

THE PREMIER SPACE COAST MAGAZINE ESPECIALLY FOR ADULTS 50+

# SENIOR SCENE<sup>®</sup>

December 2020  
**FREE**

Cover Artist:  
**Richard Ficker**



FINANCE | HEALTH | ENTERTAINMENT | COUPONS | NEWS



We Talk to  
**Neil Sedaka**

Thank You  
**Joe Steckler**

COVID  
Safeguards

Where Have All The  
Sparrows Gone?

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### PUBLISHER:

John Frederiksen

### ASSOCIATE PUBLISHER:

Fran O'Hara

### ART DIRECTION:

Bernadette de Isaza

### PRODUCTION:

Seadragon Creative – Dan Lee

### EXECUTIVE EDITOR:

Charlotte McQueen

### ASSOCIATE EDITOR:

Jill Fulford

### PHOTO JOURNALIST

Cheryl Clermont

### BROADCAST AUDIO

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Office: 321-777-1114  
bcfl@seniorscenemag.com



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# Letter from the Publisher

With the feast of Thanksgiving weighing on our minds (and elsewhere), can more Holidays be far behind? I hope you remembered to reflect on everything that we can be thankful for. It's so easy to forget the good in life and the people we cherish, when we are bombarded by gloomy news every day.

Hopefully all of you have found new and special ways to celebrate Thanksgiving and the upcoming Holidays given the challenges we all face. Remember that the danger will pass and we all can be together again. So be smart, stay safe and be mindful of what is positive and good.

One this month's cover, we are especially proud to have Rich Ficker return as our featured artist, a truly talented artist that Brevard can call its own. We want to thank him for joining us this month, along with many great artists that have graced our covers before him. Remember to support our local artist every chance you get.

It is especially important this time of year to help those less fortunate than us. Whether it's a Tot or a Senior, a donation of treasure or time, please be generous. What can be better than the feeling of helping someone? So enjoy your family and friends; and enjoy this month's issue.

Merry Christmas, Happy Holidays and see you next year!



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# Where Have All the Sparrows Gone? – to Disney!

By Diane Barile, *South Brevard Historical Society*

The wild marshes of the St. Johns River lazed on a leisure expanse, a miniature Florida Everglades between Cocoa and Orlando, Florida. Scientist Suzanne Bayley plowed the bow of the motor launch into a spartina, wire grass tussock, rather far from the island of trees set in the sea of grasses, a hard wood hammock.

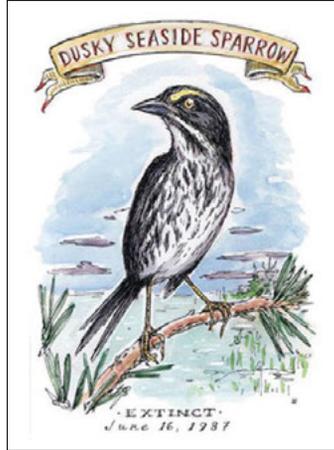
“Come on,” she said, “we get out here.” We waded the rest of the way. “Unlock one of the oars and hand it to me,” she called over her shoulder as she slogged through black sticky muck and knee-deep water.

I am a reluctant slogger but over the gunnel I went. Halfway between the boat and the tree island I asked, “Why are you carrying that oar? Should it not stay in the boat?”

“No,” she assured me, “it’s to bat away any water moccasins coming after us.” I became a rapid slogger.

Dr. Bayley was hoping to hear, or perhaps see, a Dusky Seaside Sparrow, a bird found only in these wetlands. We did

get back to the launch safely but no moccasins and no Dusky. Dr. Herb Kale, orthologist, had been charting their demise for some time, as did scientists, for the Canaveral National Seashore on Merritt Island.



The tiny, shy Duskiees were originally found only in the salt marshes of Merritt Island and fresh marshes of the St. Johns River west of Cocoa and Titusville. Food and nesting for Duskiees depended on the precise configuration of flooded marsh plants. In the twentieth century, Duskiees were set upon by a large invasive species. Human incursion in a blossoming agricultural economy, wetlands were described as wastelands to be improved for crop yields and human habitation.

While the Dusky Seaside Sparrow depended on a limited and specific environment people could, and did, alter living space to their needs. Settlers faced formidable challenges: (1) heat, (2) land

*WHERE HAVE ALL THE SPARROWS GONE?... cont'd on pg 43*

The  
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**SENIOR SCENE**  
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## COVER STORY – SELF-TAUGHT ARTIST

# Richard Ficker

We are pleased to have Richard Ficker return to our December cover. In his own words –

I'm fundamentally a self-taught artist. I did take a variety of art classes in high school, and dabbled in commercial art soon after, but as life would have it my art career got put on a back burner, while I traveled the world, and later worked and raised a family.

I've always loved art, and thought like an artist, studying light, shadow, shape, and form. I would read about it, and frequent museums, always meaning to get back to painting. At the age of 49 realizing that no one really knows how much time they might have on this earth, I made the commitment to start painting, and in doing so rekindled an old passion.

I love to paint a variety of subjects. Some of my paintings have true heart felt meanings, some contain hidden images, some are for the pure joy of expressing my love for nature, and her many magical colors. You will find the reoccurring theme of water, and the ocean, in most of my work, as a lifelong surfer it's what I know, and love.

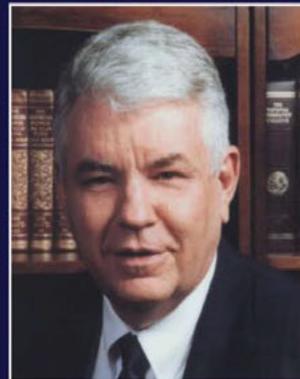


My work is currently in: Breakers Art Gallery in Satellite Beach; Twin Finnegan's Pub in Cocoa Beach. You can also see my work at [www.richardficker.com](http://www.richardficker.com).

I hope you enjoy my work, as much as I do creating it. ☺



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## Message from Secretary Richard Prudom

Floridians have navigated an ever-changing road map this year. From visiting with family and friends and enjoying social interactions, to looking forward to travel and volunteering in the community, most aspects of everyday living have changed to one degree or another. Many people over 65 years of age had to make additional adjustments because COVID-19 disproportionately affected the aging population; however, Floridians are strong, resourceful, and resilient. Most adults continue to live their lives safely and independently while considering the necessary precautions to protect themselves and others.

### *The Year in Review*

The Florida Department of Elder Affairs (DOEA) also changed in the early months of this year. DOEA took immediate actions to ensure basic needs for older adults were met. DOEA in affiliation with Florida's Aging Network—that's the Area Agencies on Aging and their local organizations throughout the state—mobilized in order to increase the number of home-delivered meals. In fact, home-

delivered meals increased by over 200 percent compared to the same time last year. And DOEA delivered over 13 million meals during a seven-month period. Ingenuity among local providers allowed a new partnership with the Florida Restaurant and Lodging Association to be self-sustaining, and the program may continue to bring home-delivered meals to seniors staying safer at home into the future.

As DOEA adapted, and local resource centers stabilized by meeting the basic needs of residents including meals, shopping assistance, delivery services, and staffing new volunteers, the Aging Network turned its attention to the social and emotional needs of veterans, caregivers, people with disabilities, and all older adults. The challenge to mitigate the negative impacts of loneliness and reduce social isolation was to find delivery methods and venues consistent with social distancing guidelines.

If someone is living with loneliness or depression, picking up the telephone and asking for help may seem like a heavy

MESSAGE FROM SECRETARY PRUDOM continued on pg 43



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# Who Has To Pay The Bills When Someone Dies?

By Attorney Truman Scarborough

**N**o one is obligated to pay a decedent's debts unless he/she has agreed to be personally responsible. Paying the decedent's creditors is part of the probate process with beneficiaries of the probate estate bearing the burden as a reduction in the size of their inheritance.

Assets like life insurance policies and IRAs normally name individuals as beneficiaries. They pass outside of probate and avoid the claims of creditors. However, if all named beneficiaries die before the decedent, the asset will have to be probated and become subject to creditors' claims.

Florida law exempts certain other assets from creditors' claims even though they are not directly payable to a beneficiary. This includes \$20,000 in furniture, furnishings, and appliances, plus two motor vehicles. If the home is going to certain relatives, the probate court can determine that it is "protected homestead" passing free of all claims, except for: mortgages, IRS liens, liens for work on the home, and property taxes.

Two years after the date of death, creditors' claims are barred. Summary Administration may be used to probate the estate. No Personal Representative (executor) is appointed to

administer the estate for the court orders distribution directly to the beneficiaries. This shortened process may also be used within two years of the date of death if the estate is less than \$75,000 and there are no known creditors. If within two years of the date of death creditors' claims arise, the beneficiaries of the Summary Administration are proportionally liable based on their share of the distributions.

When Summary Administration is not an option, Formal Administration is required. All reasonably ascertainable creditors must be mailed a Notice to Creditors advising that they have thirty days to file a claim with the court. The Notice to Creditors is also published in the newspaper and any otherwise unknown creditor has three months from the date of publication to file a claim. If a claim is not filed in time, it is barred. The Personal Representative can object to questionable claims. When an objection is filed, the creditor must initiate a separate lawsuit to enforce the claim.

The probate code also addresses: 1] the order in which different kinds of bequests bear the burden of paying

*WHO HAS TO PAY THE BILL... continued on pg 46*

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**TINSELTOWN TALKS** By Nick Thomas

# Neil Sedaka Still Singing Through The Pandemic

Many performers have recorded videos of encouragement for fans throughout the COVID-19 pandemic months. But few, if any, have been as prolific as Neil Sedaka.

With more than 150 mini-concerts posted since April on his YouTube channel NeilSedakaMusic, the singer, pianist, and composer of 60s hits such as "Calendar Girl" and "Happy Birthday Sweet Sixteen" continues to churn out the casual performances from behind his home piano several times a week and plans to continue into the Christmas season and beyond.

"The response from people all over the world has been unbelievable, even those who were never really Neil Sedaka fans before," said the 81-year-old singer from Los Angeles. "They can't believe my body of work."

Sedaka's repertoire would impress any artist.



"I started writing songs when I was 13 and have composed over 800," said Sedaka who, in late March, was one of the first entertainers to post a video of hope during the early pandemic days in the US in the form of rewritten lyrics to "Oh! Carol," his hit from the late 50s.

A week later, his first mini-concert – filmed by his wife on a cellphone from their New York home with the family parrot in the background – consisted of a medley of a half-dozen Sedaka hits.

"I just thought the music could be therapeutic for people locked down at home," he recalled. "Then people began requesting songs on my Facebook page, so I decided to continue the mini-concerts."

For Sedaka, too, the performances have helped get through the months of isolation after moving to the family's

---

NEIL SEDAKA STILL SINGING ... continued on pg 53

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# VNA Answer Nurse: Coping with Loss During the Holidays

*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.*

**Q: This is my first holiday alone, is it reasonable to want to do something different?**

**A: Reflecting on your needs is important.**

Holidays or not, engaging in new activities, meeting new people and making time for new experiences can be fulfilling. Whether you travel, find a place to volunteer or take an interest in a new hobby, finding a healthy outlet when you're experiencing grief can help you process your feelings and help you heal.

**Q: Everyone expects to come home for the holidays and it's overwhelming, what do I do?**

**A: You can do as little or as much as you want.** Just be honest with family and friends. Acknowledge that the holidays will be different and that they will be difficult. Let people know what you can and can't do. Ask another family member to host this year. Give yourself gifts: patience and boundaries.

**Q: Is a stress-free holiday possible?**

**A: Get through the holiday by doing what you need to do for you.** You are not required to send out the usual card list or fulfill the usual gift exchanges. There are traditions

you may want to keep, change or forego. Get through the holidays focused on taking care of you.

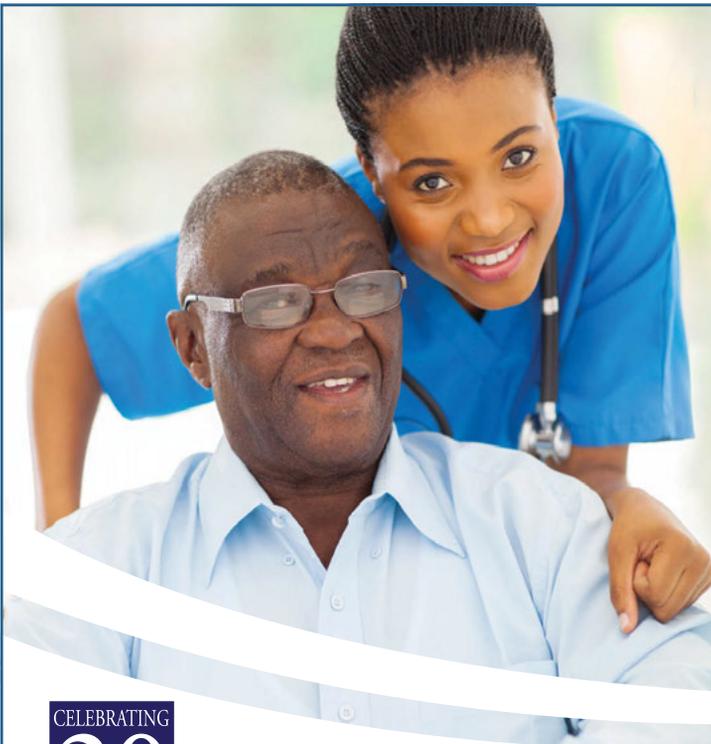
**Q: How do I excuse myself social activities?**

**A: You are not obligated to make plans nor attend events.** If a Christmas party or dinner sounds "doable", ask a trusted friend to drive so you can leave at any time. If you change your mind, be patient with yourself. Just go home. You are navigating a new normal and it's okay to make it a short visit. Remember, you have choices. You can decide what's important to you.

**Q: Where can I go to talk to someone who understands?**

**A: Grief support groups are a good way to connect with individuals who have shared and experienced loss.** If you are not up for a group setting, seek a therapist or counselor who specializes in grief and bereavement. 

*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.vnadc.com](http://www.vnadc.com).*



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# Why Cookie Notices Are Everywhere

By Bill Ford, *Data Doctors*

**W**e're all seeing these pop-up notifications just about everywhere we go on the Internet and you can thank the European Union (EU)

for this latest online irritation. The EU invoked the General Data Protection Regulation (GDPR) back in 2018, an 88-page document that outlined privacy and security requirements for anyone providing goods and services in the EU. Since there aren't physical boundaries on the Internet, it forced everyone around the world to comply with these new regulations regardless of where they may be located.

## Cookies and Consent

The most visible impact of the GDPR is the pop-up notification asking for consent to place a cookie on your computer. To review, cookies are small text files that can help websites identify returning users or track them across huge advertising networks.

Those ads that seem to follow you all around the Internet for something that you recently searched for are made possible by cookies. The convenience of not having to login every time you visit

certain websites is also brought to you by cookies.

Cookies can store user behavior information such as how long you were at their site, what you clicked on, items you left in a shopping cart, preferences or settings that you chose and much more. Cookies themselves are not good or bad, it's how the website that places them on your computer uses them that concerns the EU.

The intent is to provide users with the details of what the website would do with the information they collected from you, which is why all of the notifications have a 'learn more' link.

The reality is that virtually no one can decipher details of these notifications because they are not written to be understood by the average user.

## Managing Cookies

Since some cookies are actually desirable, blocking them all would result in a completely different online experience. Cookies from general websites you visit can generally be rejected while accepting cookies from websites that you use on a regular basis is reasonable.

A button to reject the cookie may not be an option on some websites, so there are a number of ways to manage them. Ignoring the notice, which is generally at the bottom of the screen will prevent the cookie from being placed on your computer, but that means the notice will be there wherever you go on that site.

Using the private or incognito browsing option - which is available in all browsers - will automatically get rid of any cookies placed on your computer when you close the browser session. 

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# Creating Income in Retirement

By Max Valavanis 321-956-7072

**G**uaranteed retirement income is gradually becoming a myth. If you are nearing retirement or recently retired, your generation is most at risk. Across the nation, the tides are turning, and your retirement income may not be where you need it to be.

What used to be a relatively simple task is now evolving into a mammoth undertaking if the investor is unwilling to seek proper guidance. Social Security was once a safety blanket that every retiree could rely on, and now it's in danger of disappearing. The Social Security Administration itself stated that the program is only fully funded until the year 2034. With its potential collapse and the volatility of the markets, retirees are running out of options. As a result, our role as Financial Advisors is evolving to meet the changing long-term needs of our clients.

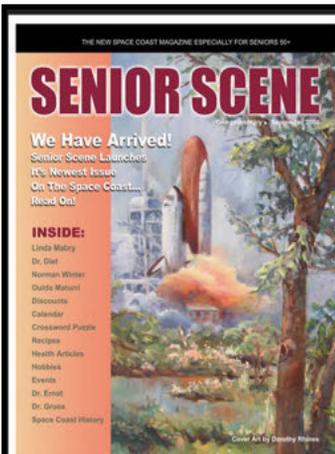
In the "Golden Age" advisors would select an income-producing investment tailored to the risk and time horizon of the investor. Now this tactic would barely outpace the effects of inflation. Furthermore, retirement income planning must factor in the growing longevity of the American retiree. According to the Society of Actuaries, for a couple who are 65 years old today there is a 50% chance that one of them will

live to age 92! These factors, along with others, have changed the concept of the safe withdrawal rate.

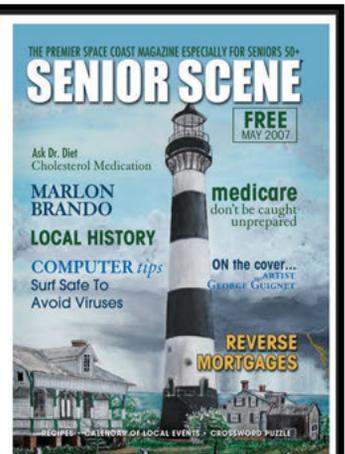
The "Trinity Study" of 1998 popularized the concept of the 4% withdrawal rate. Commissioned by three university professors, this study essentially proved how to invest in the markets and not go broke while only withdrawing 4% annually. At the time of publishing, this concept was relevant and effective. This is not true for today's economy, and we may never go back. For example, a 1-year CD in 1998 would return 5%. Today you would be lucky to earn 0.70%. Could you imagine limiting yourself to withdrawing less than 0.70% per year?

Retirement planning these days requires a departure from the old-school thinking of stockbrokers and mutual fund salesmen. Retirees must now understand it is possible to transfer the risk of going broke using revolutionary insurance products. Insurance companies and financial institutions have worked together to rewrite the playbook of lifetime income. They developed a way to reinstate the 5% to 6% withdrawal rate of the 1980s and 1990s. These methods ensure that retirees will never go broke. We use these programs in our office

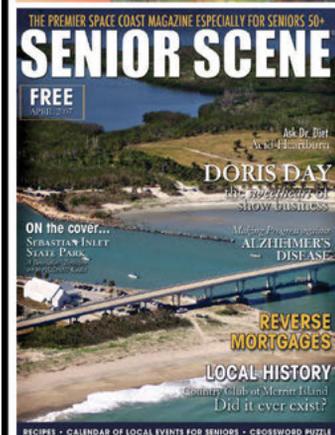
*CREATING INCOME IN RETIREMENT continued on pg 43*



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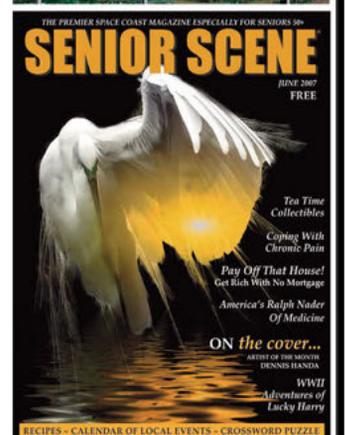


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# COVID-19 Safeguards Shouldn't Be Forgotten

Courtesy of Health First

We're all tired of hearing about COVID-19 and how we can limit the spread, but we just can't let our guard down if we want to stay protected against the virus. It's about everyone's basic well-being. Wearing a face mask, social distancing and proper hand hygiene have been our lifeline lately, and the most important tool in this arsenal is wearing a face mask.

Many suggest face masks are key to reducing the spread of COVID-19, which is why health officials still recommend we wear them. And we get it. It's been months now and we want things to go back to normal – when we could socialize with family and friends indoors or even give someone an encouraging hug. But now it's more important that we keep ourselves and our loved ones safe. So it's never too late for a friendly reminder on how to properly wear a face mask and why it's so important against the spread of COVID.

Let's start with basic steps from the Centers for Disease Control and Prevention (CDC) on properly wearing a face mask:

- Wash your hands before putting on your face mask
- Make sure you can breathe easily
- Don't touch the face mask, or if you do, wash your hands or use hand sanitizer to immediately disinfect and keep from spreading germs
- Face masks are most effective when they cover both the nose and the mouth. Resist the temptation to put the face mask around your neck, on your forehead, or only on your nose or over your mouth

Here are some do's and don'ts from the CDC to remember:

## DO choose masks that:

- Have two or more layers of washable, breathable fabric
- Completely cover your nose and mouth
- Fit snugly against the sides of your face without gaps

## DO NOT choose masks that:

- Are made of fabric that makes it hard to breathe, like vinyl for example
- Have exhalation valves or vents, which allow virus particles to escape

We can't forget or neglect mask cleanliness. It's not only important to wear them regularly but it's equally important to wash them regularly, too. CDC guidelines on how to properly clean your face masks can be found here.

We all have a role to play to ensure life is safe for everyone. Our dedicated providers and specialists are here to help on our Virtual Visit patient platform. Call 321.434.3131 to schedule an appointment. ☎



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# Helping Seniors Salutes Founder



We are so thankful to everyone in Brevard who stands with us in HELPING SENIORS. And, as we move into our tenth year of service, we are so appreciative of Joe Steckler, our president and founder, who fights tirelessly for the 50% over age 50 in our community. Look up Senior Advocate in the dictionary, and it seems likely you will find a picture of Joe!

After his successful career as a captain in the U.S. Navy, Joe and wife Terry retired in Satellite Beach. Since then, Joe has been anything but "retired". He founded the Brevard Alzheimer's Foundation and built three "Joe's Clubs" to provide adult day care throughout the county.



Even after "retiring" from there, he sought to raise awareness of available programs by creating Helping Seniors in 2011, which has since served thousands of people through its free senior helpline, senior services directory, advocacy council, and media programs.

Joe recently had knee replacement surgery and is now in rehab, working hard to regain mobility in both legs. While he concentrates on his

recovery, the Helping Seniors' staff and Board of Directors wish to share their gratitude for Joe.

**Ed Fleis, Treasurer:** I have had the pleasure of working with Joe at Helping Seniors since inception. He is a very caring person and is happiest when he witnesses elderly seniors benefitting due to the organization's efforts. Your vision has enabled a great many of people to improve and enjoy their senior years. Thank you, Joe.

**Jennifer Helin, Secretary:** Joe isn't afraid to jump in to help in any situation. A year or so ago, the residents of Trinity Towers were having a problem with busses dropping them off far from their normal shopping plaza, in the summer heat. Joe immediately made a few calls and brought attention to the problem in one of his weekly articles until it was resolved.

**Stephen K. Cusick, Captain USN (Retired), Board Member:** Captain Joseph L. Steckler has been an inspiration to everyone who knows of his distinguished military record and tireless dedication to the cause of helping senior citizens. Joe's life of service has been a personal inspiration to me. Indeed, his friendship will always be treasured by all who know him.

**Nancy Deardorff,**

**Board Member:** Joe

Steckler has spent his life in the service of others with no regard of what is in it for him, but rather, how can he make a positive difference in the lives of others. When many prepare to retire at age 65, Joe's plan was to continue to serve others and he continues his mission today. Joe has taught me what a huge difference one person can make in the lives of others and in this world.

*"Only a life lived in the service to others is worth living."*

*~ Albert Einstein*

**Dennis Mannion, Board Member:** I have

known Joe Steckler for about 10-12 years. Joe dedicates his life to helping other people. Especially under privileged or less fortunate seniors. [He is] always on the phone answering questions for our seniors in need. I wish we could make a duplicate of Joe Steckler. However his footsteps are very large. We need someone to follow the footsteps of Joe Steckler.

**Kerry Fink, Media Director:** Having served with Joe since he began this good work we call Helping Seniors of Brevard, I am fascinated by his relentless enthusiasm and willingness to roll-up-his-sleeves for all things Seniors and, at 86, serves as an excellent role model for all of us to aspire to do good for our community at every stage in our lives.

**Kim Bernard, Education Specialist:** As a senior himself, Joe contributes his firsthand knowledge to our Brevard County elder population in need. He is an example of an exceptional individual who not only knows the needs of seniors but is dedicated to finding the solution to any problem.



**Marti Upton,**

**Business Manager:** It has been said that great leaders know how to create lasting relationships. They have a knack for making the people know they work with feel valued and appreciated. Joe is not just a great leader, he is family.

**John Frederiksen, Newsletter Publisher:** In the profession of Senior care, I have repeatedly seen a special kind of person that is uniquely compassionate, with a true concern for others. Joe is the embodiment of that person. His empathy is infectious, bringing those around him to a common purpose of helping Seniors in need. Best of health to Joe and may he achieve the goal he is so passionately pursuing.

You can send well wishes to Joe Steckler, c/o Helping Seniors of Brevard, P.O. Box 372936, Satellite Beach, FL 32937. ☺

# Brevard Symphony Orchestra Announces “Sounds of the Season” and a Return to Live Performances

The Brevard Symphony Orchestra (BSO) has announced it will present its first live performance since March with a special holiday concert called Sounds of the Season, featuring full orchestra, a guest narrator, and many familiar favorites, including Sleigh Ride, selections from The Nutcracker, and White Christmas. The concert will take place on Saturday, December 12 at 2 pm at the King Center in Melbourne. Terrence Girard, a local actor and frequent BSO collaborator, will narrate a special musical performance of ‘Twas the Night Before Christmas. Music Director Christopher Confessore will lead the orchestra.



This concert marks the official beginning of the BSO’s 2020-2021 Season, occupying the same space in the orchestra’s schedule as announced in March just before the pandemic. It was originally planned as a special add-on performance and not part of the regular subscription package offered by the orchestra. From Executive Director David Schillhammer: “We are thrilled to be able to finally start our season and return to live performances. This concert has been planned for months and seeing it all come together is an exciting moment for the BSO and the whole community that has been eager to hear us perform live again.”

Out of an abundance of caution, the King Center will restrict the number of patrons allowed to attend the concert and will enforce social distancing guidelines recommended by the CDC. In addition, audience members must wear face masks while in the King Center, including during the concert. The musicians on stage will be seated with a minimum of six feet between them. Musicians of the string and percussion sections will also wear face masks while performing. Members of the woodwind and brass sections will remove their masks while playing. Both Maestro Confessore and narrator Terrence Girard will also wear face masks while performing.

The BSO has presented three streamed concerts since August. Each concert was performed without an audience, professionally filmed and produced, then aired on the orchestra’s YouTube channel. Each concert received rave reviews and enabled viewers from as far away as California, Hawaii, Costa Rica, and South Korea to “attend” a BSO performance. David Schillhammer: “Sharing these wonderful concert programs with both our local friends and admirers

from all over the world has provided us with a benefit no one could have predicted at the start of the pandemic. We are grateful that the technology exists today to make such a thing possible and that we were able to use it to reach so many people.”

The remainder of the 2020-2021 season will be performed during the first four months of 2021. Additional announcements will be made regarding these concerts in the coming weeks.

The Brevard Symphony Orchestra is the only fully-professional orchestra in Brevard County. Many of central Florida’s finest classical musicians play with the BSO. For more information regarding the Brevard

Symphony Orchestra, please visit [BrevardSymphony.com](http://BrevardSymphony.com) or call 321.345.5052. (S)

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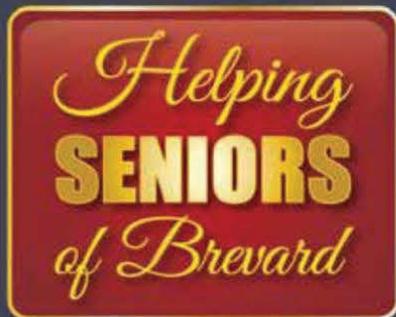


# Helping Seniors Of Brevard

[www.HelpingSeniorsofBrevard.org](http://www.HelpingSeniorsofBrevard.org)

Issue

Special Pull-Out Newsletter



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

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321-473-7770.**

[HelpingSeniorsofBrevard.org](http://HelpingSeniorsofBrevard.org)



## *President's Message*

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

Greetings,

As we get ready to celebrate this year's best holiday season, we want to take a moment to consider, with all we have been through in 2020, how to celebrate SAFELY as we move through this time. We've made it this far through all COVID-19 issues – let's be sure we stick with the plan – social distancing, mask wearing, hand washing, etc.

There are great holiday safety tips at the [CDC.gov](http://CDC.gov) website and, especially, during this holiday season, it is a good idea to study their COVID-19 resource pages which are filled with good information designed to keep us safe.

For example, many of us are thinking about attending holiday gatherings, visiting with friends and family, or even traveling and planning overnight stays.

If you attend a gathering, consider bringing your own food, drinks, plates, cups, and utensils. Avoid going in and out of the areas where food is being prepared or handled, such as in the kitchen. Use single-use options like salad dressing and condiment packets, and disposable items like food containers, plates, and utensils.

If you are hosting a gathering, the best option is a small outdoor meal with family and friends who live in your community. Limit the number of guests and clean and disinfect frequently touched surfaces and items between use.

When traveling, check travel restrictions, get your flu shot, and bring extra supplies, such as masks and hand sanitizer.

Alternately, schedule a time to share a meal together virtually, shop online, use contactless services for purchased items like curbside pick-up, shop in open air markets, deliver food to family and neighbors in a way that does not involve contact with others, participate in a gratitude activity, watch sports or movies at home, or play a game.

On behalf of Joe Steckler, our President/Founder, and our entire Helping Seniors team, we want to be the first to wish you the best Holiday Greetings and that we are looking forward to serving you as we move forward SAFELY into the New Year!



# Helping Seniors Of Brevard



**Ways to Give  
This Holiday Season**  
Kerry Fink  
Helping Seniors of Brevard



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

## It's the Most Wonderful Time of the Year

.... As we all make a way to enjoy a SAFE and ENJOYABLE holiday season in 2020, we are so grateful to you for helping us in the work of Helping Seniors!

Your financial assistance allows us to keep the all important **Senior Information Helpline** (321-473-7770) active throughout the holiday season and into 2021, serving those who find themselves in complicated situations and/or just need help getting pointed in the right direction.

Here are three great ways to get involved this year:

**#1 – Year End Giving** – This year, more than ever, your year-end gift to Helping Seniors helps seniors in need AND, due to special tax incentives, may give back to you as you file your 2020 tax return. Donate today – even your gift of \$25 makes a huge difference. Call **321-473-7770**, we'd be delighted to talk with you about year-end giving, or donate securely online at: **HelpingSeniorsofBrevard.org/donate**.

**#2 – Sponsorship** – Through the generous help of businesses and organizations who serve Brevard County, we are able to reach the 50% who are 50+ in our county! Call 321-473-7770 to find out our levels of commitment – and the benefits your group receives. Securing your 2021 sponsorship in 2020 may yield a good return on your taxes.

**#3 – Helping Seniors Directory** – While maximum benefits exist for Helping Seniors sponsors, many choose to focus their efforts on a stand-alone listing in the monthly print/online Helping Seniors Directory. For \$1 per day, your business gets 365 day of coverage in 2021. Call 321-473-7770 and get listed today!

I receive many different types of phone calls throughout my day on our senior help line. Some of the calls are as simple as the need for a handyman service. Some are complex, like the case involving an elderly lady with a disabled son facing eviction. The happiest calls I receive are from a couple of my regulars, who just want to talk about what is going on in the world, or just a hello to chat about everything but nothing at all. However, there are times I receive calls from outside Brevard County.

The most recent call I received was from a lady in her late 60's from Milwaukee, Wisconsin. She found us by doing an online search. Her reason for her call was because she wanted to learn computer skills. Since we are not in her area, I did a search and located a few computer skills courses designed for adults.

Another call I received was from an older gentleman in New Port Richey, which as we all know is on the west coast of Florida and not close to Brevard County. When asked about how he learned of our senior help line, he explained that he listens to our radio show.

His concerns were for computer repair. Since we are not in his area, I did some online searching and everything I found was not what he was interested in. I made the recommendation for renewing his membership with Geek Squad through Best Buy, which he was happy with.

Since we serve our Brevard County elders in need, all are welcome to call and are never turned away.

*Kim*

You can reach Kim at 321-473-7770 or at [kim@helpingseniorsofbrevard.org](mailto:kim@helpingseniorsofbrevard.org).

**Support Helping Seniors of Brevard when you shop at [www.smile.Amazon.com](http://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



## Bring Along a Friend

*Lee Sheldon, DMD, PA  
Solid Bite*

How important is it for you to have a loved one or friend attend a critical doctor's visit?

Patients often see us to make long-term decisions for their dental care. Things have deteriorated to the point where specialty care is needed.

The new patient sees us for a two-hour visit where x-rays, CT scan, and a full dental evaluation is done. We check mouth acidity, the bite, sometimes the relationship between your spine and your bite (Yes, there is a relationship), periodontal disease, tooth decay, bone availability, tooth to tooth relationship, sometimes a study of your facial musculature. And there's a lot more.

We then often give more than one option for treatment. There are advantages and disadvantages to each option. Can you imagine then going home and explaining what happened to your spouse or loved one? Can you possibly communicate the findings at that two-hour visit effectively?

When major decisions are being made, either dentally or medically, you should have someone with you; someone who is level-headed, someone who knows you, someone who can help you in the decision-making process. There are questions to be asked, costs to be considered. And your loved one knows you and can help you in that process.

As a back-up, there is Zoom, which allows the loved one who can't make it to have a good discussion with the doctor or with the treatment coordinator. It's good but not as good as being there.

So when you know you have a major decision to make, bring someone with you. You'll have someone to discuss things with and bounce ideas off of. And along with the doctor and staff, you'll reassure yourself that your decision is the right one for you.



## Planning for the Holidays After the Death of a Loved One

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

Facing the holidays after the death of a loved one is difficult, especially the first few years.

The bereavement experts at VITAS Healthcare offer suggestions to help you and your family cope, enjoy time, and honor a deceased loved one during the holidays.

1. **Ask each family member for their thoughts/preferences about participating in holiday traditions.** By talking about what you'll miss most and how to handle the future, you're taking the first step to cope with grief.
2. **Review holiday activities. Consider what to keep and what to change.** Each member of the family should do only what they feel most capable of. Be kind to yourself and help others understand how you feel and what you need.
3. **Decide how to include the memory of your loved one.** A chair may be empty, but your loved one will be present in your heart. Look through photo albums and tell stories.
4. **Respond to invitations.** Plan to be with people you enjoy. Ask a friend to accompany you, and stay only as long as you want. Allow yourself to decline invitations you don't want to accept.
5. **Realize that your fear of the holidays may be worse than the reality.** Allow yourself to enjoy "golden moments" when you can see the joy of the season. Your loved one would want that for you.

VITAS offers free remote grief support groups led by bereavement specialists. Learn more and sign up at [VITAS.com/grief](https://www.vitas.com/grief).

*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](https://www.vitas.com).*



# Helping Seniors Of Brevard



## Blessed to Help Home Healthcare Clients

*Traci Graf, RN  
AVID Home Care*

Many people talk about living life with purpose. I am, without a doubt, doing what I was meant to do as a nurse. I was given the amazing opportunity two years ago to lead the incredible Avid team of caregivers who have been providing high quality care to the community. This will be the last article for 2020, and it is time to let everyone know what this responsibility means to healthcare workers.

Avid employs certified nurse's aides, home health aides, and companions. When interviewing people, the staff look for certain outstanding qualities. A passion for caregiving, along with a wide set of skills and the ability to better a client's life are qualities that stand out. Avid strives to help clients maintain the life they want by keeping their independence and staying in their homes until the end of their lives.

Avid has been blessed to partner with area hospice agencies, helping many clients at the end of their lives and their families. The end-of-life stage is a very precious time that only happens once. By providing compassionate, professional caregivers, Avid has allowed many families to focus on connecting with each other instead of worrying about who is tending to the client's physical needs. I have been very proud of the staff this year as they have done a wonderful job in these difficult situations.

At the time of this writing, Avid remains a completely COVID-19-free agency – clients and staff. Client health and safety are top priorities during this stressful time, and Avid's efforts are reflected in the outcomes to date. We are more committed than ever to being the wave of change in home care and continue to provide stellar non-skilled care to Brevard.

Avid is changing the way caregiving is delivered to clients, one person at a time.

Happy Holidays and thank you from all of us at Avid Home Care for allowing us to be part of your lives.



## Mental Health Issues Rise Due to COVID-19 & Holidays

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

Covid and holiday stress affect both men and women, young and old, physically and mentally. Covid safety precautions, the constant rethinking, rescheduling or canceling of shopping, parties, traveling, reunions, and house guests is contributing to a very high increase in stress, drug and alcohol use, depression and anxiety. **Now is the time to be very careful.**

Stress and anxiety are major driving factors behind addictive behaviors and one of the leading causes of relapse in recovering addicts, especially during November and December.

Depression intensifies during the holidays and is on the increase due to Covid, emotional disappointments, physical reactions caused by excess fatigue and stress, family resentments, the loss of love ones, trying to stay sober, or being chronically ill. Hospitals historically report increased mental health emergencies and overdoses during and after the holidays.

Anxiety has been fueled by Covid, the recent elections and future of our country, and just the common fear of the unknown. Anxiety is a medical condition. See a specialist.

Here are suggestions that will help:

1. Get help now if you have relapsed into addictions. Speak to a specialist, mentor, sponsor, friend, seek out online meetings, as you are in a life or death situation.
2. Get help now if you feel down for a sustained period of time. Depression is a real medical condition. See a specialist
3. Prioritize, organize your time, pace yourself, get rest, walk 20 minutes daily, as exercise decreases depression and the effects of stress and anxiety.
4. Spend some quiet time with God, pray, let go of the past, embrace the future, remember what family, friends, and the season is all about. LOVE

**Need Help: call Dr. Kevin Kilday, PhD at Holistic Health Center 321-549-0711**



# Helping Seniors Of Brevard

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321-254-4644

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**Ruth Rhodes, Esq.**  
**Rhodes Law, P.A.**  
1751 Sarno Rd Ste. 2  
Melbourne, FL 32935  
www.rhodeslawpa.com  
321-610-4542

**The Law Office of**  
**Amy B. Van Fossen, P.A.**  
1696 W. Hibiscus Blvd., Ste A  
Melbourne, FL 32901  
www.AmyBVanFossen.com  
321-345-5945; (fax) 321-345-5417

**William Johnson, P.A.**  
140 Interlachen Dr., Suite B  
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www.floridaelderlaw.net  
321-253-1667

### AUDIOLOGY SERVICES

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321-752-0995

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Melbourne, FL 32935  
www.drleesheldon.com  
321-369-9788

### DOWNSIZING

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www.CompassionateDownsizing4Seniors.net  
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Palm Bay, Melbourne, Merritt Island, and Viera  
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321-806-3948

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Quality Home Repairs  
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321-392-3400  
[traci@avidhomecareservices.com](mailto:traci@avidhomecareservices.com)

#### CSI Caregiver Services, Inc.

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[www.csicaregiver.com](http://www.csicaregiver.com)  
321-722-0009

#### Home Health Care Resources Corp.

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[www.homehealthcsrc.com](http://www.homehealthcsrc.com)  
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1103 W Hibiscus Blvd, Ste 400  
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321-722-2999

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barbara@barbarawall.com  
321-749-2444

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www.enhancedpropertyinvestments.com  
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#### Veterans Realty of Brevard

1675 N. Atlantic Ave., Cocoa Beach, FL 32931  
321-868-1833 [www.veteransrealtyofbrevard.com](http://www.veteransrealtyofbrevard.com)

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### SENIOR LIVING / MEMORY CARE

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497 N Washington Ave, Titusville, FL 32796  
www.AddingtonPlaceofTitusville.com  
321-383-2112

#### Hibiscus Court Assisted Living and Memory Care Community

540 E. Hibiscus Blvd, Melbourne, FL 32901  
www.slm.net  
321-345-9830

#### MARTHA'S House & ALF

6-bdrm assisted living, Heritage Isles  
3831 Funston Circle, Melbourne, FL 32940  
www.MarthasHouseALF.com  
321-978-5315 / FAX 321-978-5316

#### Zon Beachside

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Indian Harbour Beach, FL 32937  
www.zonbeachside.com  
321-777-8840

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### TRAVEL

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We create "trips of a lifetime" for seniors

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# Helping Seniors Of Brevard

## SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS

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\$1 per day = 1 year in the



SENIOR SERVICES DIRECTORY

\$1 won't even buy you a good cup of coffee these days ...

BUT

your \$1 can go to work for you today making you many more \$\$\$ in the  
**Space Coast Senior Services Directory**

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### What does your \$1 per day get you?

- A 4-line Business Directory listing each month, for 12 months, in the print edition of the Senior Scene Magazine – up to 14,000 copies published and distributed, free-of-charge, at over 500 locations throughout Brevard County.
- A 4-line Business Directory listing each month, for 12 months, in the online edition of the Senior Scene Magazine – published atSeniorSceneMag.com.
- A 4-line Business Directory listing each month, for 12 months, in the online edition of the Helping Seniors Newsletter – published atHelpingSeniorsofBrevard.org.
- An online Business Directory listing every day, for 12 months, in the HelpingSeniorsDirectory.com online directory – receiving thousands of visits monthly – and in categories that seniors are actively searching for.
- 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)

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Call Helping Seniors today to get signed up!

321-473-7770

or email us at

[Info@HelpingSeniorsofBrevard.org](mailto:Info@HelpingSeniorsofBrevard.org)



# Helping Seniors Of Brevard



## Be Patient – Follow a Plan

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

It should come as no surprise that the economy is one of the most important issues during this election cycle. As I write this article, the election results are still up in the air.

But, here's something that may surprise you. More than 90% of investors say they plan to change their portfolio in the next 12 months following this election.

During each election cycle it's common to see surveys asking investors, "Do you plan to make any changes to your portfolio as a result of the election?" It is only the confident who answer, "No I don't plan any changes."

I believe the confident investor has a proper balance of market risk assets and protected principal assets. Of course, as we age, protecting principal assets becomes paramount. We want to protect our standard of living.

Assets at risk in the market should be designated for quality of life expenses. Vacations, cars, eating out, etc., would be examples of quality of life expenses.

Therefore, adjusting our asset mix during this election cycle should be more about tax efficiency. What are we to expect in the way of new tax legislation? We should not need to panic about paying essential bills because of potential market volatility.

Having a proper asset mix of assets with market risk and assets with principal protection should give you confidence during this election cycle.

We will be discussing this topic, as well as maximizing Social Security, in our upcoming informational classes. Classes are currently being held at our Learning Center in Melbourne, Florida. Contact us at 321-622-5418 for class dates and times.



## Health Impact of Loneliness Part II

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

Often, older adults with Alzheimer's, dementia, and mental health issues are living alone and unstimulated. This is catastrophic to their health and can even create a "will to die" in the older adult. The good news is that there are ways to help older adults so that they can have a healthier and happier life.

Unfortunately, more than 40% of adults middle-aged and older who need assistance with day-to-day activities due to cognitive decline and memory loss do not receive the help they need.

### **What Can You Do If You Are Experiencing Loneliness?**

Loneliness and social isolation in older adults are serious public health risks affecting a significant number of people in the United States. Your doctor can assess your risk and get you connected to community resources for help.

Home Health Care Resources Corp. can connect you to a free national service that helps find local resources for seniors. We can also put you in contact with agencies that work with nonprofits, governments, and businesses to provide community services and senior programs, including the Aging Mastery Program® that is shown to increase social connectedness and healthy eating habits.

For ongoing relative content please like the Facebook page of Home Health Care Resources Corp. to stay updated on how you can help the senior in your life age in place at: <https://www.facebook.com/hhccregion7>

If you know a senior who lives alone, share the Friendship Line. The Friendship Line at Institute on Aging is the nation's only accredited 24-hour toll-free hotline for older and disabled adults. It is both a crisis intervention hotline and a warmline (non-urgent calls); their services provide reassurance, crisis intervention, information, and referrals. The toll-free Friendship Line is available 24 hours every day of the year at 800-971-0016 or 415-972-3778.



## The Hard Truths About Discussing Public Benefits

By Justin Linzmeier  
Law Office of  
Amy B. Van Fossen, P.A.

During the holiday season, families gather together, often from long distances. You may notice your parents are aging more than you remembered. If so, it may be time to talk with them about long-term care and how to pay for it.

It is a common misconception that Medicare will pay for long-term care. However, Medicare coverage will often be exhausted by the 60th or 90th day of admission into a skilled nursing facility. Then one will begin private-pay.

A second common misconception is that a long-term care insurance policy will cover your care needs. Long-term care insurance usually contributes \$3,000 - \$5,000/month towards care costs, although long-term care can cost \$8,000 - \$10,000/month.

Our clients' largest fear as they age is that they will run out of money and options. When it comes to paying for long-term care, you can: (1) pay privately, which could deplete one's assets; or (2) qualify for governmental public benefits, which have strict financial requirements.

One of the most useful forms of help that adult children can provide for their parents is information about community resources that are available to enhance their independence.

A local elder law attorney can prepare the necessary legal documents and help you maximize your parent's income, long-term care insurance and retirement savings, and qualify for VA or Medicaid benefits, if applicable. They will also be familiar with local living communities and in-home care agencies. An elder law attorney can support their wishes to be happy, healthy and independent as possible during the aging process.

Contact us and schedule an initial consultation where we can review your circumstances in an intimate setting and discuss how our Brevard County Elder lawyer can help you. Call Amy B. Van Fossen, P.A. at 321-345-5945. We look forward to meeting you.



## Holiday Gift Giving – 2020 Style

Jennifer Helin  
Seniors Helping Seniors

Trying to find that perfect gift can be difficult, especially for a senior who already has everything they need. What can they truly use? Here are suggestions we have tried or have been given to us from our seniors or their families:

- *Gift certificate for their own "Outside Day"*  
Make a date for the family to spend the day. Weed, repair, or paint a few things, plant some flowers. Order lunch or dinner afterwards and eat on the porch. The gift of your time is an awesome thing, even if it is distanced.
- *Gift certificates for their favorite takeout restaurants.* Research who in the area they would like, make sure they deliver, and print out a menu to give with the gift card.
- *Dementia related gifts good for everyone.*  
Induction cooktop – only produces heat when the pan is on it and automatically turns itself off after 2 hours. Day clocks – displays the day, date, time, time of day, and has five alarm options for medication reminders. Red dinnerware – allows those with dementia to differentiate what is on their plate and encourages appetite. Automated medication boxes – the door opens, and an alarm goes off, reminding the person to take only that dose. The Electronic Caregiver - safety alert that can also give medication and activity reminders and track health statistics.
- *Consider a gift of independence.* Seniors Helping Seniors' gift certificates are a good way to introduce in-home help to a senior who may be "on the fence." We also have a Holiday Helper special that sends a senior in to help with the preparations and potential loneliness of the holidays. They can help write cards to family, decorate, or make cookies. Whatever would bring joy during this isolated time. Our seniors wear masks, wash hands, and carry hand sanitizer. To date, our clients and caregivers have remained Covid-19 free! Please give us a call, 321-722-2999.



# Helping Seniors Of Brevard



## Why Plan Early for Long-Term Care?

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

Very few people consider the importance or need to plan for long-term care when they are just starting out in their working life.

According to Mary Pickett, MD, a faculty editor of Harvard Health Publishing, two of every three Americans who reach age 65 will at some point need long-term care for up to three years. The majority of those over the age of 40 have never done any planning for how they may pay for long-term care should, and when, they need it most.

A few options in pre-planning may save significant heartache when care needs arise. While some feel that family members can assist in daily care, not all are able to do so. Spouses may also be limited on their ability to adequately care for their loved one. Planning ahead is truly the best defense against being unable to fund the care you may need.

Health insurance plans and Medicare **will not cover** long-term care needs. Medicare will cover short stays in rehab following an acute illness, as well as some therapy following rehab, but they do not help with custodial care. Medicaid may assist in costs after a person's financial assets are exhausted, as well as the VA Aid and Attendance.

Consider the following average needs and costs:

- 1) Home health care assists with at-home care. Without a long-term care policy, these costs are all out of pocket. There are options regarding independent caregivers, agency caregivers, etc. Costs in Brevard range from \$15/hour to \$25/hour or more. For a detailed explanation of the difference in caregivers, the following article is a good reference point:

<https://www.payingforseniorcare.com/homecare/agency-or-independent-caregiver>

- 2) Long-term care insurance policies are best obtained while one is younger and in better health. The premiums will be lower. Watch for riders in the policy that dictate the 'elimination period' (the number of days that one must pay out of pocket before the policy is activated); home health care assistance (financial caps on what the policy will pay). Hourly costs can quickly exhaust a policy cap. To learn more about how Long-term care policies work, please see:

<https://www.nerdwallet.com/blog/insurance/long-term-care-insurance/>

- 3) Assisted Living may be necessary for those who require 24-hour care or supervision. There are options for people who prefer smaller group home settings (\$2,500/month - \$7,000/month) all the way up to larger communities that may run \$4,000 +/month. Additional costs for consumable goods are often out of pocket.
- 4) Skilled Nursing Facilities may be the only option for some who require 24-hour hands-on care. These costs can range from \$9,000/month on up.
- 5) Transportation back and forth to appointments may become quite prohibitive for those who no longer drive or have family or friends to assist them. There are some organizations in Brevard that can assist with these tasks. Some rides can be covered through Medicare Advantage Plans, Medicaid Plans. For others, these costs may be out of pocket and can cost as high as \$75 for one way.

While this is not an exhaustive list of considerations for long-term care costs, it certainly should drive home the point that planning ahead for long-term care needs is essential for all people, especially those who are still decades away from retiring.

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



# Helping Seniors Of Brevard

We are grateful to all our current underwriters!

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[www.ZonBeachside.com](http://www.ZonBeachside.com)

321-777-8840



# Mom & Me

by Audrey & Kimberley

## Dear Mom and Me,

My mother is unforgiving, and I feel very mean spirited. When I was 16 years old and I borrowed, without permission, the family car. I totally demolished it causing great inconvenience, pain, and embarrassment to my parents.

In time my father realized it was a teen age prank, and he forgave me, but not my mother. She has never forgiven me. She made my life hard and has also treated me as an outsider.



After my father died her treatment became even worse. I am a successful professional, have a loving wife and children, who are also ignored. My siblings try to talk with her but she is unrelenting. I love my family and my mother, but is it to unrealistic to expect forgiveness after 22 years?

– WRECKED IN TROY

## Dear Wrecked,

No matter how old we get our parents acceptance and love is always important to us. I am sorry you are in this position... It must be hurtful. It sounds like many people have tried to intercede on your behalf. Have you tried to talk to her? Let her know how it makes you feel. If it continues I would limit the time you spend together. She is your parent but your relationship sounds dysfunctional.

– KIMBERLEY

## Dear Wrecked,

The longer I live the more amazed I am when I hear stories such as yours. Your mother does not believe in a basic moral concept of forgiveness. I do not think her behavior will ever change. Keep in touch with other members of your family and avoid any more discussions.

Your mother seems to be a very troubled soul. Peace and God Bless.

– AUDREY

## UPCOMING EVENTS

**St Augustine Night of Lights**  
- December 21st - \$79 or January 6, 2021 - \$79 - enjoy a day of shopping and then tour the city by horse and carriage ride at night to see one of the largest display of Christmas Lights in North America. Meals on your own this year. Sign up by November 1st.

**Royal Caribbean Mariner of the Seas** will be sailing to Bermuda or Aruba starting May 2022! Call today to get the best rates available!

**Glacier National Park and The Canadian Rockies** - July 17-25, 2021 - We are traveling in North America for those of you who prefer to stay on this side! Join me to see some of the most beautiful places in North America. If it didn't snow in Montana I would live there but since it does we will go in July and only see just snow capped mountains. This group is filling up quickly!

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Helping

SENIORS

of Brevard

As a non-profit organization, our objective is to improve awareness of existing senior care programs and help SENIORS access them.

Brighthouse Channel 49 Mon. 7:00 PM, Tues. 6:30 PM, Thurs. 7:30 PM  
SCGTV Channel 499 Mon. 3x daily - M-F 8:00 AM, 4:30 PM, 5:00 PM.

# SENIOR NEWS LINE

By Matilda Charles

## A Comfy Nest for Winter

Since it looks like this horrible coronavirus isn't going away soon, we might as well take a few steps to make our lives more comfortable over the winter. Here are some ideas:

- Investigate a new wireless router to speed up your Wi-Fi connection, especially if you have multiple devices that put a drag on your connection. Be sure it's at least Wi-Fi 5, not Wi-Fi 4. The newest, Wi-Fi 6, is top of the line.

- Buy a warm fleece blanket, one-person size, for watching TV at night. These 50x70 throws are just the right length.



- Consider getting a Kindle, with a free three-month subscription to Kindle Unlimited. You can grab up to 10 free books or magazines

at a time. Once you've read one, delete it and get another one. After three months you can decide if you want to spend \$9.99/month to keep the subscription going. Depending on your reading habits, this can be a good deal.

- If you have someone who can deliver and assemble it, an outdoor propane grill can be a bit of summer fun in the middle of a cold winter.

- Keep an eye on sales if you need an additional pot for the extra cooking you're doing. Stores like Target and Bed, Bath & Beyond have curbside delivery, so if you pay online you don't have to go in the store. Get freezer bags to store individual portions you can pull out and heat up without cooking every day.

- Splurge on one good, thick sweater or zip sweatshirt to wear in the house.

- Think about getting an air cleaner for inside the house to clean up dust mites, stale air and pet dander. Be cautious about the price of replacement filters.

- Reorganize your kitchen cabinets, pantry or linen closet shelves.

- And don't forget to stock up on batteries! Ⓢ

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# King Crossword

- ACROSS**
- 1 Manhandle
  - 5 Kimono sash
  - 8 Hollywood clashers
  - 12 Otherwise
  - 13 Paid athlete
  - 14 Swindle
  - 15 Glass made of lava
  - 17 Small songbird
  - 18 Series of battles
  - 19 Individual
  - 20 Too thin
  - 21 Prompt
  - 22 Evergreen type
  - 23 Happen
  - 26 Andean vultures
  - 30 Courts
  - 31 Email alternative
  - 32 Pedestal occupant
  - 33 Panacea
  - 35 Golfer's aid
  - 36 Rowing need
  - 37 Junior
  - 38 Suspicious
  - 41 Pal
  - 42 Hot tub
  - 45 Stereo hookup
  - 46 — bacon
  - 48 Pod vegetable
  - 49 Plant bristle
  - 50 Fairy tale bad-die
  - 51 Lowly worker
  - 52 Thickness
  - 53 Chew like a chipmunk
  - 10 File command
  - 11 Transmitted
  - 16 Gloomy
  - 20 Card player's call
  - 21 Janitor
  - 22 Hounds' prey
  - 23 Possess
  - 24 Bill's partner
  - 25 Trig ratio
  - 26 Rotating part
  - 27 Peculiar
  - 28 Scepter
  - 29 Like 22-Down
  - 31 Bear hair
  - 34 Shaft of light
  - 35 Last few notes
  - 37 Optimistic
  - 38 Buy stuff
  - 39 Woodsy walk
  - 40 Frizzy 'do
  - 41 Cry loudly
  - 42 Portent
  - 43 Law firm aide, for short
  - 44 From the beginning
  - 46 Upper limit
  - 47 Mut
- DOWN**
- 1 Cat call?
  - 2 Actress Jessica
  - 3 Cold War abbr.
  - 4 Muumuu accessory
  - 5 Put one's two cents in
  - 6 Highland hillside
  - 7 Charged bit
  - 8 Early era in England's 20th century
  - 9 Mentor

1	2	3	4		5	6	7		8	9	10	11
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48					49				50			
51					52				53			

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# PAW'S CORNER

By Sam Mazzotta

## Candy Is No Treat for Pets

**DEAR PAW'S CORNER:** Last year, my kids dumped out their trick-or-treat candy on the kitchen table to sort through. Halfway through it, they got distracted and left. I wasn't paying attention either, but our two Golden retrievers, "Nala" and "Jetty," certainly were. They both got onto the table and ate much of the candy -- of which most contained chocolate.

For pet owners who don't know, chocolate can be deadly to dogs. Never mind the candy wrappers that they had ingested! That led to a panicked rush to the emergency vet and an overnight stay for both our dogs. Fortunately, their size and overall good health helped keep them from suffering any serious complications. However, I still shudder when I think about what might have happened.

What if we lived in an area where a 24-hour emergency vet wasn't available? What if we hadn't noticed the wrappers and smeared chocolate on the floor under the table until the next morning?

Please warn your readers to be vigilant about how they store their Halloween candy -- both what they give out and what their children bring home.

– Farah A., Lansing, Michigan

**DEAR FARAH:** You warned them, and I thank you. Halloween marks the beginning of an extended holiday season where rich food, chocolate, alcohol and other party foods are in abundance. And dogs love to be in on the feast. Pet owners need to be especially watchful to keep their pets from ingesting chocolates, candies and other foods that can harm them (like onions and avocados, among other things).

Avoid leaving food out on the counter or table, and place pets in their own room to chill out during parties to protect their health and your peace of mind. (S)

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# Avoiding Hurricanes

Rev. Jeff Wood, First Presbyterian Church of Sebastian  
[welovefirst.org](http://welovefirst.org) & [facebook.com/welovefirstsebastian](https://facebook.com/welovefirstsebastian)



Arthur, Bertha, Cristobal, Dolly, Edouard, Fay, Gonzalo, Hanna, Isaias, Josephine, Kyle, Laura, Marco, Nana, Omar, Paulette, Rene, Sally, Teddy, Vicky, Wilfred, Zeta ... What am I doing? Naming the hurricanes of the 2020 season. There

are other storms in life than hurricanes. The 2020 names for them are Covid, death, divorce, bankruptcy, swindled, depression, unemployment, addiction, COPD, suicide. When those names run out, there's another alphabet with more.

Whether the actual hurricane is a

category one, two, three, four, or five ... I find myself, if forced to choose between that kind of storm and the life kind of storm, choosing the hurricane kind of storm. The life storms bring a whole other kind of churning, set-back, and destruction that I don't want.

With actual hurricanes we have meteorological explanations for them. With life storms we can ponder theological ones. When people do not practice mindfulness about loving God, loving life, loving neighbor as self, that has consequences, storm-filled consequences. Not every life-storm has a theological explanation behind it. But every time we do not practice mindfulness about loving God, loving life, love neighbor as self, and practice the opposite, there is somewhere, somehow, at some level, a storm. It may be small or big, quiet or loud, largely unknown or very known.

Let's be people who help all of us avoid all kinds of storms. Take care. ☺

## CALENDAR HIGHLIGHTS

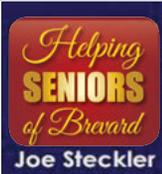


### Helping Seniors Television Monday - Friday

### 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
Tue	Dec 01	Put Kids on the Bank Account?	Social Security Planning Ideas	All About Home Health Care
Wed	Dec 02	Good Solutions for Home Sales	Eye Clinic & Laser Institute	Too Many Teeth Extracted?
Thu	Dec 03	About Golden Providers	How Assisted Living Help Thrive	Pain Relief Thru Supplements
Wed	Dec 04	8 Ways to Ease Into Home Health	How Reverse Mortgages Work	Hearing Loss Treatments
Mon	Dec 07	Senior Mental Health	Selling Your Home Efficiently	Need to Know: SECURE Act
Tue	Dec 08	How Medical Office Team Helps	Getting Good Home Health	The Vial of Life
Wed	Dec 09	Holistic Approach to Pain Relief	Avoiding Probate	Reverse Mortgage Funding
Thu	Dec 10	Helping Seniors Directory	Finding Good Help at Home	How to Cruise Successfully
Fri	Dec 11	Intro to Vitas Healthcare	Finding Right Place for Mom	Role of a Senior Care Advisor
Mon	Dec 14	Retirement Planning: Roth IRA's	Guardianship	The Dirty "D" Word: Dementia
Tue	Dec 15	Glaucoma	Importance of Evaluation	Selling Your Home Quickly
Mon	Dec 16	The Talk About Assisted Living	Benefits of Holistic Health	In Home Care v Skilled Care
Tue	Dec 17	Reverse Mortgages	Hearing Loss Treatments	Smorgasbord of Legal Matters
Mon	Dec 18	In Home Care Giving	Helping Seniors Travel Club	Smile, Form & Function
Mon	Dec 21	Debt Relief for Seniors	Retirement Planning: Annuities	Elder Law Services
Tue	Dec 22	Technology & Home Care	Good Solutions for Home Sales	What is Holistic Health
Wed	Dec 23	Value of a Second Opinion	How Assisted Living Benefits	Health Issues & Unmet Needs
Thu	Dec 24	3 Reasons for Reverse Mortgage	All About Hearing Devices	Making Plans for Retirement
Fri	Dec 25	How to Cruise Successfully	Mobile Lab Services	When to Call Adult Abuse
Mon	Dec 28	Legal/Financial Opening Year	A Beautiful Smile	Selling Your Home Efficiently
Tue	Dec 29	Hospice	All About Reverse Mortgages	Eye Clinic & Laser Institute
Wed	Dec 30	How SRES Helps Real Estate	Avoiding Probate	Assisted Living Options
Thu	Dec 31	Helping Seniors Travel Club	Legal/Financial Opening Year	Helping Seniors Directory



## 90.3 FM WEJF

### Helping Seniors Radio on 90.3 FM WEJF Radio

**Broadcast Schedule:  
Wednesdays 12nn-1pm**

Wed	Dec 02	Focus on Elder Law	Bill Johnson	William A. Johnson P.A.
Wed	Dec 09	Focus on Your Smile	Dr. Lee Sheldon	Dr Lee Sheldon (Periodontist)
Wed	Dec 16	Focus on Reverse Mortgages	Barbara McIntyre	Reverse Mortgage Funding
Wed	Dec 23	Focus on Help at Home	Jennifer Helin	Seniors Helping Seniors
Wed	Dec 30	Helping Seniors Ready for 2021	Kerry Fink	Helping Seniors of Brevard



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# From the kitchen of **Good Housekeeping**

## Healthy Makeover Pumpkin Bread

Treat family and friends to our slimmed-down quick bread. Gone are the traditional version's 3 grams of saturated fat and all the cholesterol (thanks to egg whites and a blend of low-fat yogurt and canola oil). No one will suspect you've tinkered -- a slice is that good!

- 1 cup (packed) light brown sugar
- 2 large egg whites
- 1 cup pure pumpkin (not pumpkin pie mix)
- 1/4 cup canola oil
- 1/3 cup low-fat plain yogurt
- 1 teaspoon vanilla extract
- 1 cup all-purpose flour
- 3/4 cup whole wheat flour
- 1 1/2 teaspoons baking powder
- 1 teaspoon ground cinnamon
- 1/2 teaspoon ground nutmeg
- 1/2 teaspoon baking soda
- 1/2 teaspoon salt

1. Heat oven to 350 F. Spray 8 1/2 by 4 1/2-inch metal loaf pan with nonstick cooking spray with flour.

2. In large bowl, with wire whisk, combine brown sugar and egg whites. Add pumpkin, oil, yogurt and vanilla extract; stir to combine.

3. In medium bowl, combine all-purpose flour, whole-wheat flour, baking powder, cinnamon, nutmeg, baking soda and salt. Add flour mixture to pumpkin mixture; stir until just combined. Do not overmix.

4. Pour batter into prepared pan. Bake 45 to 50 minutes or until toothpick inserted in center of loaf comes out clean. Cool in pan 10 minutes. Invert pumpkin bread onto wire rack; cool completely. Makes 1 loaf, yielding 16 servings.

\* Each serving: About 140 calories, 4g total fat (0g saturated), 0mg cholesterol, 165mg sodium, 25g total carbohydrate, 1g dietary fiber, 2g protein.

## Pumpkin Pudding Pie

- 1 envelope unflavored gelatin
- 1 1/4 cups milk
- 1 cup flaked coconut
- 3/4 cup graham-cracker crumbs
- 4 tablespoons (1/2 stick) margarine or butter, softened
- 1 1/2 cups heavy or whipping cream
- 1 package (for 4 servings) instant vanilla pudding and pie filling
- 15 ounces (half of a 30-ounce can, or 1 1/2 cups) pumpkin-pie mix (not solid-pack pumpkin)

1. In small saucepan, sprinkle gelatin evenly over 1/2 cup milk; let stand 1 minute to soften gelatin. Cook over low heat, stirring constantly, until gelatin dissolves completely. Set aside at room temperature to cool (do not refrigerate).

2. Heat oven to 375 F. Spread coconut in 13 by 9-inch metal baking pan; bake until lightly browned, about 10 minutes, stirring occasionally.

3. Reserve 1 tablespoon toasted coconut for garnish. In 9-inch pie plate, with hand, mix remaining toasted coconut with graham-cracker crumbs and margarine or butter. Press mixture firmly onto bottom and up side of pie plate just to rim.

4. In small bowl, with mixer at medium speed, beat 1 cup heavy or whipping cream until stiff peaks form. In medium bowl, prepare instant pudding as label directs, but use only 3/4 cup milk. With wire whisk, beat in pumpkin-pie mix and cooled gelatin mixture. Fold in whipped cream. Spoon pumpkin mixture into piecrust. Refrigerate until set, about 3 hours.

5. To serve, beat remaining 1/2 cup heavy or whipping cream until stiff peaks form. Use to garnish top of pie. Sprinkle with reserved toasted coconut. Serves 10.

\* Each serving: About 345 calories, 23g total fat, 56g cholesterol, 375mg sodium.

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# Veterans Day 2020 Is Not Forgotten at The Veterans Memorial Center

All over America including many places in Florida, many long running Veterans Day Ceremonies were scrubbed in this challenging year of 2020. That was not the case at the Veterans Memorial Center (VMC) on Merritt Island. Over 200 people attended a very well-spaced outdoor Ceremony that celebrated "Stories of Service from veterans who served from WWII to Afghanistan. To the credit of others in Brevard County, Palm Bay City hosted a Veterans Day Parade on 07 November and Melbourne City did a morning parade and evening drive in fireworks.

The VMC ceremony was full of patriotic music, amazing talks about military service by different veterans over eight decades and a spirit that was palpable by all who attended after some



months of such events being limited. The VMC was proud to welcome some great supporters including Sheriff Ivey,

Port Commissioner Wayne Justice Rob Medina the newly elected Mayor of Palm Bay and County official Dana Blixley. But the day belonged to some amazing veterans who spent 4-5 minutes each capturing a few moments in time of their service and sacrifice for our country.

WWII and Korean War veteran George Rosenfield led off describing intense combat in 1944 in Italy against the Germans when his 10th Mountain Division pinned down thousands of German soldiers who could not go to defend Normandy on D-Day. Joe Bartie, a US Army Korean War Veteran could not make it due to medical challenges, so Mr. Rosenfield shared a few minutes about his fighting as a Combat Engineer in North Korea when the Chinese invaded and pushed the American and UN forces back to the still existent DMZ. Don Pearsall an Army Aviation veteran of two combat tours in Vietnam related harrowing moments including helicopter crashes and evading the enemy. Jamie Pritchett a local Chaplain and leader in the Trauma Healing Institute told stories about the home front during and after the Vietnam War including her contacts with Vietnamese citizens who thanked the US forces, one who was imprisoned for years due to that effort. Dean Schaaf who served in the US Navy as an enlisted sailor and officer, the President the VMC told amazing stories about his Cold War experiences

of tracking Soviet submarines to protect our country from nuclear attack. He ended by noting the Cold War had one ending in 1991 but is NOT over.

USAF veteran Brian Humphrey related his experiences during the Gulf War Operating Desert Shield and Desert Storm in 1990-91 when he supported U-2 intelligence gathering missions out of Saudi Arabia which proved crucial for American success in what became a 100 hour war. The youngest veteran speakers was Eric Hoppenbrouwer who served with the Army's 101st Airborne/Air Assault Division in Afghanistan during his enlistment 2010-13 and shared his

VETERANS DAY 2020... continued on pg 49

## Weekly SUDOKU

by Linda Thistle

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

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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## Data Breach Impacts 46,000 Veterans

A data breach occurred at the Department of Veterans Affairs when thieves attempted to divert medical payment funds at the Financial Services Center away from community health care providers that take care of veterans outside the VA.

The minute the techies noticed the breach, they took it offline, of course, and locked it pending a security review. If that was the whole story, it would eventually be worked out when those providers got replacement payments from the VA.

However, while the thieves were roaming around in the computers they also got the personal information of some 46,000 veterans, including Social Security numbers. As breaches go, this is one of the smaller ones the government has experienced.

Remember a few years ago when millions of veterans were compromised? Still, it's unnerving to know your info is out there. Those affected by the breach, or a next of kin, will have

been notified by now (the thieves also went after the personal info of deceased veterans).

The VA is offering credit-monitoring services at no cost. Alerts went out by mail to those veterans affected, with instructions on how to protect personal info. (If you did not get an alert mail, you were not in the group that was breached.) If you received an alert letter and you have questions or concerns, contact the FSC Customer Help Desk by email at [VAFSCVeteransSupport@va.gov](mailto:VAFSCVeteransSupport@va.gov). Unfortunately, in this hotly political climate, false rumors are the order of the day.

One political party sent a snarly message to the Committee on Veterans' Affairs claiming that in addition to the 46,000 veterans, another 17,000 providers were affected as well. Not so. Turns out that there were 17,000 total providers who used the computer program, but only 13 were impacted and of those, only six had funds grabbed. © (C) 2020 KING FEATURES SYNDICATE, INC.



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See ad on pg. 8

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See ad on pg. 46

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See ad on pg. 39

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**King Crossword Answers**  
Solution time: 21 mins

M	A	U	L		O	B	I		E	G	O	S
E	L	S	E		P	R	O		D	U	P	E
O	B	S	I	D	I	A	N		W	R	E	N
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			C	U	E		F	I	R			
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O	K	R	A			A	W	N		O	G	R
P	E	O	N			P	L	Y		G	N	A

**SUDOKU Answers**

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

under water or prone to flooding, and (3) mosquitoes.

Conquering heat had to wait for available air conditioning to beat the heat, but wetlands and mosquitoes were related to existing skills in water management. Canals and ditches lowered surface water and pulled the wet out of wetlands. Thus, there were farms, groves, and homes safe from flooding.

Mosquitoes breed in small shallow pools of water. Drainage decreases mosquito breeding and larval development. Similarly, mosquitoes do not breed in deeper water. Along the Indian River Lagoon some saltwater wetlands were flooded to eliminate mosquito habitat. There were fewer mosquitoes hatched but Dusky were soon gone completely.

During World War II trials for the insecticide DDT were conducted on the barrier island with consequences across many species. The human species thrived with each "improvement" to the demise of our reclusive sparrow. The Dusks dwindled first on Merritt Island. Then they were found only west of Cocoa where Dr. Bayley and I slogged in 1975.

The swan song for the Dusky Seaside Sparrow came with the construction of the Beeline Expressway (now called the Beachline). The four-lane highway sliced through the last Dusky habitat. The bird population decreased almost before scientists noticed.

By 1979 only seven males survived, six were captured, and just like sports heroes, the six went to Disney World's Wild Kingdom. Breeding with the related Scott Seaside Sparrow was unsuccessful. The last Dusky died in 1987. Dr. Bayley moved to Alaska to race sled dogs. Dr. Kale died too soon. No one listens for the Dusky Seaside Sparrow anymore and I haven't slogged in a long, long time. (S)

---

CREATING INCOME IN RETIREMENT continued from pg 17

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As an advisor, I use this playbook daily. We accomplish many goals in a relatively short period, such as guaranteed lifetime income, reducing income volatility, leaving a legacy, social security claiming, tax reduction, and planning for unexpected healthcare expenses. Many seasoned stockbrokers and mutual fund salesmen will avoid these issues. Their firms don't want that form of business as it is more profitable for them to push risky, market-based investments that trade often.

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*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. (S)*

lift, but assistance is available and phone calls can become a beacon for connection. DOEA worked with the Aging Network and the Aging and Disability Resource Centers to step up telephone reassurance calls and averaged more than 50,000 calls a month through both responsive and proactive calls to check on the unmet needs, well-being, and safety of older residents. Additionally, DOEA created mental health messaging through the Talk It Out campaign and placed flyers in the bags of home-delivered meals. Social networking reiterated the fact that depression is not a normal part of growing older and listed numerous resources at #TalkItOutFl. Most recently, over 32 Talk It Out billboards have gone up throughout the state.

Another solution to breaking social isolation may be found on the DOEA homepage website through our therapeutic robotic companion pets initiative. DOEA partnered with Ageless Innovation's Joy for All Companion Pets to enhance meaningful interactions among older adults, their caregivers, and family members. DOEA began delivering therapeutic robotic pets to socially isolated seniors and adults living with Alzheimer's disease and related dementias in April of 2020. The interactive companion pets help combat loneliness or depression by improving overall mood and quality of life. Anyone wishing to receive a robotic pet may fill out the online application. DOEA has distributed over 4,000 pets within a six-month period.

Two other initiatives are worth mentioning when it comes to adaptability and flexibility of programs during this unprecedented time. DOEA launched the Florida SAFE Survey in August and over 12,000 individuals have visited [www.FloridaSAFESurvey.com](http://www.FloridaSAFESurvey.com). By taking the survey, respondents discover how their behaviors affect their own health and the health of those around them. The survey is free and may be taken multiple times so a person can see how different actions may impact their risk factors and SAFE behavior scores. The survey itself is adaptable to changing situations, and the most recent additions to the survey include questions on how an individual will spend the holidays.

The final program is a perfect fit for December, as the theme is Together Apart: Holidays at Heart. This program refocuses the Talk It Out mental health campaign and specifically addresses loneliness seniors may experience during the holidays. The state's 11 Area Agencies on Aging will draw attention to the many behavioral health resources in their geographic areas and reach out to people through additional telephone reassurance calls. References, resources, and a press kit for the campaign are available at [www.holidaysatheart.org](http://www.holidaysatheart.org). If you or someone you know is lonely or living with depression, please utilize these valuable resources.

As we all experience the many changes in our communities, I hope you are able to find meaningful connections this holiday season. I truly wish you the best of holidays and a joyous new year. (S)



# SENIOR SCENE MONTHLY TRAVEL TIPS

Chris Morse *Senior Travel Specialist*



A trip requires careful planning. Listed below are important steps you can take to prepare for a safe trip anywhere outside the United States. In addition, you can search for your destination to view more specific information about that country or area.

## Packing

- **Pack Smart!**
- Pack light so you can move more quickly and have a free hand when you need it. Carry a minimum number of valuables and plan places to conceal them.
- Check your bags, clothing, and vehicle to make sure you are not carrying any banned items or substances, such as weapons or ammunition, into your destination country.
- Use covered luggage tags to avoid casual observation of your identity and nationality.
- Avoid packing IDs, tickets and vital documents in backpacks/ other locations you won't be able to see at all times.

### - **Do You Have Photocopies of Your Itinerary and Travel Documents?**

Make two photocopies of all your travel documents in case of emergency or if your documents are lost or stolen. Leave one copy with a friend or relative at home.

It is always a great idea to let at least one person know exactly where you will be staying and how to contact you in an emergency. Carry the other copy with you stored separately from the originals. Documents to make copies of include:

- Passport ID page
- Foreign visa (if applicable)
- Itinerary
- Hotel confirmation
- Airline ticket
- Driver's license
- Credit cards brought on the trip
- Traveler's check serial numbers

## Your Safety

### - **Prepare to Handle Money Overseas**

Check and understand the exchange rate before you travel. Before you leave, notify your bank, credit card company, or other financial institutions that you are going

overseas. Avoid carrying cash and consider using major credit cards only.

### - **Learn about local laws and customs**

While traveling, you are subject to the local laws/ Countries even if you are a U.S. Citizen. Foreign laws and legal systems can be vastly different from our own and it is very important to know what's legal and what's not. If you break local laws while abroad, your U.S. passport won't help you avoid arrest or prosecution, and the U.S. Embassy cannot get you out of jail.

## Your Health

### - **Do You Need Any New Vaccinations?**

Vaccinations Are Required for Entry to Some Countries

Some countries require foreign visitors to carry an International Certificate of Vaccination (aka Yellow Card) or other proof that they have had certain inoculations or medical tests before entering or transiting their country. Before you travel, check the Country Specific Information and contact the foreign embassy of the country to be visited or transited through for currently entry requirements.



Health Experts Recommend Vaccinations for Travel to Some Countries

The U.S. Centers for Disease Control (CDC) and the World Health Organization (WHO) can provide you their recommendations for vaccinations and other travel health precautions for your trip abroad.

### - **Do You Know How to Find Medical Help Abroad?**

Get Help With a Medical Emergency Abroad: You should purchase travel insurance from your Senior Travel expert. You will be covered for everything while you are on your trip.

### - **Does Your Health Insurance Cover You Outside the U.S.?**

Learn what medical services your health insurance provider will cover overseas. Although some health insurance companies will pay "customary and reasonable" hospital costs abroad, very few will pay for a medical evacuation back to the United States, which can easily cost up to \$100,000, or even more, depending on your condition and location. Regardless of whether your

TRAVEL TIPS continued on pg 54



# Health for All, for Longer

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

The coronavirus virus disease 2019 (COVID-19) pandemic does not affect everyone equally. While anyone can contract COVID-19, accumulating data suggest that older people or those with pre-existing comorbidities are far more likely to have severe complications or die from the disease. While researchers scramble to unravel the mechanisms of action underlying the disease's wide-ranging effects, news that the disease hits older people hardest has been received without demur: it is widely accepted that to be old is to be fragile, even in so-called normal times, everyone expects more things break as people age: bones, hearts, brains. In the context of the pandemic, being old is seen as just one more comorbidity. It Should Not Be.

We accept growing older and losing our vitality as an inevitability of life. To do so is to overlook the fact that aging is, fundamentally, a plastic trait – influenced both by our genetic predispositions and many (controllable) environmental factors. Anecdotally we know this to be true: for some, being in their eighties means being confined to a wheelchair whereas for others, like Eileen Nobel, who at 84 years old was the oldest runner in 2019's London Marathon, it decidedly does not. The burgeoning field of bio gerontology is now beginning to amass data in support of such observations. Single genetic mutations in evolutionarily conserved pathways across model organisms – ranging from fruit flies to mice – increase lifespan by up to 80%. Crucially, not only do these animals live longer, they also have a longer youthspan – the proportion of their lives in which they retain the trappings of youth such as peal mobility, immunity, and stress resilience. These data show something: the rate of aging is not fixed. Fragility, vulnerability, and poor health need not necessarily follow advancing age.

Such findings come at a critical point in time. Global mean life expectancy has been rising steadily, increasing the proportion of older people in the population. The World Health Organization (WHO) estimates that between 2015 and 2050, the proportion of those aged 60 years and older in the world's population will almost double from about 12% to 22% (an absolute increase of 900 million to two billion people). In short, we will soon have a world in which there are more older people than children.

Such changing demographics will profoundly affect all aspects of society. An increasingly older population risks overwhelming the health and social care services. Moreover, as people age, they are more likely to develop a range of diseases, both physical and mental. Caring for those thus afflicted is a burden that many societies simply do not have the resources to deal with. Beyond the spheres of health and care, an inverted population pyramid has other repercussions for society, affecting everything from retirements to housing. Conversely, society has so much to gain if it can enable people to be productive and active members of social and economic life for longer.

This is an unprecedented crossroads in global society, raising fundamental questions about how we live as individuals, and collectively. Will an aging population mean people experience longer periods of good health, a sustained sense of wellbeing, and extended periods of social engagement and productivity – or will it be associated with a higher burden of illness, disability, and dependence on others? The Science Suggests That We Have A Choice.

People always say that children are our future. It is true that childhood belongs to the past and is something we can identify with, as we all have experienced being a child. However, we can sometimes struggle to identify with older adults, forgetting that sooner or later we will all reach that stage of life. Old age is our future; it is what awaits us. We should convert the stigma of older age as a life stage burdened by disease and sad events into a positive image of new opportunities, for both older people and for their society. Older people are our past and our future, guardians of our memory, and mirrors of our becoming.

Aging is undeniably universal. Longevity is here to argue that having one's later years synonymous with ill health and poor quality of life need not be. 

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# Social Security Benefits Increase In 2021

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

Nearly 70 million Americans will see a 1.3 percent increase in their Social Security benefits and SSI payments in 2021. Federal benefit rates increase when the cost-of-living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W).

The CPI-W rises when inflation increases, leading to a higher cost-of-living. This change means prices for goods and services, on average, are a little more expensive, so the COLA helps to offset these costs.

January 2021 marks other changes that will happen based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax in 2021 will be higher. The retirement earnings test exempt amount will also change in 2021. You can read our press release for more information at [www.ssa.gov/news/press/factsheets/colafacts2021.pdf](http://www.ssa.gov/news/press/factsheets/colafacts2021.pdf).

We will mail COLA notices throughout the month of December to retirement, survivors, and disability beneficiaries, SSI recipients, and representative payees. Want to know

your new benefit amount sooner? You can securely view and save the Social Security COLA notice online via the Message Center inside my Social Security in early December without waiting for the mailed notice.

If you don't have an account yet, you will have to create your account by November 18, 2020 to receive the COLA notice online this year. my Social Security account holders can opt out of receiving a mailed COLA notice and other paper notices that are available online. You can choose text or email alerts when there is a notice in Message Center by updating your Preferences at [www.ssa.gov/myaccount/opt-out.html](http://www.ssa.gov/myaccount/opt-out.html) so you always know when we have something important for you.



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You can find more information about the 2021 COLA at [www.ssa.gov/cola](http://www.ssa.gov/cola). 

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WHO HAS TO PAY THE BILL... continued from pg 13

claims (specific bequests are paid first, leaving the residual beneficiaries to pay the creditors and divide what remains), and 2] the order in which different types of claims are paid when there are insufficient assets to pay all the creditors (costs of settling the estate and funeral expenses are high priorities).

The situation is different with a trust. Trust assets must be used to satisfy creditors' claims if there are insufficient funds in the probate estate. However, a creditor cannot pursue a claim directly against the trust, but must go through the probate process. This is a problem for the creditor because the trust, by its very nature, avoids probate. A creditor's only recourse may be to initiate probate and assume the responsibilities of administering the estate. This can also create a problem for the successor trustee. If the trustee has distributed all the trust assets and a creditor subsequently initiates probate, the trustee could be personally responsible if he is unable to get the beneficiaries to return a portion of their distributions to satisfy the claim.

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. 

# SENIOR SCENE® SPOTLIGHT

## Dr. David Silverman – Brevard Eye Center



### Teaching: A Major Part of Patient Care

In medical school, Dr. David Silverman, Board Certified Ophthalmologist, fell in love with the finesse, effectiveness and elegance of microsurgery.

After graduating Magna cum Laude with a degree in Cellular Molecular Biology, he attended Eastern Virginia Medical School, where he again graduated with honors. He went on to complete his Ophthalmology residency at the University of Texas Medical Branch in Galveston, Texas.

Dr. Silverman went into private practice after his residency, and then started his own successful practice in Virginia. As a result, he has skillfully performed a tremendous number of ophthalmologic surgeries including thousands of cataract extractions.

Teaching is a large part of Dr. Silverman's approach to medicine and patient care. He holds firmly to the belief that educating patients about their disease is the best way to alleviate unnecessary anxiety and fear, and he teaches in such a way that the patients understand all of their options. He also believes that teaching patients about their ocular condition helps to empower them and allows them and their families to be active participants in the treatment process.

"The gift of sight is wholly precious and being a part of preserving and restoring this sense in my patients is something that I find infinitely rewarding and invaluable," Dr. Silverman said. "I feel truly blessed that I am an ophthalmologist, and it is a great honor to be trusted with the care of a person's eye. Although it is also a huge responsibility, I feel that this is my true calling."

Dr. Silverman and his wife Robin enjoy the warm climate and active lifestyle that the Space Coast provides. They fell in love with the area... the beaches, the people and the community. He shared that it was a perfect mix of rural and urban, and they found the best of both worlds right here in Brevard. In his free time, Dr. Silverman enjoys athletic activities including distance cycling as well as playing music at a number of venues.

Brevard Eye Center is proud to welcome Dr. Silverman onto the team, joining a group of established and experienced doctors.

"Dr. Silverman is very passionate about his work and we are thrilled to have someone with his experience, expertise and excitement joining the practice," Dr. Rafael Trespalacios, medical director of Brevard Eye Center, said.

Brevard Eye has offices in Merritt Island, Suntree, and Melbourne. For more information, visit online at [www.brevardeye.com](http://www.brevardeye.com) or call 321-984-3200. (S)



# Plant Violas Now For Fall To Spring Color

By Gary R. Bachman, *MSU Extension Service*

This past weekend, I planted the last of my Big Four must-have, cool-season color annuals: violas.

Violas are tough, and I think they tolerate cold winter weather even better than pansies. They perform well in landscape beds as well as in containers. They grow right through the Thanksgiving and Christmas holidays and are still shining in the garden at Easter and beyond. It seems wherever I have planted them in my yard, they continue to reappear in various spots around the landscape for a least a couple more years.

Now is the time to start buying and planting the violas you're going to need this winter. The selection now is really good with lots of variety available. If you snooze, you lose and may not find the colors you want.

Sorbet is a popular viola series, and I make a point to plant them in my garden and landscape every year. The plants are about 4 to 6 inches tall and wide. When massed, they seem to cover the landscape or container with a floral blanket. Sorbet violas resist stretching and stay compact through the season, even as temperatures start to rise in the spring. And



the best thing about Sorbet violas is that their color selection seems absolutely endless. They display these colorful flowers above the foliage to really show them off.

All violas need to grow in consistently moist soil, and it is especially important to monitor moisture in containers. If the roots get a little dry, flower production will turn off. This is not a good thing. Be sure to plant violas in full sun and before the "real" cold weather sets in. This timing allows the root system to get established, and the gardener will be rewarded now and next spring with great color.

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Violas need a consistent source of nutrients to keep them flowering at their best. I always put a couple of teaspoons of controlled-release fertilizer in the planting hole and apply water-soluble fertilizer every three weeks during normal watering. This keeps the plants at their flowering best through the cool season. When you shop for violas, you will see them at garden centers available in six-packs and in 3- or 4-inch pots. Which one do you choose?

If you want a more instant effect, then buy the bigger containers, even though they are a little more expensive. The pack plants are a little cheaper per plant and will have more per flat, but they will take longer to fill in. That means you will have to have a little patience. This advice applies to our other cool-season annual color such as pansies, dianthus and snapdragons.



Remember, there is nothing lonelier than a viola planted by itself in a big flower bed. For the best landscape performance and display, always plant violas in big masses. It's not too late to start planting violas for fall, winter and spring color. Garden centers still have a great selection, so get yours today. ©

experience in what has become America's longest war.

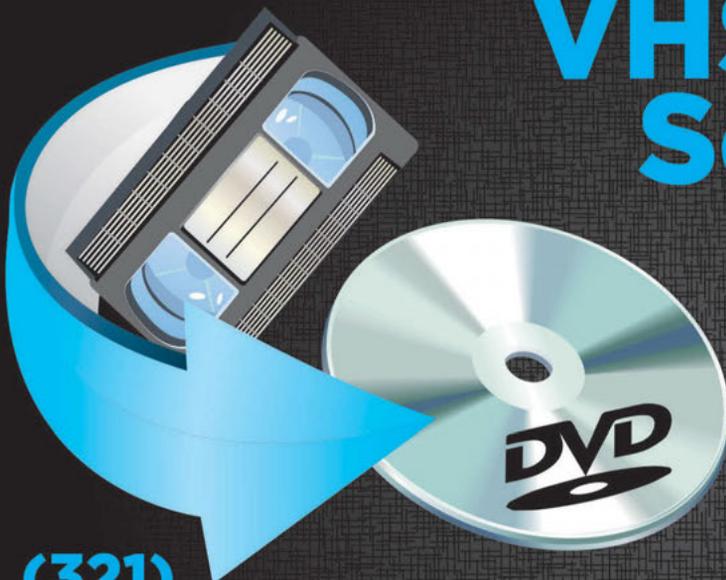
The Ceremony also included special awards of "Quilts of Valor" to four other veterans: Gary Wilson, Navy; Nicholas Sine, Army; Phillip Arsenault, Army; and Dave Cherepon, Navy. Karmal Sowers, who leads the Space Coast Quilts of Honor Society and her team, presented the personalized quilts to

each as part of the nationwide effort by quilts of valor to honor American veterans. Nationwide thousands of quilts have been presented.



The Celebration ended with inspiring music and all singing "God Bless America". Many remarked they were very glad they came and all veterans in attendance were moved by the fact they are appreciated and live in a great County in which to be called veteran. ©

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# DECEMBER COMMUNITY CALENDAR

Provided courtesy of Brevard Cultural Alliance. For the latest event updates, visit the BCA website at [www.ArtsBrevard.org](http://www.ArtsBrevard.org).

FESTIVALS | SOCIAL DANCING | CLASSES | EVENTS

Please visit [www.ArtsBrevard.org](http://www.ArtsBrevard.org) for updated cultural event information.

## ONGOING EVENTS

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

**Art Gallery of Viera**, The Avenue Viera, 321-745-3710, 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, Florida-SurfMuseum.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, sbgfinearts-gallery.com

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

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

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

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

## DECEMBER EVENTS

**Thru Dec 6: Annie**, Titusville Playhouse, 321-268-1125, TitusvillePlayhouse.com

**Thru Dec 6: Little Women: The Musical**, Historic Cocoa Village Playhouse, 321-636-5050, CocoaVillagePlayhouse.com

**Thru Dec 19: Vision 2020 and Harold Newton Retrospective: 1954-1992**, Foosaner Art Museum, Eau Gallie Arts District, 321-674-8916, FoosanerArtMuseum.org

**Thru Dec 20: Elf**, Henegar Center, Downtown Melbourne, 321-723-8698, Henegar.org

**Dec 2-24: Inaugural Christmas Tour of Historic Homes**, Museums of Brevard, various locations, <http://MuseumsOfBrevard.org>

**Dec 3-5: Festival of Trees - A Virtual Event**, Junior League of South Brevard, 321-610-8950, BrevardCountyJL.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.

**Dec 4 - Military Affairs Council (MAC) of the Cocoa Beach Regional Chamber of Commerce Annual Holiday Luncheon and Wine Raffle** (1130-1300) at the Hilton Cocoa Beach Oceanfront. Purchase raffle tickets and/or donate bottles of wine for the raffle. Register on line at [www.CocoaBeachChamber.com](http://www.CocoaBeachChamber.com).

**Dec 5 - Due to the virus surge, the planned Military Officers Association of America, Cape Canaveral Chapter (MOAACC) Good Deeds Foundation fundraising Golf Tournament was postponed.** See April 2021.

**Dec 5 - Installation of the Brevard Gold Star Family Christmas Tree at the VMC Museum** through 30 December. Includes Stars with photos of more than 20 area military members who died as a result of military service over the past three decades.

**Dec 9 - VMC Annual Holiday Luncheon in the Gray Hall.** Contact the VMC on 321-453-1776 for more information.

**Dec 12 - District JROTC Raider Challenge Meet at Veterans Memorial Park** 0700-1200 hours. Sponsored by VMC and MOAACC Good Deeds Foundation. Multiple JROTC programs with five events followed by trophies and medals.

**Dec 19 - Wreaths Across America (WAA) at Cape Canaveral National Cemetery**

All VA National Cemeteries, including Cape Canaveral National Cemetery (CCNC) in Scottsmeer, continue to operate under prescribed restrictions due to Covid19. With infection rates on the rise in Central Florida, and with very limited fund raising opportunities this year in addition to the many months needed to plan, we had to adjust our plan for the program this year.

No ceremonies or large gatherings are permitted this year at the cemetery.

Wreaths Across America will have a "closed" Ceremonial Wreath Ceremony honoring all our Veterans in CCNC. The ceremonial wreaths will be on display at the Flag Assembly Area.

The WAA is committed to ensuring the safety of our community and have made the difficult decision to only place a limited number of sponsored wreaths in efforts to do so in a safe manner. All other sponsored wreaths will be carried over for placement in 2021. All wreaths available at CCNC will be in place by 19 December.

**Dec 19 - Three other WAA location teams in Brevard** will support partial wreath laying at other cemeteries in the county. No large ceremonies are planned this year. Contact those groups (Check WAA Locations in Brevard County) for details.

**Dec 19 - "A Holiday Homefront Salute" at Space Coast Stadium in Viera** with events throughout the day. In part sponsored by OASIS of Central Florida and the Veterans Memorial Center this events will include Girls and Boys Baseball and Softball combine in the morning; Pro Wrestling Event at 1600 (Admission Req); A Star Wars Christmas; A Holiday Music Concert at 2000 (Admission Req) and many exhibits, food tricks and fun throughout the day. Portion of the proceeds to support OASIS and VMC.

**Dec 4-24: Jacob Marley's Christmas Carol**, Melbourne Civic Theatre, Downtown Melbourne, 321-723-6935, myMCT.org

**Dec 4 & 5: Disney's Aladdin Kids**, Surfside Players, Cocoa Beach, 321-783-3127, SurfsidePlayers.com

**Dec 4: Holiday Tree Lighting & First Friday Art Walk**, Eau Gallie Square, Eau Gallie Arts District Main Street, 321-622-4223, egadlife.com

**Dec 4: The Single, Separated, Widowed and Divorced (SSWD) group** will meet for lunch at Long Doggers Eatery, 350 W. Cocoa Beach Cswy., Cocoa Beach at noon. The group is open to all. For additional details, please call 502-299-8949.

**Dec 5 & 6: Art & Craft Holiday Bazaar** in Historic Cocoa Village, 321-631-9075, VisitCocoaVillage.com

**Dec 5: Film Screening of Space Coast Ballet Company's 2019 The Nutcracker**, Premiere Theaters Oaks Stadium 10, Melbourne. 321-953-3388, SpaceCoastBalletCompany.com

**Dec 5: Central Florida Winds: Outdoor Holiday Concert**, Suntree United Methodist Church, 321-405-2359, CFWinds.com

**Dec 5, 12 & 19: Downtown Melbourne Candlelight Shopping**, Historic Downtown Melbourne, 321-724-1741, DowntownMelbourne.com

**Dec 8: Michael Law: Home for the Holidays**, Historic Cocoa Village Playhouse, 321-636-5050, CocoaVillagePlayhouse.com

**Dec 11: 13th Annual Messiah Sing Along**, The Avenue Viera, Space Coast Symphony, 855-252-7276, SpaceCoastSymphony.org

**Dec 11-13: Glow Hot Air Balloon Festival**, Space Coast Daily Park, Viera, 855-386-3836, SpaceCoastStateFair.com

**Dec 11-20: A Tuna Christmas**, Titusville Playhouse, 321-268-1125, TitusvillePlayhouse.com

**Dec 12: BSO Sounds of the Season Concert**, Brevard Symphony Orchestra at the King Center, Melbourne, 321-242-2219, KingCenter.com

**Dec 12: Holiday Boat Parade**, Riverfront Park, Historic Cocoa Village, 321-631-9075, VisitCocoaVillage.com

**Dec 12: AgoV Art Fest**, Art Gallery of Viera, The Avenue Viera, 321-745-3710, ArtGalleryofViera.com

**Dec 18-20: Galmont Ballet's The Nutcracker**, Historic Cocoa Village Playhouse, 321-636-5050, CocoaVillagePlayhouse.com

**Dec 19: Christmas with The Adagio Sax Quartet**, Suntree Grace Brethren Church, Melbourne Municipal Band, 321-724-0555, MMBand.net

**Dec 20: Classic Albums Live: The Beatles - Sgt. Pepper**, King Center, Melbourne, 321-242-2219, KingCenter.com

**Dec 23: Film: It's A Wonderful Life (1946)**, Historic Cocoa Village Playhouse, 321-636-5050, CocoaVillagePlayhouse.com

# DECEMBER 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](http://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](http://bcscwp.com)



1. TELEVISION: What is Homer's favorite beer brand on "The Simpsons"?
2. MEASUREMENTS: How much does a gallon of water weigh?
3. GEOMETRY: How many sides does a triskaidecagon have?
4. MOVIES: Who is the voice of Buzz

Lightyear in the "Toy Stories" movies?

5. LITERATURE: What are the names of "The Three Musketeers"?
6. HISTORY: What was the first car that was mass-produced?
7. FOOD & DRINK: Which region of Italy produces Marsala wine?
8. ANIMAL KINGDOM: How do snakes smell?
9. SCIENCE: What is the study of sight and light called?
10. GENERAL KNOWLEDGE: What was Twitter's original character limit?

## Answers

1. Duff
2. 8.34 pounds
3. 13
4. Tim Allen
5. Athos, Porthos and Aramis
6. Ford Model T
7. Sicily
8. With their tongues
9. Optics
10. 140



**One Senior Place**  
8085 Spyglass Hill Rd,  
Viera 321-751-6771  
[www.oneseniorplace.com](http://www.oneseniorplace.com)

## DECEMBER 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.

**Estate Planning Seminar, In-Person or Virtual, Thursday December 3rd, at 10am.** Elder Law Attorney William A. Johnson, P.A. will present. Limited seating and for ZOOM link, must RSVP to 321-253-1667.

**Nutrition and Pain Management, Thursday December 3rd, 12 - 1pm.** Presented by Aquatic Health & Rehab. Diet & Nutrition, Inflammation, What to Eat, What Not to Eat, Alkaline vs. Acidity. For more information and to RSVP, call 321-253-6324.

**Considering Cremation? Informational Seminar with FREE Early Dinner following presentation, by National Cremation, Thursday December 3rd, 2 - 4pm, REPEATS Thursday December 17th, 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.

**FREE Memory Testing, Tuesday December 8th, 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.

**Coping with Holiday Stress as a Caregiver Breakfast, presented by YourLife of West Melbourne, Wednesday December 9th, 9 - 11am.** Join us as we celebrate all those caregivers who are caring for loved ones with Dementia. Michele Lyon, Executive Director of YourLife of West Melbourne is a certified dementia practitioner, will also be offering tips on how to handle the holiday stress with your loved ones. Breakfast will be served, limited seating, must RSVP to 321-751-6771.

**How to Minimize Taxes on Trusts or Probate Estates, Thursday December 10th, 10 - 11:30am.** Presented by the Estate Planning & Elder Law Centers of

Brevard. There are opportunities after death during the trust administration or probate process to minimize or eliminate those pesky taxes. Learn more at our informative seminar. Limited seating, also available via ZOOM. RSVP to 321-751-6771.

**2021 Time to Travel, Lunch & Learn Seminar, Monday December 14th, 12 - 2pm.** Senior Travel and special guests from Cruise Line & Land Package Vendors will present the new way to travel. Senior Travel creates travel itineraries for those that want to live a full life after age 55, single, or with a significant other, healthy or special needs to travel the world. Limited seating, must RSVP, call 321-751-6771.

**Medicaid Planning Seminar, In-Person or Virtual, Tuesday December 15th, at 10am.** Elder Law Attorney William A. Johnson, P.A. will present. Limited seating and for ZOOM link, must RSVP to 321-751-6771.

**PWR! Up for PD - Virtual, Parkinson Wellness Recovery, Tuesday December 15th, 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.

**Holiday BINGO! In-person and online, Wednesday December 16th, 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.

**STROKES and How Rehabilitation Helps, Thursday December 17th, 12 - 1pm.** Presented by Dr. Nicole Knights with Aquatic Health & Rehab. From Land to Water Therapy. For more information and to RSVP, call 321-253-6324.

**Hearing Loss [= Brain Stress?], Lunch and Learn Seminar - In person and Virtual, Friday December 18th, from 11 - 1pm.** This presentation brought to you by Personal Hearing Solutions and industry expert, Kaitlyn Lakey with Sivantos. Learn how living with hearing loss negatively impacts our ability to think and what we can do about it. Boxes lunch provided, must RSVP to 321-253-6310.

**Growing Old without Going Broke, Tuesday December 22nd, 10 - 11:30am.** Presented by the Estate Planning & Elder Law Centers of Brevard. Discussion on how to pay for long term care privately, through VA assistance or Medicaid so that you can make intelligent, informed choices. Limited seating, also available via ZOOM. RSVP to 321-751-6771.

### SUPPORT GROUPS

**Virtual Meeting: CHRISTMAHANAKWANZIKA, Parkinson's Support Group of Viera, Monday December 7th, 10am.** Join us as we talk about past holiday memories and how we plan to celebrate the holidays this year with COVID. Call 321-751-6771 for information on how to attend this meeting on ZOOM. Hosted by One Senior Place.

**Loss, Grief & Bereavement Support Group, Thursday December 10th, 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 December 15th, 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), Tuesday December 1st, 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](mailto: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](mailto:Audrey@oneseniorplace.com)  
One Senior Place 8085 Spyglass Hill Road,  
Viera, FL 32940 (321) 751-6771

NEIL SEDAKA STILL SINGING THROUGH THE PANDEMIC *continued from pg 14*

Los Angeles home earlier in the year.

"I've continued to play all the big hits, but I've also done a lot of my lesser-known songs that I like to call my forgotten or neglected children," he said. "Some of them I wrote 60 years ago and haven't played for years, so it can take a while to relearn the lyrics along with the chords and rhythms. But it's been very enjoyable for me as well."

Trained as a classical pianist at New York's Juilliard School, Sedaka discovered pop music as a teen and teamed up with lyricist Howard Greenfield to co-write the songs mentioned above and many more. In later years, other hits were written with Phil Cody ("Laughter in the Rain," "Bad Blood") but Sedaka's love for classical music never waned.

"There are not many singer-songwriters of my era who can play Chopin, Debussy, and Bach!" he said. "I've even performed a few piano pieces during the mini-concerts."

Like other artists, Sedaka's live tours have been postponed until 2021 (see [www.neilsedaka.com](http://www.neilsedaka.com)) and he says the mini-concerts have helped fill the void all entertainers are experiencing this year. He's also been appearing monthly on the Sirius XM channel '50s on 5' with his program "In the key of Neil." While he's looking forward to returning to live concerts next year, don't expect to hear any new Neil Sedaka songs since he stopped composing several months ago.

"I felt if you can't top it, you should stop it," he said. "I think the reason I've been around so long is I've always been able to raise the bar, reinvent Neil Sedaka, and to develop and grow. It's still very gratifying to hear my music played on the radio - the songs will outlive me."

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

insurance is valid overseas, you may be required to pay for care when you receive it.

If your insurance policy does not cover you abroad, consider purchasing a short-term policy that does. Many travel agents and private companies offer insurance plans that will cover health care expenses incurred overseas including emergency services such as medical evacuations.

NOTE: Social Security and Medicare do not provide coverage outside of the U.S.

– **Are You Taking Any Prescriptions or Other Medications?**

If you take prescription medication:

Pack enough to last your entire trip, including some extra in case you are unexpectedly delayed.

Carry your medications in their original labeled containers, and pack them in your carry-on bag since checked baggage is occasionally lost or delayed. Ask your pharmacy or physician for the generic equivalent name of your prescriptions in case you need to purchase additional medication abroad. Get a letter from your physician in case you are questioned about your carry-on medication; some



countries have strict restrictions on bringing prescription or even non-prescription medications into the country without proper medical documentation.

**Medical Insurance Beyond Medicare**

Medicare, the U.S. government health plan for people aged 65 years and older, does NOT cover health care overseas. We highly recommend that you obtain health insurance to cover emergency medical and dental treatment and for medical evacuation to the United States. Your Senior Travel expert will help with travel insurance that covers short-term health and emergency assistance policies to cover healthcare expenses incurred overseas, including emergency services such as medical evacuations.

**Pharmacies and Medications**



**HOLIDAY SHOPPING  
EXTRAVAGANZA**

**SATURDAY, DECEMBER 5**

**11:00 AM - 8:00 PM**

**Merritt Square Mall**

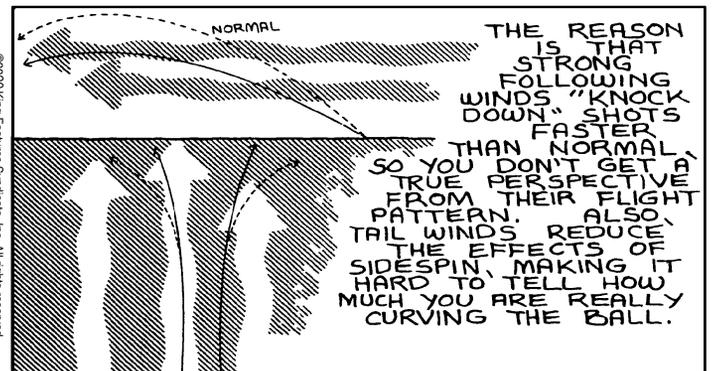
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If you routinely take prescription medication, be sure to include an ample supply for your trip, and adjust your medication schedule as you cross time zones. Carry a letter from your doctor describing your conditions and the medication you require. To avoid questions or delays at customs or immigration, keep medications in their original, labeled containers. Please be sure to ask your physician and pharmacist for the generic or chemical name of your medication. Drug names differ in many countries, and pharmacists and physicians abroad are more likely to be familiar with this name. Check with the embassy or consulate of the country you plan to visit to ensure that your medications are not considered illegal substances under local laws. Ⓢ

**Play Better Golf with JACK NICKLAUS**



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321.751.6771

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Viera, Florida 32940

Monday – Friday 8:30 am – 5 pm

[OneSeniorPlace.com](http://OneSeniorPlace.com)



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- Bethesda on Turkey Creek
- The Brenntity at Melbourne
- Brookdale Senior Living
- Buena Vida Estates, CCRC
- Cancer Care Centers of Brevard
- Chateau Madeleine Senior Living
- Courtenay Springs Village
- Discovery Village at Melbourne
- Estate Planning & Elder Law Center of Brevard
- Dr. Edgardo A. Hernandez Pons, MD
- Family First Firm
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- The Fountains of Melbourne
- Greenwood Place
- Greystone Health Network
- Market Street at Viera
- Merritt Island Medical Research
- National Cremation Society
- Oceans Realty Florida
- Oceans Lending
- Palm Cottages Assisted Living & Memory Care
- Personal Hearing Solutions
- Raymond James Financial Services, Inc.
- Whittaker Cooper Financial Group
- Rhodes Law, PA - Ruth C. Rhodes, Esq.
- Senior Living Guide
- Senior Partner Care Services
- In-Home Senior Care and Care Management
- Senior Scene Magazine
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