From birth
 - 10 Affirmative
 - 11 Entanglement
 - 19 Word after heave or gung
 - 21 Finish
 - 24 Night flyer
 - 25 Greek cross
 - 26 Guiltless
 - 28 Bill and —
 - 29 Sly slur
 - 30 Glimpse
 - 31 "— the season ..."
 - 36 Vinegar bottles
 - 37 Coop denizen
 - 38 Off
 - 41 "Life of —"
 - 42 Door-frame piece
 - 43 Hodgepodge
 - 44 Remove, as a cap
 - 46 "Les Miserables" writer
 - 47 Hebrew month
 - 48 Stench
 - 51 Simple card game

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PAW'S CORNER

By Sam Mazzotta

Badly Behaved Dogs Need Basic Commands

DEAR PAW'S CORNER: Every time I read an article about a badly behaved dog, the trainer says that the dog needs to relearn basic commands like sit, stay and lie down. Why would unrelated commands solve a behavior problem?

— Edward in Albany, New York

DEAR EDWARD: Every dog should be trained to respond to five basic commands: come, heel, sit, stay and lie down. Dogs need to obey their owner the first time and every time a command is issued. That may sound a little harsh, but a dog that can't be controlled is a dog in danger.

Owners need to be able to recall a dog that has slipped its leash before it runs into traffic. They need to make sure their dog will walk beside them and will sit calmly on command, especially when another dog approaches. Their dog needs to stay in position when told to do so -- whether sitting or lying down.

Dogs aren't robots, though. Like us, their discipline and training will slip if not regularly reinforced. Think about how often you and I give in to temptation and take that second cookie (or third or fourth or fifth). Just as we humans sometimes need reinforcement of good habits, our dogs need regular reinforcement of basic commands.

When owners spend more time working one-on-one with their dogs, they frequently report that undesirable behaviors happen less often. The time and attention that owners give can quickly blunt attention-seeking behaviors.

The AKC has a good breakdown of the basic dog commands here: www.akc.org/expert-advice/training/ and search for "5 basic commands." Energetic young dogs can be a handful sometimes. If you are having trouble getting your dog to respond to basic commands, enlist the help of a professional trainer. Send your comments, questions or tips to ask@pawscorner.com. ☺

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Show Some Kindness

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



There's a parable of Jesus where a guy owes a king a ton of money. He's scared to death and pleads for the king to have pity on him. And the king does. Then the guy who had his debt forgiven goes after a guy who owed him equivalent of \$5 and through

him in prison. This enraged the king that someone who had been shown great kindness in his suffering wouldn't turn around and show a little kindness to another his suffering.

The key to extending forgiveness is to have experienced forgiveness.

However, often we don't experience and some of that is of our own making. We don't think we have anything really to be forgiven of. We are imperfect like everyone else, so what? And we think the good we have is due to our work or merit. We don't need forgiveness and we deserve grace.

When you get pulled over by a traffic cop, you may not feel or think you were speeding. You may be flabbergast at the idea that you were. It doesn't change the fact that you were.

Most of us were born in 20th century America, arguably the most prosperous time and place in the history of humankind. How did we manage to do that? Why weren't we born in the slums of Calcutta a hundred years ago? That we came into a world with technology, education, medical treatment, democracy ... all of that we did not merit. It was grace.

Meditate on your own need for forgiveness and kindness. Meditate on how you've been blessed. Then show a little kindness to others. ☺

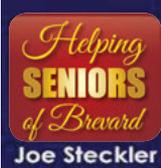
CALENDAR HIGHLIGHTS



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
Mon	Nov 02	Glaucoma	Durable Power of Attorney	Helping Seniors Directory
Tue	Nov 03	Home Health Care Resources	Finding the Right Place for Mom	Put Kids on the Bank Account?
Wed	Nov 04	Need to Know SECURE Act	Senior Mental Health	How to Cruise Successfully
Thu	Nov 05	Pain Relief Thru Supplements	Good Solutions for Home Sales	Avoiding Probate
Wed	Nov 06	How Assisted Living Helps Thrive	Finding Good Help at Home	Hearing Loss Treatments
Mon	Nov 09	Probate - How it Works	Eye Clinic & Laser Institute	Getting Good Home Care
Tue	Nov 10	All About Home Health Care	Guardianship	Selling Your Home Efficiently
Wed	Nov 11	Smorgasboard of Legal Matters	Social Security Planning Ideas	Assisted Living Options
Thu	Nov 12	In Home Care Giving	Holistic Approach to Pain Relief	Call Adult Abuse Hotline?
Fri	Nov 13	Intro to Vitas Healthcare	About Golden Providers	Too Many Teeth Extracted?
Mon	Nov 16	Selling Your Home Quickly	In Home Care v. Skilled Care	Power of Attorney/Super Powers
Tue	Nov 17	How Medical Office Team Helps	Debt Relief for Seniors	Retirement Planning - Roth IRA
Mon	Nov 18	Elder Law Services	How Assisted Living Benefits	Benefits of Holistic Health
Tue	Nov 19	Value of Pro Printing Services	How SHINE can Help	Making Plans for Retirement
Mon	Nov 20	How Reverse Mortgages Work	AI Dia Today	Importance of Communications
Mon	Nov 23	Helping Seniors Directory	Things to Know on Elder Law	"The Talk" About Assisted Living
Tue	Nov 24	How to Cruise Successfully	In Home Care Giving	Smile: Form & Function
Wed	Nov 25	Retirement Planning - Annuities	Hearing Loss Treatments	Intro to Vitas Healthcare
Thu	Nov 26	Seniors Helping Seniors Helps	Will Medicare Pay for Ambulance	Reverse Mortgage Funding
Fri	Nov 27	Macular Degeneration	Balance and Fall Prevention	How SHINE Can Help
Mon	Nov 30	Guardianship	Retirement Planning	The Vial of Life



Helping Seniors Radio on 90.3 FM WEJF Radio

Broadcast Schedule: Wednesdays 12nn-1pm

Wed	Nov 04	Focus on Elder Law	Bill Johnson	William A. Johnson P.A.
Wed	Nov 11	Focus on Your Smile	Dr. Lee Sheldon	Dr Lee Sheldon (Periodontist)
Wed	Nov 18	Focus on Reverse Mortgages	Barbara McIntyre	Reverse Mortgage Funding
Wed	Nov 25	Focus on Help at Home	Jennifer Helin	Seniors Helping Seniors



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From the kitchen of **Good Housekeeping**

Open-Faced Reubens With Cucumber Pickles

2 tablespoons prepared white horseradish, undrained
 1 tablespoon grainy Dijon mustard
 1 tablespoon light mayonnaise
 4 slices (thick, about 8 ounces) bakery rye bread
 8 ounces sliced deli corned beef
 1 bag (16-ounce) sauerkraut, drained and rinsed
 4 ounces sliced Swiss cheese
 1 tablespoon margarine or butter

Quick Cucumber Pickles:

1 pound (3 large) Kirby cucumbers
 1 tablespoon cider vinegar
 1/4 teaspoon salt

1. Prepare Reubens: In cup, combine horseradish, mustard and mayonnaise; spread evenly on 1 side of bread slices. Top each with one-fourth of corned beef, sauerkraut and Swiss cheese.

2. In nonstick 12-inch skillet, melt margarine over medium-low heat. Arrange sandwiches in skillet. Cover skillet and cook 8 minutes or until cheese melts and bottoms of bread brown.

3. While Reubens are cooking, prepare Quick Cucumber Pickles: Slice unpeeled cucumbers into 1/4-inch-thick slices.

In small bowl, toss cucumbers with vinegar and salt. Makes about 3 1/2 cups.

4. To serve, cut each sandwich in half and serve with pickles.



* Each sandwich serving: About 460 calories, 25g total fat (10g saturated), 83mg cholesterol, 1,585mg sodium, 38g total carbohydrate, 4g dietary fiber, 23g protein.

Honey-Vanilla Ice-Cream Sandwiches

Cold, creamy honey-vanilla ice cream becomes an easy-to-eat treat when sandwiched between store-bought butter cookies.

1 pint honey-vanilla ice cream, softened
 12 very thin oval (4-by-2-inches each) butter wafer cookies
 1 pound fresh cherries

1. Working quickly, spread ice cream on 6 cookies, using 1/3 cup for each; top with remaining 6 cookies. Place ice cream sandwiches on cookie sheet in freezer to harden ice cream. Serve with bowl of cherries.

TIP: When assembling the sandwiches, some ice cream likely will drip down and freeze onto the cookie sheet. If you line the pan with parchment, removing the sandwiches should be a cinch.

* Each serving: About 380 calories, 20g total fat (13g saturated), 98g cholesterol, 145mg sodium, 45g total carbohydrate, 2g dietary fiber, 6g protein.

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Veterans Day 2020: Modifications, But It Will Happen in Brevard!

November is always a very special month for Americans. Thanksgiving plans are usually the first thing that comes to mind, if not already locked in. Some will think of upcoming sales or the subtle, but still welcome, change to a cooler season in Central Florida. For the 72,000 military veterans who live in Brevard, however, thoughts will also turn to November 11, our national holiday to celebrate Veterans Day. This year it is in mid-week on a Wednesday and many, including our school children will have some time off. There will be plenty of shopping, beach outings, and picnics. In several places in the county a couple hours to reflect, remember and celebrate American veterans will offer another option on that day.

Since early March 2020, dozens off major events, many of which were veteran related, have been cancelled or held in very subdued fashion. COVID has thrown challenges, worrying and some confusion on what can safely be done.

The Veterans Memorial Center (VMC), which includes 550 veteran members and represents all American Veterans in Brevard, as well as supports our active duty forces and ROTC and JROTC units made a decision this summer. They had to find a way to properly CELEBRATE Veterans Day 2020. In the past five years, an average of 450 have attended Veteran and Memorial Day Ceremonies at VMC. This year things will look

differently: the ceremony will be held outside; chairs will be spaced well apart; tables from veteran organizations and veteran support groups will be spaced apart; food and drinks from several organizations and Chick Fil a on Merritt Island off Hwy 520 will be served pre-packaged and individually; the museum will require masks and have numbers limits before and after the ceremony; and hand sanitizers will be readily available.

The ceremony itself will be unique as we hear short vignettes from veterans of all conflicts periods from WWII until Afghanistan, including the Cold War; listen to great patriotic music and enjoy the company of not only the veterans who attend, but all who want to spend some time learning about veterans and what they have done since 1776 to create, maintain and protect the United States of America. Please consider joining them. Check out the poster. Contact the VMC at 321-453-2020 for more information or questions. ☎

VETERANS DAY 2020 VETERANS MEMORIAL CENTER WED, 11 NOV 0900-1030



Located behind the Merritt Square Mall

Outdoors with Chairs Well Spaced - Bring your own Chairs as well

Veteran Organizations and Support Groups Canopies - Tables welcome

Hear Short Stories from veterans who served in six major periods of conflict: WWII, Korea, Vietnam, Cold War, Desert Storm, Afghanistan

Food and Drinks from several veteran support groups, including Chick -fil-A of Merritt Island

Weekly SUDOKU

by Linda Thistle

	9				5	1		
	6	1		8				7
5			7				6	
		3			9	8		2
7			1				5	
	2			6				3
		8			4			1
	5		3				4	
1				7	6	2		

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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New Scheduling Tool

Struggling to get a medical appointment will be a thing of the past once the Department of Veterans Affairs rolls out its Centralized Scheduling Solution (CSS).

Remember when trying to make an appointment involved talking to a clerk who might need to jerry rig an appointment and write it down in a notebook as a reminder to put it on the schedule later? Remember when scheduling personnel were given performance bonuses for the number of appointments made for the date the veterans wanted them ... while other appointment requests disappeared into the desk? Or the spreadsheets that showed certain areas of the country with extremely high percentages of veterans not getting an appointment within 30 days? Too many of us ended up with no appointment, or appointments that weren't on the date (or even in the month) we requested.

More modern methods and schedulers are using computers, but it has involved them making entries into multiple areas of the program. If you need to get an X-ray and see a doctor, that involves juggling times and availability for



an X-ray slot, the equipment, a doctor's schedule and even a room to see him in. The schedulers struggle, they say, going from section to section to find all the matching parts of an appointment. With the new CSS software program, schedulers will see color-coded sections on the screen with available slots clearly noted. One click and all the necessary parts and pieces of an appointment will fall into place and the appointment will be scheduled.

At this point, only one VA location (in Ohio) is set up with CSS, but more are coming.

The CSS software is part of the Electronic Health Record Modernization program, which electronically tracks all of a veteran's health records. Started in 2018, it will take 10 years to be fully up and running, but CSS is a good partial step. © (C) 2020 KING FEATURES SYNDICATE, INC.

MESSAGE FROM SECRETARY PRUDOM continued from pg 12

options, and maintain supportive community features and services.

Key trends in family caregiving include the increasing diversity of family caregivers; the greater complexity of care needs; the large numbers of employed family caregivers balancing paid work, caregiving responsibilities, and the employment-related and out-of-pocket costs of care; and a growing care gap between the demand for and supply of family caregivers.

The leadership from Governor DeSantis has been remarkable as he works to support DOEA initiatives and ensure all Floridians have support and access to important services, including respite services for caregivers. Additionally, First Lady Casey DeSantis has strengthened mental health programs through her Hope for Healing initiative. In a recent campaign titled "Talk It Out Florida," Governor DeSantis and DOEA encouraged older adults to seek help if distress impacts activities of daily life for several days or weeks. This campaign also provided mental health resources to encourage citizens to Talk It Out, including DOEA's Elder Helpline at 1-800-963-5337. ©

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N	E	O	N		N	E	E		U	N	D	O
G	A	U	C	H	O			R	E	C	A	S
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O	T	I	S		A	C	I	D	T	E	S	T
W	A	N			T	O	N			L	E	I
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J	O	C	U	N	D			E	I	T	H	E
A	L	E	E			O	W	N		R	U	L
M	I	N	T			F	A	D		A	G	U
B	O	T	S			F	R	O		Y	O	L

SUDOKU Answers

8	9	7	6	3	5	1	2	4
3	6	1	4	8	2	5	9	7
5	4	2	7	9	1	3	6	8
6	1	3	5	4	9	8	7	2
7	8	9	1	2	3	4	5	6
4	2	5	8	6	7	9	1	3
9	7	8	2	5	4	6	3	1
2	5	6	3	1	8	7	4	9
1	3	4	9	7	6	2	8	5

CARE AMERICA

Serving God through serving others is more than a catch phrase for Care-America.org. As the hands and feet of the Almighty, protecting the dignity of those given into our care remains our highest calling. “Stand up in the presence of the elderly and show respect for the aged, fear your God, I am the Lord.” Leviticus 19:32. A 501-(c) (3) non-profit, Care-America has helped dozens of seniors and veterans with personalized care, from grocery shopping to assistance with daily activities and beyond. Founded by Colleen Happenny in 2013, Care-America has and will remain God-centered and service focused, especially to our veterans and their spouses. We assist those who wish to maintain their independence at home to help to alleviate stress and maintain family harmony. Our caregivers are placed with the utmost attention to the needs of those we serve and their families, working diligently with our wards to encourage dignified independence. Care-America is devoted to providing veterans and seniors with compassionate care that honors their sacrifices as God’s stewards. “Each of you should use whatever gifts you have to serve others, as faithful stewards of God’s grace in its various forms” 1 Peter 4:10.

Families today have many demands consuming their time including caring for their aging parents. About 50% of all family caregivers get no outside help. But, the fact is, there are resources which can be used to offset the cost of homecare services and, in many cases, the benefit pays for this care in full each month easing the financial burden on them and their families, and assists the family caregivers, by being able to bring in professional care, so that they do not have to carry the responsibility alone. The U.S. Department of Veterans Affairs has a special benefit for Veterans and surviving spouses that require regular assistance with activities of daily living. Pension with Aid and Attendance is available to veterans and their spouses with at least 90 days of active duty. This benefit pays for in-home assistance at no cost to the veteran or their family. Care-America has been honored and blessed to serve many veterans using this benefit.

Contact us today for more information about this benefit and how we can serve those who once served us.

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Since our economy in 2020 has been affected by Covid-19, businesses are trying to “catch up” with sales and profits and push towards a successful 2021.

Because of the unprecedented circumstances in 2020, nonprofit organizations have lost much of their fundraising opportunities. Companies that usually donate to these organizations on a regular basis have had to limit their contributions.

Travel is the #2 industry in the world. Travel, Health & Grandchildren are the number one topic in every conversation. Traveling on cruise ships, taking a great land package worldwide, or just taking a weekend getaway. We all want to travel.

After our confinement in 2020 everyone is looking to “Get Away”

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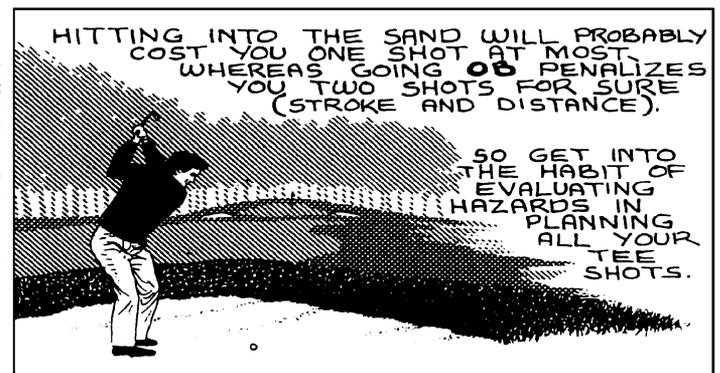
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For our Corporate Clients: Instead of writing a check to our Fundraising partners, every time you book travel for the executive staff and your employees, our travel vendor will donate back part of their proceeds to our fun-raising partners or to your corporate fundraising organizations. Travel you would normally take now becomes a program that donates back to well deserving fun-raising companies in the Brevard County area. We also offer this program to all your employees. We offer the lowest pricing on all their travel requirements, donate back to your annual Christmas Party or your summer company picnic or any program that supports your employees or our fundraising partners! This is the #1 employee benefit recognized US wide.

Our Fun-Raising Partners: Helping Seniors of Brevard, One Senior Place, and Helping Seniors. We support these partners as they are dedicated to seniors 50+, which comprises 40% of the population in this area, working tirelessly to make sure that they stay healthy, have a place to go, and can talk to professionals who will help them when an emergency occurs.

To register for our important Fun-Raising programs or to plan a corporate or business meeting, please contact Chris Morse at 321-978-5211, travelcenterusa@gmail.com ☎

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Dementia And Alzheimer's Disease

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

In his genre-defining *Encyclopédie* (1765), the French philosopher Denis Diderot defined dementia as “a disease consisting in a paralysis of the spirit characterized by abolition of the reasoning faculty”. For Diderot’s generation, dementia (from the Latin *demens*, “without mind”) was a new frame for an old and diverse set of labels – imbecility, *fatuitas*, *dotage* – denoting a progressive and irreversible decline in what we’d now call cognitive and social functioning, typically associated with old age. Over the next three centuries, as more nations experienced the demographic transition associated with industrial capitalism, they have encountered a series of challenges associated with all forms of dementia and Alzheimer’s disease in particular. Should old age be seen as a disease in itself? Where do we draw the boundaries between medicine and social care? And how do we provide chronic care for a growing population of older people?

Romanticized visions of the pre-industrial extended family can obscure the fact that for many people, especially those struggling with declining faculties, old age was a time of poverty and loneliness. Wealthier folk, by contrast, might have encountered dementia as an obstacle to the enactment of contracts, marriages, and wills. Dementia in the early modern period was, then, as much a political and a legal category as a medical one, and one that raised difficult questions for governments and then citizens. Did the state have a duty to care for those who had lost their productive capacity, through sickness or old age? One answer was to institutionalize the sick and the old, and this, along with the growing prominence of scientific medicine in 19th-century European and American societies, generated a new attitude to old age and its difficulties.

Clinical perceptions of dementia were also changing, under the influence of Paris medicine and its anatomo-localist ideology. From the 1830s alienists associated “softening of the brain” with dementia, and microscopic studies in the 1860s revealed necrosis and plaques at the cellular level. By the end of the 19th century, most practitioners had adopted a broad classification of dementia as senile, atherosclerotic, or subcortical – although in practice these categories tended to blur.

In 1907, Alois Alzheimer, a German psychiatrist and neuropathologist, published a report of a 51-year-old woman who had died of dementia and whose brain showed plaques and tangles. As a psychiatrist and historian German Berrios has observed, it is unlikely that Alzheimer intended to describe an entirely new condition. But Alzheimer’s colleague, the leading German psychiatrist Emil Kraepelin, singled out “Alzheimer’s disease” as “a more or less age-independent unique disease process” in the 1910 edition of his *Handbook of Psychiatry*.

Alzheimer and others – notably the Czech neuropsychiatrist Arnold Pick – challenged this view, but Kraepelin’s endorsement helped to establish a new view of the dementias as specific disease processes, not general consequences of aging. Psychoanalysts emphasized the interaction of social and neurological factors, but in the 1960s and 1970s, a group of American neuroscientists sought to imitate the success of campaigns against cancer by reframing dementia as a public health problem. The National Institute of Aging, founded in 1974, and the Alzheimer’s and related Disorders Association, founded in 1980, formed an influential lobby in the United States, and other industrial nations swiftly followed suit.

In the last quarter of the 20th century, Alzheimer’s disease became, in Berrios’ words, “the flagship of a new approach” dementia. Researchers have clarified the disease process at a molecular level, highlighting the importance of amyloid β and tau proteins and the role of genetic susceptibility, along with

November is the National Alzheimer’s Disease Awareness Month. In 2019, as many as 5.8 million Americans were living with this disease.

DEMENTIA AND ALZHEIMER’S DISEASE continued on pg 49

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Social Security Can Help With Your Plan For Achieving Self Support

By Kimberly Laporta, *Social Security District Manager in Melbourne, FL*

If you rely on Supplemental Security Income (SSI) payments or Social Security Disability (SSDI) benefits and want to start working or return to work, we can help. A Plan for Achieving Self-Support (PASS) is a rule under SSI to help people with disabilities return to work. If you receive SSI or could qualify for SSI after setting aside income or resources so you can pursue—or achieve—a work goal, you could benefit from a PASS.

How does a PASS help someone return to work?

- We base SSI eligibility and payment amounts on income and resources (things of value that the individual owns).
- PASS lets a disabled individual set aside money and things he or she owns to pay for items or services needed to achieve a specific work goal.
- The objective of the PASS is to help disabled individuals find employment that reduces or eliminates SSI or SSDI benefits.

You can read all about the PASS program at www.ssa.gov/pubs/EN-05-11017.pdf.

The plan must be in writing, and Social Security must

approve it beforehand. To start, contact your local Social Security office for an application (Form SSA-545-BK) or you can access the form at www.ssa.gov/forms/ssa-545.html.

There are many people who can help you write a PASS, including a Ticket to Work service provider, a vocational counselor, or a relative. Social Security's Ticket to Work (Ticket) program supports career development for SSDI beneficiaries and SSI recipients who want to work and progress toward financial independence. The Ticket program is free and voluntary. Please call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) Monday through Friday, 8 a.m. to 8 p.m. ET to learn more about the Ticket program.

Your job isn't just a source of income — it can be a vehicle to independence or a beginning to fulfilling your dreams. Let Social Security's PASS help you achieve your goals. ☺

WHY WON'T THE ATTORNEY TALK WITH ME? *cont'd from pg 13*

represents the personal representative (executor) or the successor trustee, not the beneficiary. If a conflict arises, the beneficiary must seek legal advice from a different attorney.

5. Communication with a person who has an attorney: The Rules of Professional Conduct prohibit an attorney from communicating with a person who is represented by an attorney without the other attorney's consent. This rule applies even if the represented person initiates or consents to the communication. Furthermore, the attorney may not make a prohibited communication through a third person.
6. Undue Influence: The law recognizes that a beneficiary who has an opportunity to discuss an estate plan with the drafting attorney has an unfair advantage over other beneficiaries. If this beneficiary receives a substantially larger inheritance, other beneficiaries can have the will or trust voided by the court. Also, if the client needs to have someone else's help to formulate an estate plan, it raises a question about the client's mental capacity. The opportunity for undue influence increases as capacity diminishes.

On the other hand, with a normal attorney client relationship, the Rules of Professional Conduct require an attorney to promptly communicate with the client and explain a matter to the extent reasonably necessary to permit the client to make informed decisions.

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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Veterans Deserve Unique Care at the End of Life, and VITAS Delivers

By Denise Brunger, RN, VITAS® Healthcare

Whether they volunteered or were drafted, saw combat or were never deployed, US veterans share common bonds as a result of their shared experiences as military servicemembers.

As they approach the end of life, though, veterans may have differing reactions and needs. Was their military experience rewarding? Did they see active combat? Were they injured? Do they have lingering health problems? Do they feel proud or guilty? Was their service recognized or scorned? Do they have untold stories they need to share, either to cement their legacy or to unburden their spirit?

Hospice care for military veterans is special for all of those reasons. During COVID-19, veterans' end-of-life care has taken on special significance, leading hospice providers to embrace ingenuity so they can create compassionate connections and care plans.

VITAS® Healthcare, a Brevard County provider since 2002, delivers veteran-focused hospice care on several fronts to make sure that veterans' end-of-life journeys are peaceful, their service is recognized, and their families receive immediate and long-term support.

- Individualized care plans identify veterans upon admission to hospice and gather as much information as possible about their service. A complete picture of each veteran's medical, mental, social, and spiritual needs shapes the medical care plan and activities that can honor the veteran's service and sacrifice. VITAS specialists also support the difficult circumstances faced by some veterans, including financial and benefit concerns, post-traumatic stress disorder, unresolved issues, and depression.
- Veteran volunteers serve as important members of the hospice team. Even if the patient and volunteer served in different eras or military branches, they share common bonds and experiences. Volunteers can often listen, understand, and empathize with dying veterans in ways that even the hospice team or family members cannot. Volunteers can also help document veterans' life stories for their family members and educate communities about veterans' services and hospice care.
- Veteran recognition programs include memorial services,

VETERANS DESERVE UNIQUE CARE.... continued on pg 54

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Use Telstar Dianthus For Cool Season Color

By Gary R. Bachman, *MSU Extension Service*

One of the attributes I look for when choosing annual color plants is how hardworking they will be in my home landscape. While I know garden chores are an integral part of the landscape game, I like my garden and landscape to be relaxing. I don't like to change out color every month. If you do, that's fine, and you might not be interested in what I have to say next. But I personally like easy.

When we get into the cool season -- and yes, we will be getting the cooler weather we've been waiting for since COVID struck -- we have many choices for long-lasting, multi-season annual color. Planting now lets the plants develop a robust root system to sustain them almost all winter long. A big root system helps plants look great, carry color all through the fall and still put on a beautiful and colorful display in the coming spring.

That's why I love Telstar dianthus; it checks off all the boxes on my list. The Telstar series of dianthus has great flower colors ranging from carmine rose, pink and purple to almost red. I really like the picotee selections, which have pretty bicolor flowers. Flower petals have a delicate serration on the margins. Telstar dianthus has a uniform growing habit

and only gets about 10 inches tall and wide. This makes it a perfect mass-planting choice, whether in a raised planting bed or container.



The Telstar series is easy to grow and maintain. For best performance, always plant in the full sun in well-drained soil. Dianthus are susceptible to root disease problems and don't like their feet wet. This is a concern in our cool, wet fall and winter seasons. For this reason, growing in containers is my preferred strategy, and these plants always look great in my self-watering containers.

Telstar dianthus also make great partners in my cool-

USE TELSTAR DIANTHUS ... continued on next page

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Cancer Care Centers of Brevard, United to Redefine Lung Cancer Care

Cancer Care Centers of Brevard is committed to caring for the whole person. That's why we offer a full array of support services for cancer patients and their families. These include pain management, social services, nutritional advice, genetic counseling, survivorship program, treatment education, support groups and financial services.

Know Your Risk

Lung cancer is the leading cause of cancer death for both men and women. More people die of lung cancer than of colon, breast and prostate cancers combined. Fortunately, progress is being made in detecting, diagnosing and treating lung cancer. As with other types of cancer, the outlook for treating lung cancer is best with early detection. Most people in the early stages of lung cancer do not have any symptoms, but there are risk factors you need to know. Factors that increase your chance of developing lung cancer include:

- Cigarette smoking (almost 90 percent of lung cancers result from tobacco use)
- Cigar and pipe smoking
- Exposure to secondhand smoke, radon or asbestos
- Exposure to certain air pollutants or coal dust
- Lung diseases, such as tuberculosis
- Family history of lung cancer

Be Proactive

Some symptoms are suggestive of lung cancer. Tell your doctor right away if you have any of the following symptoms:

- A cough that does not go away
- Chest pain, often made worse by deep breathing
- Shortness of breath, wheezing or hoarseness
- Weight loss and loss of appetite
- Bloody or rust-colored sputum
- Recurring infections, such as bronchitis and pneumonia

USE TELSTAR DIANTHUS FOR COOL SEASON COLOR continued

season combination containers. I really like to combine them with the spreading Cool Wave pansies. These plants are moderate to heavy feeders all through their growing season. I always add some good, controlled-release fertilizer at transplanting, and then I supplement monthly with water-soluble fertilizer when watering.

You can encourage Telstar dianthus to produce more flowers by pinching them back a couple of inches after the first flower flush. This stimulates more lateral growth and more flowers. If you are intrigued by this plant, head out to the garden centers early for the best choices. But, if they don't have any Telstar dianthus, you're not out of luck because I've always found excellent, generic dianthus that will look great in your fall, winter and spring landscapes and gardens. Ⓢ

While these symptoms can be caused by conditions other than lung cancer, a chest X-ray and often a computed tomography (CT) scan may be recommended for further evaluation. If tests suggest lung cancer, more tests and a biopsy may be performed to confirm the diagnosis, determine its extent (stage) and guide therapy.

Treatment Tailored to the Individual

Patients with lung cancer need treatment tailored to their specific situation, determined by the type of lung cancer and its stage. At Cancer Care Centers of Brevard, your personal team of lung cancer specialists will consider all current treatment options to devise the optimal plan for you. The most common treatment options for lung cancer are surgery, radiation therapy and chemotherapy, or a combination of these. Our physicians also offer innovation treatments developed through their research. A team of cancer physicians will follow you through your diagnosis, staging, treatment and follow-up care. Team members also will work closely with your referring physician.

At Cancer Care Centers of Brevard, we know each cancer is unique and so is every patient we treat. Our team of experienced physicians and staff provide advanced care, innovative technology and personalized treatment options.

Cancer Care Centers of Brevard are affiliates of The US Oncology Network, one of the largest cancer treatment and research networks in the country. This affiliation enables us to bring the expertise of nearly 1,400 physicians nationwide to the delivery of our patients' care. Ⓢ

Seven Locations to Serve You, www.CancerCareBrevard.com



DEMENCIA AND ALZHEIMER'S DISEASE continued from pg 45

other risk factors, notably vascular changes and hearing loss. MRI and PET scanning have improved early diagnosis, but the underlying cause remains unclear, and as yet there is no prospect of a cure – although cholinesterase inhibitors, along with various forms of cognitive therapy, have been used to improve the agency and abilities of those with dementia.

The number of people with dementia is increasing across most industrial nations, and education campaigns highlighting the difficulties of living with Alzheimer's disease can, paradoxically, heighten the stigma for individual patients. The key to improving this difficult situation seems to lie in the integration of medical and social care, and deploying a person-centered approach at the very moment when a patient's personhood may seem to be falling apart. Ⓢ



Contact Chris Morse or Betty Powers @ 321-978-5211,
 travelcenterusa@gmail.com or travelwithpowers@gmail.com



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NOVEMBER 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.

ONGOING EVENTS

Please note that the listed ongoing events have all reopened and welcome visitors but hours may vary.

American Police Hall of Fame, Titusville, 321-264-0911, APHF.org
Art Gallery of Viera, Viera, ArtGalleryofViera.com

Brevard Museum of History & Natural Science, Cocoa, 321-632-1830, MyFloridaHistory.org/BrevardMuseum
Brevard Zoo, Melbourne, 321-254-WILD, BrevardZoo.org

Eau Gallery, Eau Gallie Arts District, 321-253-5553, EauGallery.com
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
Foosaner Art Museum, Eau Gallie Arts District, FoosanerArtMuseum.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
Rossetter House Museum & Gardens, Eau Gallie Arts District, 321-254-9855, RossetterHouseMuseum.org
Seaside Gallery & Gifts, Indialantic, 321-213-2427, TrishStorey.com
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, StudioofCocoaBeach.com
The Downtown Gallery, Downtown Titusville, 321-268-0122, TheDowntownGallery.net
Valiant Air Command Warbird Museum, Space Coast Regional Airport, Titusville, 321-268-1941, VACWarbirds.org



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

CALENDAR OF EVENTS

Contact VMC for any additions or other information.

Nov 7 – Veterans Day Ceremony at the First Brevard Veterans Memorial Cemetery in Titusville (1000-1100). Cemetery located behind the Titusville Mall.

Nov 11 – Veterans Day Ceremony at VMC (0900-1000) Plans include Stories of Service from three generations of veterans, many veteran organizations and supporting groups, food from Merritt Island Chick Fil a, music and celebration of Veterans and America, displays to honor veterans and much more. Event is outdoors with COVID minded chair spacing. Contact Donn Weaver, VMC Chairman, for more information. 757-871-6576.

Nov 14-15 – Open house at the Warbird Museum at the Space Coast Airport in Titusville (0900 -1700). Many exhibits and special Aircraft, food, drinks and fun. The VMC will have a booth. Contact the Warbird Museum for more information and support this major event after months of the museum being closed.

Dec 5 – Annual MOAACC Good Deeds Foundation Fund Raising Golf Tournament at Cocoa Beach Country Club (0800-1400). Registration forms and hole sponsorship information on line at moaacc.org.

Dec 19 – Wreaths across America (WAA) modified and with no formal, public ceremony at the VA Cape Canaveral National Cemetery (time TBD) and many other locations to support placing wreaths. This year small groups will be organized and place wreaths with people well spread apart. Details of what will transpire will be announced in early December.

Jan 16 2021 – Fourth Annual Florida Key Lime Pie Festival at Veterans Memorial Park 0900-1800

NOTE: The 2020 Stand Down to Stand Up event was postponed twice due to COVID 19. In early August the VMC Boards and EXCOMM decided it was better to postpone the event until Spring 2021 due to uncertain COVID conditions that could impact such a large, indoor gathering. We hope many veterans, organizations and others will find ways in the meantime to help Homeless and at risk Veterans in Brevard County. The Food Drive based at the VMC is one such program. A new date will be announced in January 2021.

NOTE: MIAP-FL: The March 2020 Missing in America Project - FL Call to Honor Ceremony (CTO) was cancelled, as were others through 2020. We continue to research dozens of abandoned veteran remains in our area. Each candidate takes several months to complete and verify veteran or spouse status. We hope the next CTO Service for the MIAP-FL at the Cape Canaveral National Cemetery will occur by Spring 2021.

Concert, 321-242-2219, KingCenter.com
Nov 8: Music at the Watering Hole – A Virtual Concert, Space Coast Symphony, 855-252-7276, SpaceCoastSymphony.org
Nov 13 – Dec 6: Annie, Titusville Playhouse, 321-268-1125, TitusvillePlayhouse.com
Nov 14 & 15: 12th Annual Native Rhythms Festival 2020 – A Virtual Festival, 321-452-1671, NativeRhythmsFestival.com. The celebration of Native American Heritage Month will be broadcasting over YouTube and Facebook at the Native Rhythms Festival Channels. People can watch from the comfort of their favorite spot at home! This is a family friendly free event for all to enjoy and attend. Featured this year are concerts by our award winning artists direct from their homes and favorite natural areas across the Nation, as well as an online Virtual Vendors Village, our Workshops, and Cultural Exhibitions and Educational Programs including the Ed WindDancer troupe and East Meets West provided by Educators Jim Sawgrass and Martin Olvera. Please tune in and follow our social media at <http://www.nativerhythmsfestival.com>, on Facebook and YouTube. Phone 321-452-1671 with any questions. Event Chair- Martha Pessaro for Native Heritage Gathering, Inc.

Nov 14 & 15: Veterans Day Weekend Open House, Valiant Air Command Warbird Museum, Space Coast Regional Airport, Titusville, 321-268-1941, VACWarbirds.org
Nov 20: Friday night Thanksgiving Dinner 6:00pm at Azan Shrine Ctr, Eau Gallie Blvd. Tickets \$8.00 in advance. Call Sherry @ 321-258-7485.
Nov 20 – Dec 6: Little Women: The Musical, Historic Cocoa Village Playhouse, 321-636-5050, CocoaVillagePlayhouse.com
Nov 21: Diva! Opera's Greatest Hits – A Drive-In Concert, Space Coast Symphony, The Avenue Viera, 855-252-7276, SpaceCoastSymphony.org
Nov 27 – Dec 20: Elf, Henegar Center, Downtown Melbourne, 321-723-8698, Henegar.org

NOVEMBER EVENTS

Thru Nov 8: Grease, Henegar Center, Downtown Melbourne, 321-723-8698, Henegar.org

Thru Nov 8: The Prisoner of Second Avenue, Melbourne Civic Theatre, Downtown Melbourne, 321-723-6935, myMCT.org

Nov 1: Patriotic Mad Hatter Tea party. 11am-2pm. Prizes for the best patriotic decorated hat, bingo games & a fun pound gift auction. Azan Shrine Ctr. Eau Gallie Blvd. Tickets \$12.00 call Sherry @ 321-258-7485

Nov 6-15: A Gentleman and a Scoundrel, Surfside Players, Cocoa Beach, 321-783-3127, SurfsidePlayers.com

Nov 7: Brevard Symphony Orchestra Concert: Sibelius & Brahms – A Virtual

EMAIL UNSUBSCRIBE SCAMS continued from pg 16

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If you mark something as spam from a company that you do business with, especially if you care about them, it can negatively impact that company.

Legitimate companies that you know you've done business with would appreciate that you use the unsubscribe button, but when it doubt, spam it out! ☹

NOVEMBER SENIOR CALENDAR

CONTACT EACH OF THESE LOCATIONS TO GET CURRENT EVENT AND ORGANIZATION INFORMATION.

Cape Canaveral Public Library 201 POLK AVE, CAPE CANAVERAL 321-868-1101

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

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

Franklin DeGroot Memorial Library 6475 MINTON RD SW, PALM BAY 321-952-6317

DeGroot library is open 7 days a week and 2 nights, offering a range of services such as free resume and assistance faxing, free scanning, distributing and collecting Brevard County mortgage/rent assistance forms via the CARES Act, Census training and voter registration.

Merritt Island Public Library 1195 N COURTENAY PKWY, MERRITT ISLAND 321-455-1369

Palm Bay Library 1520 PORT MALABAR BLVD NE, PALM BAY 321-952-4519

Satellite Beach Library 751 JAMAICA BLVD, SATELLITE BEACH 321-779-4004

South Mainland Library 7921 RON BEATTY BLVD, SEBASTIAN 772-664-4066

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

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

Joseph N. Davis Community Center 2547 GRANT ST, MELBOURNE 321-608-7460

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

Wickham Park Community Center 2815 LEISURE WAY, MELBOURNE 321-608-7490

Woody Simpson Community Center 1590 SCHOOLHOUSE ST, MERRITT ISLAND 321-455-1379

55+ Club of Satellite Beach 1089 S PATRICK DR, SATELLITE BEACH 321-773-6458

Freedom 7 Senior Community Center 5000 TOM WARRINER BLVD, COCOA BEACH 321-783-9505

Must wear mask to enter building. Everyone Welcome. Check out our website for details
www.freedom7seniors.org

Zumba Gold Mondays and Wednesdays at 9:30am \$2 per class
Chair Yoga Tuesdays at 9:30am \$2 per class

Strength and Balance Class Tuesdays and Thursdays at 9:30am \$2 per class

Martin Andersen Senior Center 1025 S FLORIDA AVE, ROCKLEDGE, FL 32955 321-631-7549

North Brevard Senior Center 909 LANE AVENUE, TITUSVILLE, FL 32780 321-268-2333

Palm Bay Senior Center 1275 CULVER DRIVE NE, PALM BAY 321-724-1338

Wickham Park Senior Center 2785 LEISURE WAY, MELBOURNE 321-255-4494, bcscwp.com

A TIME TO BE THANKFUL continued from pg 20

they need care. With extended life expectancy, new needs are emerging for affordable senior care programs. Care programs cost money, an item often short in availability. Still, seniors need to advocate for themselves, be involved in making their needs known, and also be willing to help share the cost of the nonprofits that are serving the elder section of our community.

I believe an elder population of about 250,000 requires

a better senior advocacy program, so I am thankful that I have the energy and strength (?) to help develop senior care systems and programs. To be part of the effort to make senior needs more known, please contact Helping Seniors at 321- 473-7770 or at info@helpingseniorsofbrevard.org. We need you and will be THANKFUL for your support.

Contact Helping Seniors at 321-473-7770 or at P.O. Box 372936, Satellite Beach, FL 32937. ☺



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

NOVEMBER 2020 ONE SENIOR PLACE EVENTS

Masks are required and screening protocols are in place for all visitors to One Senior Place. Please visit <https://www.oneseniorplace.com/covidprotocol/> for details.

Making Sense of the Numbers, Diabetic Health Series, Wednesday November 4th, at 10am. Presented by Kathleen MacNeill, MSN, RN, BC-ADM, CDE, hosted by Florida Health Care Plans. Also offered via ZOOM. Limited seating, must RSVP to 321-751-6771. ZOOM link provided upon RSVP.

Estate Planning Seminar, Thursday November 5th, at 10am. Elder Law Attorney William A. Johnson, P.A. will present. For more information, call 321-253-1667.

Considering Cremation? Lunch & Learn Seminar presented by National Cremation, Thursday November 5th, 11 - 1pm, REPEATS Monday November 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. Seating limited MUST RSVP to 321-751-6771

Care Fair - Join Our Team of Caregivers, hosted by Senior Partner Care Services, Friday November 6th, 10 - 4pm. Please join us if you are looking for a rewarding job that could make a difference in someone's life! No Experience? Certification classes beginning soon. Priority for CNA or HHA certificate holders! Applicants will receive a \$10 gift card AND be registered to win a flat screen TV! For more information, call 321-751-6771.

FREE Memory Testing, Tuesday November 10th, from 11 - 3pm. Merritt Island Medical Research will be offering free memory screenings the second Tuesday of each month at One Senior Place. Please call 321-305-5015 to schedule an appointment.

Diabetes: Caring for Your Legs Part 2, In-person and online, Tuesday November 10th, 12pm. Brought to you by Vascular Vein Centers, presented by Nan Wilson, ARNP. Lunch provided for in-person registered attendees. Participation is limited, RSVP required, call 321-751-6771.

BINGO! In-person and online, Wednesday November 11th, 1:30 - 2:30pm. Brought to you by Vascular Vein Centers. Play free, win prizes! Participation is limited, RSVP required, call 321-751-6771. Online participants must have a computer connected to the internet.

Medicaid and Long Term Care Alternatives to Medicaid, Thursday November 12th, 10 - 11:30am.

Presented by the Estate Planning & Elder Law Centers of Brevard. We will discuss how to pay for long term care (home health care, assisted living facility, or nursing homes) privately, through VA assistance or Medicaid so that you can make intelligent, informed choices. Limited seating, MUST RSVP to 321-751-6771, also available via ZOOM.

Ask the Doctor: Cardiac Health, Monday November 16th, at 12pm. VITAS Healthcare and Dr. Frederick Peterson will present a monthly series of "Ask the Doctor" seminars. Limited seating to 14 attendees, call 321-751-6771 to reserve your seat today, boxed lunch will be provided. This seminar will also be available by ZOOM, call for information.

Medicaid Planning Seminar, Tuesday November 17th, at 10am. Elder Law Attorney William A. Johnson, P.A. will present. For more information, call 321-253-1667.

PWR! Up for PD - Virtual, Parkinson Wellness Recovery, Tuesday November 17th, 1 - 2pm. Parkinson's Wellness Recovery (PWR) is 1-hour exercise program. This event is Virtual only, must RSVP to 321-253-6324 and link will be sent to you.

Estate Planning Pitfalls, Are You REALLY Protected? - Elder Justice Educational Seminar, presented by Rhodes Law, Wednesday November 18th, 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. Also available LIVE Webinar via GoToMeeting! Light refreshments will be served. Limited seating, must RSVP to 321-751-6771.

Nutrition and Cooking, Diabetic Health Series, Wednesday November 18th, at 2:30pm. Presented by Debbie Kelleher, RDN, Florida Health Care Plans and Jillian Zebris, Chefs for Seniors. Also offered via ZOOM. Limited seating, must RSVP to 321-751-6771. ZOOM link provided upon RSVP.

Shoulder Pain, Thursday November 19th, 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.

Tinnitus [and Hearing Loss], Lunch and Learn Seminar - In person and Virtual, Friday November 20th, from 11 - 1pm. This presentation brought to you by Personal Hearing Solutions and Clinical Education Specialist Dr. Susan de Bondt, AUD from WIDEX. Learn about ringing in your ears, and what can be done to improve it. Lunch provided, must RSVP to 321-253-6310.

Open Q & A About Estate Planning and Elder Law, Tuesday November 24th, 10 - 11:30am. Presented by the Estate Planning & Elder Law Centers of Brevard. This seminar will allow you to ask Attorney Roger W. Klaffka questions you may have about Wills, Trusts, Powers of Attorney, Preneed Guardians, Living Wills, and Healthcare Surrogate Designations. Limited seating, also available via ZOOM. RSVP to 321-751-6771.

SUPPORT GROUPS

Virtual Meeting: Legacy Kept, Parkinson's Support Group of Viera, Monday November 2nd, 10am. Welcome Bradley Brewer from Legacy Kept as he talks about how to write your story to preserve your family history. We all have a story to tell and wisdom to share. Join us as we learn how to tell that story for generations to come. Call 321-751-6771 for information on how to attend this meeting on ZOOM. Hosted by One Senior Place.

General Virtual Support Group - Coffee Talk, Wednesday November 4th, at 1pm Hosted by One Senior Place, this support group is informative and at times entertaining. We will have a RN and social worker cover general topics and be available to answer your questions, so bring your topics. Everyone is welcome! For more information and to RSVP, call 321-751-6771 or email audrey@oneseniorplace.com to have the link for this ZOOM event emailed to you.

Loss, Grief & Bereavement Support Group, Thursday November 12th, 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. Limited seating, must RSVP to 321-751-6771. Facilitated by VITAS Healthcare.

Pulmonary Fibrosis Support Group, Tuesday November 17th, 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 November 2nd, 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.

Book Club - Legacy Club, Thursday afternoons from 1 - 2pm. 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.

Contact information:

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



1. GEOGRAPHY: Which modern city was originally named Byzantium?
2. AD SLOGANS: Which national company's slogan is "We'll leave a light on for you"?
3. ANATOMY: Which bone are babies born without?

4. HISTORY: Which European monarch was known as the "Sun King"?
5. GENERAL KNOWLEDGE: What is Samhain?
6. MEDICAL TERMS: What is the condition formally known as diastema?
7. ART: Which famous painting is also known as "La Gioconda"?
8. LITERATURE: Where does Winnie-the-Pooh live with his friends?
9. MUSIC: Which country is the rock group AC/DC from?
10. FOOD & DRINK: What is the primary ingredient in traditional hummus?

Answers

1. Istanbul, Turkey
2. Motel 6
3. Kneecaps, which develop after birth
4. Louis XIV of France
5. A Gaelic festival Oct. 31-Nov. 1 celebrating the end of the harvest and beginning of winter
6. A noticeable gap between two teeth
7. Mona Lisa
8. Hundred Acre Wood
9. Australia
10. Chickpeas

Bowman's 2016 book "Natalie Wood: Reflections on a Legendary Life," as well as co-producing the 2020 TV documentary "Natalie Wood: What Remains Behind." And two years ago, she created a line of products Natalie Wood fans might enjoy including a gardenia scented candle and perfume.

"When I was growing up, my mom always burned scented candles and gardenia was her favorite scent. Our 'Natalie' perfume (is) gardenia based, too, with my favorite citrus notes added such as orange blossom" (see www.nataliefragrance.com).



But with fragrances from contemporary entertainers such as Mariah Carey and Kim Kardashian dominating today's market, could a perfume named after a classic film star compete?

"You'd be surprised," says Gregson Wagner. "A lot of young people seem to know who my mother was, especially if they grew up with parents watching her movies. But it's also a modern fragrance that speaks to young women. And for those familiar with my mother, it's a way to celebrate her life."

Nick Thomas teaches at Auburn University at Montgomery, Ala., and has written features, columns, and interviews for over 850 magazines and newspapers. §

VETERANS DESERVE UNIQUE CARE... cont'd from pg 47

pinning ceremonies, bedside salutes, Honor Flight trips, and assistance securing medals. During COVID-19 visitation restrictions in hospitals, nursing homes, and care facilities, VITAS teams have found creative ways of recognizing veterans, including pinning ceremonies and birthday celebrations held on facility patios (socially distanced and with masks), or touching bedside salutes that are livestreamed over video so family members can participate even if they can't stand vigil in person.

- Support for VA benefits and services, provided by trained liaisons or volunteers who coordinate with the Department of Veterans Affairs (VA) to make sure veterans and their survivors can take advantage of the benefits and services, including military burials and burial expenses, to which they are entitled. VITAS also participates in the We Honor Veterans program, a joint effort by the VA and National Hospice and Palliative Care Organization.

As one VITAS veteran admission specialist describes it: "Our mission and our goal with the care we provide is to give every veteran peace at the end of life."

Denise Brunger, RN, is patient care administrator for VITAS in Brevard County, Florida. For more information about end-of-life care services, call VITAS Healthcare at 321.339.2893 or visit VITAS.com. §

Thankfully there are three main alternatives to probate. First, you can list a beneficiary on an account like IRAs, bank accounts, and life insurance. With a valid death certificate, these accounts will promptly transfer the ownership to the named beneficiary. There are also titling options that provide survivorship features. For example, a married couple can own their house as Tenants by Entirety, and when one spouse passes away, the sole ownership of the house can swiftly shift to the surviving spouse. A third strategy for avoiding probate is the creation of a trust. A trust is reasonably affordable, can promote anonymity, and can quickly shift assets to your heirs. With a trust, you can designate primary and contingent beneficiaries for most of the assets you own. Creating a trust is a fantastic way to organize your estate.

Most seniors procrastinate their estate planning, but it is vital to have a comprehensive plan of asset distribution. If you need guidance in determining the steps needed in your family's estate planning, feel free to call our office for a no-obligation, private appointment.

Max Valavanis is a co-owner of Valavanis Financial in downtown Melbourne and in Rockledge. Max specializes in lifetime income planning for Retirees while protecting principal. Max can be reached at 321-956-7072. §

YES, YOU CAN SAFELY CAST YOUR BALLET... cont'd from pg 19

at home who may be vulnerable. Wear a mask while in line and abide by social distancing measures, staying at least six feet apart from others. Try to avoid voting at peak hours and recognize it's likely you'll still be around other people while there. This is when these practices are most important because you need to do your part to help limit the spread.

- Remember to practice today's guidelines to slow the spread of COVID-19:
- It's important to not be lax in our prevention measures, not only at the polls but in the days leading up to casting your ballot. Even if you personally (or someone you know) haven't contracted COVID-19, don't let your guard down.
- The virus spreads when people don't practice social distancing, frequent handwashing and sanitizing, mask wearing and other preventive measures. Being cognizant of these simple tasks and following through with them is critical – all it takes is one person in your household to contract COVID-19 to have a domino effect on where you live, work, shop and more.
- Cover your cough or sneeze – use your arm or a tissue (and then throw it away).
- If you have any hint of feeling unwell, stay home.

If you are concerned you might be sick (with COVID-19 or something else), don't forget you can utilize our Virtual Visit services, connecting you with the compassionate, high-quality care you need from the comfort and safety of your home. Call 321.434.3131 to schedule a Virtual Visit with one of our dedicated providers. §

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- How do I tell my wife that I can't care for her by myself anymore?
- What should I do about my Dad, who refuses to stop driving even after a fairly serious accident?
- Can I make a Medicare change after open enrollment?
- Should I wear a mask when a crew arrives to clean my carpets?
- How do I make sure my dogs are taken care of after I'm gone?



Stay Well

This Flu Season



Adults over the age of 65 face a greater risk of flu-related complications. The best defense is the flu vaccine.

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Schedule your flu shot today.

[HF.org/flu](https://www.healthfirst.org/flu)

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