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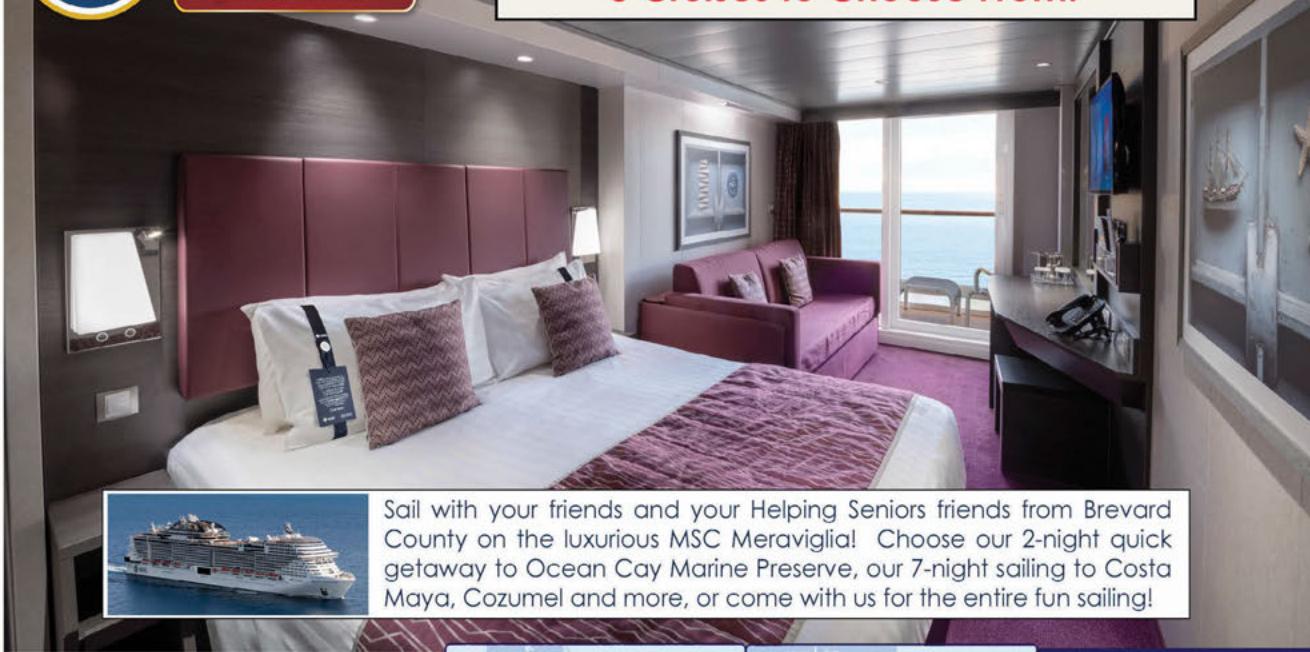


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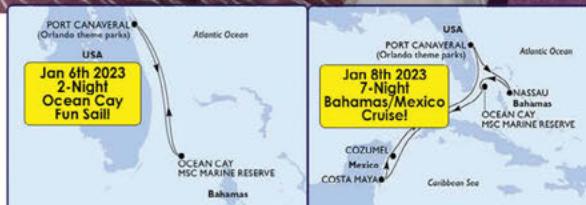
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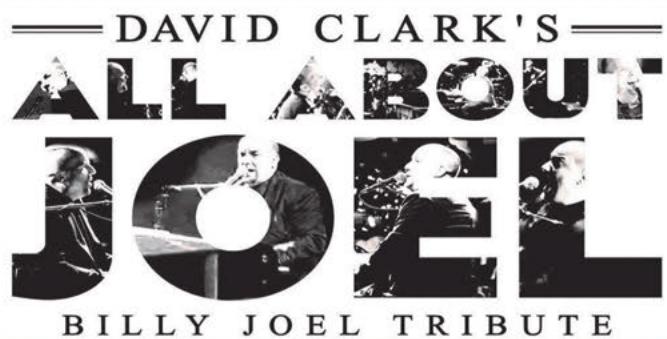


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# *Letter from the Publisher*



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. 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 keep in mind that the virus is still out there and if you test positive, please comply with the CDC guidelines for quarantine and masking. We all thank you.

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.

See you next month.



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# HO! HO! HO! NO SNOW!! Christmas in Florida

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

**C**hristmas comes but once a year, but in Florida it never comes to match the American ideal of "chestnuts roasting on an open fire" or "Jack Frost nipping at your nose". In Florida you may find yourself at the beach or a theme park.

Early settlers lived far from neighbors so the holiday was often a family affair. Perhaps carols were sung Christmas Eve or morning with a simple exchange of handmade gifts. Grandpa made wooden toys and gadgets - a turkey call, whistle, a carved horse or bear. He may also have made a clapper to scare away alligators! Grandma may have made a scarf or new bandana. With real care, wax myrtle candles on special clip holders were lighted for a few minutes. The flicking light itself was magic in the house with no electricity. The light reflected the warmth and love of a home on the silent night.

Christmas for the scattered ranching families was certainly not silent. Patrick Smith in his book, *A Land Remembered*, described the vibrant occasion as families gathered for a two day gallop. Called a Frolic, in addition to a pine tree and small gifts, there was a feast then music and dancing. People who had not visited for months brought specialties for the community dinner and musical instruments - perhaps a harmonica or a fiddle. Square dancing, directed by

a caller, brought laughter, stomping and whoops.

The home and barn were decorated with palmetto fronds citrus and magnolia branches. In the cow towns, young people engaged in a serenade, but not the romantic crooning of yore. The crowd carried cow bells and banged on tin pans for a general uproarious affect. The din was always silenced by the invitation to come in for refreshment. These were the times of heartfelt community joy, sharing and good cheer among people who knew and appreciated their lives together.

As towns along the Indian River Lagoon increasingly attracted residents and tourists, both nationally and internationally, the holiday festivities included school programs and church services. More formal dinners with tables of guests and sophisticated menus were enhanced by massive flower arrangements and singing around the piano. In Melbourne the Carleton Hotel hosted a grand ball for its guests and community leaders.

Today families gather as before. Your tree was cut in North Carolina or Michigan and decorated with electric lights and bangles from afar, first Germany, then Japan and now China. Christmas shopping has slipped from December to before Halloween. Christmas dinner may be arroz con polio

*HO! HO! HO! NO SNOW!! continued on page 49*

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**COVER STORY – FEATURING LOCAL BREVARD ART**

# ArtWorks of Eau Gallie

**O**n the weekend before Thanksgiving, the 26th Annual ArtWorks of Eau Gallie Fine Arts Festival will take place in Melbourne. This outdoor Festival is held along Highland Ave. in the Eau Gallie Arts District. Festival hours are Saturday, November 19, 10 a.m. - 5 p.m., and Sunday, November 20, 10 a.m. - 4 p.m.

The cover artist is Barbara Umbel, jewelry artist, who will be in ArtWorks. She and her artist husband, Rick Umbel, are Indian Harbour Beach residents. Barbara and Rick are award-winning artists and they have exhibited at shows nationwide.

Barbara is originally from Severna Park and Baltimore in Maryland. As a child, she loved to draw and her mother made sure that she had all the materials that she needed. In high school, she took as many art classes as she could.

She attended Towson State University in Baltimore and took all of the art program basic courses – drawing, painting, and a crafts class. The crafts class was a jewelry class and she learned about precious metals like gold and silver. By the end of the first semester, she realized that jewelry was going to be her medium. Her degree from Towson is a B. S. in Fine Art with a concentration in metalsmithing. Business administration was her minor.

After graduating, Barbara worked for a year as an apprentice for a goldsmith; and she took several workshops on fabrication and stone setting. She also had a part-time job as a waitress at a restaurant where she met her future husband, Rick.

For fifteen years, the couple lived off the coast of South Carolina on Pawleys Island. During this time, they were doing art shows as a living, including a lot of art shows in Florida. In 2011, they moved to Brevard County.

This is Barbara's Artist Statement and description of her technique. "The sea speaks to me. I migrated to the waters edge in my 20's, wanting to be surrounded by beauty and calm. Collecting shells and urchins became a way of life, their patterns and colors intrigued me. A collection of jewelry was forged, and then another. Within a few years it became a full time job, and I dove deeper into the artistic possibilities of the sea and its mysteries.

"In 2001 I partnered with my husband Rick in our business, and we work and travel together.

"We hand fabricate jewelry that captures the movement of mythical sea creatures and their ocean environment. The settings for the shells and stones are built out of gold sheets and wires, while their tentacles are sculpted by forging round sterling wires on an anvil to achieve a fluid sense of motion. Traditional blacksmithing techniques and hand tools are the foundation of our metals practice."

After moving to Brevard, Barbara took up gardening

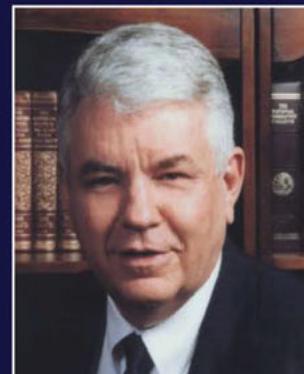
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ARTWORKS OF EAU GALLIE continued on page 50

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# When Should A Beneficiary's Inheritance Be Held In Trust?

By Attorney Truman Scarborough

**A**n inheritance does not need to be distributed directly to a beneficiary. It can be placed in a trust where the funds can be managed and controlled by a trustee for the heir's benefit. These trusts can be created either as testamentary trusts in a will or as sub-trusts within a revocable living trust. Normally, they come into being and are funded after the person making the gift has passed away.

There are various reasons why it might be wise to not to distribute directly to a beneficiary. A Child could have problems like substance abuse or is just cannot handle money responsibly and would likely squander the inheritance. When a child has creditor or marital problems his/her inheritance can be placed in trust to protect it in case there is a lawsuit or divorce. If the child can reach an asset, generally the child's creditors can as well. The child's trust would contain "spend thrift" provisions preventing a creditor from reaching the trust assets. For maximum protection from creditors, the trustee would need to be given complete discretion on when and how much is distributed to the beneficiary.

Another reason for placing an inheritance in trust is when a disabled child is receiving Supplemental Security

Income (SSI). If the child directly receives an inheritance the government can claim a right to reimbursement and disqualify the child from future SSI and Medicaid benefits. However, if the inheritance is placed in a "Special Needs Trust" the child can utilize trust funds for certain purposes without the loss of the SSI benefits.

For a younger beneficiary, placing his/her inheritance in trust can be helpful for two reasons. First, in Florida if not in a trust, the minor's funds may need to be managed by a court appointed guardian or the custodian of a Uniform Transfer to Minors Account. Second, a beneficiary even over eighteen, he/she may not have the maturity to handle money.

Although a grandchild may not initially named as a beneficiary, the grandchild could become a beneficiary if the grandchild's parent dies. Placing a grandchild's inheritance in a trust does not prevent the grandchild from using the funds. It allows the grandparent to specify how the funds are used. Distributions could be restricted to certain expenses, like education and health. There can be a single trust for all

BENEFICIARY'S INHERITANCE ... cont'd on pg 49

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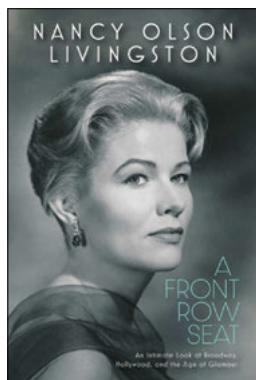
# Nancy Olson Livingston Had A Front-Row Seat To Entertainment History

**A** side from the songwriters, imagine being the first person on the planet to enjoy the words and music of some of the greatest classic songs to ever appear in Broadway and Hollywood productions.

Nancy Olson Livingston did not have to imagine. As she writes in her new November autobiography, "A Front Row Seat," her lyricist husband Alan J. Lerner and composer partner Frederick "Fritz" Loewe would regularly serenade her with their latest compositions throughout the 1950s.

"We were living in New York and I remember one time being awoken at three in the morning by Alan and Fritz who were shaking the bed saying, 'Nancy, Nancy, you have to get up!'" recalled Olson Livingston from her home in Beverly Hills.

A bitterly cold night in the midst of a New England blizzard, the wildly excited songwriters forced her into a heavy coat, galoshes, and scarf as Lerner led his sleepy wife across the snow-covered road to their studio.



"You have to listen to something," they insisted, depositing her in an armchair near the piano.



The pair began acting out scenes from their new play and then performed "The Rain in Spain" to their wide-eyed solo audience. The song was one of over a dozen Lerner/Lowe classics that would be used to score the 1956 Broadway debut of "My Fair Lady" with Rex Harrison and Julie Andrews, then 8 years later on the big screen soundtrack featuring Harrison and Audrey Hepburn.

Whereas the original Broadway production continued into the early 1960s, the marriage to Lerner did not. The pair remained together from 1950 to 1957 when Lerner co-wrote songs for "Brigadoon" and "Paint Your Wagon." But by the time audiences were enjoying his hits in "Gigi" and "Camelot," the couple had divorced.

Fortunately for Nancy, she married Alan Livingston several years later, a union that lasted 47 years until his death in 2009. Livingston was another giant in the music world, an

NANCY OLSON LIVINGSTON... continued on pg 47



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## National Diabetes Month 2022

**N**ovember is National Diabetes Month, a time to spotlight this dangerous disease that comes in three forms: Type 1, Type 2 and gestational diabetes. Below are answers to some of your questions about diabetes, including tips on how to minimize symptoms if you have it or are at risk for developing it.

**Q. My niece was recently diagnosed with Type 1 diabetes. My sister is very upset, but I don't understand what it is. Could you explain it to me in layman's terms?**

**A.** Type 1 diabetes is a chronic autoimmune disease that prevents your pancreas (an organ located in the abdomen) from making insulin. This is problematic because insulin aids in blood sugar (aka glucose, the main sugar found in your blood) entering your cells, which is important. Without insulin, the cells cannot work optimally (or worse), and blood sugar will build up in the bloodstream. The net result can wreak havoc for the body and cause many of the symptoms of diabetes, including damage to the eyes, nervous system, kidneys, feet, skin and mouth. It may also cause pregnancy complications. And if diabetes is left unattended it even has the possibility to be fatal. (All type 1 diabetics require insulin injections for life.)

**Q. I hear about Type 2 diabetes a lot, but I'm not sure what that means. Can you explain the difference between Type 1 and Type 2 diabetes?**

**A.** The primary difference between Type 1 and Type 2 diabetes is that Type 1 is believed to be genetic and usually shows up early in life (but can show up in adulthood), while Type 2 is more lifestyle related and develops over time. Also, all Type 1 diabetics require insulin injections, whereas a Type 2 diabetic can potentially manage their diabetes through a number of ways, including diet and exercise. Sometimes Type 2 diabetics require insulin.

**Q. I heard that diabetics need to be careful of hypoglycemia (low blood sugar), but I don't understand that. I thought diabetics needed to be careful of hyperglycemia (too much blood sugar). What am I getting wrong?**

**A.** While hyperglycemia and diabetes are often associated together, diabetics can become hypoglycemic if they take too

ANSWER NURSE continued on pg 47

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~Queen H.,  
VNA Home Health patient

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# Time Limit for iPhone Support

By Bill Ford, *Data Doctors*

Whenever a new iPhone model is announced, it gets many of us looking at our devices and asking if it's time to update to a newer model. Battery life or a noticeable reduction in performance are common reasons to consider an upgrade, especially if there isn't a cost-effective repair option.

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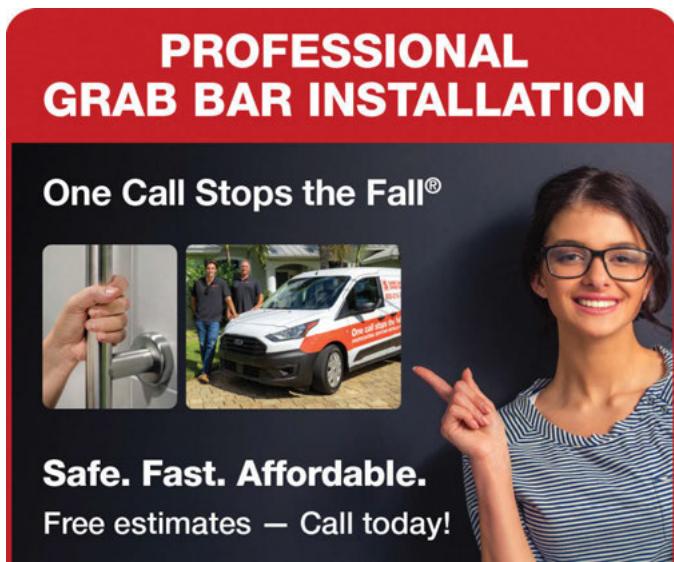
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Apple's track record for supporting their older devices has been decent so far, but the answer to your question depends upon what you mean by 'support'.

#### Repair Support

If you mean the ability to have it serviced by Apple for out-of-warranty repairs, that's typically 7 years from the date they last sold the device. You can always use 3rd party service providers if it's older than that, but repair costs tend to be cost prohibitive on older phones.

#### iOS Support

If you're trying to determine whether you can update to a newer version of iOS, it gets a little more complicated. Some versions support 3 or 4 generations of iPhone models while others have supported up to 8 generations.

Both the model of your iPhone and the iOS version that you are trying to update to will determine the answer. For instance, iOS 16 which was recently released will support devices back to the iPhone 8 series which was introduced 5 years ago (2017).

If you have an iPhone 7 or older, iOS 15 will be the last version available for your device primarily because of special technology introduced with the iPhone 8 (Apple Neural Engine) that will be required to use iOS 16.

Not having access to the latest iOS version certainly does not mean that you need to replace your iPhone, it just means you won't be able to use the newest features.

#### App Support

This is where you are most likely going to run into problems that could force you to upgrade your iPhone. Apps are an essential element of your smartphone and when you start running into lots of apps that won't work on your older iPhone, that could be your signal to upgrade.

App developers generally decide on the minimum iOS version they require when they are creating an app. Much of this decision has to do with capabilities that Apple provided in newer iOS versions, which will allow the app to do new things or make use of certain technologies in newer iPhones.

Many people have experienced this when they are given an older iPhone or iPad, only to find out that a large number of apps won't work because the device is too old.

TIME LIMIT FOR IPHONE SUPPORT continued on pg 19



# Egg-flation

By Max ValaVanis, CFP®

**W**alking through Publix, where “shopping is a pleasure,” has become a nightmare. Glancing at the staggering prices will make anyone’s jaw drop. My usual carton of eggs is \$2.99! Milk, an insane \$4.22! According to the U.S. Department of Labor, the inflation is 8.2% this year, but why do we see our daily expenses surge far past those numbers? The reason is the Consumer Price Index (CPI) only accounts for certain products and generalizes for the whole country. For example, since March 2019, the average rent prices in the U.S. have risen by 24%, but local regions like Orlando increased by 34% per News6. What can we do to defend ourselves – and our savings – from this evil inflation?

While every storm has a silver lining, the same can be said for a high inflationary economy. This storm brews high prices and high interest rates; as a result, being a consumer is dreadful. If you were to take a loan out on a house or a car, not only would you pay for severe markups in prices, but you’d finance at rates close to 7%! So, where is the silver lining? Opportunities exist if you take off your consumer hat and place an investor hat upon yourself.

As banks and mortgage companies charge historically high

rates, investors can also participate in them. Unlike your savings or money market accounts, you can take advantage of higher fixed and guaranteed rates. You just need to be able to find the right one. Instead of banks, where the average 1-year CD rate is 1.03% according to Bankrate, insurance companies offer a similar investment. This investment is called a Fixed Annuity.

A Fixed Annuity is similar to a CD but provided through an insurance company instead of a bank. As a result, their rates tend to be higher and better suited for growth or mitigating inflation. Also, due to the Federal Reserve’s bullish rate policy, Fixed Annuity rates are the highest they’ve been in 13 years! Instead of settling for 1.03%, as the local bank may offer, some Fixed Annuity companies offer rates above 5%!

Sounds too good to be true? Fortunately, it isn’t! Thousands of people are lining up on the doorsteps of these companies to invest in a Fixed Annuity. According to LIMRA, in the first six months of 2022, Fixed Annuity sales totaled \$44.1 billion – yes, with a ‘B’ – a 44% increase from the first half of 2021.

The hardest part of investing in a Fixed Annuity is finding

**EGG-FLATION** continued on pg 46



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



Securing today  
and tomorrow

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

**V**eterans Day is on Friday, November 11, 2022. Every year on this day, we honor all veterans who served our country and risked their lives to protect us.

Our Wounded Warriors webpage 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 webpage at [www.ssa.gov/woundedwarriors](http://www.ssa.gov/woundedwarriors).

The page shares information about our Social Security Disability Insurance (SSDI) benefits for veterans, including:

- How SSDI benefits are different from benefits available through the Department of Veterans Affairs and require a separate application.
- How we expedite the processing of Social Security disability claims for service members. If they develop a disability while on active military service on or after October 1, 2001, they can file a disability claim regardless of where the disability occurs.
- Answers to questions asked about Social Security.

If active-duty military service members are unable to work due to a disabling condition and continue to receive pay while in a hospital or on medical leave, they should consider applying for SSDI. Active-duty status and receipt of military pay doesn't necessarily prevent payment of SSDI benefits.

Our webpages 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. ☰

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TIME LIMIT FOR IPHONE SUPPORT continued from pg 16

Once again, just because you can't install the latest and greatest apps on your iPhone doesn't mean you have to buy a new device if your existing apps are getting the job done.

## What Do I Have?

If you're not sure which iPhone model or iOS version you have, you can determine both by going to Settings > General > About.

You will also see the serial number of your device that you use to check the coverage at  
<https://checkcoverage.apple.com> ☰



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# Homeless or Affordable Housing?

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

We are past, I hope, the chicken and egg theory, but the point needs to be made that homelessness and affordable housing are two completely different entities. A homeless person needs a heck of a lot more than an affordable place to live, but unless there is affordable housing available, a family could quickly reach a state of homelessness. I have encountered such happenings.

In most cases, a homeless person is dealing with a complex set of factors. Factors that most likely will not be satisfied if they are offered affordable housing, but may be satisfied if they are given free temporary housing. For example, a bedroom, small kitchen, and bath facilities – simple but suitable living arrangements with meals provided until the person finds employment and becomes a productive member of society. Unfortunately, we live in a world in which there most likely will always be homeless and not the subject of today's column.

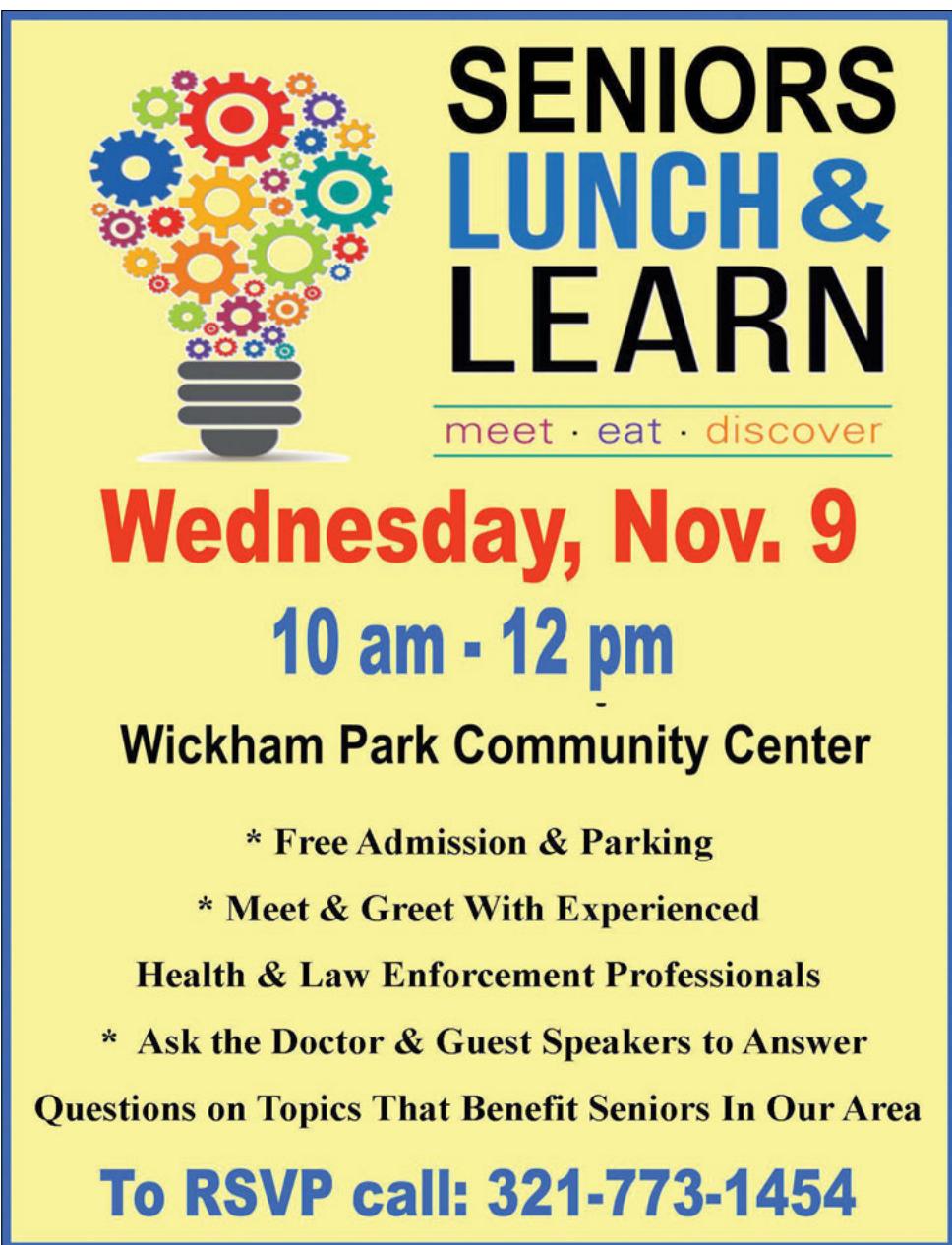
Today I want to address the need for affordable housing. Lack of affordable housing can create homelessness. There are many scenarios where this is possible. Say a person outlives his savings and is dependent on Social Security to pay all bills. With an income of \$1,500 a month and rent of \$1,200 a month, this person could quickly become homeless. Although I know disabled people living on Social Security of \$800 a month who are not homeless, they live in a state of continual risk, no dining out and a life of few frills. These are the survivors.

Then we have those people who have seen their monthly rents rise from \$700 a month to \$1,400 or more and who can not sustain their style of living. Unless they find a way to make up the short fall, they may need to move to affordable housing. Consider also families that rent and live close to the margins, never able to save anything for the future. Additionally there are migrants who move from an area with affordable housing to Brevard, where they find

excessive housing costs. They could easily become homeless, and I have seen this also.

Finally, there are families with school age children who could manage what we formerly considered "payable" rental housing, but find themselves here with nothing they can afford. An average family of this type may not be able to find a decent home to rent that they are willing to live in safely with their children. It is for this very scenario that Saint Stephens Way is building a small community along Crane Creek in downtown Melbourne.

**HOMELESS OR AFFORDABLE HOUSING?** continued on pg 46



The poster features a yellow background with a blue border. At the top right, the text "SENIORS LUNCH & LEARN" is written in large, bold, black and blue letters. Below it, in smaller blue text, is "meet · eat · discover". In the center, there is a graphic of a lightbulb filled with colorful gears in shades of red, blue, green, and yellow. To the right of the lightbulb, the date "Wednesday, Nov. 9" is written in large red letters, followed by the time "10 am - 12 pm" in blue. Below that, the location "Wickham Park Community Center" is listed in black. At the bottom, there is a list of bullet points in black text: "\* Free Admission & Parking", "\* Meet & Greet With Experienced Health & Law Enforcement Professionals", and "\* Ask the Doctor & Guest Speakers to Answer Questions on Topics That Benefit Seniors In Our Area". At the very bottom, the text "To RSVP call: 321-773-1454" is displayed in large blue letters.

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# **Q. Why Am I Depressed At The Holidays?**

**A.** It is estimated that 20% of people age 55 or older experience some type of mental health concern.

Depression is a type of mood disorder associated with distress and suffering. It is the most prevalent mental health concern among older adults. Although the rate of adults with depression tends to increase with age, it is not a normal part of growing older.

## **Mental Health and the Holidays**

Depression may occur at any time of the year, but the stress and anxiety during the months of November and December can make the holidays particularly difficult and lonely. The emphasis on gift giving, shopping, cooking, parties and travel can be overwhelming. We may feel pressure to maintain beloved traditions, even as we are acutely aware of loss and change.

## Recognizing Depression

Depression is more than just a passing mood. A depressed individual may experience persistent feelings of sadness and hopelessness, and lose interest in activities they once enjoyed. Aside from the outward emotional signs, people may exhibit physical symptoms such as chronic pain or digestive issues.

## **Overcoming the Stigma**

The stigma attached to mental illness is stronger in the older population. Therefore, seniors may express their depressive symptoms in terms of physical complaints rather than traditional symptoms. This can delay the appropriate treatment, as doctors search for answers to a physical malady. If you (or someone you care about) are experiencing physical symptoms with no forthcoming explanations, consider asking your physician for a depression screening for further evaluation.

To learn more about depression and bolstering your mental health, consider these two upcoming events: Managing the Holidays on November 4 at One Senior Place in Viera, presented by Counseling Resource Services. And on November 12, join me for a discussion of senior mental health challenges at the Suntree United Methodist Church Mental Health Fair. For more information, call 321-751-6771.



*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, call 321-751-6771 or visit One Senior Place, The Experts in Aging. Lisa Conway is a Registered Nurse and a Certified Care Manager for Senior Partner Care Services, Viera. Ms. Conway hosts a monthly seminar, 'Senior Health Friday with Nurse Lisa.'* (S)



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## Your Aging Plan Putting it all together.

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## President's Message

A Word from Joe Steckler,  
Our President & Founder



The 2022 Car Raffle is history and, while we did not hit the \$100,000 goal, we will do better than last year. I say that because when it comes to fund raising and support like you have given over the years, I like much more being an optimist and not a pessimist.

My only regret is my 88 years and most likely not being around to see the many successes still in store for us in the years to come. Hopefully, we will continue to get the help needed to ensure success for our organization, and here I still speak as an optimist.

2022 was good to us for it brought a new member to our staff who like me is very much an optimist when it comes to building on already demonstrated successes. I have known Nancy, our very talented Director of Operations, who along with Marti, our Business Manager and Kerry Fink, our Executive Director, form the paid staff of our organization. These few, along with a very wonderful and caring Board of Directors, who also happen to be a most necessary component of the team, our event volunteers and helpers, constitute the team muscle and next month I will do a short info piece on them.

Building a non profit organization that is really needed, especially an organization to help seniors in a community where there is a preponderance of seniors, makes sense to me. The sense of it becomes more apparent when one becomes more involved in the work as have all of us in the Helping Seniors organization.

We have come a long way in building Helping Seniors but there is still much to be done. And, how do I know this? Well, being a senior myself and still wanting a modicum of a safe living environment, along with good food and friends lets me know there is still a good life to be led and enjoyed. And, an organization like Helping Seniors will always be needed.





## Your Aging Plan. Putting it ALL Together.

*Kerry Fink, Executive Director  
Helping Seniors of Brevard*

We began the year purposing ourselves to “Get Our Ducks in a Row” – a euphemism for what our President/Founder Joe Steckler has always talked about: Creating Your Own Aging Plan.

As we have mentioned, here in Florida, we understand a “Hurricane Plan” doesn’t mean we want the storm, only that we are prepared if one should pass by. Same with an “Aging Plan” – we only want to think ahead through some challenges that can happen along the way and be prepared ahead of time, rather than reacting in “crisis” mode.

Accordingly, we have dedicated our Helping Seniors News editions to cover the “Big 7”: Legal, Financial, Living Safely at Home, Living Beyond your Current Home, Medical, Medicare, and Transportation. Now, let’s take a moment to put all of it together in this November issue – perfect time as we move through the holidays and start to plan for our new year.

There are great ideas and resources in this issue to help tie all of this together for your peace of mind and security. All of this year’s previous issues, with details on these “Big 7” Chapters in your Aging Plan, are available at [www.HelpingSeniorsofBrevard.org](http://www.HelpingSeniorsofBrevard.org) (as are our helpful TV, radio and update programs that help fill in the information plan).

“Getting Your Ducks in a Row” - making Your Aging Plan, or whatever you want to call it – is the most empowering effort you can make. It puts you ahead of the Aging Curve, not chasing to catch up! Happy Organizing and we are here to help you – a free call to (321) 473-7770, our Senior Info Helpline, can connect you to help that can make it happen!



## Have You Thought About This?

*Nancy Deardorff, Operations Director  
Helping Seniors of Brevard*

Helping Seniors of Brevard is a home-grown grass roots non-profit charity founded by our President and retired Naval Captain, Joe Steckler. After founding the Brevard Alzheimer’s Foundation and Joe’s clubs in the 1990s, Joe set out to form an organization to help all seniors and in 2011, Helping Seniors of Brevard was born.

Our goal at Helping Seniors of Brevard is to provide information, education, advocacy, and resources to seniors with a mission to improve the quality of lives of seniors in our community and beyond. We do this by developing a network of senior friendly organizations and businesses so that seniors can find a trusted resource to meet their needs.

Our theme for this year has been “Getting your Ducks in a Row”, to get seniors to think about developing their own personal aging plan. We have focused our Helping Seniors radio, Helping Seniors TV, our monthly live senior education series, and our newsletter articles on a wide variety of topics such as legal, healthcare, household, financial, and other important issues affecting seniors.

I often ask, “how do you know what you do not know?” If you are a senior, know a senior, or care for a senior and you do not know where to turn for information and help, we are here for you. Our Senior Information Line at 321-473-7770 operates Monday through Friday, 9:00AM-5:00PM, and we are here to help you navigate through everything from simple questions to more complicated issues affecting seniors.

We want you to know at Helping Seniors of Brevard, we care deeply about seniors. Keep on reading, keep on learning, and stay informed, and we will continue Helping Seniors of Brevard.



## Getting Your Legal Ducks in a Row

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

As the end of the year approaches and we gather with friends and family, every family should have a discussion about what legal protections they want put in place should they pass or become incapacitated. These wishes need to be spelled out in estate planning, advance directive, and durable power of attorney documents. Otherwise you may be subjecting yourself to probate, guardianship, or estate litigation, all of which are very costly and time consuming.

Everyone should at a minimum have a last will and testament. However, it is important to realize that wills only apply to assets passing through probate. Assets held in a revocable living trust avoid probate and pass per the trust document. Assets that have beneficiary designations will also avoid probate and pass to the named beneficiaries. Additionally, assets that have a surviving joint owner with survivorship rights pass to the surviving joint owner(s).

A consultation with an estate planning or elder law attorney can help you figure out what is the best way for you to pass your assets to your heirs.

The COVID pandemic caught many people unprepared for medical emergencies including the lack of planning for an incapacitating medical event. A designation of health care surrogate document allows you to select someone to make your medical decisions for you either immediately or when you become unable to give informed consent.

A living will allows you to tell your medical providers what your end-of-life medical directives are if you are incapacitated and in either a terminal condition, an end stage condition, or a persistent vegetative state.

Likewise, if you are incapacitated, someone will have to manage your financial affairs. A durable

power of attorney for finances allows your named agent to manage all your assets. If you have a revocable living trust, your named successor trustee can step up and manage those assets on your behalf. However, even with a revocable living trust you still should have a durable power of attorney because there may be other actions that require an agent to act (like applying for benefits or signing tax returns). Your named agent only has the powers that you have given them in the durable power of attorney document.

When selecting someone to serve as a personal representative (executor), trustee or agent under a durable power of attorney, you should only select someone who is trustworthy and able to manage the finances involved. After all, these fiduciaries will have access to your assets. When selecting someone to serve as a health care surrogate, it might be helpful if they know about your medical conditions or have experience in the health care field.

An estate planning or elder law attorney can help you navigate this maze of documents, get a plan in place and give you and your family peace of mind. William A. Johnson, P.A. can be contacted at (321) 253-1667 or at [floridaelderlaw.net](http://floridaelderlaw.net).

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## What Are You Including in Your Aging Plan?

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

This is a very confusing time for many Americans who are either fully retired or approaching their retirement years. With so much uncertainty in our economy and the markets where so many Americans have their retirement assets being managed in IRA's and 401K's or even by their financial advisors in brokerage accounts, listening daily to talk of inflation and recession is very scary.

Statistics show that more people are worried about outliving their money than even dying. Makes sense when you think that the cost of long-term care for health issues is the largest cost older American might face in the future.

For almost eighteen years I have worked with Brevard County Seniors, their families, and advisors to educate them on a potential solution. When they see in black and white the actual glide path of success when adding the retained equity of their home to their long-term retirement plan, everyone says "AH HA" why didn't I do this sooner?

All I can say is "you don't know what you don't know". Education is so important and that is what I bring to you. I am talking about a Reverse Mortgage. Please find out for yourself what this mortgage truly is and don't rely on a neighbor or someone else to educate you.

Here are Five reasons to consider a reverse mortgage if you currently have an existing traditional mortgage payment:

### 1. STOP MONTHLY MORTGAGE PAYMENTS AND ADD TO SAVINGS –

Because you can use a reverse mortgage to eliminate your monthly mortgage payment,

you can add the amount you save each month to your savings or simply use the funds to help pay your other bills. As with any home-secured loan (or mortgage), you must meet your loan obligations, keep current with property taxes, insurance, maintenance and any homeowner's association fees.

### 2. AVOID QUALIFIED WITHDRAWALS TO REDUCE TAXES –

If you are withdrawing IRA monies to pay your mortgage, you are incurring taxes to do so. For every \$1,000 you draw out of your IRA to make a mortgage payment, you may be incurring \$250 in taxes! Not to mention if you are making withdrawals in a down market you will take much longer to recoup your deductions.

### 3. CASH OUT –

In addition to eliminating existing mortgage payments, a HECM reverse mortgage may also provide you access to **income -tax-free funds**. These funds can be used to pay taxes, insurance or any other need you might have.

### 4. FLEXIBILITY –

One of the unique features of a reverse mortgage is you do not have to make payments on the loan. You can make payments at any time, **but that choice is completely up to you!**

### 5. PEACE OF MIND –

Having **one less bill to pay each month** may reduce your anxiety and allow you to enjoy your retirement.

Want to learn more and see if this could be part of your retirement strategy? **Give me a call today at 321-259-7880.**



## Simplifying Home Health Care Services

Kara Anderson

*Simplifying Senior Living*

Home health services in Florida are performed in many different ways. Home health services can be delivered by licensed and registered providers as well as independent health care providers.

### Home Health Providers in Florida

These providers include: Home Health Agencies, Nurse Registries, Hospices, Home Medical Equipment Providers, Homemaker/Companion Services, and Independent Health Care Professionals.

They provide services according to how they are licensed by the state. Each provider must provide only those services they have been licensed to provide.

### Home Health Services in Florida

These services include: nursing care; physical, occupational, respiratory, or speech therapy; home health aide; medical social services; nutritional counseling; medical equipment and supplies; and homemaker/companion services.

Home health services are provided in the home by companies who provide employees or independent contractors as well as independent healthcare professionals. You can find a complete list of companies on [FloridaHealthFinder.gov](http://FloridaHealthFinder.gov). If you employ an independent health care professional, be sure to determine who will pay employment taxes, income withholding, and unemployment taxes.

### Who Provides the Services?

Home health agencies and nurse registries provide nurses, certified nursing assistants, home health aides, or homemakers/companions to offer services to the patients where they reside. These providers can offer nursing care; physical, speech, occupational, respiratory, and IV therapy; assistance with activities of daily living (bathing, grooming, dressing, toileting) or companion/homemaking services such as light housekeeping, meal preparation, and transportation.

Other providers offer home medical equipment; nutritional guidance; and medical social services.

### Who Pays for These Services?

Most services are available to individuals no matter where they reside if they wish to pay the provider out-of-pocket. This is often called Private Duty Home Care. If you have a long-term care insurance policy, often these services are covered though you will want to review your policy for any restrictions. Otherwise, a doctor's order is required to obtain services that will be paid for by insurance, Medicare, or Medicaid. Although, there are specific services that are not considered "medically necessary" and therefore not covered by Medicare.

### What is Not Covered by Medicare

Medicare does not cover help with Activities of Daily Living (unless skilled services are also ordered), 24-hour care at home, meals delivered to your home, or homemaker/companion services.

### What is the Difference Between Skilled and Non-Skilled Services?

Skilled services are provided by a licensed individual such as a nurse or therapist. A patient's doctor must sign a doctor's order for skilled services and a plan of care will be developed. The patient has the right to be included in their own plan of care and their doctor will review the plan periodically to discuss progress with the home health provider.

Non-skilled services are provided by unlicensed individuals and include tasks like help with bathing, grooming, dressing, medication reminders, and toileting. Companions/homemakers provide unskilled services such as light housekeeping, meal preparation, and transportation. These services do not require a doctor's order or a plan of care. Often these tasks are completed by certified nursing assistants and home health aides.

All facts from this article are based on information from the AHCA Consumer Guide Home Health Care in Florida.

*- Adapted from a piece originally written as a guest blogger for Amy. B. Van Fossen, P.A.*



## Medicare and Your Aging Plan

*Victoria L. Moore*

*The Integrity Group Insurance*

Choosing the right Medicare plan could impact your finances and health. Health care is one of the biggest expenses that you will need to plan for in retirement. Recent estimates predict the average couple can expect to spend up to \$300,000 on health care once they retire.

That number can change drastically depending on our health, which we cannot always predict. The high cost of health care and the drugs often used to treat our ailments, such as insulin for diabetes, was addressed in the recent Inflation Reduction Act. There are measures in the bill, some beginning in January of 2023, which are designed to keep costs down for Medicare recipients.

The cost of some options can vary by hundreds and even thousands of dollars per year depending on the type of plan you choose. Medicare Supplements have a monthly premium with zero to little copays, while Medicare Advantage plans typically do not have a premium but do have copays associated with services. Prescription drug coverage affects health care decisions, too. Medicare Supplements do not cover prescriptions, so a stand-alone prescription drug plan would be needed, which is another monthly premium to consider.

Research shows that seniors often make costly mistakes when choosing their Medicare plans. In one study, they found that on average seniors were spending \$368 more than they needed to. Only 5% of seniors were choosing the lowest cost plan, while 20% were overspending by more than \$500 per year.

When making your health plan decision, it can be overwhelming and it may make sense to work with a trusted insurance agent to help navigate through the many Medicare options and choose the coverage that will ensure both financial and health security after retirement.



## Putting Your Aging Plan in Writing

*Tyler Runte, Esq.*

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

Why is it important to have my aging plan in writing if my family knows my wishes? Although it is wonderful and incredibly beneficial to discuss your aging plans with your family and loved ones, it is also very important that you put it in writing.

There are numerous benefits to having your aging plan in writing; however, quite possibly the most important reason is to prevent disputes and arguments throughout the aging process. You want to make it as simple and straightforward for your loved ones, so your later years are pleasant and peaceful.

When your aging plans are in writing, it is evident what your wishes and desires are because you took the time and effort to write it down. When you simply have a conversation about your aging plan, loved ones absent from the conversation can argue that your wishes are something different than what is relayed. Then, it can become a battle over who knows the truth.

Your aging plan can include estate planning documents, caregiver and housing choices, and end of life preferences. As estate planning attorneys, it is our hope that every person has estate planning documents executed. These estate planning documents often include a Revocable Trust, Last Will and Testament, Durable Power of Attorney, Living Will and Health Care Surrogate, and Declaration Naming Preneed Guardian. These documents must be in writing.

Our office can help you navigate the estate planning process and help to get your aging plan in writing. Please give us a call at 321-345-5945 or visit our website at [www.amybvanfossen.com](http://www.amybvanfossen.com).



## Violence Against Seniors Don't Be a Victim

Traci Graf, RN  
AVID Home Care

Violent crimes are on the rise in the senior population. One of the most effective ways of prevention is to learn self defense, and there are several kinds that can accommodate seniors with mobility issues. Let's take a look at the most popular.

Aikido is ideal for older adults and people with disabilities. By turning an attacker's strength and power against him or her, a less physically equipped adult can overcome a younger and stronger opponent. Aikido does not generally involve punches and kicks. It also teaches how to fall properly to avoid injuries.

Wing chun is a form of kung fu that uses open-handed strikes and low kicks. Because it focuses on precision and posture rather than raw power, wing chun can be excellent training for older adults. It's a low-impact activity that does not involve jumping or acrobatics, so it's easier on the knees.

Many people believe that Krav Maga is the best martial art for self-defense. The whole focus is on surviving an attack using simple movements such as groin kicks and eye gouges (which are not permitted in other martial arts). The techniques are highly efficient and can be used by people of any age, since they do not rely on strength, speed, or flexibility.

Why not transform a common mobility aid into an effective tool for self-defense? "Cane fu" teaches seniors to fight back against attackers using an ordinary walking stick. Unlike pepper spray or stun guns, a cane can be taken anywhere and is always ready for action. Some techniques include swinging the cane in circles, hooking an assailant's neck or foot, and striking the knee, nose, or throat.

Finally, be aware of your surroundings, walk with your head up and shoulders back. If someone stops you, make eye contact with them. Carrying yourself with confidence is one of the easiest ways to avoid becoming a victim of violent crime. Stay safe!



## They Told Me That I Need...

Lee Sheldon, DMD  
Sheldon and Furtado, PLLC

I don't care who you hear that from, doctor, contractor, auto mechanic. It makes no difference. "You need" is a very confusing term. Do you need it? Or would it be a good idea to have it? Or might it be something that you might "want" rather than need?

It's a battle to determine needs. In dentistry, the primary need is the removal of infection. Those needs come in three forms, periodontal disease, tooth decay, and the results of tooth decay, the dental abscess. And yes, there is the fourth need: to get out of pain, the result of decay.

The least expensive portions of dentistry are the most straightforward treatments. Tooth extraction is the least expensive treatment for all of the above. I'm not saying it's the best treatment. It's the cheapest treatment to remove a toothache and an infection.

The wants are different. "I want to save my teeth." "I want to decorate my teeth." "I want to restore my broken down teeth." "I want to treat the periodontal disease and save my teeth." "I want dental implants rather than dentures."

All of those procedures require time and technical expertise to do them correctly. And yes, there are varying levels of training by the dentists who do these procedures. There are specialists in every one of the fields above who have trained well beyond dental school to provide exceptional levels of expertise to accomplish those procedures.

So look at needs and wants. When presented with a large treatment plan, ask what is needed and what might be wanted. You may choose to do it all or subdivide it based on the answer to "Can we separate this into needs and wants?"

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# Mom & Me

by Audrey & Kimberley

## Dear Mom and Me,

I am a typical baby boomer, a very organized person, husband, kids and a full time job.

Why is it when there is a long line at the grocery store or post office an older person will insist on counting all of their dimes, nickels and pennies until they reach i.e. .73 cents, rather than give a bill and take the change? They have absolutely no regard for all of the people behind them or for the frustrated check out clerk who can not hurry them along. Some then want to have a social visit with the checker.

I am loosing my patience with these older people. They have all day to shop but choose to go at the busiest time. Please help me.

— KAREN

## Dear KAREN,

You do not have to be a busy boomer for that behavior to get on your nerves. I am an old gal just like these people you describe and they drive me crazy also. However, I do find myself doing similar behaviors as you describe. If something gets to the bottom of my purse my arthritic fingers do not move as quickly as before. Some are self-centered people

with absolutely no consideration for others, but self centered people come in all ages. I will try and be more considerate of others and shop at less busy hours.

— AUDREY



## Dear KAREN,

The world is filled with all sorts of difficult people, some easy to get along with and some not. Seniors at the check out line bother you because they are too slow. People like you bother me because of your narrow minded, judgmental attitude.

Yeah, you do need help. Not the kind that you were looking for when you wrote to us. You would benefit from learning about class and grace because after reading your letter it appears that you have neither.

— KIMBERLEY

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and the Columbia Icefield. Double rooms starting at \$3700pp, deposit of \$250pp.

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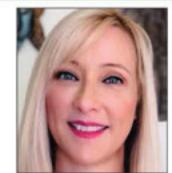


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## SENIOR NEWS LINE

By Matilda Charles

# Do I Need a New Coat This Year?

With cold weather here, we're all trying to find ways to stay warm both indoors and when we go out. Are you set up for winter? This is the time to be sure.

Here is what I've done so far this year.

Slippers that you wear around the house: Have yours stretched out over the years? Is there any chance you could walk right out of them? This might be the year you need to invest in new indoor footwear for safety. Slippers are jotted down on my own list because yes, I do need new ones, and I'm going for slippers with a solid bottom.

Indoor vest: I've had one for years that adds a layer of warmth when the house is a bit chilly when worn over a sweatshirt or a long sleeve waffle shirt. It's still fine.

Gloves: I've discovered that my insulated gloves that have kept my hands warm for years now have worn through the seam on the thumb, creating a 1-inch hole and letting in very cold air. I discovered how that happened: It's from holding the steering wheel in the car. I'll be pulling out my needle and thread to make that repair.

Hat, scarf, boots: check.

Winter coat with hood: And this is where making a major purchase is iffy. Do I need a new winter coat this year ... or not?

And the answer is no. Three winters into Covid, it's still out there. Despite the new omicron booster, there are experts who say we'll have another Covid surge this winter with rising cases and hospitalization numbers, mostly due to human behavior and dwindling interest in getting a booster.

So no ... once again, I don't need a new winter coat. I still won't be going out as much as I used to long ago. ☺

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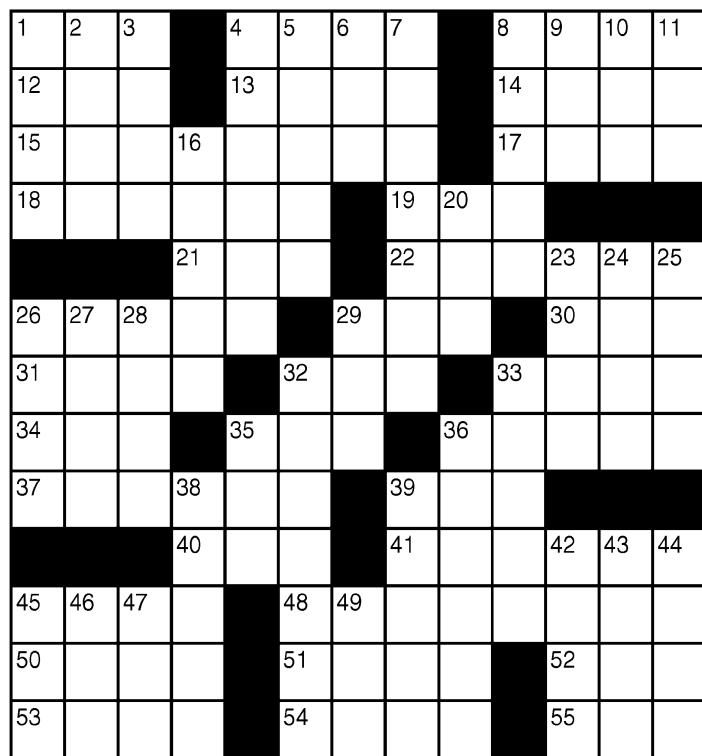
**800-223-1770**

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## King Crossword

### ACROSS

- 1 "Big Blue" 41 Tempt 16 To-do list items  
4 Twice cuatro 45 Wicked 20 PC key  
8 Tubular pasta 48 Bliss 23 Picnic spoiler  
12 PBS funder 50 News reporter 24 Egyptian deity  
13 Beloved Logan 25 "... baked in  
14 Optimist's 51 Nepal's conti- —"  
credo 52 " — a 26 Radar dot  
15 Standards 53 Wonderful Life" 27 First-rate  
17 Profs' degrees 54 Linen source 28 U2 lead singer  
18 Finally 55 Squad 29 Lad  
19 Snooze 55 Command to 32 Ogle  
21 Sound from a Rover 33 Slow, in music  
hot wok 35 "Chandelier"  
22 "Conga" singer DOWN 36 "Girls" star  
Estefan 1 Early Peruvian Lena  
26 Eastern European cake 2 Ernie's pal 38 Chill out  
30 Nile reptile 3 Postal delivery 39 Old photo tint  
31 Novelist Anita 4 Black Sea port 42 Rainbow  
32 "Mayday!" 5 Breath mint 43 New York's —  
33 Ovid's 53 brand Field  
34 Hostel 6 "Bali —" 44 Sunrise direc-  
35 Farm pen 7 Vitamin C pro- tion  
36 Tightly packed 8 Lighter brand 45 Sprite  
37 Illinois city 9 German pro- 46 Actor Kilmer  
39 Day light 10 Wee bit 47 401(k) alterna-  
40 Corn serving 11 — and outs 49 Work with  
11 — and outs



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# PAW'S CORNER

By Sam Mazzotta

## Fall Flea Season

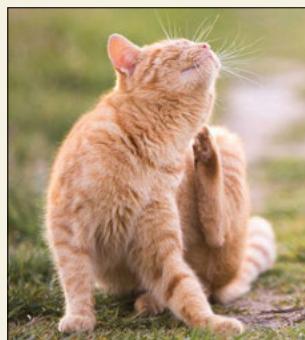
**DEAR PAW'S CORNER:** My cat Isaiah often gets fleas in the late spring through summer, but by September the fleas are usually gone. This year, he still has fleas, even as we get into the chillier October month. What can I do to drive the fleas out?

— Maddy in Biddeford, Maine

**DEAR MADDY:** While flea activity tends to drop during the colder months, chillier weather isn't a guarantee that they'll go away. A number of factors could keep them around, conceivably, all year. Things like a constantly warm environment in which to live (your house) or a higher than usual flea population (this can vary from year to year).

To really get rid of Isaiah's fleas, you'll need to treat him and tackle possible flea problems inside the house.

Treat Isaiah with a flea treatment, available at the pet store or from the vet.



Perfumed soaps aren't good alternatives; they can dry and irritate his skin.

Wash or replace Isaiah's bedding, and wash any furniture upholstery, blankets or other items where he likes to lounge for long periods.

Treat the carpet with a flea preventative, available at the pet store or online. Put Isaiah into a safe room and sprinkle the treatment into the carpet as directed, then vacuum it up. The treatment will take care of any live fleas or eggs hiding in the carpet.

If your cat spends time outdoors, consider making him an indoor cat. This will reduce the chance of him contracting fleas outside and bringing them into the house.

Send your questions, comments or tips to [ask@pawscorner.com](mailto:ask@pawscorner.com). ☺

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**Just a reminder...**

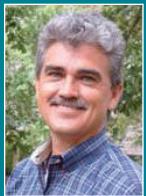
**2023 ANNUAL ELECTION**

- Medicare :**  
Oct. 15, 2022 to Dec. 7, 2022
- Health Insurance :**  
Nov. 1, 2022 to Jan. 15, 2023

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A portrait of a man with short dark hair, smiling, wearing a pink blazer over a white shirt. He is standing on a sandy beach with palm trees and the ocean in the background.



# First Words

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

The first words of Jesus as the New Testament is arranged, meaning from Matthew to Revelation, are what? First words are important words. What does he say? Answer: The Beatitudes. That's Latin for "blessed" and appended as a kind of title for nine statements all beginning with "blessed." Blessed are the poor in Spirit for they shall inherit the kingdom of heaven. Blessed are those who mourn, the merciful, the pure in heart, and so on. Those are Jesus' first words, announcements.

Now here is something terribly important that most people most of the time get wrong. I got it wrong and in many ways I still do. This is not, is not a list of why people get blessed – being poor in Spirit or being mournful or being merciful or being pure in heart, or, or, or. It is not that. It is who is blessed.

Let's take, for example, blessed are the poor in spirit. That means a person is a spiritual zero. Jesus does not say, "You're spiritually bankrupt, spiritually impoverished, spiritually null and dull, I like that in a person. Because of that I am going to bless you." Rather he says, "That doesn't disqualify you ... or qualify you ... for me being present to you, as "See, I am right now," and being your help and your king." So do not today try to be poor in Spirit so God will bless you. God doesn't work that way. He didn't give Abraham and Sarah a child because they were old. He didn't choose Jacob over Esau because Jacob was devious. He's not going to bless you because of you being the beatitudes. He is going to bless you because of He is in your life. (§)

## CALENDAR HIGHLIGHTS



**Helping Seniors Television**  
**Monday - Friday**

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

Day	Date	8:30 AM	4:30 PM	5:00 PM
Tue	11/01	Senior Travel: Safe & Fun	Durable Power of Attorney	Put Kids on the Bank Account?
Wed	11/02	Importance of Evaluation	3 Reasons for Reverse Mortgage	Checking Out Zon Beachside
Thu	11/03	Trusts	2 Assisted Living Questions	Reverse Mortgage - Now?
Fri	11/04	What Assisted Living Can Mean	Real Estate for Seniors	Great Employment for Seniors
Mon	11/07	Durable Power of Attorney	The Vial of Life	Medicare Questions
Tue	11/08	Helping Seniors Directory	Helping Seniors Travel Club	How a Public Adjuster Helps
Wed	11/09	Safe & Secure at Home	Is Assisted Living Right for You?	Too Many Teeth Extracted
Thu	11/10	Chefs for Seniors	Finding Good Help at Home	Checking Out Zon Beachside
Fri	11/11	3 Reasons for Reverse Mortgage	Your Legal Documents Checklist	How Assisted Living Benefits
Mon	11/14	Top 5 Reasons for Hospitalization	Golden Providers for Businesses	Top 3 Public Benefits Questions
Tue	11/15	Staying Safely at Home	Probate - What it is/How it Works	The Dirty "D" Word - "Dementia"
Wed	11/16	Parts of Medicare	How Reverse Mortgages Work	How to Cruise Successfully
Thu	11/01	Smile - Form & Function	Helping Seniors 12 Years Later	Real Estate for Seniors
Fri	11/18	Life Enrichment	What Assisted Living Can Mean	In Home Care Giving
Mon	11/21	Medicare Questions	When to Call Adult Abuse	Chefs for Seniors
Tue	11/22	Probate - How & Why to Avoid	When for Assisted Living?	Senior Info in Senior Scene
Wed	11/23	Reverse Mortgage - Now?	How a Care Manager Can Help	Let's Talk Medical
Thu	11/24	Helping Seniors Travel Club	Medicare Advantage/Supplement	Power of Attorney/Super Powers
Fri	11/25	Making Plans for Retirement	Cosmetic Dentistry	Assisted Living Options
Mon	11/28	How a Public Adjuster Helps	Senior Mental Health	Medicare Questions
Tue	11/29	Things to Know on Elder Law	VA Aid & Attendance Benefits	2 Assisted Living Questions
Wed	11/30	Real Estate for Seniors	3 Reasons for Reverse Mortgage	Periodontal Disease



**90.3 FM**  
**WEJF**

Helping Seniors Radio on  
**90.3 FM WEJF Radio**

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

Day	Date	90.3 FM WEJF Radio	12 noon each Wednesday
Wed	11/02	Focus on Elder Law	Elder Law Attorney Bill Johnson
Wed	11/09	Focus on Your Smile	Dr. Lee N. Sheldon
Wed	11/16	Focus on Your Real Estate	Barbara McIntyre
Wed	11/23	Focus on Help at Home	Jennifer Helin
Wed	11/30	Helping Seniors of Brevard	Kerry Fink
			Helping Seniors of Brevard



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# From the kitchen of **Good Housekeeping**

## Grilled Sausage Subs With Apple Slaw

Hearty brats and creamy, crunchy slaw are made fit for fall tailgating with the addition of crisp apples.

4 bratwurst links  
2 large unpeeled Granny Smith apples  
1/2 small red onion  
1/3 cup mayonnaise  
1 tablespoon cider vinegar  
1 teaspoon spicy brown mustard  
1/4 teaspoon celery salt  
4 hoagie rolls  
  
1. Heat grill or grill pan for direct grilling on medium-high. Grill bratwurst links 10 to 12 minutes or until cooked through, turning often.



2. Meanwhile, grate unpeeled Granny Smith apples and red onion into large bowl. Toss with mayonnaise, cider vinegar, spicy brown mustard and celery salt. Divide among hoagie rolls.

Serves 4.

## Touchdown Teriyaki Chicken Wings

1/2 cup sesame seeds  
1 cup soy sauce  
1 cup grapefruit juice  
1/4 cup hoisin sauce  
1/4 cup ketchup  
1/4 cup rice wine vinegar  
1/4 cup brown sugar

5 cloves garlic  
3 tablespoons ginger  
4 pounds chicken wings

1. Whisk together all ingredients except chicken. Place chicken wings in a large zip-top food storage bag. Pour marinade over wings, seal bag and turn



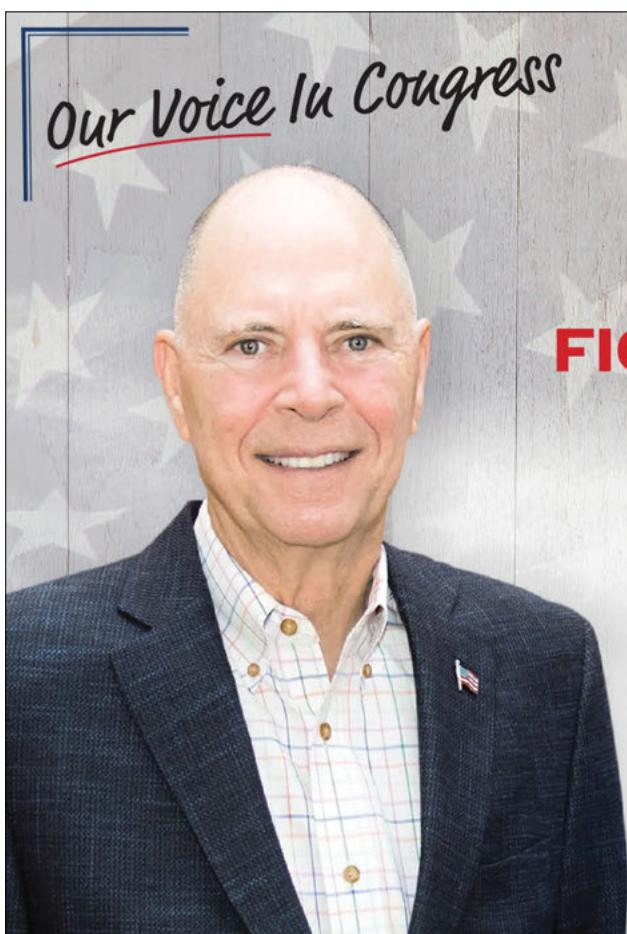
to coat evenly. Refrigerate at least 2 hours, or up to overnight.

2. Heat grill to medium-high. Remove chicken wings and discard marinade. Grill 8 to 10 minutes per side, turning occasionally, until golden brown and cooked through.

*For thousands of triple-tested recipes, visit our website at [www.goodhousekeeping.com/recipefinder/](http://www.goodhousekeeping.com/recipefinder/).*

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# Brevard Cadets and Vets on a Mission for SW Florida

While Hurricane Ian's eye passed over Brevard County, then only as a tropical storm, we already knew the devastation was horrendous in Southwest Florida and they would need lots of help. Even before the storm hit Florida, the FL Army National Guard Infantry Unit on Cocoa, which was set to host the 8-9 October Stand Down to Stand Up, was on the road and the next weekend was available for a different mission which would involve the Veterans Memorial Center and the JROTC Units at all 15 Brevard High Schools, as well as other veteran and school organizations.

On 3 October "Operation Brevard JROTC To The Rescue" was activated with the poster below which plans a month long effort.

As relief supplies began to be dropped off at the Veterans Memorial Center that week, and in anticipation of hundreds of pounds of more supplies being donated on 08 October at the first of three JROTC Raider Challenge Meets at Veterans Memorial Park on Merritt Island, the plan took wings.

The Good Deeds Foundation of the Cape Canaveral Chapter of the Military Officers Association provided funds for packing materials, gas and UHaul truck rentals for four 20 ft trucks (enough for a full 2BR/2BA home; the Veterans Memorial Center and JROTC (as well as several entire high schools) began to receive collections and volunteers to help; and Brevard County Parks and Rec Central area official Fred Ameigh, along with his brother Bill, volunteered to drive all the trucks over the month and make sure the goods went to the central locations most needed by the people of places like Ft Meyers, Naples and Sanibel Island.

When the JROTC Raider Challenge meet was held on a clear and cooler Saturday morning of 08 October, it included

11 high schools, 26 teams, more than 200 cadets, some of whom helped pack and load the relief supplies. The 6 hours and five events were grueling for the cadets, but the victory went far beyond trophies that day. It will be repeated on 22 October and 05 November, with likely even more than the

nearly one truck full of donations.

As with any military operation, success of the Cadets and Vets Operation will

depend on teamwork, community generosity and support, volunteers and determination. In early November as we all think about Thanksgiving, hopefully, Brevard County, especially our youth, will be able to look back at Operation Brevard JROTC to the Rescue, and know that the effort treated provide some mini Thanksgivings in SW Florida before the real one. ☺



## Weekly SUDOKU

by Linda Thistle

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

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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**Operation Brevard JROTC To The Rescue**

Help our JROTC Cadets and programs to make meaningful contributions of items desperately needed in southwest Florida.

See the list of items below and drop them off at JROTC Raider Challenge Meets at the Brevard Veterans Memorial Park, Oct 8, 22, and Nov. 5.

Items may also be dropped off at the Veterans Memorial Center behind Merritt Square Mall any weekday between 8 am and 4 pm. Call 321-453-1778 or 757-671-6576 for questions.

**Needed Items:**

- Non-Perishable Food
- Bottled Water
- Male and Female Toiletries
- Feminine Hygiene Products
- Blankets
- Trash Bags
- Toilet Paper
- Paper Towels
- Dishwashing/Cleaners
- Pet Food -- Dog, Cat, Bird
- Over Counter Medications
- Clothing
- New socks, underwear, tee shirts
- Onesies
- Inflatable Beds
- Baby Wipes
- Insect Repellent
- Baby Diapers
- Adult Diapers

**To Donate Funds: Florida Disaster Recovery**  
<http://www.floridadisasterfund.org>

**To Donate Funds: American Red Cross**  
[https://www.redcross.org/donate/hurricane-ian-donations.html?2c4df238humanmed-poc&source=google&code=RSQD00000E017Agwz-CsrKCAwzS2Zg&adid=600kWwq9WQAm10000E017Agwz-ZRgQArD\\_BwE&gclid=cawds](https://www.redcross.org/donate/hurricane-ian-donations.html?2c4df238humanmed-poc&source=google&code=RSQD00000E017Agwz-CsrKCAwzS2Zg&adid=600kWwq9WQAm10000E017Agwz-ZRgQArD_BwE&gclid=cawds)

**Who: JROTC Brevard**  
**Where: Veterans Memorial Center & Park**  
**What: Items Above.**  
**When: Oct. 8, 22, Nov. 5 - 8 am - 1 pm.**  
**Why: Because We care and they need our help.**

## Medical Scammers Caught

**T**hieves must think they're smarter than the rest of us. Until they're caught, that is, and have to give up all their ill-gotten gains and spend time behind bars. Here are a few examples:

The president of a medical testing company has been convicted of paying kickbacks, misleading investors and committing health-care fraud for pushing an allergy test.

He made several outlandish claims to investors along the way:

- That his company was valued at \$4.5 billion and that his little test could show nearly any disease just using a few drops of blood when it wasn't actually a diagnostic test at all.
- That Dr. Fauci had required testing for Covid and allergies at the same time, which was handy, because the scammer also claimed that his allergy test could test for Covid.
- That he was on the list to receive the Nobel Prize.

The scammer was convicted of a whole list of crimes and could face five to 20 years in prison on each of the scams. A

back-of-the-envelope calculation shows 115 years in prison.

Then we have yet another health-care fraud, this time for genetic cancer testing. The owner of a chain of laboratories paid kickbacks for referrals who sent him patients who didn't actually need the test he was providing. The scammer submitted 325,000 claims and received over \$26 million in payments.

And yet another thief, this time a chiropractor, targeted health care in the durable medical equipment niche: crutches, hospital beds, canes, walkers, wheelchairs and more -- all supposedly prescribed through telemedicine visits. It involved bribery of doctors who approved the medical equipment. Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) was just one of their targets, and the scammers collected over \$10 million from that one source alone.

Unfortunately, the head thief in this scam only got four years in the slammer. He will, however, be minus \$3 million he has to pay back and \$10 million in restitution when he gets out. ☺

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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.

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See ad on pg. 8

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See ad on pg. 45



**\$25 OFF**

Any Job Over \$150

**\$50 OFF**

Any Job over \$300

**\$100 OFF**

Any Job over \$600

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Not valid with any other offer.

See ad on pg. 44

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## King Crossword Answers

Solution time: 21 mins

I	B	M	O	C	H	O	Z	I	T	I
N	E	A	D	E	A	R	I	C	A	N
C	R	I	T	E	R	I	A	P	H	D
A	T	L	A	S	T	N	A	P		
			S	S	S	G	L	O	R	I
B	A	B	K	A	B	E	T	A	S	P
L	O	O	S	S	S	O	S	L	I	I
I	N	N	S	T	Y	D	E	N	S	E
P	E	O	R	I	A	S	U	N		
E	V	I	L	E	U	P	H	O	R	I
L	A	R	A	A	S	I	A	I	T	S
F	L	A	X	T	E	A	M	S	I	T

## SUDOKU Answers

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

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8085 Spyglass Hill Road  
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Monday – Friday 8:30 am – 5 pm

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up to date event information.



### Brevard County TRIAD Santa Tree

**Now through Dec. 5**

Help us help seniors in nursing homes with little to no family support by donating toiletries, blankets, socks, sweatshirts, music, books and more.



### Tea & Fashion Show Fundraiser

**Friday, Dec. 2 at 1pm**

Pen Women's Group will be sponsoring a tea and fashion show fundraiser complete with raffle baskets, pop-up boutique, and bookstore.

### Managing Stress During the Holidays

Presented by  
April Boykin, MS, LCSW  
Counseling  
Resource Services  
Friday, Nov. 4 at 2pm

### Benefits of Early Detection with Memory Loss

Presented by  
Dr. Visa Srinivasan  
Health First  
Aging Services  
Tuesday, Nov. 8 at 11:30am

### Social Security 101: Maximizing Your Benefits

Presented by  
James DeLaura  
Financial Advisor,  
Raymond James  
Tuesday, Nov. 15 at 2pm

### Peripheral Arterial Disease

Presented by  
Dr. Derek Mittleider  
Vascular &  
Interventional Physicians  
Monday, Nov. 21 at 11am

**RSVP for Events 321-339-0551**

**Visit [OneSeniorPlace.com](http://OneSeniorPlace.com) for a complete listing of events at One Senior Place!**



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We at Senior Travel have learned over the years how important Travel Consultants are to their clients. Yes, not everyone uses a travel expert when planning a trip. However, those that DO work with a Senior Travel Advisor have the security of an expert traveling with them. Those that DO NOT have learned the hard way how difficult it can be to amend or change travel plans while on the road or even before they leave home.

### ■ NEVER WORRY WHEN PLANNING A VACATION AGAIN

The internet is great for looking (your Senior Travel Advisors are for booking). Research shows 43% of all bookings on the internet go wrong. Sometimes experience is just plain necessary. As a senior, you want the best result, so you do not have to worry about your trip!

### ■ IT'S A FULL TIME JOB

Why spend 10 hours researching, calling and negotiating prices when your Senior Travel Advisor gets up each day

and does just that. We do in 2 hours what it takes you 10 hours, but we do it right!

### ■ GET THE BEST OPTIONS

Your Senior Travel Advisor has a database full of information that results in the best possible experience for you & your family. The hotel you contact is certainly not going to tell you the hotel around the corner is the best fit for you or what excursions you should take.

### ■ TRAVEL TO ONLY THE BEST PLACES

Your Senior Travel Advisor has region-specific knowledge which keeps you on the cutting edge and vacationing like a local for worldwide cruises and land packages.

### ■ SAVE MONEY

Most travel agents do not charge you for their expertise and knowledge. Your Senior Travel Advisor has a huge rolodex of Vendors they know personally and can save you thousands of dollars. They know the best way to get from point A to point B in a specific location. Who is the best tour company for your type of travel, who is offering a special for specific dates, how to get that corner room overlooking the gardens not the center room overlooking the trash bins? And we guarantee lowest pricing on all our trips!

### ■ YOUR NEXT TRIP COMES EASY

Finding a good Travel Consultant is like finding a good hairdresser. You tend to want to keep them around and involved in your next vacation. This guarantees you will have great experiences; you will be more excited and have the security that is necessary when traveling out of your comfort zone.

### ■ WE SUPPORT THE SENIOR COMMUNITY

Senior Travel and the travel vendors that we use like Mayflower Tours and MSC Cruises donate back part of our profits to support Helping Seniors of Brevard! ☺



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# Tired Brain!

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

It's not surprise that hard physical labor wears you out, but what about hard mental labor? Sitting around thinking hard for hours makes you feel worn out, too. Even get home from the office and feel exhausted, even though you've sat at the desk all day? Scientists think they have figured out the reason why thinking hard can make you tired, giving new meaning to a "mental vacation". Researchers have new evidence to explain why this is, and, based on their findings, the reason you feel mentally exhausted (as opposed to drowsy) from intense thinking isn't all in your head.

A desire to curl up on the couch after a day spent toiling at the computer could be a physiological response to mentally demanding work, according to a new study that links mental fatigue to changes in brain metabolism. The study found that participants who spent more than six hours working on a tedious and mentally taxing assignment had higher levels of glutamate – an important neurotransmitter signaling molecule in the brain. Too much glutamate can disrupt brain function, and a rest period could allow the brain to restore proper regulation of the molecule. At the end of their work day, these study participants were also more likely than those who had performed easier tasks to opt for short-time, easily won

financial rewards of lesser value than larger rewards that come after a longer wait or involve more efforts.

Glutamate buildup doesn't just muck up your brain, it affects your ability to make decisions as you become more and more fatigued. The neuroscientists previously thought that mental fatigue was an illusion created by the brain to encourage a person to switch tasks when the one at hand became boring or repetitive. But now it has been found that fatigue goes deeper, instead acting as a stop-gap before too many noxious chemicals can build up. Fatigue could indeed be a signal that makes them stop working, but for a different purpose: To preserve the integrity of brain functioning.

The dissociation is common in everyday life: for instance, when people go on working or driving and start making errors because they failed to detect their true fatigue state. And of course, deep thinking can take place in any situation, not just during the workday. Take the example of professional chess players: Even they make mistakes, "typically after 4-5 hours in the game that they would not make when well resting.

The prefrontal cortex is the home of cognitive control – the

*TIRED BRAIN! continued on pg 46*

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ule an appointment.

## EGG-FLATION continued from pg 17

the best option for you. Many investors may accidentally pick an annuity with poor rates or a company that may not be exceptionally strong. The best way to purchase this investment is to heed the advice of a professional. This is especially important since – like all investments – Fixed Annuities come with their positives and negatives. Our office specializes in safe and conservative investing for people like you. Many options exist, and our firm prides itself on being friendly and transparent. If you are interested in learning more, call for a free, no-obligation appointment. Afterward, the grocery store's egg prices may be slightly less daunting.

*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. ☺*

## HOMELESS OR AFFORDABLE HOUSING? continued from pg 20

I do not have the space to tell all I wish about the community other than it is being developed by local citizens who are not interested in making a profit. Rather, this group of civic minded folks have seen a much talked about need and decided to do something about it. Their houses will be affordable, meet family needs, and be built on donated land with private donations and a LOAN they will pay off through more donations and funds generated by fair property management. Consider what else we can do to assist the homeless and the MANY that need affordable housing. This will be the topic of a follow-on article.

*Contact Helping Seniors at 321-473-7770, at [www.HelpingSeniorsofBrevard.org](http://www.HelpingSeniorsofBrevard.org), or at P.O. Box 372936, Satellite Beach, FL 32937. ☺*

## TIRED BRAIN! continued from pg 45

part of the brain that allows people to suppress their impulses. If you get stung by an insect, you want to scratch. If you're stopping this reflex, that would be cognitive control. It's also the system that humans rely on to choose tempting short-term rewards, such as an unhealthy snack, over long-term gains.

So, the scientists are hoping to use this system to learn more about how to recover from mental exhaustion. It would be great to find out more about how glutamate levels are restored. Is sleep helpful? How long to breaks need to be to have a positive effects? Studies of cognitive fatigue could also be key to understanding how workers react to – and recover from – high-stakes mental work such as air-traffic control, in which even a brief loss of focus can cost lives.

So, the scientists are going to find what does glutamate buildup means? The neurotransmitter needs to be present at low levels for the brain to function properly, but when it's overproduced or released in the wrong areas, it could be a toxic by-product. And unfortunately, there's no easy hack to reversing the potentially toxic effects of a hard day's work. So, I would employ good old recipes: rest and sleep! ☺

The advertisement features a blue and white star-themed background. At the top left is the "Space Coast STATE FAIR" logo with a clown face. To the right, it says "36th Annual SPACE COAST DAILY PARK 6091 Stadium Parkway, Viera, FL 32940". Below this, large red letters say "FREE UNLIMITED RIDES & SHOWS WITH FAIR ADMISSION OF \$25 OR \$30". To the left, there's a photo of a woman with a wolf. In the center, there are images of monster trucks, a Ferris wheel, and a person riding a bull. To the right, it says "Nov 4th - 20th CLOSED MONDAYS" in large yellow letters. Below that, it lists "FREE CONCERTS!!! NOV 18th MOLLY'S TICKET", "NOV 19th FRAN COSMO FORMERLY OF BOSTON", and "NOV 18-20th QUEEN B SPOOKY CIRCUS SIDESHOW". At the bottom, it says "SpaceCoastStateFair.com" and lists sponsors: Space Coast Daily Park, Savings Safari, All Points, Health First Viera Hospital, Space Coast Florida, Space Coast Daily, Erdman Automotive, Hampton by Hilton Cocoa Beach Cape Canaveral, and Courtyard by Marriott Cocoa Beach - Cape Canaveral.

much insulin or don't eat enough. Let me explain. If you have diabetes and need insulin to control your blood sugar (again, all Type 1 diabetics do), taking more insulin than you need can cause your blood sugar level to drop too low and result in hypoglycemia. Symptoms may include hunger, shakiness, sweating and/or other manifestations, depending on the person. (Hyperglycemia symptoms may include lethargy, blurred vision, frequent urination and/or other manifestations, depending on the individual.)

**Q. My doctor told my dad that he was "prediabetic." What does this mean?**

**A.** If you're prediabetic it means you have higher than normal blood sugar levels (100 to 125 mg/dL), but not high enough to be considered to have Type 2 diabetes. However, someone who is prediabetic can develop Type 2 diabetes if they don't make lifestyle changes (see the question below for suggestions).

**Q. My doctor told me my son is prediabetic. What can I do?**

**A.** Good question. There are a few key things that can help prevent him from developing Type 2 diabetes. The first is ensuring healthy food habits, which includes foods high in fiber. A good source of this is fruits and vegetables and whole grains. Second, maintain a healthy weight. If you're overweight,

it's very important to eat less and exercise more to attain a weight that's going to minimize your chances of developing Type 2 diabetes. The third major recommendation I've already referred to, exercise. Even if you're naturally thin it's still important to exercise as using muscles helps burn glucose and supports the way insulin works. Fourth, try to avoid refined and processed carbohydrates that your body digests quickly, thus causing a spike in blood sugar; if you're prediabetic, it's likely that it's difficult for your body to lower blood sugar levels. Finally, stay up to date on your vaccinations, including the flu vaccine and COVID-19 boosters (if you're eligible, health-wise; ask your physician).

**Q. Is there a cure for diabetes?**

**A.** No, there is not a cure for diabetes. But maintaining a healthy lifestyle can minimize issues associated with the disease and the recommendations suggested for people who are prediabetic (above) also go for people who already have diabetes of any kind.

*This information is for educational purposes. Please consult your physician for any medical issues. For more information about VNA services, call 321-752-7550 or visit [www.vnatc.com](http://www.vnatc.com). (S)*

entertainment executive who eventually became president of Capitol Records in the early 60s. He signed an aging Frank Sinatra to a record deal, produced Don McLean's "American Pie," and was instrumental in bringing the Beatles to the U.S. He even co-wrote the novelty song "I Taut I Taw a Puddy Tat" and created the character of Bozo the Clown.

Unlike her first Alan, Alan number two was a faithful and devoted husband and the love of Nancy's life. At 94, she still lives in the same house the couple built in 1965.

While certainly a dutiful hostess who supported the careers and social demands of both spouses, she also enjoyed success as an actress. Credited as Nancy Olson in film and television roles, she is often best remembered for her appearance in 1950's "Sunset Blvd" playing the ingénue role with William Holden and Gloria Swanson. She went on to work with Holden in several more films.

"We formed a lasting friendship," she said. "One time Alan (Livingston) and I were flying to London and were at Kennedy airport when I heard a voice calling from the other end of the hallway – it was Bill (Holden). We ran to each other and hugged which was very emotional. All of a sudden, a stranger walked up and tapped us both on the shoulder and said, 'excuse

me, but this is better than watching an old movie!"

Many more stories outlining her movie career, extensive charity work, and life married to two extraordinarily talented men are described in Olson Livingston's book, which she divided into over 100 easy-to-read chapters.

"I could have written many more," she says, "but each one in the book represents important moments in my life."

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

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# Loropetalum Are Great Shrubs For Landscapes

By Gary R. Bachman, MSU Extension Service

October is a great month to plant new shrubs in your home landscape. In fact, fall-planted shrubs get to grow through the moderate spring season. This means that fall-planted shrubs will have bigger root systems and be better able to handle the heat when summer returns.

One of my favorite landscape shrubs -- and I use the plural because there is such a wide selection of these -- are Loropetalums. These are commonly called Chinese fringe flower because of their unusual flowers displaying a multitude of strap-like petals. There is a wide range of plant sizes from 10-foot-plus to small dwarf and weeping selections. There are green-leaved selections with white flowers, as well as dark-burgundy-leaved selections with pink to red flowers.

Planting in full sun enhances their foliage color, especially the dark-leaved selections.

Normally, Loropetalum begins blooming in early spring and then sporadically through the summer.

The selection called Burgundy is still a landscape favorite. This selection will grow to 10 feet or more if left unpruned. The trunks can be limbed up to make a fine small tree form.

Jazz Hands Loropetalum is variegated, and I love variegated plants. The new growth is splattered with white

and pink. Mature foliage turns a deep purple and is paired with pink blooms. This is the first variegated Loropetalum, and it is a breath-taking choice for any landscape.

The other selection is Jazz Hands Bold, which is described as an eye-catching shrub with extra-big, round, purple leaves that flush pink. The dark-purple foliage holds its rich color all season long and contrasts nicely with the rich-pink flowers. The blooms and foliage are larger than other Loropetalums.

Since I just received these plants, I haven't seen them bloom in person, and I can hardly wait until next spring.

Never plant deeper than the top of the container, and dig the hole at least twice as wide as the container. Amend the native soil with good organic matter when filling in the hole. Loropetalum also loves to grow in containers.

If you have some spots where you think a new shrub would look great, head down to your local independent garden center to see what Loropetalums are available. ☺



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WHEN SHOULD A BENEFICIARY'S  
INHERITANCE BE HELD IN TRUST?  
*continued from pg 13*

grandchildren under a certain age or separate trusts for each grandchild. With a single trust, one grandchild would be able to receive more funds than the others.

Normally a trust provides that any remaining funds are distributed outright to a grandchild when he/she reaches a certain age. There are variations on ways the final distribution can be structured. For example, the trustee could be given the option to distribute as much as he/she deems appropriate any time after the grandchild is 25 years of age but is required to distribute all remaining funds when the beneficiary is 30 years of age.

Selecting the trustee is very important. When an individual is named as trustee, back up trustees should be named in case the initial trustee is unable to serve or continue to serve. Another option is to appoint a financial institution. However, financial institutions limit the trusts they will administer to those with a minimal amount of assets.

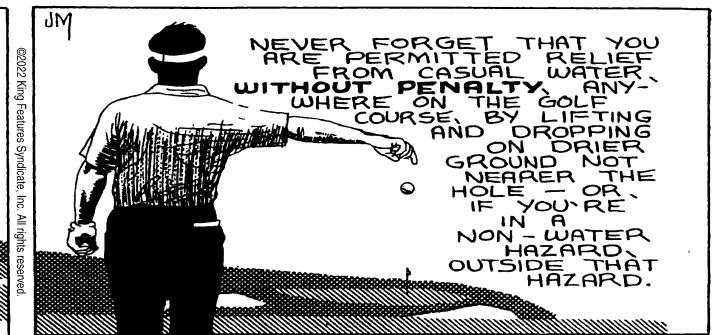
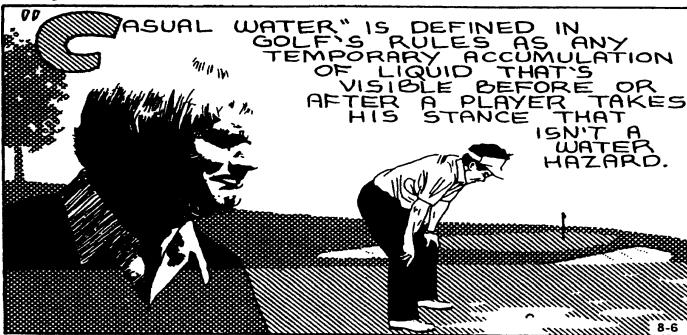
*For further information on estate planning you may be interested in Attorney Truman Scarborough's Booklet on Estate Planning in Florida. It is available without charge or obligation by calling (321) 267 - 4770. His office is located at 239 Harrison Street, Titusville, Florida. (S)*

HO! HO! HO! NO SNOW!! *continued from pg 10*

or lasagna. There is no more "over the river and through the woods to Grandmother's house". We fly anywhere in the world usually carrying some reminders of Christmas's past.

Indeed, however, we Floridians enter this joyful time in a place where one could imagine a young couple hurrying past palms and sandy roads to a village where shepherds watch

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ARTWORKS OF EAU GALLIE continued from pg 11

and became interested in tropical plants. In 2019, she created a jewelry series based on the tropical plants. Her "Rainforest Flower" necklace is on the cover. The necklace is created from a green limpet shell (limpet is a marine mollusk), topaz, freshwater pearls, green amazonite stones, silver and 14 karat gold.

The Umbels participate in twenty-five shows a year. Most of the shows are in Florida from October through April. Their first ArtWorks was in 2012. Barbara says that she likes the neighborhood and the feeling of the show. The show is smaller than some shows and people can take time to shop and talk with the artists. There is a community arts feeling at ArtWorks.

ArtWorks is a unique show that features artists who will be creating new works of art in their booths. Or they will have displays that show how their art is created. Barbara will have video streaming on an iPad that shows how she creates her jewelry. She will also have some of her most important tools with her.

At ArtWorks, Brevard high school artists will be on St. Clair Street; and there will be hands-on art activities for kids. There will be live music and a food court in Eau Gallie Square. The Brevard Porcelain Artists annual Show and Sale and the Authors for Authors "Meet the Authors" Book Fair will be in the Eau Gallie Civic Center. No pets please at ArtWorks.

For additional information about ArtWorks, please visit: [artworksofeaugallie.org](http://artworksofeaugallie.org) and [facebook.com/artworksofeaugallie](https://facebook.com/artworksofeaugallie) ☺



**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.

<https://veteransmemorialcenter.org/other-veterans-events/>

**NOTE:** Central Brevard Stand Down to Stand Up Rescheduled for 20-21 January 2023 at the Cocoa Armory. See details in the January listings. Cocoa Armory National Guard was activated to help in SW Florida days before the scheduled October Stand Down to Stand Up.

**Nov 05 – Raider Challenge JROTC District Championship Meet #3** in Veterans Memorial Park 0700-1300. Final Meet to support collection for Operation Brevard JROTC to the Rescue.

**Nov 05 – Palm Bay Veterans Day Parade** 0900- 1100 starting at Palm Bay City Center.

**Nov 05 – A Beacon of Brevard's History Fundraiser** for the Cape Canaveral Lighthouse Foundation held at the Muscle Car Museum in Melbourne 1800-2030. Food, Beer, Wine, Silent and Live Auction. For tickets at \$100 contact [eventbrite.com](http://eventbrite.com)

or email [cclighthousefoundation@gmail.com](mailto:cclighthousefoundation@gmail.com)

**Nov 08 – Election Day** including at VMC which is polling station 07009-1900.

**Nov 09-14 – Art Showing "Honoring Veterans Through Portraits**" by students at Merritt Island High School 1000-1600 Daily in the VMC Museum. Contact is MIHS Art Teacher Lauren Sorey.

**Nov 10 – A Red, White and Blue Day** to Celebrate Veterans at Wuesthoff Brevard Hospice 8060 Spyglass Road , Viera 1100- 1400. Food Tricks, vendors, music, door prizes, etc. Contact Sara Leidich via email at [sara.leidich@lhgroup.com](mailto:sara.leidich@lhgroup.com)

**Nov 10 – Veterans Day Event** at the Melbourne Vet Center, 2098 Sarno Road in Melbourne, 1000-1400. Vendors, prizes, gifts, refreshments, meet the staff and great veteran fellowship.

**Nov 11 – VMC Veterans Day Ceremony** 0930-1100 with lunch by Chick fil a, dessert by Texas Longhorn

VMC cont'd on next pg

# NOVEMBER COMMUNITY CALENDAR

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

## FESTIVALS | SOCIAL DANCING | CLASSES | EVENTS

*Cultural events provided courtesy of Brevard Cultural Alliance - visit us at [ArtsBrevard.org/events](http://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**, Florida Institute of Technology, 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

**Simpkins Center**, Eastern Florida State College, Cocoa, easternflorida.edu, 321-433-5200

**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, ValiantAirCommand.com

### NOVEMBER EVENTS

**Thru Nov 13: Dr. Jekyll and Mr. Hyde**, Melbourne Civic Theatre, Downtown Melbourne, 321-723-6935, myMCT.org

**Nov 4: Septura Brass Septet Concert**, Melbourne Chamber Music Society, St. Mark's United Methodist Church, Indialantic, 321-213-5100, MelbourneChamberMusicSociety.com

**Nov 4: Opening Reception: Comfort & Joy: 40th Annual Holiday Craft Show**, Fifth Avenue Art Gallery, Eau Gallie Arts District, FifthAvenueArtGallery.com, 321-259-8261

**Nov 4: First Friday Reception: Vanessa Bates Exhibition**, Eau Gallery, Eau Gallie Arts District, EauGallery.com, 321-253-5553

**Nov 4: Friday Fest**, City of Cape Canaveral, 321-868-1220, CityofCapeCanaveral.org

**Nov 4-6: CBAA Art Show and Sale**, Cocoa Beach Library, 550 N Brevard Av, Cocoa Beach

**Nov 4-6: 12th Annual Bid & Buy Auction: St. David's by the Sea Episcopal Church**, 600 South 4th Street, Cocoa Beach, 4th from 3 - 6PM; 5th from 9AM - 2PM; and 6th from 1-3PM in the Parish Hall

**Nov 4-20: HMS Pinafore**, Surfside Players, Co-coa Beach, 321-783-3127, SurfsidePlayers.com

**Nov 5: Candy Cane Bazaar**, Trinity Lutheran Church of Titusville, from 9:00 am to 2:00 pm.

**Nov 5: Space Coast Music Festival**, Eau Gallie Arts District, spacecoastrocks.com

**Nov 5: The New York Bee Gees Tribute**, Tour, King Center, Melbourne, 321-242-2219, KingCenter.com

**Nov 5: An Evening with The California Guitar Trio**, King Center, Melbourne, 321-242-2219, KingCenter.com

**Nov 5: Central Florida Winds: Brassy and Sweet Concert**, Rockledge Presbyterian Church, 321-405-2359, CFWinds.org

**Nov 6: Central Florida Winds: Brassy and Sweet Concert**, Suntree United Methodist Church, Melbourne, 321-405-2359, CFWinds.org

**Nov 8: The Three Mess-keteers** - Youth Theatre, King Center, Melbourne, 321-242-2219, KingCenter.com

**Nov 9 & 10: The Greatest Generation Concert**, Melbourne Municipal Band, Melbourne Auditorium, 321-724-0555, MMBand.org

**Nov 9 & 10: STOMP**, King Center, Melbourne, 321-242-2219, KingCenter.com

**Nov 11-13: Native Rhythms Festival 2022**, Wickham Park Amphitheater, Post Road entrance, Melbourne, 321-452-1671, NativeRhythmsFestival.com

**Nov 12: Fly-in / Drive-in Breakfast**, Valiant Air Command Warbird Museum, Space Coast Regional Airport, Titusville, 321-268-1941, VACWarbirds.org

**Nov 12: Downtown Melbourne Food & Wine Festival**, Historic Downtown Melbourne, 321-724-1741, DowntownMelbourne.com

**Nov 12: Tchaikovsky's Pathétique Concert**, Brevard Symphony Orchestra at the King Center, Melbourne, 321-242-2219, KingCenter.com

**Nov 12: Opening Reception: 6th Annual Members Show**, Studios of Cocoa Beach,

Downtown Cocoa Beach, 321-613-3480, StudiosofCocoaBeach.org

**Nov 13: Paul Polansky Trio Jazz Concert**, Space Coast Jazz Society, Veterans Memorial Center, Merritt Island, SpaceCoastJazzSociety.org

**Nov 13: Fay Lake FestiFALL & Chili Cook-Off**, Fay Lake Wilderness Park, Cocoa, PortStJohnCommunityFoundation.com

**Nov 13: Disney Princess - The Concert**, King Center, Melbourne, 321-242-2219, KingCenter.com

**Nov 15: Bonnie Raitt: Just Like That... Tour**, King Center, Melbourne, 321-242-2219, KingCenter.com

**Nov 16: Art Walk in the Gardens**, Rockledge Gardens, 321-636-7662, Rockledge-Gardens.com

**Nov 18: Resurrection: A Journey Tribute**, King Center, Melbourne, 321-242-2219, KingCenter.com

**Nov 18: Friday Fest**, Downtown Cocoa Beach, CocoaBeachMainStreet.org

**Nov 18 - Dec 4: Peter Pan**, Historic Cocoa Village Playhouse, CocoaVillagePlayhouse.com, 321-636-5050

**Nov 18 - Dec 18: Irving Berlin's White Christmas**, Titusville Playhouse, 321-268-1125, TitusvillePlayhouse.com

**Nov 18: David Cook**, King Center, Melbourne, 321-242-2219, KingCenter.com

**Nov 19: Colin Mochrie & Brad Sherwood**, King Center, Melbourne, 321-242-2219, KingCenter.com

**Nov 19: Art by the River**, Sebastian River Art Club, Riverview Park, Sebastian, 772-321-9333, SebastianRiverArtClub.org

**Nov 19 & 20: ArtWorks of Eau Gallie Fine Arts Festival**, Eau Gallie Arts District, ArtWorksofEauGallie.org

**Nov 20: Foreigner**, King Center, Melbourne, 321-242-2219, KingCenter.com

**Nov 25: Tom Segura: I'm Coming Everywhere World Tour**, King Center, Melbourne, 321-242-2219, KingCenter.com

**Nov 25 - Dec 11: Miracle on 34th Street**, Henegar Center, Downtown Melbourne, 321-723-8698, Henegar.org

**Nov 26: Brevard Symphony Orchestra**

**Holiday Concert**: Sounds of the Season, King Center, Melbourne, 321-242-2219, KingCenter.com

**Nov 26: We Gather Together Concert**, Space Coast Symphony, The Scott Center at Holy Trinity, Melbourne, 855-252-7276, SpaceCoastSymphony.org

**Nov 26: Light Up Viera Holiday Parade 10th Anniversary**, Location TBA, VieraCommunityInstitute.com

**Nov 26 & 27: Cocoa Beach Art Show**, Downtown Cocoa Beach, CocoaBeachArtShow.org

**Nov 26, Dec 3, 10 & 17: Downtown Melbourne Candlelight Shopping**, Historic Downtown Melbourne, 321-724-1741, DowntownMelbourne.com

**Nov 29: Dave Koz and Friends**, King Center, Melbourne, 321-242-2219, KingCenter.com

### CLUBS AND ORGANIZATIONS

**Nov 4: The Single, Separated, Widowed and Divorced (SSWD)** group will meet for lunch at Carrabba's Italian Grill, 60 Palmetto Ave., Merritt Island on Friday, Nov. 4 at 12:00 p.m. All are most welcome to join the group. For additional information, please call (502) 299-8949.

**Nov 15: The Brevard Antiques and Collectibles Club** will hold its monthly meeting at the Melbourne Beach Library at 1:30PM For additional information call Rich at 321-795-7363.

### Veterans Memorial Center (VMC) continued

Steak House, drinks and refreshments, special exhibits, speeches and vendors.

**Nov 11 - Melbourne Veterans Day Parade** in downtown Melbourne to Liberty Bell museum 0930-1100. See Melbourne City Web site for more details.

**Nov 11-13 - Warbird Air Museum Open House** for Veterans Day weekend. Special displays and flybys, active duty, vets and families free, 0900-1700. Space Coast Regional Airport (TICO Road) Titusville.

**Nov 12 - 247th Marine Corps Birthday Celebration** 1800-2100 Marine Ball at Radisson Resort Cape Canaveral. Tickets required in advance NLT 01 Nov at \$34.00 per person. Contact MCLBrevard513@gmail.com. For more information and to register.

**Nov 12 - St Francis Reflections Veterans Dash for LIFE 5K** (0800-

1200) in the Veterans Memorial Park to celebrate Veterans Day week, honor veterans and raise funds for SFR county wide veteran support programs. Contact Gloria Lorey of SFR 321-423-0506 for more information.

**Nov 17 - Office of Sen. Marco Rubio monthly office hours** for veterans to report issues and questions to the senator. VMC Library 1400-1600. POC: Tom Self 407-254-2573. Appointments encouraged. No office hours at VMC in December.

**Nov 20 - Meet the MOB: Museums of Brevard (MOB) Exposition** with many member museums participating. Warbird Museum, Vietnam Hangar 1300-1500. Meet with reps from 21 Brevard County Museums and what they offer. Contact Dean Schaaf at VMC for any questions.

**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**

<b>Purly Girls</b> Tuesdays 10am to 1pm	hotmail.com.	<b>Acrylic Painting</b> Tuesdays, October 4 & 11 from 1:30-3:30pm	If you love music, come to the Cape Canaveral Library the 3rd Saturday of each month to jam, jaw or just listen to music with your fellow music lovers! Everyone is welcome to bring whatever instrument that can be hand-carried in one trip to the library meeting room. Steve Hauser will provide music selections for the first session and organize the group for future meetings.
<b>Body Connect Yoga</b> Wednesdays from 2-3pm Please bring a yoga mat. \$5/class.	<b>Zumba Gold</b> Fridays 9:30-10:30am Cost is \$5 per class.	<b>Tech Help</b> Fridays from 12-1pm Bring your own device and get one-on-one tech help from your librarian.	
<b>Intro to Stamping and Card Making</b> First Thursdays, 1-2pm Just \$1 and includes your supplies.	<b>Easy Yoga with Emily Hain</b> Fridays from 2-3pm Students must bring a yoga mat and be able to get up and down from the floor. Cost is \$5 per session.	<b>Personal Finance Seminar:</b> First Fridays from 11am-12pm <b>Music Lovers Unite</b> Third Saturdays, from 12:30pm to 1:30pm	<b>Book Club</b> Third Fridays, from 10:45-11:45am
<b>Card Making with Donna Herring</b> First Thursdays, 2-4pm \$5/class and an additional \$5/class for materials. Please pre-register at Artseamom@			

**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**

<b>DeGroodt library is open 7 days a week and 2 nights, offering a range of services</b> 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.	<b>SNAP food stamp assistance program</b> on Friday's from 9-2pm in the small conference room.	<b>Master Gardener's Free clinic</b> held on the patio Friday's from 9-11am.
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**Merritt Island Public Library 1195 N COURTEMAY PKWY, MERRITT ISLAND 321-455-1369**

**Mims/Scottsmoor Public Library 3615 LIONEL RD, MIMS 321-264-5080**

<b>Computer Basics Class</b> Tuesdays, 10:00-11:00AM or 11:00AM-12:00PM	<b>Line Dancing Class with "Dance Lady"</b> Mondays, 12:00PM - 2:00PM Fee: \$5 per class. <b>Gentle Yoga with Cindy</b> Mondays, 3:00PM - 4:00PM. Please bring a yoga mat and a bottle of water. Fee: \$5 per class <b>Coloring Club</b>	First Wednesday, 2:00PM-3:00PM. Materials are provided. <b>Book Club</b> First Thursday, 1:30PM <b>Painting Class</b> First Thursday, 6:00PM Fee is \$10 and covers	all supplies. Registration is required as space is limited. <b>Cook the Book Club</b> Third Thursday, 6:00 PM
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**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-Viera Public Library 902 JORDAN BLASS DR, MELBOURNE 321-255-4404**

<b>Sit-n-Stitch</b> 1-3pm .An embroiderer, knitting, crochet group that meets first & third Wednesdays. <b>TGIF Seaside Piecemakers</b> 9am-1pm . A quilting group that meets second & fourth	Fridays. <b>TAPS</b> 11am-1pm, Support group for those who have lost anyone in the military. Meets second Saturdays. <b>Investor's Business Daily</b> 10:30am-1pm.	A group that meets to talk about stock market investments. Meets second Mondays. <b>International Plastic Modelers</b> 6-7:45pm. A group who meet to show and speak about plastic models. Meets second Tuesdays.	<b>ANA Coin Talk with Bob</b> 6-7:45pm. Speak with Bob about old coins you have. Meets fourth Tuesdays. <b>Suntree Library book club.</b> Meets fourth Wednesdays.
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**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**

# 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

**Bingo each Monday at SB Civic Center, doors open 9:30am,** game begins 11am. Card fees apply.

**Line Dancing Tuesdays and Thursdays** at Schechter Community Center, 1pm-2pm. Fee paid at the door.

**Game Night each Wednesday** at Schechter Community Center, 6-9pm. Free!  
**Walking Group each Tuesday 8am-9am**

**and Wednesday/Thursday 8am-9:30am** at Schechter Community Center Gym. Free!

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

**Monday:**  
**11:00 am: Mahjong:** Drop in and play! Bring your board if you have one! \$2 pp

**1:00 pm: Bunco**

**Monday & Wednesday:**

**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!

**Tuesday:**  
**12:30 pm: Craft Time**  
**Tuesday & Thursday:**  
**9:30 am-10:30 am Strength and Balance!** Get Fit, Improve Balance, and Build Muscle. All levels of fitness welcome. Chair assist is A-okay. Drop In! \$2  
**10:45 am-11:15 am: Indoor Power Stepping** A quick 30-minute "in-place" full body workout that builds cardio and endurance.

Cost of class is \$1 for Freedom 7 members and \$2 for non-members. FIRST CLASS IS ALWAYS FREE!!  
**Wednesday:**  
**11:00 am-11:45 am: Chair Yoga** (No class on Wednesday, May 11th) Breathe, relax, meditate and REPEAT!... without even leaving your seat. Target common areas of weakness and tension with our nationally and multi-certified instructor. \$2 member, \$4 non-member

**12:30 pm: Games with Friends**  
**1:00 pm: Scrabble**  
**2 pm: Book Club-** Monthly Book Club Every 3rd Wed of the month at 2pm.  
**Thursday:**  
**10:45-11:15 am-Mat Yoga!** We provide cushy mats and beginner levels. \$1-2  
**1:00 pm: Bingo**

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

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

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

**Karaoke: Thursdays at 12:30 till 3PM**

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

### MONDAY-TUESDAY

**Billiards** 9AM-3PM \$2/\$3 NBSC (321)268-2333

### MONDAY

**No. Brevard Line Dance** 10AM-12:30 PM \$3/\$4 Yvette (321)225-4872

**Gentle Yoga** 11:30am-12:30pm \$5/\$6 Cindy 321-576-2782

**Mexican Train Dominoes** 1PM-3PM \$2/\$3, Joanne (321)267-5923

**Hand & Foot** 1pm-3:30PM \$2/\$3 Donna (407) 808-5237

**Poker** 6PM-9PM, \$2/\$3 (321)268-2333

**Bunco** (2nd Mon) 6:30PM-9PM, \$4/\$5 Sharon (321)383-7927

**Zumba** 6:00PM-7:00PM \$5/\$6 Robin (321)514-5945

**TUESDAY**  
**Pinochle** 10AM-2PM \$2/\$3 Rachel

(321)537-5322

**Muscle Memory Strength Balance** 10:00AM-11AM Natine (321)609-0999

**Tap & Jazz** 11AM-12PM \$2/\$3 Marsha (321)264-2776

**Connie's Card Making** (2nd Tues)

11:30AM-12:30PM \$4/\$5, Connie (410) 598-3755

**Mahjong**: 12:30 PM-3:30PM \$2/\$3 Andi (321)385-3595

**Party Bridge**: 12:30PM-3:30PM \$2/\$3 Mary (321) 607-2200

**Darling Damsels Bridge**-1PM-3:30PM

\$2/\$3 Kathy (321) 268 4827

**Tai Chi**, 1PM-2:30PM \$3/\$5 Ada (321) 848-4689

**Zumba Toning** 6pm-7pm \$5/\$6 Robin 321-514-5945

**WEDNESDAY**

**Bridge Lessons** by Appt \$10 Rick (863)640-5798

**Zumba** 9:15AM-10:15AM \$5/\$6 Robin (321)514-5945

**Hooks & Needles Knitting** (1st Wed) 10AM-11:30 AM \$2/\$3 Anne (321) 917-1108

**Hurricane Rug Hooking** (2nd& 4th Wed) 10AM-2PM \$2/\$3 Fonda (321)298-2796

**ACBL Duplicate Bridge** 12PM-3:00PM \$2/\$3 Judy (901) 336 1306

**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 Dance Class** 6:30PM-7:30PM \$3/\$4 Barbara (321)452-1944

**THURSDAY**

**Bingo** (Play begins at 10AM) 9AM-2:30PM

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

### MONDAY PROGRAMS

**Billiards, Morning** 8:30am-noon

**Billiards, Ladies** noon-3:30pm

**Bocce** 9:11am

**Bone Builders** 9:15-10:15am;

10:30-11:30am (Dr's permission req'd)

**Bridge** 12:15-3:30pm

**Cornhole** 11:30am-12:30pm

**Golden Tones** 10am-noon

(On break until Sept)

**Ping Pong** 1-3:30pm

**Poker:** Straight 10am-2pm; Noon-3:30pm

**Sensible Weight Loss with Friends** 9-10am

**Shuffleboard (Indoor)** 1-3pm

**Travel Office** open 9am-2pm

**Vets-to-Vets Café** 3:30-5:00pm (4th Mondays)

**Woodshop** 8am-12pm

### TUESDAY PROGRAMS

**Billiards, Morning** 8:30am-12pm

**Billiards, PM** 12-4pm

**Hand & Foot** 11:30am-3:30pm

**Fitness Fun** 9:15-10:15am

**Mah Jongg (Asian)** 12:30-3:30pm

(1st & 3rd Tues)

**Ping Pong** 1-3:30pm

**Poker, Straight** 10am-2pm

**Poker, Straight** 6-9:30pm

**Sassy Senior Cheerleaders** 4-6pm

(On break until Sept)

**Travel Office** open 9am-2pm

**Wood Shop** 8am-noon

**Wii Bowling** 10:30am-12:30pm

### WEDNESDAY PROGRAMS

**Bargain Thrift Corner** 9am-12pm

**Billiards, Open Play** noon-4pm

**Bingo** 11:30am-3:30pm Doors open at 9am. Food available to purchase

**Bone Builders** 9:15-10:15am;

10:30-11:30am (Dr's permission req'd)

**Bridge** 9:30am-12pm

**Darts** 4:30-6pm (2nd & 4th Weds)

**Golf** (Crane Creek on 192) 9:20am

**Travel Office** open 9am-2pm

**Woodshop** 8am-12pm

### THURSDAY PROGRAMS

**Art Class** 9:30-11:30am

**Bargain Thrift Corner** 9am-12pm

**Billiards, Morning** 8:30am-noon

**Billiards, PM** noon-4pm

**Euchre** 12:30-3:30pm

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

**Movie Night** 6:30-9:30pm

**Ping Pong** 1-3:30pm

**Pinochle** 11-3pm

**Scrabble** 9:30am-noon

**Travel Office** open 9am-2pm

**Woodshop** 8am-noon

**Yoga, Chair** 10:30-11:30am

### FRIDAY PROGRAMS

**Bargain Thrift Corner** 3-6pm

**Billiards, Open Play** 12-4:00pm

**Bingo** 6:00-10:00pm Doors open at 4pm. Food available to purchase

**Bocce** 9-11am

**Bridge** 12:15-3:30pm

**Crafts** 9:30-11:30am

**Knotty Habit** 9:30-11:30am

**Poker, Straight** 12-3:30pm

**Travel Office** open 9am-2pm

**Wood Shop** 8am-noon

### SATURDAY PROGRAMS

**Saturday Night Dance**

6:30-9:30pm Jan-Oct

(Last Saturday of month)

**Tour our facility** any weekday 8:30am to 4pm. Our Center is run 100% by volunteers.

**Consider becoming a member and volunteering.**  
**The Center is available to rent** for seminars, adult birthdays, baby showers, anniversaries, weddings, etc.

**Zon Beachside,  
In Nautilus Ballroom  
1894 S PATRICK DR,  
INDIAN HARBOUR BEACH**

**Last Monday every month,  
10:30am-11:30am** In this 55-minute session, you will hear from knowledgeable people experienced in these areas and the information will help you in "Getting Your Ducks in a Row" when it comes to planning out your successful senior years. Complimentary coffee & snacks. RSVP at (321) 473-7770 or online [HelpingSeniorsofBrevard.org/SRCB](http://HelpingSeniorsofBrevard.org/SRCB)

**SENIOR CAL cont'd on next pg**



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

## NOVEMBER 2022 ONE SENIOR PLACE EVENTS

See the complete calendar of events at  
[www.OneSeniorPlace.com](http://www.OneSeniorPlace.com)

**FREE Memory Testing, Tuesdays November 1st, and 15th, 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.

**Living Healthy Workshop - Diabetes, Tuesday November 1st, from 1:30 - 4pm.** This is the last of a 6 week class, FREE! Registration required by calling 407-514-1806.

**Estate Planning Seminar, Thursday November 3rd, at 10am.** Elder Law Attorney William A. Johnson, P.A. will present. Limited seating must RSVP to 321-751-6771.

**Military Appreciation Event, by National Cremation, Friday November 4th, from 10 - 1pm.** Veterans, Military Families & Friends, join your fellow community members for a FREE banquet! We will share the advantages of preplanning cremation along with the many benefits you are entitled to as a veteran. Special guest: Cape Canaveral National Cemetery. Seating limited MUST RSVP to 407-801-7910.

**Managing The Holidays, presented by April Boykin, Counseling Resource Services, Inc. Friday November 4th, from 2 - 3:30pm.** In this workshop, you will cover ways to establish realistic expectations for the holidays, to set boundaries so we do only the things that bring us joy, and explore the change that comes with aging and loss. Seating limited MUST RSVP to 321-751-6771.

**Benefits of Early Detection with Memory Loss, Ask the Doctor Lunch & Learn Series, Tuesday November 8th, 11:30 - 1pm.** Presented by Dr. Visa Srinivasan, Medical Director Health First Aging Services. Lunch provided by Inspiritas of West Melbourne for all registered attendees. RSVP required, call 321-751-6771.

**BINGO!, Tuesday November 8th, 2 - 3:30pm.** Brought to you by Florida Health Care Plans. Play free, win prizes, fun for all! Participation is limited, RSVP required, call 321-751-6771.

**Medicare Seminar, Wednesdays November 9th, from 10 - 11:30am, November 16th, from 2 - 3:30pm, and November 23rd, from 10 - 11:30am.** Most people have heard of Medicare, but few are aware of how it works. FHCP Medicare is here to help you learn about Medicare and the advantages of choosing a plan with FHCP Medicare. Please join us by registering to attend one of our educational and informative seminars. Call 386-676-7110.

**Living Well After Loss Series, Wednesday November 9th, 2pm.** This series second topic is, Managing My Finances: Survivor Social Security, Credit Cards, Income Taxes, and Estates and Probate. Hosted by VITAS Healthcare. Presented by Jim DeLaura, RJFS, and Roger Klaffka, Esq., Elder Law Center of Brevard. RSVP to 321-751-6771.

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

by the Estate Planning & Elder Law Centers of Brevard. We will discuss how to pay for long-term care 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 10th, at 2pm.** Hosted by Rhodes Law, P.A. Join us as we watch this classic "Mrs. Doubtfire", and enjoy movie treats! MUST RSVP to 321-751-6771.

**I've Fallen and I Can't Get Up, safety at home, Senior Health Friday with Nurse Lisa, Friday November 11th, from 10 - 11am.** Join us as Nurse Lisa and David Michaels, owner of Personal Living Alert, will talk about "safety at home". RSVP to 321-751-6771.

**Medicaid Planning Seminar, Tuesday November 15th, at 10am.** Elder Law Attorney William A. Johnson, P.A. will present. Limited seating must RSVP to 321-751-6771.

**Social Security 101: Maximizing Your Benefits, Tuesday November 15th, from 2 - 4pm.** Join special guest speaker, James DeLaura, Financial Advisor with Raymond James. Come and listen to ways to maximize your benefits. Seating limited MUST RSVP to 321-751-6771.

**MAC User Group Meeting, Tuesday November 15th, 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, RJFS and MAC Mad.

**FREE Liver Scans, Wednesday November 16th, from 10 - 2pm.** ClinCloud is offering FREE Fibroscans the FIRST Monday (unless it's a holiday) and THIRD Wednesday of each month at One Senior Place. Please call 321-751-6771 to schedule your half hour appointment.

**Nutrition and Pain Management, Thursday November 17th, from 12 - 1pm.** Presented by Aquatic Health & Rehab. Diet/Nutrition, Inflammation, What to Eat, What Not to Eat, Alkaline vs. Acidity. For more information and to RSVP, call 321-253-6324.

**Tinnitus [and Hearing Loss], Lunch and Learn Seminar, Friday November 18th, from 11 - 1pm.** This presentation brought to you by Personal Hearing Solutions and Clinical Education Specialist Dr. Susan de Bondt, AUD from Widex. This presentation will center on the cause of Tinnitus, "Ringing in your ears", and what can be done to improve it. Boxed lunch provided, must RSVP to 321-751-6771.

**Peripheral Arterial Disease, Lunch & Learn, Monday November 21st, 11 - 1pm.** Please join Dr. Mittleider for an informative lunch & learn presentation to discuss recommended preventative and non-invasive interventions to stop or delay the progression of disease. RSVP to 321-751-6771.

**Open Q & A About Estate Planning and Elder Law, Tuesday November 22nd, 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, Powers of Attorney, Preneed Guardians, Living Wills, and Healthcare Surrogate Designations. RSVP to 321-751-6771.

**AARP Smart Driver Course, Monday November 28th, from 9 - 4pm.** This driving refresher course from AARP Driver Safety will be offered at One Senior Place. This course is open to drivers of all ages and costs \$20 for AARP members and \$25 for non-members. The class will be taught by certified volunteer instructor Ernie Edwards, RSVP to 719-648-1052.

**Benefits of Pre-Planning your Cremation Seminar, by National Cremation, Tuesday November 29th, 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. Seating limited MUST RSVP to 321-751-6771.

**Getting Through The Holidays, Wednesday November 30th, from 2 - 3:30pm.** Join Rosalie Norman-McNaney, with VITAS Healthcare for this helpful workshop. Reserve your seat by calling 321-751-6771.

### SUPPORT GROUPS

**Loss, Grief & Bereavement Support Group, Thursday November 10th, from 10-12pm.** While the feelings and emotions associated with grief and loss are unique and individual to each person, one often can find comfort from the experiences of others. Limited seating must RSVP to 321-751-6771. Facilitated by VITAS Healthcare.

**Parkinson's Discussion Group, Wednesday November 16th, 10 - 11am.** Come and share ideas, make new friends at the Parkinson's Discussion Group. Bring your questions and let us discuss our experiences and feelings as we deal with Parkinson's disease. RSVP to 321-751-6771.

**Alzheimer's & Dementia Support Group, Wednesday November 16th, from 2 - 3pm.** The group encourages caregivers to maintain their own personal, physical and emotional health as well as optimal care for the person with dementia. RSVP call 321-751-6771.

**Vet to Vet Café, Friday November 18th, October 21st, from 10 - 11am.** Join Michael Tucker, MSW, from VITAS Healthcare for fellowship, coffee, and good conversation. RSVP to 321-751-6771.

**Veterans Support Group, Wednesday November 23rd, from 11 - 12pm.** This support group is for Veterans and families. Facilitated by Michael Tucker, MSW, Veterans Liaison, VITAS Healthcare. RSVP call 321-751-6771.

### 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.

**Ask the Realtor, Oceans Realty Florida, Every Monday from 9 - 12pm, and Thursday from 1 - 3pm.** Barbara Asinari, Realtor with Oceans Realty is available to answer your real estate questions, whether you're buying or selling, NO OBLIGATION. For more information or to make an appointment call 321-751-6771.

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

[Audrey@oneseniorplace.com](http://Audrey@oneseniorplace.com)

One Senior Place

8085 Spyglass Hill Road,

Viera, FL 32940 (321) 751-6771

## NOVEMBER SENIOR CALENDAR (continued)

**Wickham Park Senior Center 2785 LEISURE WAY, MELBOURNE 321-255-4494 [bcscwp.com](http://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  
**Pinocchio** - 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

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FEATURING DEE DEE (SPERLING) PHELPS  
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A TRIBUTE TO THE CHIFFONS  
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"VENUS IN BLUE JEANS"

**NORMAN FOX**  
"TELL ME WHY" | "PIZZA PIE"  
"DANCE GIRL DANCE"

**THE DUKES  
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