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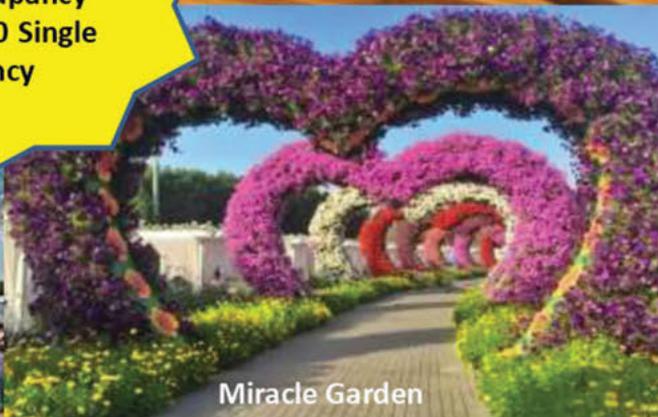


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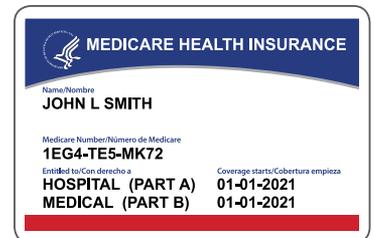
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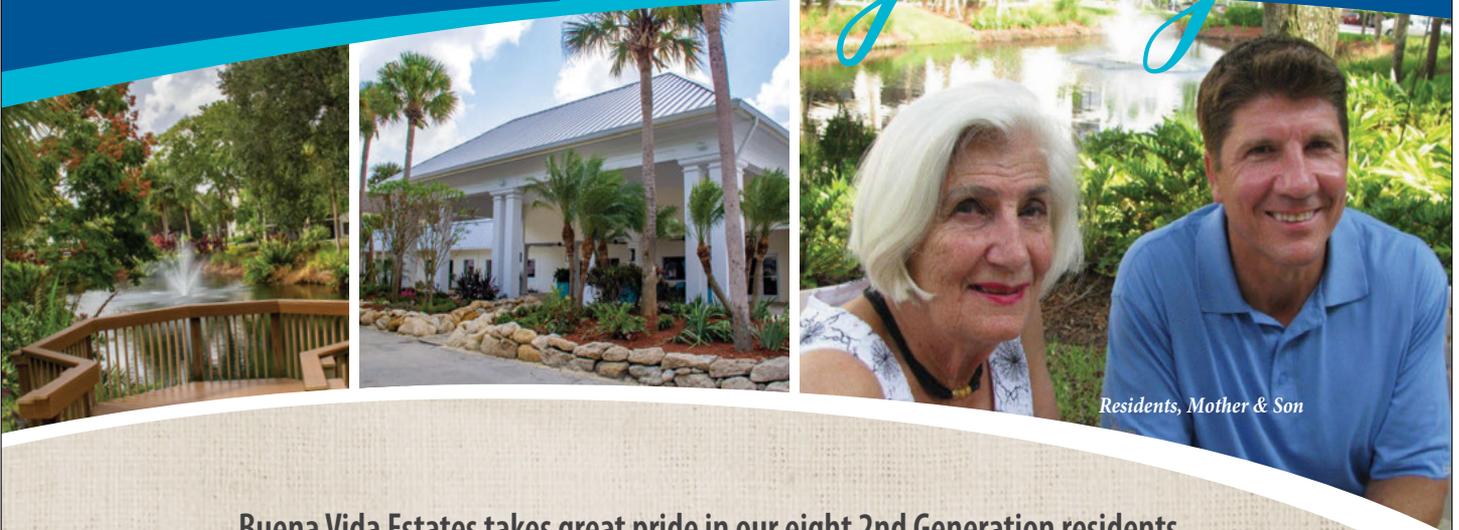
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Letter from the Publisher

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

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



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

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

So for now, enjoy this issue and have a wonderful Thanksgiving.

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Sailing Club for Bachelors Melbourne Yacht Club

By Diane D. Barile, *South Brevard Historical Society*

Some things never change! The Melbourne Yacht Club story, to follow below, shows that guys just like to have fun racing and to check out eligible girl friends. The article, unsigned, was from estate documents of Jeanne Smith Whiteside who owned the Eau Gallie Oleander Hotel.

The club was formed by the settlers of Sebastian, Melbourne, Eau Gallie, Merritt Island, Grant and the beaches. The club house was established on land extending from the Front Street business district overland to Crane Creek. In later years the house faced only Crane Creek east before its move to the current home just south of the US 1 Crane Creek Bridge.

In a time before motorboats, cars, good roads or airplanes, sailing was the raging sport, often community wide events. The Yacht Club organization, the competition and clubhouse for entertainment created local heroes. The sailing bachelors impressed and dined the outnumbered female society of the Indian River region.

Most of the early Melbourne settlers were bachelors. Some are yet. But many of them had good sporting blood and as boating was an open game on the free waters of the Indian River, a Yacht Club was considered a necessity. On July 31, 1886, the first meeting for the organization of

the Melbourne Yacht Club was held at the Goode House, S. F. Gibbs in the chair. The charter members of the club organized that night were B. H. Beach, S. F. Gibbs, F. P. Izant, William H. Fee, C. C. Converse, R. W. Goode, F. H. Marshall, J. R. Lyman, Silas Izant and Guy Metcalf. August 3rd additional charter members elected were: W. J. Knight, Allen E. Campbell, Herman Fischer, J. F. Bergin, John B. Beach, Addison S. Fee, John Goode. By suspension of rules, J. T. Stewart, William Rogers, C. F. Comstock, and W. J. Nesbit were also elected.

The first officers were: J. F. Bergin, commodore, Eau Gallie; B. H. Beach, vice commodore, East Melbourne; C. C. Converse, secretary, Eau Gallie; W. J. Knight, C. of F., Sebastian; E. F. Comstock, treasurer, Melbourne; J. T. Stewart, treasurer, Tropic; W. J. Nesbit, S. F. Gibbs and A. E. Campbell trustees. S. F. Gibbs, John B. Knight, and John B. Beach were appointed a committee to plan for money to build a clubhouse and arrange for a charter. E. F. Comstock, H. S. Fee and H. Fischer were told to secure a site and Addison S. Fee to secure a place to hold the club meetings.

A motion made at the meeting October 15 to change the

SAILING CLUB FOR BACHELORS... continued on pg 49



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Megan Sindel

Megan Sindel, photographer, is the cover artist. Her photograph, "View From Pineapple Park," is the art on the official ArtWorks of Eau Gallie poster. Hers is the first photograph to be the art on the ArtWorks poster.

Megan's family has lived in Brevard for many years while she was living in St. Louis, Missouri. She was visiting them three times a year. Megan and her three kids loved the area so much that they moved to Viera three years ago. They love the sunshine, the nice weather, the beaches, and the water. Megan is the owner of Viera Photography and her photographs are mostly of families. She often becomes friends with the people she photographs. Her daughter, Mariah, is a part-time photographer/assistant at Viera Photography.

Megan first became interested in photography when she took an art class in high school. Going into the dark room to see images appear on photo paper was exciting. Megan later took classes in photography while working towards her degree in psychology at Webster University in Missouri.

Megan loves the art of photography and preserving moments in time. She strives for beautiful images that will be enjoyed forever. She uses real life colors - bright and bold - in her work; and she does not use filters. While in Pineapple Park, Megan captured this serene scene of the river, the sky at sunset, and a man sitting on a park bench enjoying the view. The poster will be available for purchase at the Information Booth during the ArtWorks Festival.

The 24th Annual ArtWorks of Eau Gallie Fine Arts Festival will be on Saturday and Sunday, November 20 & 21, 10 a.m. to 5 p.m. both days. This outdoor festival takes place along Highland Avenue and St. Clair Street in Melbourne's Eau Gallie Arts District. Judges have selected 70 artists to be in this year's show. They will be displaying and selling original works of art. Many will be creating new artwork in their booths during the Festival. High school artists from local schools will be on St. Clair Street.

The Brevard Porcelain Artists annual show and sale will be in the Eau Gallie Civic Center. A food court and musical entertainment will be in Eau Gallie Square.

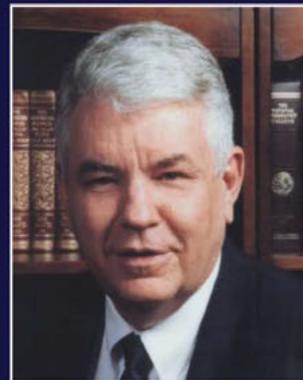
Festival goers are encouraged to wear masks and to practice social distancing.

Please, no pets at ArtWorks.

For more information, please visit: artworksfestival.org and facebook.com/artworksofeaugallie. ©



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FROM TALLAHASSEE TO YOU

By Richard Prudom *Florida Department of Elder Affairs*

Six Millionth Meal Delivered by the Florida Department of Elder Affairs Through the Restaurant Meal Initiative

The Florida Department of Elder Affairs (DOEA) has delivered its 6 millionth meal through the Florida Restaurant Meal Initiative. The innovative partnership among DOEA, The Florida Restaurant and Lodging Association (FRLA), 11 Area Agencies on Aging (AAAs), and more than 100 participating restaurants launched in April 2020 in response to COVID-19 and continues today.

When the Aging Network started this initiative, we knew we had to have flexibility to work with new vendors—the restaurants—and Governor DeSantis made that easy to accomplish by allowing restaurants to become emergency meal vendors. Now, we're seeing more and more of the AAAs and their local restaurants establish longer-term business relationships moving into the future. This means the program is working not just for older adults remaining at home, but for everyone involved.

In Brevard County two local restaurants, The Soup Shop and Grills Seafood Deck, served 5,318 meals during the launch of the Restaurant Meal Initiative. Brevard is also

home to the Senior Resource Alliance (SRA) which is one of our Area Agencies on Aging. The SRA created the Meals of Love website at the start of the program to facilitate the delivery of meals to homebound seniors and disabled adults and continues to serve meals seven days a week.

The 6 million home-delivered meals provided through the Restaurant Meal Initiative are part of the larger number of 27 million meals delivered by DOEA, its 11 AAAs, volunteers, and lead agencies for the past year and a half. Home meal delivery increased by over 200 percent for more than six months last year, and the Aging Network has maintained a significant increase compared to non-pandemic numbers.

DOEA's 11 Area Agencies on Aging throughout the state continue to work with local volunteers and other local service providers to ensure meal delivery to Florida's most vulnerable population. Meal delivery by volunteers and other local organizations also combat social isolation of seniors by providing the simple interaction of food delivery to the doorstep of an elder. ☺

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Are There Limitations On What You Can Do In A Will?

By Attorney Truman Scarborough

Before assisting in the preparation of an estate plan, an attorney must determine that the client has “Testamentary Capacity”. This requires a person understand: 1] the general nature and extent of his/her assets; 2] his/her ludence are separate issues, the potential for undue influence increases as capacity diminishes.

Anything can be written in a Will, including provisions that are contrary to the law. The problems are encountered later in probate after the creator of the Will has passed. Some of the limitations on wills include:

1. A Will cannot distribute non-probate assets. If property is jointly owned with survivorship rights, regardless of what the Will states, it goes to the joint owner. Likewise, if there are designated beneficiaries on an account, the property will go directly to the beneficiaries.

2. Although designated in the Will, a non-Floridian who isn't a relative cannot be appointed as Personal Representative (executor) to administer the probate estate. On the other hand, there are no restrictions on who can be designated as successor trustee to settle a trust.

3. A beneficiary cannot be penalized for challenging a Will. Some people want to include a provision that if a beneficiary challenges the Will he/she will lose everything he/she was to receive. This is called a “terrorem clause” because it is intended to terrorize the person not to challenge the will. Terrorem clauses are not enforceable under Florida law so we do not include them in our documents.

4. A Will cannot leave property to a deceased person. A dead person cannot inherit property. When a beneficiary is dead, the gift he/she is to receive lapses (goes back into the pot) unless protected under Florida’s anti-lapse statutes. When a specific gift e.g. \$10,000 lapses, it becomes part of the residual estate. If the lapsed gift is part of the residual estate, it is divided among the remaining residual beneficiaries. If there are no living residual beneficiaries, the estate goes to those persons who would inherit under Florida Statutes if there was no Will.

Florida’s Probate Code has an anti-lapse provision. If the deceased beneficiary is a descendant of a grandparent of the

ARE THERE LIMITATIONS... continued on pg 50

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TINSELTOWN TALKS By Nick Thomas

Advice from Susan Sullivan



Best known for her extensive television career that includes starring roles in shows such as “Falcon Crest,” “Castle,” and “Dharma and Greg,” Susan Sullivan is always keen to offer advice to others and that includes sharing with seniors her family’s experience with health issues.

“Exercise!” she declared from her home in Los Angeles. “I’m 78, and about 5 years ago Connell (her longtime partner) was suffering from back issues and we began a program of high-intensity interval training. A lot of our health issues were relieved. The benefits to strength, memory, balance, and



overall well-being from exercise are well-known. Of course, the difficulty is staying with it and I find the mantra ‘just show up’ helps. I know this sounds simplistic, but a little self-talk is encouraging. You

see, I am also giving rather annoying advice to myself on a daily basis.”

Her passion to counsel was highlighted on-screen earlier this year in “What Friends Do (#Expendables),” a story she wrote and acted in with several longtime friends and veteran colleagues for Smartphone Theatre, a livestream digital performance platform presented via Zoom and created during the early pandemic months (free to watch at www.smartphonetheatre.com).

During the 25 min story, the characters (portrayed by Sullivan, plus Kathryn Leigh Scott, Mitchell Ryan, and David Selby) banter back and forth with Sullivan’s art-imitating-life character offering advice aplenty.

“I wrote this play about being a senior and getting back into life,” she explained. “Like many people, I wasn’t working after the pandemic hit and was faced with two choices. Part of my brain told me to just collapse into myself – stay home, sleep

ADVICE FROM SUSAN SULLIVAN continued on pg 49

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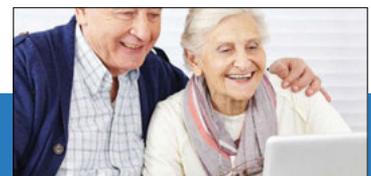
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Alzheimer's & Private Care Activities

My father has Alzheimer's and is beginning to be forgetful more often, but he's physically healthy. I want him to live with me, but I need more help for when I can't be home for long periods of time. .

Q. What options do I have?

A. It sounds like your father would be a perfect candidate for what's called ageing-in-place. Meaning he at home where he loves and feels comfortable but does so with the help of private care's professional caregivers who check on throughout the week. Private care clients receive individualized attention and can get help with everything from laundry and meals to playing games and chatting.

Q. What support is available for caregivers?

A: There are Alzheimer's support groups in many towns and cities, seek one out. Also, having an extra hand can really make day-to-day life more enjoyable, which is another plus of hiring private care. Caring for a loved one with Alzheimer's or dementia can be taxing on the caregiver. Remember you are not alone in this journey, so seek support from family, friends and local resources.

Q. Who pays for private care?

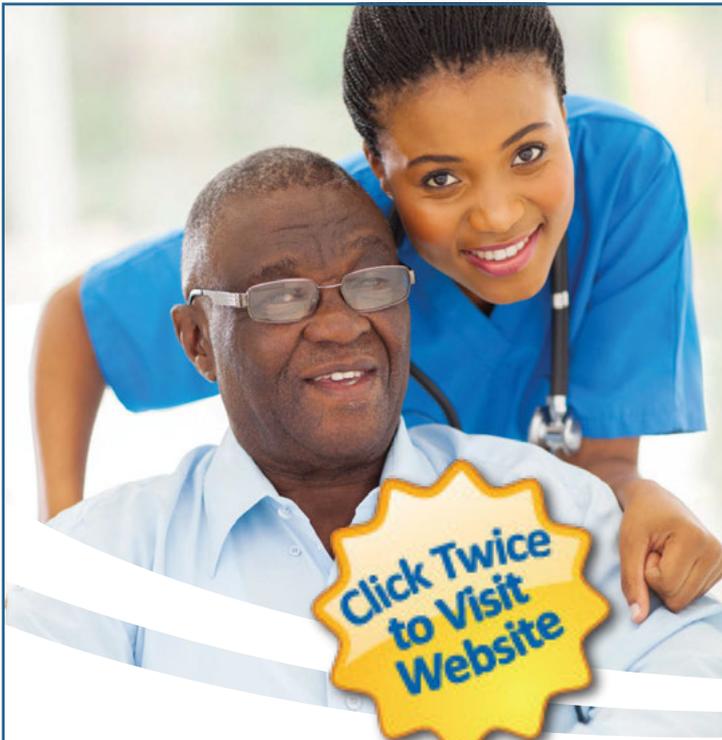
A: Private care services are primarily self-paid home care services, which means patients have full control over their plans of care, including how much or little care they wish to receive.

Q. How do I know which private care agency to use?

A: It's important to do some research before hiring anyone to come into your home and provide care. First, it's important to understand the difference between hiring an agency vs a registry. An agency employs caregivers and is responsible for holding insurance on the employee. In addition, an agency may conduct drug testing and background checks to ensure maximum safety for the client. In addition, agency invest in employees by providing education and skills training. A registry does not employ its caregivers; they are contractors and held to a different standard than a licensed private care agency.

This article is intended for educational purposes only. For specific concerns, please speak with your doctor.

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, please visit www.vnadc.co. ©



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Your Digital Fingerprint

By Bill Ford, *Data Doctors*

The notion that you could be anonymous on the Internet was an attraction in the early days, but it's quite obvious that those days are long gone. Virtually everything you do online is tracked and added to your 'dossier' primarily for targeted advertising purposes. Ask any digital advertising executive about the ability to target

customers using the Internet and watch how excited they get about the possibilities.

The technology for tracking users and keeping track of them over a long period of time has exploded and become a huge business, so don't expect things to change any time soon.

Cookies

The most common way your behavior is tracked is through the use of 'cookies', which are small text files that are placed on your computer with information about your online activities.

This file is a unique identifier based on your past activities – kind of like a grocery store loyalty card. The cookie itself doesn't contain any of your personal information, but because it's a unique ID, it's tied to a database that contains your past behaviors.

Cookies also make it possible to go to a website and automatically log-in or return to an e-commerce site to see what you left in the shopping cart.

When you delete a cookie, any of the information that was tied to it still exists in their database, but it can no longer serve as a unique ID. It also means any of the useful info such as auto-logins are removed, requiring you to manually sign in on your next visit.

Fingerprinting

The standard interaction between your browser and a website provides info to the website about your computer's operating system, your IP address, the brand and version of your browser, your screen resolution, your connection speed, the date and time along with a host of other details.

Much of the intent of this interaction was to allow the website to deliver it's content in the best way possible based on your configuration or type of device you were using.

If you'd like to see the extreme details that your browser provides to every website you visit, check out the 'detailed' section at MyBrowserInfo.com (<https://bit.ly/3A1DMUh>).

There are over 70 different items that can be determined, which is where the 'fingerprinting' concept comes from.

In an ironic twist, the use of browser privacy plug-ins designed to thwart tracking can actually help make your fingerprint more unique.

It's very unlikely every single detail will be identical on any two computers and because this information is automatically provided, it's a much more persistent unique identifier than a cookie that can be deleted.

In fact, your fingerprint can make it possible to tie back to a cookie that has been deleted, which allows the website or advertising network to continue to add to your dossier.

Test Your Browser

The Electronic Frontier Foundation (EFF) has a free tool that allows you

DIGITAL FINGERPRINT cont'd on pg 19

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Heads – You Win! Tails – You Don't Lose!

By Max Vala Vanis, CFP®

When helping retirees plan their finances, I'm constantly faced with a crucial decision. Clients ask me where do we place the next deposit to achieve the best relative return while enduring the least possible risk? As any Financial Advisor can attest, this is a common question.

Unfortunately, most advisors fail to see the potential pitfalls in placing too much faith in the financial markets. Don't forget the stock market was an uncommon place to invest until the last 40 years! Now, consumers have almost unrestricted access to the stock market with the advent of mutual funds, variable annuities, and retail brokerage accounts. This can be good for some investors, and of course, has been a sheer disaster for others. There is an alternative for those who wish to invest in the stock market but are afraid of losing money. In 1995, an insurance-based investment hit the retail market, albeit at a slow pace. The sales were initially a paltry \$200 million nationwide; but by 2019, sales topped a staggering \$73.5 billion. This represents more than a 36,650% increase in nearly 25 years. Why such a demand? The answer is simple: The Opportunity for Safety and Growth – on the same dollar.

This mystery investment is called a "Fixed Indexed Annuity" or "FIA." As with all annuities, the growth is not taxed

until withdrawn, and the assets bypass probate at death. But that is not why nationwide sales are skyrocketing. In an FIA, the investor has the opportunity to index upwards with the market; the Dow Jones, S&P 500, the NASDAQ, or all three. Interest is added to the principal annually, and the resulting balance creates the new guaranteed minimum going into the following year. In the event of a down market, the principal is protected. Yes, it's true! The account can grow in a positive market and not lose money in a negative market. Heads; You Win! Tails; You Don't Lose!

The most ingenious feature of the FIA is unique to itself. At every anniversary, the profit-taking is automatically done for you. When there is a gain, it's paid as interest and locked in – permanently. In other investments, your profits may be at risk of being lost in the following year. As seen in the markets, a good year can be eliminated by a subsequent lousy one. Consequently, with an FIA, this risk is removed altogether.

Effectively, the worst-case scenario of an FIA is a zero gain for the year. With only the upside and no downside risk, this may be an exciting product for nervous investors. These

HEADS–YOU WIN! TAILS–YOU DON'T LOSE! cont'd on pg 44



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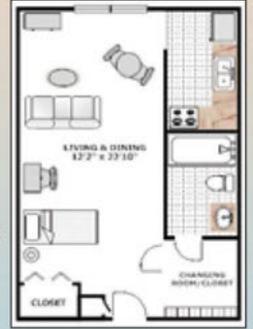
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Veterans And Active Duty Military Members: Social Security Has Your Back!



By Kimberly Laporta,
Social Security District Manager
Melbourne, FL

Every year on Veterans Day, we honor the people who risk their lives to protect our country. Our disability program is part of our obligation to wounded warriors and their families. Social Security is an important resource for military members who return home with injuries. If you know a wounded veteran, please let them know about our Wounded Warriors web page, www.ssa.gov/woundedwarriors.

Our Wounded Warriors web page answers many questions commonly asked about Social Security, and shares useful information about disability benefits. On this page, you can learn how Social Security benefits are different from benefits available through the Department of Veterans Affairs and require a separate application. We also explain how veterans can expedite the processing of their Social Security disability claims if they become disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs.

Active duty military service members who continue to receive pay while in a hospital or on medical leave should consider applying for disability benefits if they're unable to work due to a disabling condition. Active duty status and receipt of military pay doesn't necessarily prevent payment of Social Security disability benefits.

We honor veterans and active duty members of the military every day by giving them the respect they deserve. Please let these heroes know they can count on SSA when they need us most. They've earned these benefits! Our web pages are easy to share on social media and by email with your friends and family. Please consider passing this information along to someone who may need it. ©

DIGITAL FINGERPRINT continued from pg 16

to test the various browsers you are using to see which one provides the most protection against fingerprinting: <https://coveryourtracks.eff.org>

The "Brave" browser, a free and open-source web browser developed by Brave Software, Inc. browser might be a useful alternative. Brave is a privacy-focused browser, which distinguishes itself from other browsers by automatically blocking online advertisements and website trackers in its default settings. ©



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Workouts Important for Seniors

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

Why should you exercise? Because if you don't, it will catch up to you at some point and cause "a heap of unwanted problems"! As a columnist, the majority of my writing has been devoted to this topic. And, I have plenty of personal experience to prove the importance of exercise, especially as we age.

I have now completed three weeks of water therapy. The hour-long sessions were quite productive, with very little time for rest. Since I can not walk without my walker, the therapist used a lift chair to swing me into the pool. Then we walked across the pool forward and backward. While the water buoyancy eliminated most of the pain, balance remained a challenge. I did my best, seeing how the exercises would benefit me, and at the end of each session I was tired.

Once out of the pool, I had the usual problems walking. However, I did notice improvement in my ability to straighten both legs. The knee I had replaced is still weak even after a year, but I am able to stand taller, though standing to my full height and maintaining it is very difficult.

Water therapy showed me that I can reach my objective – to stand and walk upright (with my walker), as pain free as possible. I doubt I will ever walk distances again, but I intend to improve my upright walking, balance, and ability to reach items from my

walker. These may seem easy tasks, but after two years of working to reach them, I assure you they are real hurdles. What we must understand is that the body can lose its capability to perform daily activities of living, AND without us even realizing these changes are taking place.

Now that my water therapy is complete, I will start physical therapy. Having done this under many different therapists, it will be interesting to accomplish a new set of therapies. Each therapist has a different set of exercises designed to work different parts of the body. If the exercises are not done just as directed, the total workout program can be compromised. Therefore, one must perform each exercise with as much effort and attention as possible.

In a previous column, I asked if you could roll over in bed and do a modified sit-up with your legs hanging down from the side of the bed. I asked the same question of a group of seniors recently. The group was evenly split, so I think it safe to say we all need to develop a daily workout routine. You will feel better as you age just by doing a daily exercise program.

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



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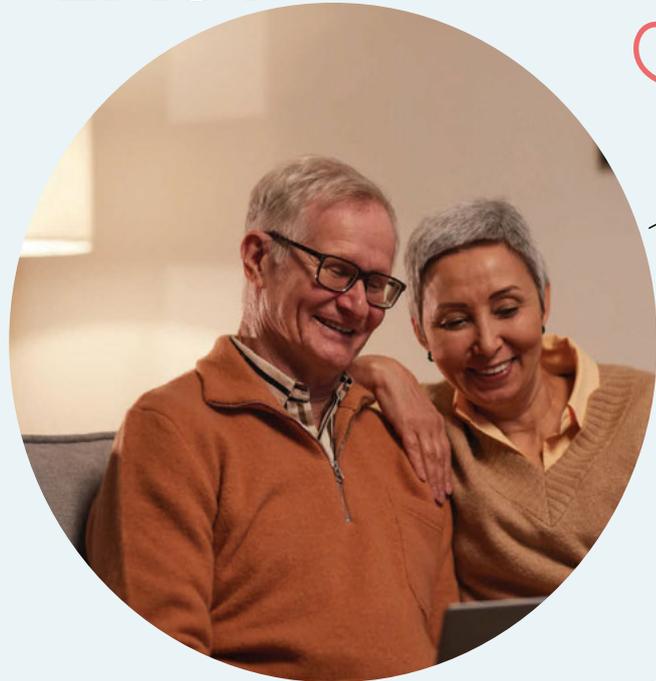


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What's The Difference Between Inpatient And Observation Status In The Hospital? Does Medicare Handle It Differently?

- Inpatient status means that you have been formally admitted to a hospital with a doctor's order for medical problems.
- Observation status means that doctors want to monitor your condition --to see if inpatient admission is warranted.

With healthcare, the devil is in the ever-changing details. The difference between "inpatient" and "observation" status at the hospital doesn't sound very important, but IT IS. A patient who arrives through the Emergency Room is considered to be

on observation status (covered under Medicare, Part B). Why observation status? Because the doctor did not write an order to admit you to the hospital as an inpatient. So, you are still considered an outpatient. The decision for inpatient hospital admission is based on your doctor's judgement and your need for medically necessary hospital care. Only once the doctor writes the order for inpatient care, does your status change and the inpatient stay "count" begin.

Importantly, Medicare does not count the time you are in observation status towards the 3-day "inpatient" hospital stay required to cover expenses for rehabilitation (Rehab).

Physicians are feeling the heat from their patients, since there can be a significant financial gap between inpatient versus observation status. If you have secondary insurance with your Medicare, then there usually is not a problem. But for those who cannot afford "Medigap"-- the financial burden is real.

For seniors, hospital status is a situation where it pays to be your own best advocate. Many doctors are unaware of the potential issues with Medicare. Talk to your doctor and ask for admission as an inpatient as early as possible --especially if you will need to go to a skilled care facility for short term rehabilitation. Remember: A patient's status is always assigned based on how the hospital stay ended, not how it started. See more about this important subject online at medicare.gov. (S)

One Senior Place is a marketplace for resources and provider of information, advice, care and on-site services for seniors and their families. Questions for this column are answered by professionals in nursing, social work, care management and in-home care. Send questions to askOSP@OneSeniorPlace.com or visit One Senior Place, The Experts in Aging.

Barbara Fradkin is a Social Worker, Certified Care Manager and the Director for One Senior Place, Viera.

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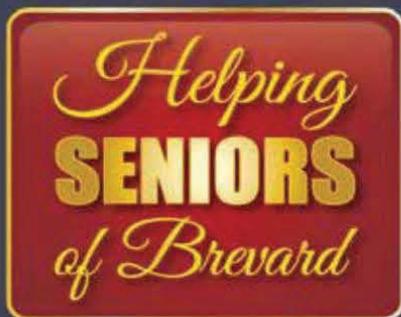
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Issue



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President's Message

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

Greetings,

The car raffle is completed, and the winning number belonged to David Odahowski, a long-time supporter of our organization. He has not yet made his vehicle selection, but once made we will inform you. To all who contributed to this year's raffle, we thank you for making this our most successful event ever, with a gross intake of \$84,750.

To Mr. Mark Pieloch, the owner of the American Muscle Car Museum, we owe a huge Thank You. Some 45 completely restored cars were added to the Museum since 2020, so the collection is now worth \$80 million and quite impressive. Mark and his wife Tatiana supplied the refreshments, which were delicious and lasted the evening. Those of you who tried the carrot cake know that my comments about the endless supply of good food is quite true.

I would be remiss to fail to thank Mrs. Janie Benton, who donated three beautiful wine and chocolate baskets, as well as Ashleigh Caswell of Senior Living Management, who along with her team managed the 50/50 and gift basket raffles. Prior to the event, Ashleigh donated her time together with Jennifer Helin of Seniors Helping Seniors to shoot promotional videos under the expert direction of our executive director, Kerry Fink.

While it is impossible to thank all involved, I call attention to A.J. Hiers and his staff at Boniface Hiers who worked hard to make clean new cars available throughout the year for us to take to events. This was even more of a task this year due to the shortage of new cars.

Many are involved and those who do help know we are most grateful for all who made this event possible. Mr. Pieloch has already assured me that we will again have an October date reserved for the 2022 raffle so hope to see you again. We also welcome your input, as we seek to improve each year. Thank you again and Happy Turkey Day.

Joe Steckler
Elder Advocate



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Brevard Senior Information Helpline

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HelpingSeniorsOfBrevard.org



Congratulations to David Odahowski, of Orlando, our 2021 Helping Seniors Car Raffle Winner! We hear his choice is that new Kia Sportage!



Record Turnout at the Museum

Special thank you to Mark Pieloch and his amazing American Muscle Car team, AJ Hiers and his fantastic Boniface Hiers automotive family and thanks to you for helping us make our 5th annual Car Raffle a record event!



Joe Steckler welcomes guests



Inaugural Sailing of the Helping Seniors Travel Club

Sailing from home - Port Canaveral - 44 guests joined the inaugural sailing of the Helping Seniors Travel Club on the lovely MSC Divina on its 7-night sailing October 17th.



Envisioned as a way for Brevard area travelers to enjoy socializing with fellow residents, as well as a fundraiser for Helping Seniors, our inaugural group enjoyed calling on Cozumel, Costa Maya and MSC Ocean Cay in addition to participating in Helping Seniors Radio broadcasts from at sea!



Great events are planned for 2022, under direction of Chris Morse and Betty Powers, who are special-needs certified in travel and enjoy helping seniors travel safely! Learn more at HelpingSeniorsTravelClub.com



Helping Seniors Of Brevard



No High Pressure

*Lee Sheldon, DMD
Sheldon and Furtado, PLLC*

Let me highlight some Google reviews that our office has received: "...no pressure to commit to everything they recommend." "...they tell you what you need and won't sell you on unnecessary things." "The most honest and caring providers and staff!"

Unfortunately, high-pressure selling is becoming commonplace in dentistry. The upsell at the hamburger place is "do you want fries with that?" The upsell in dentistry may be something else; fluoride treatments and placement of antibiotic chips below the gumline for treatment of periodontal disease are two examples of procedures that are oversold.

For the second time in a month, I saw people who were told that they needed to have all of their teeth removed due to periodontal disease and replaced with dental implants. I saw them and told them that they can save their teeth.

Is it honesty? Is it training? Is it not wanting to give up the patient? Is it not understanding when it is time to refer? Is it quotas? The patient must understand that there is a profit motive to a business, and that the business may look at profits first and the customer second. That can happen to any of us encountering any business, including dentistry.

I've been a proud member of Helping Seniors of Brevard County since its inception over ten years ago. I was a vice president, a fill-in radio host, and a sponsor. One of our clear intentions is to screen our sponsors to be sure that they are looking at the customer first.

Take advantage of those qualified sponsors. You may or may not agree with us as we make recommendations to you. But the recommendations will be from the heart.



Home for the Holidays The Gift of Love by Pre-Planning for Incapacity

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

As we head into the holiday season, many families are traveling to visit one another. The pandemic has kept us apart, and the first impression of seeing your loved one after a long absence may be difficult. This holiday season, give your loved ones the Gift of Love by Pre-Planning for Incapacity.

For many of us, it's been too long since we've seen our loved ones, so just walking in their door may be a shock. Are they eating properly and taking care of themselves? Is living at home still safe? Are their bills being paid? Are they at risk for financial exploitation or self-neglect?

One of the first steps in protecting and helping your loved ones will be making sure their legal documents are in place and up-to-date. If their documents were not prepared by a Florida licensed attorney or are more than ten years old, then get them reviewed immediately.

Without effective legal documents you may not be able to protect or help them. If your loved one loses capacity, they will not be able to sign legal documents and that could lead to a guardianship becoming necessary.

Pre-planning can provide the legal authorization needed to protect and help your loved one *and* avoid a guardianship. The Durable Power of Attorney, Designation of Health Care Surrogate, and Living Will are the three most important legal documents needed for incapacity planning.

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Helping Seniors Of Brevard



Senior To Do List

Joe Steckler
Helping Seniors of Brevard

Greetings to all,

The end of the year is a good time to take stock of where we are in life and what we need to do before we usher in a new season.

Since my wife thought it was time to take some of my own advice, and because I have a home office that can be a real mess, I decided to pass on a list of things I need to do to be better prepared. Being prepared is something we all need to do, not just think about.

Financial preparation. As expenses exceed income many people give up on savings, focusing on the present instead of the future. Some of you may still have time to turn things around by going to a good financial planner. You might be surprised at what you can accomplish with advice from a financial planner who is interested in helping you and not enhancing his or her own portfolio at your expense. Such are out there, you just have to find them. This might also be a time to pass on what you learn to your children.

Legal documents. If you do not have a trust, there are many other legal documents you need to have available like a Durable Power of Attorney, a will, and health care documents. I cannot overly emphasize the importance of a Durable Power of Attorney and, should you not know what this is or do not have one, I urge you to see an attorney. These documents, which cost about \$250, can be a life saver.

Filing system. This is the tough one that requires constant attention. Because of my nonprofit work, I have a lot of paperwork to keep straight. I do a constant review to ensure all my documentation is organized and up to date. And while this does cause some floor filing, failure to meet an insurance or car payment is something we want to avoid. Having a good filing system keeps us mindful of important items and eliminates obsolete paperwork.

Clean garage. This article would be incomplete if I did not mention maintaining a clean garage. As I have gotten older, I pay less attention to the cleanliness of my cars and my garage. As I drive by homes with their garage doors up, I am reminded that I need to pay attention to my own garage.

Emergency planning. Having gone through many hurricane evacuations, consolidating important documents in a secure and accessible location has become mandatory. Some people store their important documents in a safety deposit box, but most keep them at home. In an emergency, I would take my insurance, trust documents, marriage and birth certificates, list of financial assets, and personal photos with me. Remember that hurricanes are not the only danger as homes do catch fire. Best be prepared.

Family heirlooms. Some may be too big to take in an emergency, but small items like photograph albums, family jewelry, and meaningful mementos should be ready as part of your evacuation package.

Medical records and medications. We should all keep pertinent medical records and medications in an accessible location. It is important to take your medicines with you. They should be in their original bottle with the prescription on it in case you need to get a refill while you are away.

Last but not least. Take your address book with phone numbers. Cell phones are great but you may need numbers not in your phone. Remember also that cell phones do not always work in certain locations.

There are many other items that could be on my Senior To Do List (actually a list for all ages), but the point is to get us thinking about what we might want to save, not only for ourselves, but for our children. Be prepared.

Joe Steckler, is a retired Navy captain with 38 years of military service and nearly 30 years of local fundraising experience. He established the Brevard Alzheimer's Foundation and is developer and host of the Helping Seniors media programs and the nonprofit organization, Helping Seniors of Brevard. His work with Helping Seniors is 100% volunteer.



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Helping Seniors Of Brevard

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TRUSTED BUSINESSES SERVING BREVARD SENIORS



\$1 per day = 1 year in the



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- A 5-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)

Call Helping Seniors today to get signed up!

321-473-7770

or email us at

Info@HelpingSeniorsofBrevard.org



Helping Seniors Of Brevard



Give the Gift of Sight – Corneal Donation

*Traci Graf, RN
AVID Home Care*

The very first corneal transplant was performed back in 1905. It was a success, but it took 40 more years for the first eye bank to open. The development of an eye bank allowed the donor corneas to be recovered after death and preserved to maintain tissue quality.

If you experience the death of a loved one, you may get a phone call from Florida Lions Eye Bank, which is usually done within 24 hours of the death. The screening process is almost exactly the same as for organ donation, but there are actually less restrictions on donors.

According to the Eye Bank Association of America, there are an estimated 44,000 corneal transplants done each year in the US and 95% of them are successful at restoring sight.

Everyone is considered a universal donor for corneal tissue — the donor's blood type does not have to match the blood type of the recipient. Age, eye color, and eyesight are not factors either.

Aside from those suffering from infections or a few highly communicable diseases, most people are potential cornea donors. Even patients who die from cancer can donate corneas with the exception of an eye or certain blood cancers. This is because the corneas get their oxygen from the air, not the bloodstream.

Corneal donation will not prolong the funeral process or interfere with the medical examiner. It will not prevent an open casket viewing, as small rounded plastic prostheses are placed underneath the eyelids to hold their shape. It is a ten-minute procedure that can be performed in the morgue or even the funeral home.

Most cornea recipients are patients suffering from long-term corneal disease that gradually causes blindness. For many of these patients, a transplant is their last hope of restoring sight, usually after years of other types

of treatment have failed.

Patients in the United States do not generally have to endure long waits for corneal tissue. This is because of a large number of selfless donors and the cooperation of their families, as well the meticulous work of eye banks throughout the country.

Corneal transplant patients are wheeled into the operating room blind and come out with clear sight, nothing short of a miracle. The knowledge that your loved one's eyes are enabling someone to see their children or grandchildren' face, the blue sky, the green trees, and the sun is hopefully enough to bring some comfort to the grieving donor family.

As with all organ donation, the donor family should expect to receive a letter from the eye bank with the follow up on the precious gift in about three to four weeks.



Donate



Helping Seniors of Brevard is a registered 501(c)(3) charitable organization. Your support helps us connect vulnerable seniors to the help they need.

You may donate online safely and securely at www.HelpingSeniorsofBrevard.org or mail your check made payable to HSOBC to P.O. Box 372936, Satellite Beach, FL 32937. You can also help support **Helping Seniors of Brevard** every time you shop at www.smile.Amazon.com. Thank you!



Helping Seniors Of Brevard



Thanksgiving – The Bible, The Pandemic, What We Can Do

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



Thankful for Unsung Heroes of Home Care

*Riki Montgomery, Office Manager
Seniors Helping Seniors*

The Bible is loaded with Thanksgiving verses. Here are a few:

I will praise God's name in song and glorify Him with thanksgiving. (Psalm 69:30)

We give thanks to God always for all of you, constantly mentioning you in our prayers. (1 Thessalonians 1:2)

Thanksgiving is a time to reflect on things we are grateful for. This pandemic year, it may be hard to tap into our gratitude. For many of us, the holidays will look vastly different. Travel and large gatherings will be canceled or postponed. We may forego visits with family members, especially those who are older or medically fragile. And we may be mourning the loss of those with whom we will not spend another holiday.

But this Thanksgiving, gratitude is more important than ever. People who practice gratitude improve their physical, psychological, and social well-being. These benefits include: stronger immune systems, increased feelings of joy, optimism, and happiness, being more helpful, generous, and compassionate, feeling less lonely and isolated, reduced stress and more. Here are some things you can do this holiday season:

- Reach out to elders, veterans, persons with mental health or substance abuse issues, or anyone with physical or mental challenges. Write an email or letter, make a call, send a text, or do a video chat to let them know you're thankful for them.
- Find the good (no matter how hard it is) in people. Be generous with your kindness and compassion. Donate your time and / or money. There are many charities helping seniors, veterans, and others.

Remember we are all in this together!

Share God's Love.

*Dr. Kevin Kilday, PhD, Holistic Health Center,
321-549-0711, www.holistichealthcenter.us
Specialties: All Natural Solutions for Cancer,
Covid, and Chronic Conditions*

Did you know that November is National Home Care and National Caregiver month? It seems appropriate that we celebrate these two things in the same month as Thanksgiving.

Our home care companies and their caregivers have been vital lifelines for many families in the last two years. With travel being so difficult during the Covid pandemic, and assisted living facilities unable to admit visitors, a lot of families relied on home care to ensure their loved one's safety and comfort.

We also experienced a nation-wide caregiver shortage at the same time. The caregivers that continued to work through the pandemic were called upon to fill some of those voids and did so with a smile.

During this time, various home care companies including Seniors Helping Seniors have reached out to each other and have worked together to make sure that the most vulnerable in our community were cared for.

Covid is still here, and the caregiver shortage is still going strong, but we have a lot to be thankful for. We here at Seniors Helping Seniors are so very grateful to all our partners in home care and to our amazing caregivers for bringing peace of mind to so many families during such a difficult time. They really are unsung heroes.

If you are a senior in need of a little help around the house, or a senior who wants to help, please give Seniors Helping Seniors a call at 321-722-2999. We look forward to talking with you.





Helping Seniors Of Brevard



Trust Funding Part 2 of a 4-Part Series

*Law Office of
Amy B. Van Fossen, P.A.*

After you have created a revocable trust, it is necessary to fund your trust with your assets. Funding a trust is the transfer of assets to the trust name.

When you transfer assets to your trust, or when the trustee buys and sells various assets owned by the trust, the third parties with whom you will be dealing will need verification that your trust exists and that the trustee has the authority to act on behalf of the trust. If you prefer not providing an entire copy of the trust agreement, as you may not want other people to be able to read the provisions of your private trust document, you may instead provide a copy of the Certificate of Trust.

The Certificate of Trust is an abbreviated version of your trust that includes the specific information about your trust that the third parties will want to see. The Certificate of Trust enables you to avoid disclosing the particulars of your estate plan by disclosing only the necessary information.

You may find that you will be using your Certificate of Trust repeatedly over time as trust assets are bought and sold. Note, however, some financial institutions may not accept the Certificate of Trust; rather, they will want to see a copy of the entire trust agreement. In this case, you can ask if they will accept only the relevant parts of the trust to transfer the asset to the trust.

Call Amy B. Van Fossen, P.A. at 321-345-5945. We look forward to meeting you.

Amy B. Van Fossen, P.A. is a Full-Service Elder Law, Veterans Pension Benefits and Estate Planning Lawyer in Melbourne Florida. Families are served with high-quality, personalized guidance to protect assets, attain appropriate elder services for seniors and obtain peace of mind. Offices located at 1696 West Hibiscus Blvd., Suite A, Melbourne, Florida.



Exciting News Ahead for Work of Helping Seniors!

*Kerry Fink, Executive Director
Helping Seniors of Brevard*

We'd so like to thank everyone who has participated in our fundraising efforts in 2021 - our 5th Annual 2021 Helping Seniors Car Raffle was a record (for us) and thank you to those who sailed with us in our October 2021 Helping Seniors Travel Club inaugural sailing.

Joe Steckler, our President and Founder, envisioned an organization that could advise, assist, and advocate for Seniors and those who care for them. For 10 years, we have served Brevard County with our Senior Information Helpline, at (321) 473-7770, helping more than 4,000 families to date and free of charge. We're moving forward now into our 11th year of service - and we have some exciting news in coming weeks.

The 2000 Census showed 94,681 Seniors aged 65+ and, by 2010, that number had already expanded significantly to 110,712. Today, the U.S. Census estimates, in 2019, seniors now represent an astonishing 24.2% of ALL residents in Brevard County - more than 145,000 of our total population. We often add that, by AARP definition of Senior as age 50+, Brevard County is already 50% Senior and that number is growing daily as people move into the area and are celebrating birthdays.

We have some exciting announcements coming soon that will expand our ability to serve Seniors in Brevard County. We have a new website coming in 2022, and additional tools that will help you to organize effectively in "Creating Your Own Aging Plan".

Get ready to hear a lot more exciting announcements as we go boldly into 2022! If William Shatner (Captain James T. Kirk U.S.S. Enterprise on TV's Star Trek) can make it into Space at age 90, we should not take any excuses in advancing the cause of Seniors in our area - we are living longer and doing more adventures, and we need the help to do just that!



Helping Seniors Of Brevard

We are grateful to all our current underwriters!

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www.ebonynewstoday.com

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321-549-0711

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www.homehealthcrc.com

321-677-2577

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www.palmbayhearingaids.com

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Mom & Me

by Audrey & Kimberley

Dear Mom and Me,

My father since his retirement has become very depressed. He has all the signs and symptoms of clinical depression. His doctor has tried to treat him with medication. When he was taking the medication he was better, now he refuses to take any medication. He believes depression is a sign of weakness and he does not view himself as weak. No amount of talking has convinced him to take his medication. Meanwhile he is increasingly more angry and agitated. He is driving my mother up the wall. I am concerned about him and very concerned about my mother too, as she is beginning to show signs of depression. What is your advice?

– LINDA IN LITITZ

Dear Linda,

I think it is time for you to take control, rather than let your father boss everybody. Depression is a very common disorder in our society, and it is not a sign of weakness. Many of those presently elderly lived at a time when even the medical profession did not understand this illness. Times have changed, therapies are available now and most of these sufferers (and their families) can live happy lives again.

– AUDREY

Dear Linda,

The medical community is learning more and more about depression. There are new medications designed specifically for depression without the bad side effects seen in older medications used to treat depression.

These medications are becoming so specific that primary care physicians can manage and prescribe these medications instead of referring a patient to a psychiatrist.

But the best of medications are of no help if someone will not take the medication. To get away from the emotional barriers of “depression medications” I have heard clinicians refer to medications as “mood stabilizers”. I know it is a game of words but it seems to break down some of the emotional barriers.

Talk to your mother and find out what she needs from you to support her. If it is help around the house, there are many agencies, private pay, to provide this type of assistance. These agencies are sometimes referred to as companion service agencies. If you cannot find any, you can call a local home health agency and asks if they know of any such agencies. Shop around and see what you can find. Also perhaps your mother could benefit from a trip to her physician to discuss her situation. If she is showing signs and symptoms of depression, it needs to be addressed.

– KIMBERLEY

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must be booked between 11/2 - 11/30/21 (“Offer Period”). 30% Off Every Guest offer applies to select sailings departing on or after 12/2/21.

30% Off Every Guest provides 30% savings off cruise fare for all guests in the stateroom. Savings will be applied to cruise fare at checkout.

2022 Kicker applies to new bookings made between 11/2 – 11/30/21. 2022 Kicker provides instant savings of up to \$150 USD per stateroom on select sailings



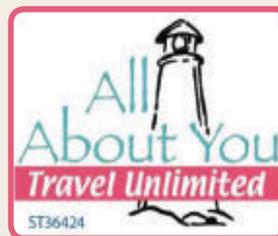
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Check out my Black Friday Sales with me throughout the month!

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SENIOR NEWS LINE

By Matilda Charles

Budget to Stay Busy, Not Bored This Winter

This winter is not going to be a repeat of last year, at least not at my house. COVID will no doubt keep raging around the world, limiting our options for activities, canceling plans that were made with fingers crossed. But here at home I'm going to be busy, not bored.

I've decided to spend a little mental health money that in a normal world I would have used for meals out, a few new outfits and maybe a couple of weekends away at a very nice hotel in the next state.

To make up for the disappointments, I've renewed my Amazon Prime, not only for the free shipping but for the movies and videos I can watch for free. There are hundreds of documentaries, including ones on travel, giving me great views of places I can't currently go. There are thousands of movies and television series I can watch with my Roku device. And then there are the books, sent instantly to my Kindle, with font sizes I can change in a moment.

If I'm in the mood for British television and movies, Adobe.tv has a big selection (even Australian!), only costing a few dollars per month. BritBox is nearly as good as Adobe, at almost the same price. I'm looking at an inexpensive exercise bike, possibly a recumbent one. These allow all the movements of riding a bicycle, but there is a seat back to lean against and two handles to hold. (If there is no space for a bike, there are pedal machines that can be used while seated in a chair.) And then there are the arts and crafts to fill the long days. I searched online for crafts for adults and found thousands of kits, including several types I'd never tried before. Some of them, if they turn out well, might end up being holiday gifts I won't have to shop for! © (C) 2021 KING FEATURES SYNDICATE, INC.



SENIOR SCENE is on Facebook!

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

King Crossword

- ACROSS**
- 1 — Valley, Calif.
 - 5 Indent key
 - 8 Booty
 - 12 Portent
 - 13 Hot temper
 - 14 Corduroy ridge
 - 15 Arm of the Arctic Ocean
 - 17 Desire
 - 18 Sub detector
 - 19 Sunflower State
 - 21 Study all night
 - 24 Pvt.'s superior
 - 25 Salamander
 - 28 Canal feature
 - 30 Acapulco gold
 - 33 "The Greatest"
 - 34 Continental cash
 - 35 "Awesome!"
 - 36 Sweetie
 - 37 Apple computer
 - 38 Memory unit
 - 39 A billion years
 - 41 Crazy
 - 43 Treat badly
- DOWN**
- 46 Available
 - 50 Contented sounds
 - 51 Left the band
 - 54 "— Rhythm"
 - 55 Actress Mendes
 - 56 Now, on a memo
 - 57 Cuts off
 - 58 Gym unit
 - 59 Egyptian deity
 - 1 Bee —
 - 16 Goof up
 - 20 Requests
 - 22 Grad
 - 23 Aesopian ending
 - 25 "Unh-unh"
 - 26 "Evil Woman" gp.
 - 27 Port authority?
 - 29 Designer Chanel
 - 31 Squealer
 - 32 Poetic tribute
 - 34 Drei minus zwei
 - 38 Dwarf tree
 - 40 Expels
 - 42 Camp bed
 - 43 Postal delivery
 - 44 "Othello" villain
 - 45 Ornamental jug
 - 47 Pitch
 - 48 Jai —
 - 49 Band in Boston?
 - 52 Prior night
 - 53 Snooze

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PAW'S CORNER

By Sam Mazzotta

Why Risk Buying a Pet Overseas?

DEAR PAW'S CORNER: I'm writing in response to your recent article about pet imports from overseas being banned. Potential pet owners may be frustrated by this rule, but what is their reason for going outside the country? Most likely, they want to purchase a purebred dog at a lower price.

Buying a dog overseas is very risky. The countries mentioned in the temporary ban are listed for a reason. Often the breeding is poor, and standards are low. A country's culture can play a role. They learn what is wanted, they produce, and you buy.

The old saying, "You get what you pay for," applies here. Many owners end up spending more in vet bills than they saved on an overseas dog. The risk is yours.

There are many good breeders in the U.S., but they're not always easy to find. The U.S. is not perfect and has poor breeders too. But certain standards must be met, and it will show in a so-so breeder. Three things to look for are:

1. Sanitary conditions. If the place you visit smells at all, go no further.
2. Do puppies live in the house and not in a kennel? The best of breeders will not replace human contact from birth.
3. Selling too soon. Baby animals need their mothers. A good pup has stayed with its mother ideally for 11 or 12 weeks. Anyone willing to sell under 8 weeks should raise your eyebrow.

The American Kennel Club has good representatives taking calls. They are often breeders themselves and can guide you to your choice of breed. Why not get the best and safest dog? It's important to trust your breeder. Be safe -- buy American!

— Colleen R., via email

DEAR COLLEEN: You told them, and I thank you.

Send your questions, comments or tips to ask@pawscorner.com. ©
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Are you a SENIOR who needs assistance in finding services for:

Health, Household, Financial, Legal or other Needs?

Call: (321) 473-7770

Visit: www.HelpingSeniorsofBrevard.org



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.

An advertisement for the 'multiCULTURAL FESTIVAL' organized by the Greater Palm Bay Chamber. The ad features several logos: The Greater Palm Bay Chamber of Commerce, the City of Palm Bay, Republic Services, Spherion, CarePlus Health Plans Inc., Melbourne Belly Dancing, Maronda Homes, and a 'FREE TO ATTEND' badge. It also states 'Open to the Public'. The text describes the festival as a free fun event about culture, dance, music, and hands-on activities. The event is on Saturday, January 29th, 2022, at Fred Poppe Regional Park, 1951 Malabar Rd, Palm Bay, from 10:00 a.m. to 6:00 p.m. For details, it directs to GreaterPalmBayChamber.com or call (321) 951-9998.

multiCULTURAL FESTIVAL

The Palm Bay Multicultural Festival is a FREE Fun event all about culture, dance, music, and hands-on activities that showcase different countries from around the world.

Saturday, January 29th, 2022
Fred Poppe Regional Park
1951 Malabar Rd, Palm Bay
10:00 a.m. - 6:00 p.m.

For details about the sponsorship opportunities or vendor information, please go to GreaterPalmBayChamber.com or call at (321) 951-9998



Dangerous Curves Ahead

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

North Yungas Road, Bolivia is considered one of, if not the most, dangerous road in the world. One web site that studies it estimates that one hundred plus people die on it each year. If you were travelling it, you'd want to know about the sharp curves, wouldn't you? You'd want to know when to break. Where you'd build

guard rails if you could.

All of us travel the road of life and there are, on that road, typical sharp and dangerous curves. Not knowing about them, slowing for them, putting up guard rails related to them is perilous. Over thousands of years, spiritual directors have identified seven

to be alert to. Some call them the seven seductive mistresses for the ordinary soul in the ordinary living of life. Most of the time they are known as the seven deadly sins.

One of the seven gets called the green eyed monster. That's envy. Cousins to envy – coveting, being jealous. Coveting is wanting what

someone else has. I want your car. Jealous is wanting you to stay far away from what I have. Keep your eyes off my husband. Envy is wanting what you have rather than you and for you to be miserable.

A genie wanted to help a old man stuck in envy. She offered him any wish but made it on the condition that his rival would get the same doubled. Ask for \$1000 and you get it. He gets, however, \$2000. So the old man asked to be blinded in one eye. The green-eyed monster is a one-eyed monster apparently.

Let's all learn, with God's help, how to avoid the dangerous curve of envy. Let's all learn, with God's help, how to be content -- having what we want and wanting what we have. ☺

CALENDAR HIGHLIGHTS



Helping Seniors Television
Monday - Friday

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

Spectrum Ch. 499 | AT&T U-Verse Ch. 99 | Comcast-North Ch. 51 | Comcast-South Ch. 13

Day	Date	8:30 AM	4:30 PM	5:00 PM
Mon	11/01	Why Comprehensive Evaluation?	Helping Seniors Travel Club	Assisted Living/Memory Care
Tue	11/02	Guardianship	Assisted Living Hibiscus Court	Helping Seniors Directory
Wed	11/03	3 Reasons for Reverse Mortgage	Avoiding Probate	Benefits of Holistic Approach
Thu	11/04	The Dirty "D" Word - Dementia	All About Hearing Advances	Put Kids on Bank Account?
Fri	11/05	Finding Good Help at Home	Mobile Lab Services	How Medical Team Helps
Mon	11/08	Holistic Approach to Pain Relief	Senior Mental Health	Elder Law Services
Tue	11/09	Zon Beachside Assisted Living	How Reverse Mortgages Work	Health Related Issues
Wed	11/10	Technology & Home Care	Too Many Teeth Extracted?	How Assisted Living Helps
Thu	11/11	How to Cruise Successfully	Things to Know Elder Law	Good Solutions for Home Sales
Fri	11/12	The Vial of Life	In Home Care Giving	Smorgasbord of Legal Matters
Mon	11/15	The Talk About Assisted Living	Role of Senior Care Advisor	Value of a Second Opinion
Tue	11/16	In Home v Skilled Care	Selling Your Home Efficiently	Power of Attorney
Wed	11/17	All About Home Health Care	Pain Relief through Supplements	Seniors Helping Seniors Helps
Thu	#194	Adult Abuse Hotline: Call When?	Life Enrichment Assisted Living	Reverse Mortgage Funding
Fri	11/09	Debt Relief for Seniors	Hearing Loss Treatments	Helping Seniors Travel Club
Mon	11/22	Helping Seniors Directory	Retirement Planning Roth IRA's	Elder Law Services
Tue	11/23	How SRES Helps Real Estate	Assisted Living Helps Us Thrive	3 Reasons for Reverse Mortgage
Wed	11/24	Probate - What it is/How it works	Value of Professional Printing	What is Holistic Health
Thu	11/25	Senior Mental Health	Real Estate for Seniors	When Assisted Living?
Fri	11/26	Retirement Planning	A Beautiful Smile	Technology & Home Care
Mon	11/29	Retirement Planning Annuities	The Dirty "D" Word - Dementia	Durable Power of Attorney
Tue	11/30	Guardianship	How to Cruise Successfully	The Dental Experience



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Helping Seniors Radio on 90.3 FM WEJF Radio

Broadcast Schedule: Wednesdays 12nn-1pm

Wed	11/03	Focus on Elder Law	Elder Law Attorney Bill Johnson	William A. Johnson P.A.
Wed	11/10	Focus on Your Smile	Dr. Lee N. Sheldon	Dr Lee Sheldon (Periodontist)
Wed	11/17	Focus on Reverse Mortgages	Barbara McIntyre	Reverse Mortgage Funding
Wed	11/24	Focus on Help at Home	Jennifer Helin	Seniors Helping Seniors

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From the kitchen of **Good Housekeeping**

Soba Noodles with Shrimp and Vegetables

1/4 cup creamy peanut butter
 2 teaspoons peeled, grated fresh ginger
 2 tablespoons low-sodium soy sauce
 1 tablespoon distilled white vinegar
 1 teaspoon Asian sesame oil
 1/2 teaspoon cayenne pepper
 Salt
 1 package (8 ounces) soba noodles (100% buckwheat)
 1/2 bag (10 ounces) shredded or matchstick carrots (about 1 1/2 cups)
 1 pound large shrimp, shelled and deveined, with tail part of shell left on if you like
 4 ounces snow peas, strings removed
 1/2 cup (packed) fresh cilantro leaves, chopped, plus additional sprigs for garnish

1. In small bowl, combine peanut butter, ginger, soy sauce, vinegar,

sesame oil and cayenne pepper sauce; set aside.

2. Heat covered 5- to 6-quart saucepot of water and 1 teaspoon salt to boiling over high heat. Add noodles and cook 4 minutes. Add carrots and cook 1 minute. Add shrimp and snow peas and cook 2 minutes more. Reserve 1/2 cup pasta cooking water. Drain noodles, shrimp and vegetables into large colander. Transfer noodle mixture to large bowl.

3. With whisk, beat reserved cooking water into peanut-butter mixture until well blended. Add peanut sauce and chopped cilantro leaves to noodle mixture in bowl and toss until evenly coated.

4. To serve, spoon into 4 large bowls; garnish each serving with a cilantro sprig. Makes 4 (2 cups each) servings.

* Each serving: About 430 calories, 12g total fat (2g saturated), 140mg cholesterol, 960mg sodium, 53g total carbohydrate, 6g dietary fiber, 33g protein.

Chinese Steamed Clams

Serve this Asian-inspired dish with steamed white rice so all of the flavorful broth can be enjoyed.

1 tablespoon vegetable oil
 2 green onions, finely chopped
 1 tablespoon minced and peeled fresh ginger
 1 clove garlic, finely chopped
 24 cherrystone or littleneck clams, scrubbed
 24 mussels may be substituted for clams, scrubbed and debearded
 1/2 cup water
 3 tablespoons dry sherry
 2 tablespoons soy sauce
 2 tablespoons chopped fresh cilantro

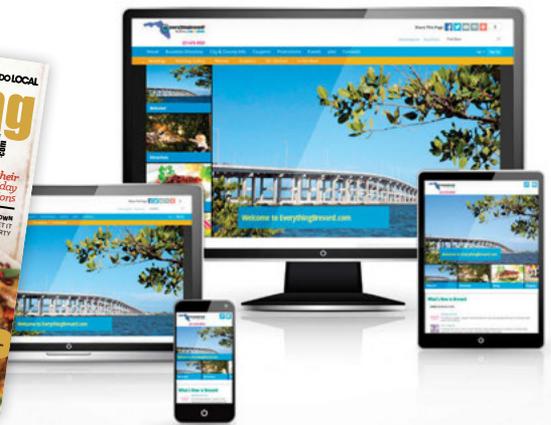
1. In 8-quart saucepot, heat oil over high heat. Add green onions, ginger and garlic; cook until green onions are tender, about 1 minute. Add clams, water, sherry and soy sauce; heat to boiling.
 2. Reduce heat; cover and simmer 5 to 10 minutes, transferring clams to large platter as they open. Discard any clams that have not opened. Pour broth over clams on platter and sprinkle with cilantro. Makes 4 first-course servings.

* Each serving: About 131 calories, 4g total fat (1g saturated), 36mg cholesterol, 5g total carbohydrate, 14g protein.

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Veterans Day In Brevard County: Back In Spades

After very limited ceremonies in Brevard County in celebration of Veterans Day 2020, this year will be much different.

There are parades planned (Perhaps the biggest in Palm Bay the morning of Nov 6); many ceremonies at dozens of Brevard County schools; Veteran visits to many senior centers to honor residents there (almost none in 2020) ; special public events at many American Legion, VFW, Moose and Elks, etc. Posts and Lodges; special events in many communities and major ceremonies in Cocoa (Evening of Nov 6) and the Veterans Memorial Center on Merritt Island on Nov 11, 0930 (see Poster). Welcome back!! The veterans of our community hope you will celebrate that special day with them near you.

Veterans Day as a national holiday did not start out the way it is today. Initially, Nov 11, 2018, was called Armistice Day to mark the end of World War I in Europe and to celebrate the “war to end all wars”. That did not work out. The date, however, has stuck. WWI ended by signing a treaty on the 11th hour, of the 11th day of the 11th month ended a four year long stalemate with millions of casualties. America did not officially enter WWI until 1917 and was thus spared much more than the other combatants.

As the years and wars went by, Congress declared that day officially to be Veterans Day and to always remain on Nov 11 every year. Meanwhile, Memorial Day was established as well

to focus on honoring our fallen soldiers and eventually made part of the last three day weekend of May. Some Americans forget the difference: Veterans Day is to celebrate the service of all veterans in all services during times of combat or peace. Memorial Day is to remember the ultimate sacrifice of those who did not come home from war, including those still Missing in Action and Prisoners of War when last heard about.

So, let's make Veterans Day 2021 very special in terms of Celebration and thanks to veterans of all time — from the Revolution until today and from our first branch of service - the US Army -- to our newest — The US Space Force.

Thank a veteran, bring children to veteran day events and enjoy part of your holiday week remembering that without veterans there is no America as we enjoy it today despite our challenges as a nation. (S)



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THANK YOU VETERANS

Weekly SUDOKU

by Linda Thistle

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

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

DIFFICULTY THIS WEEK: ◆◆◆

◆ Moderate ◆◆ Challenging
◆◆◆ HOO BOY!

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VA Thieves Never Learn

Criminals just can't seem to help themselves when it comes to stealing from the Department of Veterans Affairs. What they haven't figured out is that they will eventually get caught.

In a despicable scheme, a New Jersey man has admitted to helping steal and then sell \$8.2 million in HIV drugs. One of his theft partners worked in a VA hospital pharmacy and was discovered via surveillance footage. The thefts happened over the course of 27 months. How, we would like to know, could someone be allowed to walk out with \$8.2 million in drugs in her bag without being stopped by security?

In Georgia, a VA employee pleaded guilty to stealing \$1.9 million in medical equipment and then reselling it. Using his VA credit card, he bought hundreds of items and sold them to a company in another state for eight years.

The U.S. Attorney had a big day in arresting 16 people in a massive kickback-and-bribery scheme that included vendors and employees at two Florida VA hospitals. The

\$20 million in thefts started in 2009 and wasn't discovered in audits. Their methods of theft and the charges were numerous and varied: inflating the cost of goods sold or shorting the orders, paying kickbacks, making purchases with VA credit cards, receiving bribes, healthcare fraud and ordering from companies that didn't exist. The last of the band of thieves was recently sentenced.

In a smaller but equally important scheme, a Washington landlord admitted to scamming \$16,000 for HUD-VA housing for a homeless veteran. Not only was he billing the government for the monthly rent, but he was collecting from the veteran as well, a clear violation of the HUD-VASH program. For this he will get nailed for three times the amount he stole. The formerly homeless veteran will share in this and get a settlement of \$4,000. The one big beef I have is that none of these criminals ever go to jail for very long. (S)

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King Crossword Answers

Solution time: 21 mins

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SUDOKU Answers

4	6	9	3	1	8	2	5	7
1	5	7	4	6	2	3	9	8
3	2	8	5	9	7	6	1	4
7	4	1	6	8	3	9	2	5
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8	7	6	1	5	9	4	3	2
2	1	4	8	3	6	5	7	9
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 -Savanna C.



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SENIOR SCENE MONTHLY TRAVEL TIPS

Real Cruise Jokes

Chris Morse *Senior Travel Specialist*



Let's have some fun this month. Here are questions that we have accumulated after talking to the captain and his staff. These are real questions that guests have asked over the years.

It is now time to Laugh! But let's get ready to Cruise! Here you go -

- Do these stairs on this ship go both up and down?
- How far are we above sea level?
- Does the crew sleep on the ship? (No, we tow them in the life boats.)
- Does the ship generate its own electricity? (No, we pull an extension cord from Miami.)
- If the photos aren't marked, how do I know which one is mine?
- Is the water in the toilet fresh water or sea water? (I don't know, I haven't tasted it.)
- What do you do with the ice carvings after they've melted?
- Is there music in the Disco?
- What time is the Midnight Buffet?
- Do you grow your own flowers?
- Which hotel will we be staying at in the port?
- Do I have to leave the ship to take a shore excursion?

- If I take the snorkeling tour, will I get wet?
- Which bus do I take for the walking tour?
- Has this ship ever sunk?
- Does the captain steer the entire ship from the bridge? (No, it is like a hook and ladder fire engine. The Captain steers the front of the ship and the First Officer steers the rear of the ship)
- Does this elevator go to the front of the ship?
- Is that salt water in the swimming pools? Oh, that's why it's so rough!
- I'm one bottle over my duty-free allowance – but I drank it last night. Do I still have to declare it?
- How often do the icebergs go by?
- Does the water go all the way around the island?
- How do they handle first and second seating in the lifeboats?
- Which way is the ocean?
- Does the galley tour include the kitchen?
- Which side of the ship is the water on?
- Is the TV on the ship cable or satellite?

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HEADS–YOU WIN! ... continued from pg 17

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Max ValaVanis, CFP® 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. ☎



Gender Inequality In Health And Wellbeing

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

Gender powerfully shapes all aspects of health and wellbeing. Socially and culturally construct gender norms determines roles and opportunities for all people, affecting social and structural determinants of health, health risk behaviors, and access to and quality of health and social services. As a result, restrictive and harmful gender norms, values, and expectations result in inequalities in health and wellbeing that extend across the life course and across generations. The fight for equal political, social, and economic entitlements for women is rightfully front-and-center in the public consciousness, after centuries of injustices experienced by women, particularly those in marginalized groups.

International Men's Day, celebrated on Nov. 19, encourages us to consider all we still need to do to improve men's health and wellbeing. The event seems especially pertinent this year, given findings that about 1.5 times more men than women die from COVID-19, despite an apparently equal infection risk.

And, beyond COVID-19, there is a lot left to do. A recent issue of *The Global Health* analyze gender inequalities in the first 20 years of life, in 40 countries in the Asia-Pacific region. Girls faced considerable disadvantages relative to boys in many aspects of health and wellbeing. However, beginning

around puberty, boys showed higher all-cause mortality, and higher mortality associated with injury, interpersonal violence, alcohol and drug use, and suicide. It notes that, during puberty, physical changes are accompanied by intensified gender socialization that can lead to the negative health and wellbeing of oneself or others.

Continuation of these behaviors and their long-term outcomes can be seen in the 'Global Burden of Disease (GBD)' Study by the United Nations in 2019. In 2019, tobacco was the leading risk factor in males for attributable deaths globally, accounted for 6.56 million deaths, versus 2.15 million female deaths. A similar disparity was seen in deaths attributable to alcohol use: 2.07 million deaths in men versus 0.37 million deaths in women. Differential use of these substances continues throughout the life course, leading to the greater burden of associated cardiovascular diseases, cancers, and several other morbidities borne by men.

GBD 2019 also found that 524,000 men died by suicide, which was more than twice the number of deaths by suicide in women. The difference in interpersonal violence is even starker, at 344,000 deaths in males versus 71,000 in females.

GENDER INEQUALITY... continued on pg 50

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Virtual Seminars

Monday, November 8, 2021 9:30 a.m.	Wednesday, November 10, 2021 1 p.m.	Tuesday, November 16, 2021 1 p.m.
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Choose Dark Foliage For Landscape Shine

By Gary R. Bachman, *MSU Extension Service*

I can't deny that I love really, really dark landscape plant foliage. Any plant sporting burgundy- or maroon-colored leaves gets my attention. If you feel the same way, consider some of these plants to add to your home landscape.

Purple Knight Alternanthera is considered a landscape unicorn that handles just about anything our summer season can throw at it. There aren't any pest problems for Purple Knight Alternanthera. Bring on the drenching rains and hot periods of drought. Purple Knight has dark-purple foliage and will easily grow up to 36 inches tall. This just might be the almost perfect garden plant to grow.

If Purple Knight is a little too big for your taste, put those pruners away. Another great choice is the compact-growing Purple Prince, which gets only about 12 inches tall. The foliage is that dark burgundy that I love; plus, the undersides of the leaves have a reddish, ruby-rose color.

I am a hibiscus nut, and I love the hardy varieties that have dark foliage and huge flowers. But there is a great selection that has a much different look. In fact, it looks like a Japanese maple.

Mahogany Splendor will grow to about 5 of 6 feet tall, and it has dramatic, purple-burgundy leaves that get darker with more exposure to full sun. The sharply lobed leaves have coarse,

deeply serrated edges. If you plant one of these, you will wish you had room in your landscape for more. A reliable landscape performer is loropetalum, and a few of these selections have really nice, dark leaves.

The selection Burgundy foliage is reddish purple and with cool weather in the fall, the leaves can turn bright orange. It has the potential to be a big plant, reaching up to 10 feet tall, but all loropetalums are very tolerant of pruning to keep them tidy.

If you don't want to have to prune plants, there are great loropetalum selections that have been bred to have smaller growth habits. One I really like is called Purple Pixie, which has a weeping growth habit. Its foliage is a deep purple-burgundy and is evergreen. Purple Pixie will spread up to 4 feet wide and get only about 1 foot tall. The burgundy-leaved loropetalum varieties have pink to red flowers with strap-like petals.

One dark foliage tree I'm excited about, Delta Jazz was the first crape myrtle with unusual, dark foliage that emerges a rich raspberry-maroon and then matures to dark mahogany brown. This foliage color accents the clusters of medium-pink flowers in the late summer. Delta Jazz makes a fantastic landscape feature plant either pruned to tree form or allowed to grow as a large landscape shrub.

October is a great time to add shrubs and trees to your landscape. To add a new element of interest to your landscape, be on the lookout for these and other shrubs and trees with dark foliage as you're planning and planting this fall. ☺

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@premeireoaks10

name to the Indian River Yacht Club was lost.

John Goode offered a lot on Crane Creek, but the lot offered by Mr. Comstock, between C. J. Hector's and Camp Bros. Wharves, fifty feet front on Indian River, and extending west to Crane Creek, was accepted by a vote of eleven to two. On October 5, D. W. McQuaig, E. P. Branch, and E. C. Thomas were elected to membership. On November 10, 1890, it was voted to expend all the spare cash on hand toward repairing the city wharf.

C. C. Converse, the secretary, who lived up the river, always liked to come down to the Yacht Club meetings because of the society in Melbourne, then headed by Emma Strawbridge, Fannie and Maude Goode, Lena Johnson, Lena Potter, Mollie Hitchings, Emma McFarland, Grace Goode, Grace Cummings, Grace Phillips, the Harlan girls from Chicago and the Veach girls from Middlesex, Pennsylvania. (S)

ADVICE FROM SUSAN SULLIVAN continued from pg 14

late, and reread my favorite books. But another part urged me to remain engaged with friends and to keep my mind active. Fortunately, I listened to myself. And trust me, I don't always."

Her experience with the Smartphone Theatre production inspired Sullivan to continue writing, delving into a personal issue many will recognize.

"My father was an alcoholic and I'll be doing an upcoming Zoom monologue about our relationship," she said. "He comes back as a dog to give me advice – obviously a family trait!"

Her hope, she says, is to encourage people to explore difficult relationships they have with others, including parents.

"While we should acknowledge our parents for their positive role in our lives, very often we need to forgive a parent for what they didn't give us. Has the relationship enriched you or has it created an obstacle for you? Even people in their 70s and 80s may be still unable to forgive the shortcomings of a parent, a sibling, or even a slight from a former boss. Perhaps my story will encourage others to write their own and release some resentments, the biggest killers of love. Let them go. Oh, there I go again."

With Thanksgiving approaching, I asked Susan if her own holiday memories of growing up were difficult.

"Our family holidays were usually chaotic," she admitted. "So, there aren't a lot of good memories to share. But I will share what gets me up in the morning if you want to hear it." Naturally, I did.

"It's basically three things," she began. "I need to have something to do, something to love, and something to hope for. These, and a good cup of coffee, allow me to show up and get on with the extraordinary business of being alive!"

Nick Thomas teaches at Auburn University at Montgomery in Alabama and has written numerous features, columns, and interviews for magazines and newspapers. See www.getnickt.org (S)



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GENDER INEQUALITY... cont'd from pg 45

These behaviors often intersect with mental ill health. Drug use, for instance, can be a coping strategy for many men experiencing depression or anxiety, but can lead to job loss and social exclusion, increasing the risk of suicide. As discussed in a UNAID report on male HIV testing and treatment, men are less likely to seek or to be able to access health care, increasing their likelihood of poorer disease outcomes. Vulnerable groups mostly comprising men, such as migrants, homeless people, and prisoners, are particularly susceptible to exclusion from care, often due to social marginalization and poverty. Because women have more contact with health services during their reproductive years, and due to the existence of a specific specialty dedicated to those with a uterus – obstetrics and gynecology-with no male equivalent, women are potentially more likely to view primary health-care attendance as normal. Taken with a perceived gender expectation prizing male physical resilience and avoidance of showing weakness, thereby stigmatizing care seeking, it is unsurprising but tragic that this disparity persists.

What can be done? First, reporting sex-disaggregated data is key in assessing the situation and tracking change. One important step will be in normalizing use of primary health care. For instance, voluntary male circumcision services could represent an excellent opportunity to engage men in health services, and workplace or community testing efforts help to destigmatize service use. Finally, we must actively undermine gender norms (such as concepts of male self-reliance) during childhood, before they take hold. Many health risks mostly affecting men are modifiable and relate to normalization or promotion of unhealthy behaviors as masculine, with profound long-term impacts on individuals and society.

So, as per the 2030 Agenda for Sustainable Development, everyone should pledge that “no one will be left behind”. As progress on issues mostly affecting women speeds ahead, we must ensure that men are also on board. (S)

ARE THERE LIMITATIONS ON WHAT YOU CAN DO IN A WILL? continued from pg 13

person who created the Will, the inheritance will go to the deceased beneficiary's lineal descendants (children, then grandchildren).

5. A Will cannot alter a surviving spouse's rights to inherit under Florida Law. A new marriage automatically voids an existing Will. The new spouse will receive as a minimum the amount provided for a spouse under Florida Statutes when there is no Will. This is called "Intestate Succession". If there are children from a prior marriage, the surviving spouse receives one-half of the probate estate.

Even when the estate plan is created

after the marriage (unless there is a nuptial agreement) the surviving spouse has the legal right to:

- a life estate or one-half interest in the home (if just titled in the deceased spouse's name);
- up to \$20,000 in household furniture, appliances and furnishings, plus two vehicles; and,
- 30% of the rest of the estate, including probate assets, joint accounts with survivorship, payment on death (POD) accounts, transfer

ARE THERE LIMITATIONS... cont'd on pg 54

NOVEMBER COMMUNITY CALENDAR

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

FESTIVALS | SOCIAL DANCING | CLASSES | EVENTS

Cultural events provided courtesy of Brevard Cultural Alliance - visit us at ArtsBrevard.org/events In light of current events and potential cancellations, we strongly encourage you to check with presenting organizations regarding the status of their events.

ONGOING EVENTS

American Police Hall of Fame, Titusville, 321-264-0911, APHF.org
American Space Museum & Walk of Fame, Titusville, 321-264-0434, SpaceWalkofFame.org
Art Consignment & Gallery, Melbourne, 321-610-7374, dowgialloclare.wixsite.com/artconsignment
Breakers Art Gallery, Satellite Beach, 321-779-6059, BreakersArtGallery.com
Brevard Museum of History & Natural Science, Cocoa, 321-632-1830, MyFloridaHistory.org/BrevardMuseum
Brevard Zoo, Melbourne, 321-254-WILD, BrevardZoo.org
Carolyn Seiler & Friends Gallery, Cocoa Village, 321-637-0444, CarolynSeiler.com
DrumLuv Dance Center, Palm Bay, DrumLuvDance.com
Eau Gallery, Eau Gallie Arts District, 321-253-5553, EauGallery.com
Eau Gallie Arts District Main Street, 321-622-4223, EGADLife.com
Field Manor, Merritt Island, 321-848-0365, FieldManor.org
Fifth Avenue Art Gallery, Eau Gallie Arts District, 321-259-8261, FifthAvenueArtGallery.com
Florida Historical Society, Cocoa Village, 321-690-1971, MyFloridaHistory.org
Florida Surf Museum, inside Ron Jon's Watersports, Cocoa Beach, FloridaSurfMuseum.org
Gleason Performing Arts Center, Melbourne, 321-674-8006, FIT.edu/Gleason
Green Gables, Melbourne, 321-794-8901, GreenGables.org
Harry T. & Harriette V. Moore Cultural Complex, Mims, 321-264-6595, HarryHarrietteMoore.org
Museum of Dinosaurs and Ancient Cultures, Cocoa Beach, 321-783-7300, MuseumofDinosaurs.org
North Brevard Art League, Titusville, NorthBrevardArtLeague.com
Pritchard House, Titusville, 321-607-0203, nbbd.com/godo/PritchardHouse
Rossetter House Museum & Gardens, Eau Gallie Arts District, 321-254-9855, RossetterHouseMuseum.org

Seaside Gallery & Gifts, Indialantic, 321-213-2427, TrishStorey.com
Strawbridge Art League Gallery, Le Galerie, Downtown Melbourne, 321-952-3070, StrawbridgeArtLeague.org
Studios of Cocoa Beach, Downtown Cocoa Beach, 321-613-3480, StudiosofCocoaBeach.org
The Downtown Art Gallery, Downtown Titusville, 321-268-0122, TheDowntownGallery.net
Upside Gallery, Downtown Melbourne, 321-414-5100, upsidegallerymelbourne@gmail.com
Valiant Air Command Warbird Museum, Space Coast Regional Airport, Titusville, 321-268-1941, VACWarbirds.org

NOVEMBER EVENTS

Thru Nov 14: Murder on the Orient Express, Melbourne Civic Theatre, Downtown Melbourne, 321-723-6935, myMCT.org
Nov 2: Brevard Achievement Center's 2021 Performing Arts Showcase, King Center for the Performing Arts, Melbourne, 321-537-4243, BACBrevard.com
Nov 5: The Single, Separated, Widowed and Divorced (SSWD) group will meet for lunch at Fishlips Waterfront Grill, 610 Glen Cheek Dr., Port Canaveral on Friday, Nov. 5 at 12 noon. All are most welcome to join the group. For additional information, please call 502-299-8949.
Nov 5: Pacifica String Quartet, Melbourne Chamber Music Society, St. Mark's United Methodist Church, Indialantic, 321-213-5100, MelbourneChamberMusicSociety.com
Nov 5: Opening Reception: 39th Annual Holiday Craft Show, Fifth Avenue Art Gallery, Eau Gallie Arts District, 321-259-8261, FifthAvenueArtGallery.com
Nov 5: Opening Reception: Art Oasis Exhibition, Eau Gallery, Eau Gallie Arts District, 321-253-5553, EauGallery.com
Nov 5 & 6: Shuler Comedy Club, Titusville Playhouse, 321-268-1125, TitusvillePlayhouse.com
Nov 5-7: Christmas Art Show and Sale, Central Brevard Art Association, Cocoa Beach Public Library, 321-632-2922, CBAAArtists.com
Nov 5-14: A Thousand Clowns, Surfside Players, Cocoa Beach, 321-783-3127, SurfsidePlayers.com
Nov 6: Space Coast Music Festival, Eau Gallie Square, spacecoastrocks.com
Nov 6: Basie on The Beatles Concert, Space Coast Symphony, Satellite High School, 855-252-7276, SpaceCoastSymphony.org
Nov 6: Yngwie Malmsteen, King Center,

Melbourne, 321-242-2219, KingCenter.com
Nov 7: Jazz in the Park - Swingtimers Vocal Trio, Melbourne Municipal Band, The Avenue Viera, 321-724-0555, MMBand.org
Nov 7: Disney Princess - The Concert!, King Center, Melbourne, 321-242-2219, KingCenter.com
Nov 7: Shuler Stage Cabaret Series, Titusville Playhouse, 321-268-1125, TitusvillePlayhouse.com
Nov 7: Made in the USA Concert, Space Coast Symphony Youth Orchestra, Cocoa Beach Jr/Sr High School, 855-252-7276, SCSYO.us
Nov 10: Straight No Chaser, King Center, Melbourne, 321-242-2219, KingCenter.com
Nov 12: 1964: The Tribute, King Center, Melbourne, 321-242-2219, KingCenter.com
Nov 12 & 13: All Together Now!, Titusville Playhouse, 321-268-1125, TitusvillePlayhouse.com
Nov 12-14: Native Rhythms Festival 2021, Wickham Park Amphitheater, Post Road entrance, Melbourne, 321-452-1671, NativeRhythmsFestival.com
Nov 13: Fly in / Drive in Breakfast, Valiant Air Command Warbird Museum, Space Coast Regional Airport, Titusville, 321-268-1941, VACWarbirds.org
Nov 13: The Mozart Effect Concert, Brevard Symphony Orchestra at the King Center, Melbourne, 321-242-2219, KingCenter.com
Nov 13: Downtown Melbourne Food & Wine Festival, Historic Downtown Melbourne, 321-724-1741, DowntownMelbourne.com
Nov 13: Rocky Water Brew Fest, Eau Gallie Arts District, RockyWaterBrewFest.com
Nov 13: Central Florida Winds Concert, Park Avenue Baptist Church, Titusville, 321-405-2359, CFWinds.org
Nov 13: Suntree Methodist hCurch

Christmas Bazaar, vendors, artists, crafts, food, 8am-2pm, patrynx@gmail.com for details

Nov 13 & 14: Veterans Day Weekend Open House, Valiant Air Command Warbird Museum, Titusville, 321-268-1941, ValiantAirCommand.com

Nov 14: Jazz in the Park - Harris/Barrone Jazz Group, The Avenue Viera, 321-634-5390, avenueviera.com

Nov 14: Kingston Trio, King Center, Melbourne, 321-242-2219, KingCenter.com

Nov 14: Central Florida Winds Concert, Suntree United Methodist Church, 321-405-2359, CFWinds.org

Nov 16: ZZ Top, King Center, Melbourne, 321-242-2219, KingCenter.com

Nov 18: The Single, Separated, Widowed and Divorced (SSWD) group will hold a Thanksgiving potluck lunch at the Angel Room, Church of Our Saviour, 5301 N. Atlantic Ave, Cocoa Beach on Thursday, Nov. 18 at 12 noon. Please bring a dish to share. For additional information, please call 502-299-8949.

Nov 19 - Dec 5: Irving Berlin's Holiday Inn, Historic Cocoa Village Playhouse, 321-636-5050, CocoaVillagePlayhouse.com

Nov 19 - Dec 19: Rudolph The Red-Nosed Reindeer, Titusville Playhouse, 321-268-1125, TitusvillePlayhouse.com

Nov 20 & 21: ArtWorks of Eau Gallie Fine Arts Festival, Eau Gallie Arts District, ArtWorksofEauGallie.org

Nov 22: Mannheim Steamroller Christmas, King Center, Melbourne, 321-242-2219, KingCenter.com

Nov 26 - Dec 19: A Christmas Carol, Henegar Center, Downtown Melbourne, 321-723-8698, Henegar.org

Nov 27: Sounds of the Season Concert, Brevard Symphony Orchestra at the King Center, Melbourne, 321-242-2219, KingCenter.com

Nov 27: Light Up Viera Holiday Parade, Location TBA, Viera-CommunityInstitute.com

Nov 27: An Irish Christmas Concert with Emmet Cahill, Space Coast Symphony, Scott Center for the Performing Arts at Holy Trinity, Melbourne, 855-252-7276, SpaceCoastSymphony.org

Nov 27 & 28: Cocoa Beach Art Show, Downtown Cocoa Beach, CocoaBeachArtShow.org



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

CALENDAR OF EVENTS

Contact VMC for any additions or other information.

Nov 06 - Palm Bay Veterans Day Parade 0900-1030. Staging starting at 0700 at City Hall. Route along Malabar to Emerson. Rep Bill Posey is Grand Marshall. Entry Deadline 29 October. Registration required parade@pbfl.org. Contact Rec Supervisor off Palm Bay Randy on 321-726-5671.

Nov 07 - NVHS Event in the Eau Gallie Art District 4th annual Home Stretch 5k fundraising event in partnership with TechRev. Due to construction in Downtown Melbourne the event was moved to Downtown Eau Gallie. Registration information is on nvhs.org/events

CALENDAR cont'd on next pg

REVIEW BREVARDFL.GOV/PUBLICLIBRARIES WEBSITE FOR LIBRARY EVENT UPDATES.
CONTACT EACH OF THESE LOCATIONS TO GET CURRENT EVENT AND ORGANIZATION INFORMATION.

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

Body Connect Yoga

Wednesdays in November from 2-3pm

Gentle stretching and breathing following your own body's rhythm. Relaxation and reconnection between your body and your breath to bring peace to your mind. Please bring a yoga mat. \$5/class. Taught by Maëla, a singer, singing teacher, and wellness coach from France.

Easy* Yoga with Emily Hain (no

class 11/26)

Fridays in November from 2-3pm

This fun, non-competitive class is appropriate for beginners and those experienced with a gentle, mindful practice. Students must bring a yoga mat and be able to get up and down from the floor. \$5/session. * Easy is up to you. One can always modify a position, change the pace and/or rest.

Intro to Stamping and Card Making Thursday, November 4 from 1-2pm

Never tried stamping, card making or crafting of any kind? Then this intro class with Donna Herring is perfect for you! Just \$1 and includes your supplies. Class will usually occur first Thursday of each month.

Card Making with Donna Herring Thursday, November 4 from 2-4pm

Have fun learning to create beautiful greeting cards! This class is suitable for beginners, and more experienced card-makers may learn something

new. \$5/class plus \$5 for materials. Each student will take home 3 cards and envelopes. Please pre-register at Artseamom@hotmail.com in order to ensure sufficient supplies.

Book Club

Friday, November 19 from 10:30-11:30am

Come join the Cape Canaveral Library Book Club! November's selection is "The Bell Jar" by Sylvia Plath. Copies are available for checkout at the Circulation Desk.

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

DeGroodt 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.

SNAP food stamp assistance program on Friday's from 9-2pm in the small conference room.

Master Gardener's Free clinic held on the patio Friday's from 9-11am.

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

VMC CALENDAR continued from pg 51

Nov 11 – VMC Veterans Day Ceremony at VMC (0930-1100) Food and refreshments provided; Special events and displays.

Nov 13-14 – Warbird Museum as Space Coast Air Field in Titusville 1000-1600 Veterans celebration with Vets getting free admission. Special displays and events. VMC will have a booth.

Nov 13 – Savannahs Golf Club Third Annual "FOLDS OF HONOR" Golf Tournament fundraiser. Save the date. Details follow

Nov 13-14 – Legends of Country Music Concert Honoring Veterans (half

price) (Sat 1900 and Sunday 1400) at Cocoa Beach Jr/Sr HS Auditorium. Tickets at the door. Call 321-358-6037 for more information. "America's Favorite Country Tribute Show" comes to the Space Coast Nov - May 2022.

Nov 18 – Sen. Rubio's representative holds office hours (1400-1600) in the VMC Library to support veterans in need of federal attention or to pass along ideas to the Senator. Contact Maria Montano on 407-254-2573 for more information.

Nov 20- 21, 27-28 – Legends of Country Music Concert Honoring Veterans

(half price) (Sat 1900 and Sunday 1400) at Bayside HS Auditorium. Tickets at the door. Call 321-358-6037 for more information. "America's Favorite Country Tribute Show" comes to the Space Coast Nov - May 2022.

Dec 01 – MIAP-FL: Fourth Missing in America Project - FL Call to Honor Ceremony (CTH) #28 in Brevard at CCNC. Due to VA restrictions at the CCNC, CTH is limited to 50 participants and is not open to the general public. Invitees will be notified. Another MIAP FL CTH at CCNC is planned in early 2022 which will hopefully be fully open to

the public when over 200 usually attended before covid-19.

Dec 04 – The 2021 Veterans and Military Support Golf Tournament sponsored by Good Deeds Foundation of the Military Officers Association of America (MOAACC) at the Cocoa Beach Country Club (0800-1400) This tournament funds MOAACC GDF support to all JROTC and related units in the county; active duty military needs not covered by DoD; and support to veterans in urgent need. Sign up for the event and sponsorship levels at moaacc.org.

NOVEMBER SENIOR CALENDAR

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

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

Line Dancing at the Tuesday and Thursdays at 1:00pm
Mahjongg - Wednesdays at

10:00am and will meet at the Teen Zone.
Bridge - Wednesdays at 10:00am

and will meet at the Teen Zone.
Walking - Tues. 8-9am and Wed. & Thurs. 8-9:30am at the center gym

Summer hours 7:30-8:30am from June 8th to August 5th.

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

Monday:
9:30 am: Zumba Gold: Super fun class designed for the over 50 crowd with a licensed instructor. Cost \$5 for F7 Members/\$7 for Non-Members
1st Class is FREE so come try it out... you won't be disappointed!
11am: Mahjongg: Drop in and play! Bring your board if you have one! \$2 pp

Tuesday:
9:30am-10:30am Strength and Balance! Get Fit, Improve Balance, and Build Muscle. All levels of fitness welcome. Chair assist is A-okay. Drop In! \$2
10am-2pm Crafty Ladies Drop in Social Bring your latest project, scrapbooking, etc... Have a cup of coffee or tea and get social. Stay an hour (or two or three)!

\$1 per member or \$2 non-member
10:45am one hour Chair Yoga-Breathe, Stretch and Repeat- Drop in \$2
Wednesday:
9:30 am: Zumba Gold- Another fun class designed for the over 50 crowd. Cost \$5 for F7 Members/\$7 for non-Members.
2pm: Book Club- Monthly Book Club Every 3rd Wed of the month at 2pm.

*No Book Club during the month of November or December due to Holiday schedules.
Thursday:
9:30am-10:30am - Strength and Balance! Get Fit, Improve Balance and Build Muscle. All levels of fitness. Chair assist is A-okay. Drop In! \$2
10:45-11:15am-Mat Yoga! We provide cushy mats and beginner levels. \$1-2

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

Chair Stretch & Balance: 2nd & 4th Thursdays, 2PM

Video Exercise Classes: M, W&F, 12:30PM

Open House: Oct 23, 11AM-3PM, Arts, crafts, raffles, food, entertainment

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

MONDAY-FRIDAY
Billiards, 9AM-4PM, \$2/\$3, NBSC, (321) 268-2333
MONDAY
No. Brevard Line Dance, 10AM-12:30PM, \$3/\$4, Yvette (321) 225-4872
Senior Fitness, 10AM-11AM, \$3/\$4, Linda (321) 383-0735
Beginner Bridge Lessons, By Appt. Only, \$12 (4-week course), Mary H. (321) 607-2200
Tap & Jazz, 11:15AM-12:45PM, \$3/\$4, Linda, (321) 383-0735
Mexican Train Dominoes (hiatus til Mar.), 1PM-3PM, \$2/\$3, Joanne (321) 267-5923
Spanish Class (next session TBA), 2PM-4PM, \$25 (5-week course), NBSC (321) 268-2333
Karaoke (on hiatus), 6PM-8PM, \$2/\$3
Poker, 6PM-9PM, \$2/\$3, Bill F. (321) 544-1430

Bunco (2nd Mon), 6:30PM-9PM, \$4/\$5, Sharon (321) 383-7927
TUESDAY
Pinochle, 10AM-2PM, \$2/\$3, Rachel (321) 537-5322
Muscle Memory, Strength, Balance, 10:30AM-11:30AM, \$2/\$3, Natine (321) 609-0999
Connie's Card Making (2nd Tues), 11:30AM-12:30PM, \$4/\$5, Connie (410) 598-3755
Mahjongg (hiatus til Mar.), 12:30PM-3:30PM, \$2/\$3, Andie (321) 385-3595
Party Bridge, 12:30PM-3:30PM, \$2/\$3, Larry B. (321) 631-8061
Darling Damsels Bridge, 1PM-3:30PM, \$2/\$3, Eleanor (321) 267-8340
Tai Chi, 1PM-2:30PM, \$3/\$5, Ada (321) 848-4689
Dinner & Movie (2nd Tues), 5PM, \$TBA, Debra (321) 268-2333

Computer/Phone Classes, By Appt. Only, \$3/\$4, Anne (321) 544-9469
WEDNESDAY
Hooks & Needles Knitting (1st Wed), 10AM-11:30PM, \$2/\$3, Anne (321) 917-1108
Hurricane Rug Hooking (2nd&4th Wed.), 10AM-2PM, \$2/\$3, Fonda (321) 298-2796
Senior Fitness, 10AM-11AM, \$3/\$4, Linda (321) 383-0735
ACBL Duplicate Bridge, 12PM-3PM, \$2/\$3, Sue R. (321) 501-8965
Line Dance Class - Beginners, 4:30PM-5:30PM, \$3/\$4, Ferrell (321) 267-0195
Line Dance Class, 5:30PM-6:30PM, \$3/\$4, Ferrell (321) 267-0195
Line Dancing Class, 6:30PM-8:30PM, \$3/\$4, Barbara (321) 452-1944
THURSDAY
Bingo (Play begins at 10AM), 9AM-

2:30PM, Varies (#of cards played), Cat (321) 231-1135
Singles Club Planning Mtg (1st Thurs), 4PM, Call Jean for location, Jean (321) 362-2359
FRIDAY
Shuffleboard, 10AM-12PM, \$2/\$3, Bill F. (321) 544-1430
Tap & Jazz, 10AM-11AM, \$2/\$3, Marsha (321) 264-2776
Muscle Memory, Strength, Balance, 10:30AM-11:30AM, \$2/\$3, Natine (321) 609-0999
Drama for Seniors, 1:30PM-3:30PM, \$4/\$5, Janina (321) 567-5210
Line Dance Social (4th Fri), 6PM-9PM, \$5, Yvette (321) 225-4872
SUNDAY
Intermed./Adv'd. Line Dance Class), 2PM-4PM, \$3/\$4, Ferrell (321) 267-0195

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

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

MONDAY PROGRAMS
Billiards- 8:30 am-4:30 pm
Jazzercise Lo - 8:30-9:30 am
Hand & Foot - 9:00 am-12:00 noon
Friendly Poker - 1:00-4:00 pm
Shuffleboard League - 6:30 pm (April 12 to May 31)
TUESDAY PROGRAMS
Billiards- 8:30 am-4:30 pm
Zumba Gold - 8:30-9:15 am
Social Scrabble - 9:30-12:00 noon
Bingo - 11:15 am - 2:00 pm - Doors

open at 10:00 am
Dealers Choice Poker- 1:00-4:00 pm
Line Dancing for Fun & Exercise - 4:15-5:30 pm
WEDNESDAY PROGRAMS
Billiards- 8:30 am-4:30 pm
Jazzercise Lo - 8:30-9:30 am
Tai Chi- 8:30-9:15 am
Mah Jongg - Chinese - 1:00-4:00 pm
Mexican Train Domino's - 1:00-4:00 pm
THURSDAY PROGRAMS
Billiards - 8:30 am-4:30 pm

American Mah Jongg- 9:00 - 12:00 noon
Strength & Flexibility - 9:30-10:30 am
Silver Sneakers - 11:00 am-12:00 noon
Bunco - 12:30 - 4:00 pm - 1st & 3rd Thursday
Rubber Bridge - 1:00-4:00 pm
Shuffleboard Open Practice - 6:30 pm
FRIDAY PROGRAMS
Billiards - 8:30 am-4:30 pm

Jazzercise Lo - 8:30-9:30 am
Tai Chi- Wednesday - 8:30-9:30 am
Hand & Foot - 9:00 am-12:00 noon
Bingo - 11:15 am - 2:00 pm - Doors open at 10:00 am
Pinochle - 12:30- 4:00 pm
Dealers Choice Poker- 1:00-4:00 pm
SATURDAY PROGRAMS
WPSC Building Closed - No Programs inside the Building
Shuffleboard Open Practice - 9:00 am - 12:00 noon



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

NOVEMBER 2021 ONE SENIOR PLACE EVENTS

See the complete calendar of events at
www.OneSeniorPlace.com

FREE Liver Scans, Monday November 1st, and Wednesday the 17th, from 10 - 2pm. ClinCloud is offering FREE Fibroscans the FIRST Monday and THIRD Wednesday of each month at One Senior Place. Please call 321-751-6771 to schedule your half hour appointment.

Brain Donor Project, Parkinson's Support Group, Monday November 1st, from 10-11:30am. Join Tish Hevel, the Founder and CEO of The Brain Donor Project. Learn how this program works and why you should consider it. Seating is limited, must RSVP to 321-751-6771.

FREE Memory Testing, Tuesdays November 2nd, and 16th, from 11 - 3pm. Merritt Island Medical Research will be offering free memory screenings the FIRST and THIRD Tuesdays of each month at One Senior Place. Please call 321-305-5015 to schedule an appointment.

Plan for Lunch. Plan for Life. Lunch & Learn Seminar, by National Cremation, Tuesday November 2nd, from 11 - 1pm, REPEATS Tuesday November 30th, from 2 - 4pm. We invite you to join us for a FREE informational seminar to learn more about the benefits of preplanning your cremation. Learn about affordable options and savings, Veterans Benefits, travel & relocation protection plan and more. A FREE Lunch or Early Dinner will be served at: Carrabba's Italian Grill immediately following. Seating limited MUST RSVP to 321-751-6771.

VA Aid & Attendance Seminar, Thursday November 4th, at 10am. Elder Law Attorney William A. Johnson, P.A. will present. Limited seating must RSVP to 321-751-6771.

Elder Law Matters - what every senior needs to know, Thursday November 4th, from 4 - 5pm. This is the seventh of our 8-week elder law series. Going Through the Probate Process, presented by Danielle Johnson, Attorney. She will discuss what assets pass through the probate process and how to avoid probate, the validity of out of state wills & trusts, the rights of creditors, Florida Homestead and Elective share law and Federal estate taxes. Limited seating must RSVP to 321-751-6771.

How to Get Medicaid Without Losing Everything, Friday November 5th, 10 - 11:30am. Presented by Elder Law Attorney Joannie Rodriguez with Family First Firm. Learn the ins and outs on how to qualify and what Medicaid will cover...you will be surprised! Limited seating must RSVP to 321-751-6771.

End of Life, Ask The Doctor Lunch & Learn Seminar, Tuesday November 9th, at 11:30 am. VITAS Healthcare and Dr. Frederick Peterson will present a monthly series of "Ask the Doctor" seminars. Limited seating, must RSVP to 321-751-6771.

Medicaid and Long Term Care Alternatives to Medicaid, Thursday November 11th, 10 - 11:30am. Presented by the Estate Planning & Elder Law Centers of Brevard. Discussion on how to pay for long-term care (home health care, assisted living facility or nursing home) privately, through VA assistance or Medicaid so that you can make intelligent, informed choices. RSVP to 321-751-6771.

Movie Matinee with Rhodes Law, PA, Thursday November 11th, at 1pm. Hosted by Rhodes Law, P.A. Join us as we watch this classic "Grumpy Old Men", and enjoy movie treats! MUST RSVP to 321-751-6771.

Elder Law Matters - what every senior needs to know, Thursday November 11th, from 4 - 5pm. This is the eighth and final of our 8-week elder law series. Meet the Attorneys Q & A Panel, presented by One Senior Place. All seven attorneys will be present to answer all your questions! Limited seating must RSVP to 321-751-6771.

Cape Canaveral Pen Women present: Joanne Fisher, Steamy romance author, Monday November 15th, from 10 - 12pm. Joanne Fisher is a Canadian-Italian-American author who is renowned for her steamy romances, her historical fictions and her murder/mysteries. She will talk about her newest book, "The Melbourne Connection" which was just released in June. Space is limited, masks are required. MUST RSVP, call 321-751-6771 to reserve your seat.

Medicaid Planning Seminar, Tuesday November 16th, at 10am. Elder Law Attorney William A. Johnson, P.A. will present. Limited seating must RSVP to 321-751-6771
MAC User Group Meeting, Tuesday November 16th, from 5:30 - 7pm. If you have questions about your iPad, iPhone, MacBook or Apple Watch, or you want to know how some apps work, this meeting is for you. RSVP to 321-751-6771. Presented by Jim DeLaura and MAC Mad.

Pie & Conversation with Elder Law Attorney Ruth C. Rhodes, Wednesday November 17th at 4pm. Bring your questions and join Ruth C. Rhodes, Esq. for a free Educational Elder Justice Seminar. Areas of discussion: Estate Planning, Medicaid Planning and Asset Protection, Probate and Trust Administration, and Guardianship. Light refreshments served. RSVP to 321-751-6771.

Osteoarthritis, Thursday November 18th, 12 - 1pm. Presented by Aquatic Health & Rehab. Causes / Symptoms / Treatment. For more information and to RSVP, call 321-253-6324.

Tinnitus [and Hearing Loss], Lunch and Learn Seminar, Friday November 19th, from 11 - 1pm. This presentation brought to you by Personal Hearing Solutions and Clinical Education Specialist Dr. Susan de Bondt, AUD from Widex will center on the causes of Tinnitus, "Ringing Ears", and what can be done to improve it. Boxed lunch provided, must RSVP to 321-751-6771.

Open Q & A About Estate Planning and Elder Law, Tuesday November 23rd, 10 - 11:30am. Presented by the Estate Planning & Elder Law Centers of Brevard. This seminar will allow you to ask a seasoned estate planning and elder law attorney questions you may have about Wills, Trusts, Power of Attorney, Preneed Guardians, Living Wills, and Healthcare Surrogate Designations. RSVP to 321-751-6771.

Sharpen Your Office Skills and make a difference in other's lives, hosted by VITAS Healthcare, Tuesday November 30th, from 9am - 12pm. WE NEED YOU!!! Please stop by One Senior Place and meet other volunteers and learn how you can make a difference in others' lives. Nothing is more rewarding than hospice work! Limited seating, must RSVP to 321-751-6771.

SUPPORT GROUPS

Loss, Grief & Bereavement Support Group, Thursday November 11th, 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.

RECURRING EVENTS

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

Brevard Users Group (BUG Club), Monday November 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.

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.

THE CLUB ACTIVITIES - Membership \$1 weekly - New members are welcome!

The Club each Wednesday 9-1pm This active senior club meets weekly for board & card games, speakers, monthly birthday celebrations, and much more. Join the fun!

Contact information:

Audrey Chow-Jones, Client Relations Manager
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ARE THERE LIMITATIONS ON WHAT YOU CAN DO IN A WILL? continued from pg 50

on death (TOD) accounts, and property in Revocable Trusts.

6. A Florida Will may not be able to transfer property in a foreign country. The reasons include: 1] There may be different requirements for a valid Will, 2] The foreign country's laws may mandate that certain relatives inherit the property, 3] The process of transferring property at death

may be substantially different. A separate Will in the foreign country may be required.

For further information 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. Truman Scarborough's office is located at 239 Harrison Street, in Titusville, FL. ☎



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