THE PREMIER SPACE COAST MAGAZINE ESPECIALLY FOR ADULTS

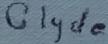
SENIOR SERIE

JULY 2023 FREE



We Talk To Donny Osmond

Affordable Housing
Sex and Older Adults
Laptop Charging Advice



Cover Artist: Clyde Mann



Vipcares

The Journey to **Better** Health Begins Here.



More time with your doctor at every appointment



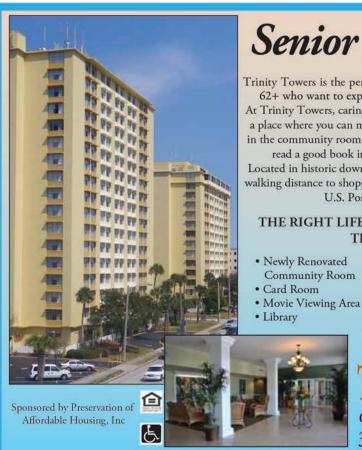
Same-day urgent care appointments



Preventative and chronic care management

Specializing in Primary Care for 65+

Call 321-252-1758 www.getvipcare.com



Senior Living At Its Finest!

Trinity Towers is the perfect apartment community for active adults 62+ who want to experience carefree living at affordable prices. At Trinity Towers, caring is truly at the heart of our community. It's a place where you can meet new friends, enjoy a variety of activities in the community room or simply take quiet delight in settling in to read a good book in the privacy of the community library.

Located in historic downtown Melbourne, Trinity Towers is within walking distance to shopping, dining, medical facilities, public library, U.S. Post Office and so much more!

THE RIGHT LIFESTYLE! THE RIGHT LOCATION! THE RIGHT PRICE!

- Fitness Center
- · On-Site Service Coordinator
- · Laundry Facilities On Each
- 24-Hour Maintenance
- Emergency Call System
- · Pet Friendly
- Public Transportation
- All Utilities Included In

Call or stop by today to start saving!

650 & 700 E. Strawbridge Avenue, Melbourne 321.312.1029 • TTY 1.800.955.8771

LOCATED IN THE HEART OF HISTORIC DOWNTOWN MELBOURNE

APARTMENT HOMES

For Seniors 62 Years of age & older We invite you to call for an appointment today or just stop by to tour our lovely community.

We would love for you to be a part of our resident family.



Applications Available at: 615 E. New Haven Avenue, Melbourne

Call (321) 723-8620

TTY 1 (800) 955-8771







AFFORDABLE Monthly Rent Based on Income

RENT INCLUDES: FREE Basic Cable Service - FREE Electric - FREE Water

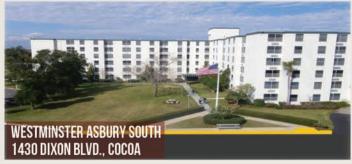
- · Pet Friendly · Local bus comes directly to front door
 - · Full-service congregate dining room
- On-site beauty shop
 Carpeting and window treatments
 - Free assigned parking
 24 hour desk attendant
 - Meal program Emergency call response
- Located near banks, restaurants, churches, stores, hospitals and library

Trinity Towers South has provided affordable housing for seniors since 1982. Our community is designed to meet the physical and social needs of our residents and contribute to their health & happiness.

A Place to Call Home

"COME FOR THE LIFESTYLE AND STAY FOR A LIFETIME"







NOW ACCEPTING APPLICATIONS

Westminster Asbury is a retirement community for seniors age 62 or older. Rent includes all utilities. Fees are established using either 30% of the resident's monthly income or a low basic rental fee depending upon the ability to pay under program rules. We operate on a philosophy of excellent service and quality living, with the goal to provide quiet, comfortable surroundings, while offering stimulating recreational and educational opportunities. The lifestyle fostered by this philosophy encourages self-sufficiency and privacy, in addition to providing opportunity for fellowship and friendship.

AMENITIES

You'll find a variety of enjoyable planned activities such as parties, banquets, cookouts, crafts and worship services. Fun times shared with good friends will enhance your quality of life. Enjoy many opportunities for companionship, plus all the privacy you desire. Activity room, library, Chaplain, shuffle board, social and entertainment programs. Nearby bus lines, meal program, laundry, pet friendly, smoke free campus, assigned free parking, courtesy call system, fire sprinklers, fourteen passenger bus for outings, Service Coordinator on-site.

Professionally Owned and Managed by Westminster Communities of Florida.



Westminster Asbury



(321) 632-4943 • TTD # (800) 545-1833 ext.#922



JULY 2023 SENIOR SCENE® MAGAZINE

COVER STORY

Cover Artist: Clyde Mann



AROUND THE HOUSE

- **Laptop Charging Advice** - James Bowman
- 37 Beware of Some "Natural" Flea and **Deworming Treatments** - Sam Mazotta
- 39 Recipes from "Something New for One or Two"
- 48 Ferns In Baskets Or Ground Add Beauty - Dr. Eddie Smith



COMMUNITY

- **Calendar Highlights**
- 50 **Community Calendar**
- 53 **Senior Calendar**

ENTERTAINMENT

- The Most Important Things to Check 14 When Booking a Flight
 - By Chris Morse
- 36 **Crossword Puzzle**
- Sudoku Puzzle 40
- 42 Sudoku Solution
- 42 **Crossword Solution**
- 44 Trivia
- 49 **Play Better Golf with Jack Nicklaus**

FINANCIAL ADVICE

- Are There Limitations On What You Can Do In A Will? - Truman Scarborough
- Is It A Bad Time To Retire? 17 - Max ValaVanis
- Social Security Column Blanca Taylor

GENERAL INTEREST

- **Homelessness and Affordable Housing** - Joe Steckler
- 20 More on the Spirit - Reverend Jeff Wood
- 23 **HELPING SENIORS OF BREVARD NEWSLETTER**
- 35 Mom & Me - Audrey & Kimberley
- 36 When It's Time for a New Cellphone - Matilda Charles
- 40 Veterans Back to Class/Joe Foss Institute: Still Working in Brevard County After 8 Years (Aug 2023)
- **Veterans Post** Freddy Groves 41
- 42 **COUPONS & SPECIALS**

NOSTALGIA

Donny Osmond's Summer Tour - Nick Thomas



10 Dreamer, Schemer, Scoundrel William Henry Gleason Father of Eau Gallie -Melbourne - Diane Barile

SENIOR HEALTH

- 15 VNA Answer Nurse - VNA
- 22 Ask One Senior Place - Don Kramer
- 45 **Sex And Older Adults**
 - Dr. Arvind M. Dhople, Ph.D.

CREDITS:

Senior Scene® Magazine is locally owned & operated made possible through the participation of local advertisers & distributors.

Please remember to thank them.

Senior Scene® Magazine, Inc, is a national publication with 25 years publishing service.

PUBLISHER:

John Frederiksen

ASSOCIATE PUBLISHER:

Liz Colicchio

ART DIRECTION:

Bernadette de Isaza

PRODUCTION:

Seadragon Creative - Dan Lee

EXECUTIVE EDITOR:

Charlotte McQueen

ASSOCIATE EDITOR:

Jill Fulford

PHOTO JOURNALIST

Cheryl Clermont

BROADCAST AUDIO PRODUCTION:

Pirate Alley Studios

Senior Scene® Magazine & its publishers are not responsible or liable for misinfo, misprints, typographical error, opinions, etc. herein contained. The entire contents of this publication are copyrighted by Senior Scene® Magazine, Inc., all rights reserved.











ELDER HELPLINE For info about or referral to a service provider, (407) 514-1800 or 1 (800) 963-5337

Brevard Veteran's Services Office: 321-633-2012

Florida Senior Scam Helpline: 800-962-2873





Buena Vida Estates, the only Continuing Care Retirement Community in Brevard, has more than 40 years of experience serving the most independent seniors. At Buena Vida, COMMUNITY means friends and people doing life together, giving you a peace of mind and security in an independent, enriching community. Regardless of changes, know that Buena Vida is there for you!

> Enjoy the GoodLife™ unlike any other Retirement Community in Brevard County!

Buena Vida Estates.org (321) 360-4814 • Toll-free (800) 742-0060

A 501(c)(3) Not For Profit Organization

2129 West New Haven Avenue West Melbourne, FL 32904 - Entrance on Doherty Drive -

Letter from the **Publisher**

appy Independence Day!

July is the time for flag flying and fireworks. Time for picnics and family gatherings. Time for sun burns and sun showers. So enjoy, celebrate and have fun. Be sure to check out our calendars for the many celebrations around the Space Coast. Freedom Isn't Free!

How about our great July cover! A special thanks to Clyde Mann for this patriotic presentation. Speaking of covers, did you know that most of our cover artists are Brevard County residents and many are seniors? I want to give a big thank you to Lynne Brezina at the Brevard County Cultural Alliance for helping us find all this special talent.

Here at the office, the phone calls we get the most are from our readers asking where to pick up their copy of Senior Scene. We love to hear about how much you have enjoyed past issues. We are constantly adding locations for you to get your copy. So keep those calls coming. Did you know that you can get a current list of distribution locations by visiting our web site? And if you missed picking up a copy, you can read it on our website www.seniorscenemag.com.

Please stay safe and be careful. See you next month!



FREE Hearing Tests CALL TODAY!

32I-253-63IO

SERVING ALL OF BREVARD



You Deserve Better Hearing

NOW MAKING HOUSE CALLS IN-HOME EVALUATION*

*small service charge

Full service & testing in your home

- Full Line of 100% Digital Hearing Aids
- 30-Day Money-Back Guarantee
- State-of-the-Art Testing Equipment
- We Service All Makes & Models
- More than 25 Years Experience

VIERA OFFICE

One Senior Place, 8085 Spyglass Hill Rd. Financing available, Insurance accepted



A Respectful Experience, We Listen to You and Hear What You Say



SANDRA WAGNER

PersonalHearingSolutions@outlook.com • PersonalHearing.org

TINSELTOWN TALKS

Donny Osmond's Summer Tour

By Nick Thomas

ans of Donny Osmond won't have to travel to Las Vegas to experience the singer's long-running popular stage show currently headlining at Harrah's Casino. The 70s teen idol begins his summer tour in July, his first in almost seven years (see www.donny.com for cities and dates).

"I'm taking it across the country for people who can't get to Las Vegas," said Osmond from Las Vegas. "I'm bringing the entire company – singers, dancers, musicians, and a full



video production. I'm really looking forward to it because I was born on the road!"

While longtime fans remember Osmond as part of the Osmond family singers, not to mention the "Donny & Marie" variety show from the 70s, the "Donny & Marie" daytime talk show in the late 90s, and a string of musical theater roles on Broadway,

Osmond has continued to reinvent himself to keep up with changing times.

He hosted a TV game show ("Pyramid") in the early 2000s, was a runner-up in the first season of Fox's "The Masked Singer" in 2019, and won season 9 of ABC's "Dancing with the Stars" a decade earlier.

"That was probably the hardest thing I've ever done in my life," he said. "And to win the trophy was probably one of my favorite accolades."

For the Utah native, those accolades began at the age of five when he joined four of his brothers in 1963 on "The Andy Williams Show" singing his debut song "Yes Sir, That's My Baby" on Williams's lap. Later in the program, he belted

Donny Osmond's Summer Tour continued on page 43

Looking for the best Independent, Assisted Living, or Memory Care Home for your loved one? Senior Care Authority[™] provides the best advice on senior living and care options at NO COST TO YOU!



We will:

- Meet with you to assess your loved one's needs
- Provide the best options to safe and reliable senior care living
- Be your advocate with the various communities
- Assist with paperwork
- Provide ongoing support and consultation
- Locate necessary resources for specialized services



Senior Living and Care Solutions



Denise Bergman - CSA, CDP (321) 341-8444 denise@seniorcareauthority.com www.seniorcareauthority.com/brevardfl

Independent Living Assisted Living | Memory Care | Residential Care Home In-Home Care

Dreamer, Schemer, Scoundrel William Henry Gleason, Father of Eau Gallie - Melbourne

By Diane Barile

hese descriptions and many more fit a man who finally defined his audacious dealings, rested at home on our Central Florida coastline. William Gleason's ambitions were integral to the combined dreams of other Americans reaching for nation's frontier lands. Sketchy legal frameworks in wilderness edges were ripe for new designs in taming lands for developed communities. Gleason experimented with financial and lucrative land sales from Wisconsin to the Florida Everglades.

Born in upstate New York in 1829, by 1855 the twenty -six year old braved the forests of Wisconsin to establish a lumber business and bank and then delve into real estate development for his town, Eau Clair. As a pillar of the community, he marries Sarah Griffin from back home in New York. However, ambition seems to get the best of him. Reserves from his bank were used for real estate investments. Then he wrote bad checks to cover the losses before leaving town.

As the clouds of the Civil War descended, he and partner,

William Hunt, engaged in some "irregular practices" in Pennsylvania. The struggles of the war brought Gleason and Hunt open opportunities in Baltimore, Maryland. Some accounts say they were merchants. Others say they were profiteers selling necessities to the Union or equally to the Southern rebels, perhaps both. Gleason's son is born as the partners consider, as the war winds down, what to do with their stash of profits (1861-1865). They were about to become the archetypal carpetbagger, rich Yankees invading the South to reap the spoils of defeated South.

Always eager for political connections, Gleason hears that the head of the newly formed Freemans Bureau favors relocation of the freed slaves to homesteads in Florida, Mississippi and Arkansas. Col. George Thompson is tasked with surveying Florida for possible locations. With political connections, Gleason accompanies Thompson around Tampa and Cape Sable, and then spends three weeks at Fort Dallas, what later became Miami.

Dreamer, Schemer, Scoundrel... continued on page 47



COVER STORY Clyde Mann

y first career was as a hairdresser. After about 20 years, I changed direction completely. I went back to school, got a master's degree in computer science and retired as Operations Manager for mainframe computing at the information center for Wake County NC.

Now I have changed my focus to Art. I have always had the urge. One of my first memories was sitting with my father while we drew pictures together. We had no art taught in our small rural community school when I was growing up. All the drawing I did was for my own amusement. When I was about 22 years old, I took a class in oils & got excited





about learning how to paint. So.... Since there was no local avenue for art classes. I enrolled in a correspondence course with the Washington School of Art. (I still have the books!) Well, life got in the way & I never finished. I put all my creative energies into creating the outlandish hairstyles of the 60's.

Since retiring I have taken several

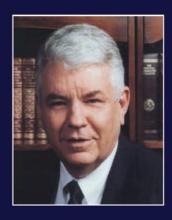
drawing classes at community colleges in North Carolina & Florida. a summer with a private teacher



Clyde Mann cont'd on page 44



ESTATE PLANNING BOOKLET



By Attorney

TRUMAN SCARBOROUGH

239 Harrison Street, Titusville, FL

For A Complimentary Copy Phone 321 - 267 - 4770



Homelessness and Affordable Housing

By Joe Steckler, President, Helping Seniors of Brevard County

have been writing about homelessness and affordable housing for several years, but it does not seem to matter to those in Brevard County powerful enough to make something positive happen.

It reminds me of the current Naval and Congressional leadership that is eroding our country's naval power. When I came into the Navy—some years ago—we had over 2,000 ships. Our chief competitor was Russia with about the same number of ships but almost no aircraft carriers. Today we have only 270 operational ships. This is second to China who has close to 300 ships and a building capacity that outperforms ours. We have let ourselves become weaker as a seafaring nation, just as England did, and look what happened to her vast Empire.

I have talked about a one percent sales tax to fund affordable housing. Just as we have let our sea power decline, we are falling behind in the fight against homelessness. Miami-Dade County has put in place a one percent food and nutrition tax to help reduce homelessness...the first such tax in our country according to my information. How long are we to be the ostrich with its head in the sand, the rigid can being kicked down the road?

We need two plans actually: one for homelessness and one for affordable housing. Homelessness is a complex problem. Affordable housing encompasses lower budget rentals as well as government subsidized housing, which is under the purview of the Brevard County Housing and Human Services department.

The entire problem is one that has long been ignored. This failure to address a significant issue is now magnified by a growing number of seniors who need subsidized housing, which has a wait list of up to three years if it is available at all. Continued inattention to this urgent matter will only make the entire problem more difficult to resolve. Action is needed now to rein in all cans and corral the ostriches.

We are informed that a few families are leaving Brevard because they do not believe they are being treated fairly. That is their choice. But how about the thousands who will come to our community since the U.S. Space Force has designated Patrick Air Force Base as a major program for the new Space Force? These people will need affordable housing.

Homelessness and Affordable Housing cont'd on pg 49

Quality Pharmacy Care Is More Than **Just Prescriptions!**



We offer FREE **Prescription Delivery Service**

For a Healthy Dose of Care

NOW OFFERING A FULL LINE OF CBD PRODUCTS*



- CBD is a Natural alternative support for overall well-being gaining rapid popularity
- A remarkable response from customers for uses including: sleep, mood, pain and memory
- Our product is Non GMO, Gluten Free, Third Party Lab tested quality
- Stop in and talk to our pharmacist about any questions or concerns

*These statements have not been evaluated by the FDA. CBD is not intended to diagnose, treat, cure, or prevent any disease. It is advised you check with your physician before starting any new dietary supplements

321.242.2440

2176 Sarno Rd, Melbourne HRS: Mon-Fri 9-6 & Sat 10-1

Melbourne.MedicineShoppe.com

- Now accepting United Healthcare and Health First insurance
- COVID Vaccines/Boosters available
- Preferred Pharmacy for Health First
- United Healthcare Pharmacy Provider



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

By Attorney Truman Scarborough

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

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

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

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

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

Florida's Probate Code has an anti-lapse provision. If the deceased beneficiary is a descendant of a grandparent of the person who created the Will, the inheritance will go to the deceased beneficiary's lineal descendants (children, then grandchildren).

A Will cannot alter a surviving spouse's rights **to inherit under Florida Law.** A new marriage automatically voids an existing Will. The new spouse will receive as a minimum the amount provided for a spouse under Florida Statutes when there is no Will. This is called

Are There Limitations... continued on pg 21



ATTENTION!!!

50+ Senior Focused Service Providers

SAVE THE DATES

2023 Senior Expo & Health Fair Series

Young @ Heart Senior Expo

August 31

10 am - 1 pm / Wickham Community Center, Melbourne

Viera Boomer Bash

October 26

10 am - 1 pm / Viera Regional Community Center

Barefoot Bay Senior Expo

October 17

10 am - 1 pm / Barefoot Bay Community Center

Mega Senior Expo

November 15

10 am - 1 pm / Melbourne Auditorium



For Vendor/ Sponsorship Opportunities Email or Call:

321-773-1454 - Platinumeventsproduction@gmail.com



SENIOR SCENE MONTHLY TRAVEL TIPS

The Most Important Things to Check When Booking a Flight





Brought to you by Senior Travel 818-430-1480

Senior Travel Agent Chris Morse has over 35 years travel agent experience.

should never rush through booking flights or it could really cost you. Of course, you should make sure the dates and airports are correct, but it's equally important to double check that the name on your ticket matches your travel documents (passport and airline tickets) exactly — especially if you're flying internationally. If you don't, you're risking exorbitant change fees or even having to completely re-book your trip. To avoid all of that, do yourself a favor by taking a moment to confirm your whole name (as it appears on your driver's license and/or passport) is correct. There's nothing worse than finally getting up to security only to be turned away because you forgot to add your middle name, or someone who booked a ticket for you misspelled something.

o matter how excited you are for your trip, you

My first recommendation is to get a passport ASAP. Eventually the passport will be the only form of travel document you may be able to use in the future. So get your passport today!

To guarantee you won't have any issues at the airport, here are some quick and easy tips to remember when you're booking that next trip.

Include your full names.

If you like to go by a nickname, remember this isn't going to match your passport or picture ID when traveling. You must include every part of your legal name. When you hand your boarding pass to the airport security agent, your name should be the same as on your passport/ID. Identification (including middle name).

Consider booking on the airline's website.

If you book on a non-airline site like Expedia, Google. Travelocity etc. they will own your tickets and it is very hard for you to get through to them. So, either book your

The Most Important Things... cont'd on page 21

Are you retiring or downsizing? Have you been thinking about buying or selling a home in 2023?

I am not only a Realtor, I am also a Certified Financial Planner and a Seniors Real Estate Specialist. I expertly help seniors to manage the financial, emotional and transitional issues that are associated with buying or selling their home.

Let me help you through the process of buying and selling your home, making the transaction less stressful and more successful!

Contact me today for more information.



Dr. Kimberly Turner CFP® **SRES® Broker Associate**

One Sotheby's International Realty 7025 N. Wickham Rd. #100 Melbourne. FL 32940

Cell 321.451.4988 info@doctorkimberlyturner.com doctorkimberlyturner.com









© 2023 ONE Sot heby's Internat ional Realty. All rights reserved. Sotheby's International Realty * and the Sot heby's International Realty Logo are service marks licensed to Sot heby's International Realty Affiliates LLC and used with permission. ONE Sotheby's International Realty fully supports the principles of the Fair Housing Act and the Equal Opportunity Act. Each franchise is independently owned and operated. Any services or products provided by independent ly owned and operated franchisees are not provided by, affiliated with or related to Sot heby's Internat ional Realty Affiliates LLC nor any of its affiliated companies. The information contained herein is deemed accurate but not guaranteed. Pricing subject to change wit hout notice.



Answer Nurse

A monthly column to help answer your home healthcare questions

Your Guide To Healthy Summer Living

ummer Means Happy Times and Good Sunshine" -Brian Wilson (The Beach Boys). Summer has a way of bringing out the child in all of us. Even if you don't have two months off to swim and surf, there's just something special in the air. But summer can also be challenging for some, including the elderly or people with chronic health conditions, because the soaring temperatures can exacerbate symptoms. But whether you're 17 or 70, below are answers to your questions on how best to make your summer a healthy - and happy – one.

We like to have parties outside in the summer, but how long is it safe to keep perishable food outdoors?

Don't leave perishable food out in the sun or in the heat for more than two hours. Another tip: be sure to pack your food in an insulated cooler with ice packs.

I always hear that the best in-season fruit is available in the summer. Do you know what types of fruit this is referring to?

It's true, the summer is full of in-season delectable, juicy fruit! What's more, summer fruits (and vegetables) are not only delicious, but they're also full of vitamins, minerals and antioxidants that your body needs and that are critical for maintaining good health. They also provide energy and help you stay hydrated.

Here's a list of some of the top in-season summer fruit contenders: watermelon, berries, cantaloupe, honeydew melon, pears, peaches, mangoes, plums, nectarines, grapes, bananas, apricots, lemons, limes, yellow squash, zucchini, tomatoes and avocados (yes, technically yellow squash, zucchini, tomatoes and avocados are fruits).

And some great summer vegetables include corn,

VNA continued on page 44





Laptop Charging Advice

By James Bowman, Data Doctors of Melbourne

oes it harm my laptop battery if I just keep it plugged into my charger all the time?

Battery life continues to be one of the biggest complaints of laptop users, so understanding what you can do to help prolong the life is important. Technically speaking, keeping any relatively current laptop plugged in and charged at 100% for extended periods of time

shouldn't be a problem, but it's best not to do so for a number of reasons.

Battery Management System (BMS)

Today's laptop batteries have sophisticated battery management systems that monitor your State Of Charge (SOC) and drop the voltage down as it gets closer to a full charge.



Once the SOC is at 100, it is designed to switch to the AC connection directly and only provide a trickle charge to the battery should it need it.

We should be able to rely on the BMS to keep things charging properly, but a number of things can impact the BMS which could lead to overcharging the battery when it's plugged in all of the time. Overcharging can lead to overheating which can lead to catastrophic chemical reactions inside the battery. In severe cases, BMS failure can lead to 'thermal runaway' which can lead to hazardous

fires or exploding batteries.

We've all heard the stories of devices such as hover boards, smartphones and laptops powered by lithium ion batteries which are generally caused by thermal run-away. This is also what leads to laptop recalls from time to time. Keeping your battery charged between 40% and 80% has been shown to extend battery life and if you aren't going to use your laptop for a while, turn it off and unplug it from the charger.

Improper Charger

If you use a third-party charger instead of the one provided by the manufacturer, this mismatch can cause issues, especially once the battery's SOC goes above 80%. This is when an adjustment to the charging voltage should occur and when it doesn't, bad things can happen.

Charging Temperatures

charging your laptop when it's above or below the recommended operating temperature can cause issues or degrade the battery, so make sure your laptop is at room temperature before you plug it in to charge it.

If you charge your laptop near a window which exposes

Laptop Charging Advice continued on next page





Is It A Bad Time To Retire?

By Max ValaVanis, CFP®

ometimes retiring can be scary. The concept of an "eternal Saturday" may be exciting for one retiree and just as horrifying for another. As a Certified Financial Planner, many of my clients battle this decision: when is the time right. Unfortunately, your mindset isn't the only variable in determining if the time is right. When approaching retirement age, you could've dotted your I's and crossed your T's, but the economy could rear its ugly head and squash your plans. So, I ask again, "Is it a bad time to retire?"

When taking a peek at the state of our economy, questions and worries may arise. In April, the U.S. Bureau of Labor Statistics announced an inflation rate of 4.9%. While this number may be a welcome sign to those who remember the 9.1% inflation peak in 2022, the figure still leaves much to be desired. As the Federal Reserve maintains its target of 2% inflation, they are continuing their rate hikes. Not only do these hikes – typically – cause inverse reactions to the stock market, but they drastically increase the cost of borrowing. Retirees thinking about downsizing in retirement may want to reconsider. Currently, mortgage rates are sitting around 7.4%, a far cry from the rates seen in years past. Adding insult to injury, many other factors, such as the banking crisis, further weaken the economy.

You may be thinking, so what? Or how does this affect me? For many retirees — or soon-to-be retirees — their most vital assets are their retirement accounts. The IRAs, ROTHs, 401(k)s, etc., can all be affected by these simple factors, and

retiring at the wrong time can exacerbate their negative impacts. According to a 2020 Vanguard study, the timing of retiring during a weak economy can be monumental to living a comfortable life. In this study, two people are retiring with the same amount of money, investing in the same investments, and withdrawing the same dollar amount yearly. The only difference is one of the retirees retired in 1973 and the other in 1974. Over 35 years, and with 34 years overlapping between the two, the 1973 retiree ran out of money in year 23, and the 1974 retiree still had 25% of their preretirement amount at year 35. This study further highlights the impact the strength of an economy and timing can have on your retirement.

Fortunately, proper planning can help mitigate these variables. If done right, you do not have to fall victim to poor timing. While it is always best to have your retirement financially planned years before making the decision, planning late is better than never. If you or anyone you know is worried about how this economy may influence your retirement, call (321) 956-7072 for a free consultation. We focus on assisting seniors in achieving their "eternal Saturday" and living a retirement where they do not need to worry about their finances. ③

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.

Laptop Charging Advice continued from page 16

it to direct sunlight, move it to a location away from any direct sunlight.

Make sure the small exhaust vents (typically in the back of most laptops) aren't being blocked to prevent heat buildup as charging the battery generates heat.

Signs of a Damaged Battery

If you notice that the bottom of your laptop becomes uncomfortably hot when you are charging or using the laptop, it may be an indication that you have a damaged battery.

Other symptoms we often see with

Laptop Charging... cont'd on page 22



Is Now the Right Time to Invest in Gold?

By Adrian Ryder, Gold Investor and Author Sponsored Article

old has been recognized for centuries as a store of value and many cultures prize gold above all else for this reason. The value and credibility of gold is very much a part of our everyday language without us probably even being aware of it. How many times have you heard the phrase "good as gold" or heard people mention a "golden opportunity"?

Whilst typical investment vehicles such as stocks shares and bonds can react negatively during turbulent economic times, gold tends to hold its value and often increases in value as investors' shift their capital away from risk assets to "safe haven" assets of which gold is the most recognized.

Up until the early 1970s the US dollar operated under the "Gold Standard" where every dollar in circulation was

backed by physical gold held in vaults. This ensured that the dollars purchasing power and value was maintained. Sadly the US abandoned the "Gold Standard" in 1971 under Nixon, and this paved the way for the type of excessive money printing that is happening to this day, with nothing actually backing the value of the Wmoney printed.

Sadly since the 70s the US dollar has lost a tremendous amount of its purchasing power. Gold on the other hand has increased in value dramatically. Were you to have purchased one ounce of gold in 1970, it would have cost you around \$38.00 that gold at today's valuation would be worth around \$1964.00, a huge gain in value!

The future of gold investment is looking decidedly rosy with educated commentators such as Juerg Kiener of Geneva based Swiss Asia Capital a well-recognised player in the international investment field predicting that gold could soar to \$4000 per ounce in 2023 alone on CNBCs Street Signs Asia broadcast recently.

This may seem like a bold prediction however it is backed up by some very bullish market signals. Globally Central bank gold buying last year was the highest in any year on record, countries buying gold in large quantity include China, Singapore, Russia and surprisingly Turkey [who have a staggering 500 tonnes of gold on their books]. They like a lot of other countries are buying physical gold

to hedge against inflation. Last year was the thirteenth year in a row of net gold buying by Central Banks and this trend shows no sign of slowing.

The World Gold Council, the market development organization for the global gold industry recently stated "Looking ahead we see little reason to doubt that central banks will remain positive towards gold and continue to be net purchasers in 2023 and beyond".

There are other significant trends happening which could also bode well for gold price going forward. One such is Sovereign nations looking seriously at either backing their own currencies with gold to preserve its value or alternatively creating a gold backed stablecoin [a digital asset].

> There are rumours around the possibility that the BRICS nations may look at a gold backed digital currency to facilitate trade between themselves.

An increasingly popular way for US seniors and retirees to get involved in physical gold investing is by means of a Gold Backed IRA or 401k, and due to an increasing demand it is now a fairly straightforward process to change some or all of your

existing IRA or 401k to one backed by physical gold. Making this change is accepted by the IRS as a non-taxable event.

Many astute, financially intelligent and wealthy Americans, who have built up a substantial retirement fund such as Hall of Famer Joe Montana and TV host Mark Levin are looking to Gold IRAS to protect their lifetime's accumulated wealth.

There is a process involved and specific rules and regulations around the types of gold you can invest in, as well as very clear rules around storage of the gold you choose to purchase [you must store your gold in a licenced depository, home storage is not permitted under IRS rules].

A reputable precious metals company will educate you on the advantages of a Gold Backed IRA and if you feel that it is the right option for you, tailor a package that suits your lifestyle, timeframes and individual investment goals and assist you navigating the paperwork and legalities involved in making the switch. (\$\sqrt{s})





Your Personal My Social Security Account Is For Every Stage In Your Career

our personal my Social Security account is here for you at every stage of your career. You don't have to be retired or even close to retirement to take advantage of it. With an account, you can conduct much of your Social Security business online. For example, you can request a replacement Social Security card (in most states and the District of Columbia) whether you receive benefits or not.

If you are not currently receiving benefits, you can use your personal my Social Security account to:

- Review your earnings history.
- Estimate your future benefits to help plan for retirement.
- Get instant proof that you do not receive benefits.
- Check the status of your Social Security application, if you decide to apply for benefits.

If you already receive Social Security benefits, use your account to:

- Change your address.
- Get instant proof that you receive benefits.
- Set up or change your direct deposit.
- Get an instant copy of your Social Security 1099 (SSA-1099) or SSA-1042S.
- Opt out of receiving certain notices by mail and instead receive them in the secure Message Center.

Please encourage your family and friends to create their personal my Social Security account at www.ssa.gov/ myaccount. (§)





SERVICING RETIREES FOR OVER 30 YEARS

- Fixed Annuities / Fixed Indexed Annuities
 - Diversified Portfolio Investing
 - Long Term Care Insurance
 - Lifetime Income Strategies
 - IRA And 401K Rollovers
 - Life Insurance



321.956.7072

LOCATED IN DOWNTOWN MELBOURNE 600 Strawbridge Ave, Ste 100 MELBOURNE, FL 32901



Jason ValaVanis

Certified Financial PlannerTM Professional

Max ValaVanis

Certified Financial Planner™ Professional

Securities offered through J.W. Cole Financial, Inc. (JWC) Member FINRA/SIPC. Non-Securities products and services are not offered by JWC. ValaVanis Financial and JWC are not affiliated.





More on the Spirit

Rev. Jeff Wood, First Presbyterian Church of Sebastian

srael knew God over us. Then came Jesus and their experience of him was so profound they said, "He is that God -- with us." But Jesus sent the Holy Spirit and then his people said, "We now know that God -- in us."

In us means, to some degree, the mystical experience of God, our spirit to his Spirit. In us means, in another sense, godly virtues. The fruit of the Spirit, it says in one place in the New Testament, is love, joy, peace, patience, kindness, gentleness, and self-control. Virtues. In us means, in yet another way, in us as a group. Here we move from intrapersonal to interpersonal. This is seen at what is called Pentecost, the prophesied outpouring of God's Spirit, when many types of people with different languages come together and are able communicate despite their differences. Coming together and communicating is empowered by the Spirit.

There's nothing the world needs more than coming together and communicating such that there is understanding and unity. We typically experience life as more of the spinning disk on the playground that has centrifugal forces flinging us apart. There is, the Bible says, a help for the opposite the Spirit.

Wherever you find yourself disintegrating or your communities coming apart at the seams, pray.



Pray asking the help of God's Spirit to work in and among us for understanding and unity. Give it a try and see what happens. (§)

Rev. Jeff Wood, First Presbyterian, 1405 Louisiana Ave, Sebastian FL 32903 (772)589-5656

WeLoveFirst.org and facebook.com/welovefirstsebastian 10 am Sundays

Tired of missing out on your favorite food? Dr. Chenet has a solution to help you enjoy eating again!



"Dr. Chenet and staff provided me with the utmost professional service I ever experienced in a dental office." – Arthur G

Dr. Chenet Retired US Air Force Dental Officer

- Serving Brevard County for over 17 years
- Over 2000 five star verified reviews
- 97.9% of our patients would refer friends and family to us!

Let our team take care of your Dental Health. CALL TODAY.



321-319-8738

336 BABCOCK ST, MELBOURNE, FL 32935 www.dentalexcellencemelbourne.com

CEDRIC C. CHENETODS, PA

Excellence in Dental Healthcare

2 Locations to Better Serve You

321-369-9103

7331 OFFICE PARK PL. STE 100 MELBOURNE, FL 32940 www.ChenetDental.com

GREAT NEWS!

All About You Travel has been nominated for a 2023 Virtuoso Award, Top Overall Family and Celebration Community Advisor and Virtuoso Cruise Icon status for 2023.

Jean Paugh's remarkable achievements and dedication to your craft have earned this prestigious recognition, and it is truly an exceptional accomplishment. This award and status, placing you within the top one percent among your peers in North



ment and relentless pursuit of excellence. Jean's ability to go above and beyond in providing exceptional service and experiences for clients is a true reflection of expertise and dedication, including determination and ingenuity in customer service.

America, is a testament to Jean's unwavering commit-

"I would like to thank our clients for their continued support and business, you mean the world to me. I am humbled and honored to have received this recognition and nomination. Thank you and Kia Kaha" Jean Paugh President, CTC,ECC,CSS





Independent affiliate of Uniglobe Travel Center Veteran Owned Visit our website or call today (321) 631-8080 1240 US1, Suite 6, Rockledge



www.allaboutyoutravelunlimited.com

Are There Limitations... cont'd from page 13

"Intestate Succession". If there are children from a prior marriage, the surviving spouse receives one-half of the probate estate.

Even when the estate plan is created after the marriage (unless there is a nuptial agreement) the surviving spouse has the legal right to:

- 1. a life estate or one-half interest in the home (if just titled in the deceased spouse's name);
- 2. up to \$20,000 in household furniture, appliances and furnishings, plus two vehicles; and,
- 3. 30% of the rest of the estate, including probate assets, joint accounts with survivorship, payment on death (POD) accounts, transfer on death (TOD) accounts, and property in Revocable Trusts.

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

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

The Most Important Things...

continued from page 14

airline tickets through a travel agent or directly with the airline. They will have the same pricing as does the online agencies. And a travel agent will have exceptional international prices.

For those who already made the mistake of inputting a name that doesn't match your passport or driver's license, call the airline ASAP. If you catch your error ahead of time, sometimes they'll let you change it with only a warning or a small fee. From my experience, they'll be more lenient if you booked tickets directly on their site.

You have 24 hours.

Regulations require that airlines refund your ticket if you change your mind within 24 hours. It's not a ton of time to recognize any oversight, but it's better than nothing.

Be extra careful if someone else is booking your ticket.

While having another person take care of travel arrangements for you is nice, you can't put the blame on them at the gate if they mess up your name.

The Most Important Things... cont'd on page 37

Where Can Seniors Turn for Answers? By Don Kramer



ow do I tell my wife that I can't care for her by myself anymore? What should I do about my husband, who refuses to stop driving after several close calls? Can I make a Medicare change after open enrollment? Who will take care of my dogs after I'm gone?

These are just some of the thousands of queries we receive each year at One Senior Place. At no cost to seniors and their families, we point you to appropriate resources and generally provide help navigating the maze of senior services and agencies in Central Florida.

When my wife and I began One Senior Place in 2006, we did it because of the various experiences we had while searching for help for our aging parents. Even though Beth was an RN, we found that many senior services could only provide one small piece of the puzzle. After countless hours of research, phone calls and emails, we realized there was a genuine need for an organization that could bring everything together under one roof. And so, One Senior Place was born. We set out to learn everything we could about the senior space in Brevard County. Today, we know the agencies and their directors, we know the service providers, we have amassed a physical and virtual library of resources -- and we're focused on education and information.

Each year, One Senior Place presents hundreds of free programs, connecting seniors with the help they need for successful aging. In 2020, we launched the Ask One Senior

Laptop Charging Advice cont'd from pg 17

batteries that have clearly overheated and are bulging are touchpads and keyboards that are intermittently responsive or you can feel that they are no longer fully flat.

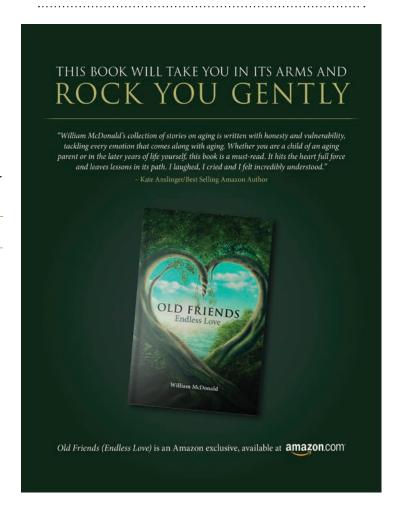
Anecdotally, most laptops that we service that exhibit these physical symptoms in the laptop from a bulging battery were confirmed to be plugged in all the time to a charger.

Proactively replacing your battery when it's showing signs of a problem will allow you to start fresh with a new approach to how, when and where you charge your laptop and avoid any potential catastrophes. (§)

Place column, providing additional guidance for seniors and their families.

Join us at 10 AM on Monday, July 17 for "Coffee & Conversation" with Eva Rey, Community Relations Manager for the Viera Company. Eva will provide us with an update on the current and future growth of Viera, including items of interest for seniors. RSVP online at OneSeniorPlace.com or call us at 321-751-6771 in Viera. (\$)

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, 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. Don Kramer is the founder and CEO of One Senior Place, with Central Florida locations in Viera and Greater Orlando.





News from Helping Seniors Non-Profit

July 2023





Look Inside: "Taking Care of Your Heart"; Medicaid Questions; Fall & Balance Assessment; Criteria for Tooth Extraction & More.

Helping You Get Your Ducks in a Row!



President's Message

A Word from Joe Steckler, Our President & Founder



Some of you may not know that I have been tied to a wheelchair for almost three years. I had a knee operation that was supposed to help me walk without a problem but due to several factors the problem worsened. However, that is all another story.

What my medical problems have taught me is the value of true friends. Many years ago, I joined a poker group that met once a month in rotating homes. It is not a high stakes game, rather it is one that has resulted in the development of a bond of friendship. Most members have their own story to tell of their military and other adventures from Korea to the present.

The important thing is that the sharing of personal experiences, along with the poker, has resulted in a deep friendship made possible by the members themselves. This friendship has made it possible for me to meet the challenges brought about by my confinement to a wheelchair.

My reason for telling you this is that we are now in the initial stages of opening the new Senior Resource Center, and the services there will result in a similar experience to the one that I described in my poker group. Not as personal, but still the venue for developing the type of care you might need to meet your own challenges. A "poker group" of your own and a resource that many will need as they age.

A real challenge facing Helping Seniors and our partner businesses in the Senior Resource Center will be the development of services that will assist those in need. This will take time, but it can be done with the help of service providers and volunteers who want to be part of a new organization in Brevard County that will be there for those seniors in need.

As the Center opens, I urge readers to become familiar with the services offered and if so motivated determine if you want to become a volunteer to help us serve those in Brevard County in need.







Good Events to Consider!

We are so excited about the progress we are making on the Helping Seniors "Senior Resource Center", the great opportunity we have been given at the beautiful Omni Healthcare Apollo Professional Tower on the main medical campus in Melbourne - AND - that in July we have a number of important learning events coming up in our best efforts to help Seniors and those who love them.

Our free Senior Education Series events continue full force in July as we explore "Your Health & Wellness Checklist" with expert panelists Tami Leeberg (Practitioners in Motion), Jital Patel (Coastal Occupational Therapy), and Jillian Zebris (Chefs for Seniors). There are two opportunities to participate: July 7 at the Nautilus Ballroom at Zon Beachside and July 31 at Buena Vida Estates.

In addition, we are so pleased to offer a Renters of Palm Bay FL Housing Workshop on July 15, presented in cooperation with the Brevard Hispanic Center and made possible through a grant from the City of Palm Bay. The workshop will be moderated by Vinnie Richardson, Executive Director/Senior Housing Counselor of Christian Housing Ministry. This workshop will focus on reducing senior homelessness and improving housing stability for seniors in Palm Bay, something very much needed in the aftermath of Covid-19.

Finally, we are so enthusiastic about our first programs being organized at the Senior Resource Center in July thanks to the help of Coastal Occupational Therapy. These include "Fall & Balance Assessment: Know Your Risk" on July 12 and "Drive Safe Brevard: Empowering Independence" on July 20.

Find out about these FREE opportunities that can help improve the quality of your Senior years - call us today at (321) 473-7770 or visit HelpingSeniorsofBrevard.org.



Food for Thought

Nancy Deardorff, Operations Director Helping Seniors of Brevard

There is more to health than physical health. Mental, emotional, and social health are equally important.

Recently the U.S. Surgeon General, Dr. Vivek Murthy, issued a new advisory declaring loneliness and isolation as public health crisis in the U.S., noting that loneliness and isolation can have a negative impact on an individual's overall health equal to that of smoking and obesity and can increase the risk of heart disease, stroke, mental health issues, and dementia. The advisory cites that almost half of adults in the U.S reported feeling loneliness and or isolation in recent years. I encourage you to read the full advisory. www.surgeongeneral.gov/priorities

When it comes to loneliness and isolation, our seniors are especially vulnerable due to loss of a spouse, friends, and family; lack of transportation to and from social events; and increased cost of living and inability to afford certain social events.

So, what can be done to combat loneliness and isolation in our seniors? There is no single answer. Getting connected with others is key. Social clubs, religious services, senior centers, volunteering, and travel clubs offer a chance to connect with others, and many of these are free of charge.

If you drive, offer a senior neighbor a ride or consider volunteering for one of the many Brevard organizations that need your help. Visit your senior neighbors, invite them over, or stay in touch over the phone.

We are all in this together. In the words of the Diana Ross song "Reach out and touch somebody's hand, make this world a better place if vou can."

To donate or for information call 321-473-7770 or go to www.HelpingSeniorsofBrevard.org. Helping Seniors is here to serve you.





Your Health and Wellness Checklist

Traci Graf, RN AVID Home Care

I have been a home health care nurse for more than nine years now. In my experience there are certain illnesses that really beat up your body and organs, some causing irreparable damage. Some are silent and will damage very important parts of the body like arterial walls, attacking while people may not even know they have an illness.

Let's explore two of the most common conditions that you can control to stay out of the hospital and living your best life. First, know your important numbers like blood pressure, hemoglobin A1C, and weight, which can be indicative of certain chronic conditions that cause widespread damage.

Hypertension

High blood pressure or hypertension is a silent artery wrecker. Our arteries carry blood with oxygen to every area of our body. They are constantly expanding and shrinking to send blood to other areas. For example, when we stand up from sitting, our arteries become more toned to send blood to the brain. This is a process going on continuously throughout the body.

High blood pressure wears out the elastic quality to the arterial wall, making them saggy and weakened in certain areas of high blood flow. This can result in an *aneurysm*. Much like a weak spot in a tire wall, it will explode eventually, creating a lifethreatening emergency. Common places for an aneurysm are the brain, the aorta through the trunk of the body, and in the aortic arch going to the heart, all of which have very high mortality rates.

Ruining the elastic in the artery walls can cause vascular problems anywhere in the body. Hypertension also puts people at very high risk for stroke. As the pressure inside the artery increases and the blood flow is fast, it is easier for tiny pieces of plaque on the walls to break off and go to the brain causing an embolic stroke.

Control your blood pressure (BP). Quit smoking. Restrict your sodium intake. Normal BP range is 110-130/60-80. Anything higher should be reported to the doctor. If you are prescribed medication for this, make sure you take it every single day. People who do not take their BP medication regularly can cause BP spikes, which are the equivalent of yanking on a piece of elastic over and over; it will give out eventually.

If you are experiencing high BP, you may have a headache, your cheeks may become flushed and hot, or you may feel anxious for no reason.

If you want to monitor your BP or have your doctor adjust medications it is extremely helpful to start a BP log, checking it three times a day, same times daily for at least a week. Take the list to the doctor to identify if there are any trends like higher BP in the afternoon.

Diabetes

This brings us to the next condition, diabetes, another stealthy damager of internal organs. Diabetes can cause blindness, loss of limbs, vascular problems, and kidney failure. These complications occur when the arterial walls become hardened and cannot change pressure minute to minute to shift blood to places where it is needed.

The hemoglobin A1C is the most effective lab value to measure if you are well controlled. This test analyzes hemoglobin (red blood cells carrying oxygen) and identifies a percentage of them that are coated in sugar. It can give a doctor a three-month snapshot of where you are on the spectrum of control. Normal range is below 5.7; between 5.7 and 6.4 is prediabetes; and above 6.5 is diabetes.

All of us experience increased blood sugar levels when we eat. A diabetic, however, will not produce insulin when the level gets too high. In someone without diabetes, the pancreas will react to the rising blood sugar and release insulin to control it. This also can explain why people who are not well-controlled progress eventually to insulin dependence after exhausting the insulin they had. They burn out the pancreas.

(Continued on page 5)





Your Health and Wellness Checklist

> Traci Graf, RN AVID Home Care

(Continued from page 4)

The fastest and most effective way to lower your A1C is through exercise. The latest research shows taking a 10-15-minute walk after dinner will make the quickest change. You must control your blood sugar levels by avoiding sweets, fruits, and complex carbohydrates.

Many diabetics turn to sugar free candies and sweets. This is worse than eating small amounts of real sugar in moderation. The body will immediately be confused and see the sugar substitute the same as sugar. Avoiding any foods that are white is very helpful at controlling blood sugar. The human body turns food high in white processed flour into sugar: white bread, white rice, white pasta all will have the same effects.

Both uncontrolled diabetes or hypertension result in chronic kidney disease and kidney failure. The sad part about damage from uncontrolled diabetes is once it starts to show, it is usually irreversible, so it is very important to know your numbers and where you stand.

Overall, eating the right foods, staying well hydrated with water, doing moderate daily exercise, and getting enough sleep should keep you in balance with your health.

If you are struggling with hypertension or diabetes, have a talk with your health care provider about what you and the doctor can do together to make a change. If your doctor has ordered lab or imaging tests, please have them done before your appointment!

Make yourself a priority, try and get fresh air and sunshine at least several times a week. Consider challenging yourself with something you have never done. Take a kayak ride, enroll in a dance class, take a walk on the beach. Do whatever makes you feel good and promotes health and wellness.



FREE Fall & Balance Assessment!

Jital Patel, OTR/L, CFPS, DRS Coastal Occupational Therapy

We are excited to announce a valuable opportunity for all our esteemed seniors in the community. The upcoming "Fall and Balance Assessment" event, hosted by the new Senior Resource Center in collaboration with Coastal Occupational Therapy, is a must-attend for those seeking to enhance their well-being and maintain an active lifestyle.

Falls can be a significant concern as we age, but with the right knowledge and preparation, we can reduce the risk and ensure our safety. That's why Coastal Occupational Therapy and the Senior Resource Center have joined hands to create this exceptional event dedicated to preventing falls and improving your balance.

At the Fall and Balance Assessment, participants will have the opportunity to undergo a personalized assessment by skilled therapists, who will evaluate various aspects such as balance, strength, and mobility. This assessment will provide crucial information about individual fall risks, enabling seniors to take proactive measures to enhance their safety and well-being.

So mark your calendars for the Fall and Balance Assessment event at the Senior Resource Center. Let's come together, learn, and empower ourselves to live life to the fullest. Remember, knowledge is power, and by knowing your risk, you can stay safe and embrace a vibrant and active lifestyle. See you there!

FALL & BALANCE ASSESSMENT WEDNESDAY, JULY 12, 2023 3:00PM - 4:30PM**OMNI HEALTHCARE TOWER** 1344 S. APOLLO DR., SUITE 2C RSVP: 321-361-8040





Taking Care of Your Heart: Checklist for Seniors

Denise Bergman, CSA, CDP Senior Care Authority Brevard

As we age, it is important to take extra care of our hearts. Exercise, diet, and supplements can all contribute to a healthier heart and a longer life.

✓ Exercise Benefits for Seniors

Regular exercise is essential to maintain heart health. Even low-intensity exercises such as walking or swimming can provide many benefits, including improved cardiovascular health and increased flexibility and strength. Yoga or tai chi are also great options to improve balance and reduce stress levels.

✓ Supplements for Heart Health

Supplements can also benefit your heart health. Omega 3 fatty acids reduce inflammation, which is linked to many chronic conditions such as heart disease. Vitamin D3 can lower cholesterol levels and decrease the risk of stroke. In addition, taking CoQ10 supplements may help prevent cardiovascular disease by supporting healthy blood pressure levels. Consult with your doctor before starting any supplement regimen to ensure you're taking the right dosage and that they won't interact with other medications you may be taking.

✓ Heart Healthy Diet Guidelines'

Eating a healthy diet can also help keep your heart in good shape. Foods rich in antioxidants such as fruits, vegetables, nuts, and seeds help fight free radicals that increase the risk of cardiovascular disease if left unchecked. Sources of omega-3 fatty acids like salmon or flaxseed oil can help protect your heart from damage caused by inflammation. Additionally, limiting sodium intake is essential for managing high blood pressure, a major risk factor for stroke and other cardiovascular diseases.

Keeping your heart healthy should always be a priority but especially as you age! Exercise, supplements, and diet all play an important role in maintaining your heart health so make sure you're taking care of yourself! If you need additional information about how best to maintain a healthy lifestyle as a senior, consult your doctor who can give personalized advice that fits your needs best!



Get Answers to Your Medicaid Questions

Corina Savela Total Long-Term Care Consultant Services

Almost 92 million people were insured through Medicaid as of November 2022, but the government estimates that about 15 million may lose coverage as the COVID-19 public health emergency ends.

If you're concerned about losing your healthcare coverage with this change — or if you already have — read this to learn about what led to this moment and what to expect moving forward.

Shortly after the pandemic began, Congress passed the Families First Coronavirus Response Act requiring states to keep Medicaid members continuously enrolled until the emergency ended. As of April 1, 2023, states began returning to regular operations, including checking eligibility and terminating coverage for those no longer eligible.

States will have a 12- to 14-month "unwinding period" to determine who will still be eligible for Medicaid, and many people will lose their coverage during this time. You may have lost coverage as early as April 1. Certain states are quicker at determining eligibility than others, so it could take up to a year before you're removed from the program.

Notifications of non-coverage can arrive via mail, phone call, text message, or email. You could also receive new forms allowing you to re-enroll if you're eligible. Re-enrollment could take at least 30 days to complete, and the coverage could be retroactive up to 90 days.

The Centers for Medicare & Medicaid Services are allowing a Marketplace Special Enrollment Period for those who qualify but lose coverage during the unwinding. You can apply for Marketplace health insurance from March 31, 2023, through July 31, 2024. Premium tax credits based on your income could mean you pay nothing for this coverage.

It can be a confusing time when you're no longer Medicaid eligible. Please don't hesitate to call or email with your questions. (321) 752-0995





Failing to Plan Is Planning to Fail!

Hollie Fincher, PTA, LT, CDP, ED Hibiscus Court Assisted Living

Are you prepared for the unexpected? "Old age" It's still one of the last taboo subjects of modern society. Everyone's aware of it, everyone knows it will happen one day, but even now it's still one of those topics that no one wants to bring up.

Maybe you've decided to tackle getting older head on, but it doesn't mean your family will be happy to; they may think you're being morbid or worrying about nothing, but it is important you have a what if... conversation with your closest friends and family letting them know exactly what your wishes would be if you became unable to make those decisions due to a change in health status.

> Plan for your needs...before they become necessary.

The last thing you need in your old age is stress. Try to envision the kind of needs you might have as you age and deal with them while it's still easy to do SO.

- Are you still in the family home you've been in for the last 20 to 30 years? Do you still need three bedrooms? Are you able to manage the upkeep of the home? The older the home, the more repairs you can expect.
- Should you consider moving closer to family to form an extended support network?
- When your mobility fails you, who will help?
- Did you plan financially? Caregivers at home, assisted living options? Around the clock care can be costly.

Do you have a living will, power of attorney, or do-not-resuscitate order (DNR)? What are your wishes and are advanced directives in place?

All these things are well worth considering as you reach retirement age. One out of three aging adults will develop some form of dementia. When your mind starts slipping, is everything in place? Did you complete your checklist?

Know what you want.

While most people envision retirement as no work and lots of play, that's not always realistic. Even if you don't want to work (and don't have to bring in extra money), you'll want to find activities that keep you wanting to get out of bed in the morning.

So, before you even start thinking about money, your first step is to think about what you really want at retirement. Once you decide what that is, did you save enough? Here are some retirement calculator websites that may help:

https://www.bankrate.com/retirement/retirementplan-calculator/

https://www.nerdwallet.com/investing/retirementcalculator

https://investor.vanguard.com/toolscalculators/retirement-income-calculator

Believe me when I say the unexpected will happen and, if you're not prepared, it will create a hardship between family and friends. No one wants to see a loved one struggle, but in this day and age money doesn't go as far as it did. So make your check list and get your ducks in a row for when the time comes, because it will come rather you're ready or not!





Medicare Drug Coverage

Jerry Hadlock Insurance Agent, Medicare Solutions

Once you become eligible for Medicare, even if you don't use a lot of prescription drugs, you may want to get Medicare drug coverage to help lower your drug costs and avoid a late enrollment penalty. You can join or switch drug plans between October 15–December 7 each year, with your coverage beginning January 1 of the following year. When choosing drug coverage:

- Decide if you should get Medicare drug coverage or keep the coverage you have.
- If you have drug coverage now, ask if it's
 "creditable prescription drug coverage." This
 means your plan pays, on average, at least as
 much as standard Medicare drug coverage pays.
 If you're eligible for Medicare and go 63 days or
 more in a row without creditable prescription
 drug coverage, in most cases you'll have to pay a
 late enrollment penalty when you sign up for
 Medicare drug coverage later. This penalty lasts
 for as long as you have Medicare drug coverage.
- Ask how joining Medicare drug coverage will affect your current plan.

How to get Medicare drug coverage:

This depends on if you keep Original Medicare (which includes Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance)) or choose to join a Medicare Advantage Plan (or other Medicare health plan) with drug coverage.

- If you keep Original Medicare, you can join a separate Medicare drug plan.
- If you join a Medicare Advantage Plan with drug coverage, you'll get your Part A, Part B, and prescription drug coverage, from one plan. Visit Medicare.gov/plan-compare to find plans in your area.

Call: Jerry Hadlock Insurance agent 321-720-4526 Source: Medicare.gov



My Criteria for Tooth Extraction

Lee Sheldon, DMD Sheldon and Furtado, PLLC

We've talked about my belief that too many teeth are being extracted. Here's when I think a tooth should and should not come out.

- 1. The tooth has so much damage that it is not restorable. This is a judgment call. Some teeth can be saved but will take a lot of work. Then it is your choice, based on your dentist's recommendation and the cost.
- 2. The tooth is causing a bone infection. Such a tooth can often be saved with a well-done root canal. That will solve the infection. If you do not do the root canal, you must extract the tooth to resolve the infection.
- 3. The tooth is so loose that you can almost wiggle it out with your fingers.
- 4. The tooth is cracked below the gum line.
- 5. The tooth is stuck below the gum line and can or will damage the adjacent teeth. That usually is an impacted wisdom tooth, which should be extracted in the late teen years.
- 6. There are not enough good teeth in an arch to restore them properly. This usually happens when multiple teeth have already been extracted.

Here's when teeth often don't need to be extracted:

- 1. You're told you have severe periodontal disease, which will only worsen. The teeth don't bother you. You've had no or few extractions. I have countless patients who were told that they needed to extract teeth. They retained their teeth in comfort and function thirty years later.
- 2. You're told that an implant will last a lifetime. We hope your implant will last a lifetime, but the data shows that saving a tooth is often more predictable than a dental implant.



SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS

Online 24/7 - HelpingSeniorsDirectory.com

ADVOCATE & SENIOR PLACEMENT

Senior Care Authority

2412 Irwin St. #39 Melbourne, FL 32901



www.seniorcareauthority.com/brevardfl 321-341-8444

ATTORNEY

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



1751 Sarno Rd Ste. 2, Melbourne www.rhodeslawpa.com 321-610-4542

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

211 E. New Haven Ave. Melbourne, FL 32901 www.AmyBVanFossen.com 321-426-1848; (fax) 321-345-5417



Truman Scarborough Law Office

239 Harrison St., Titusville 321-267-4770 www.trumanscarborough.com

William Johnson, P.A.

140 Interlachen Dr., Suite B Melbourne, FL 32940 www.floridaelderlaw.net 321-253-1667



AUDIOLOGY

Personal Hearing Solutions

8085 Spyglass Hill Rd., Melbourne 321-253-6310 www.personalhearing.org

CARE MANAGEMENT

Emerald Care Management LLC

Karen Wernlund, B.S. Psy. 321-622-8030 Care Consultant & Guide to Independent Living

CARE MANAGEMENT

Total Long-Term Care Consultant Services

6767 N. Wickham Road #400 Melbourne, FL 32940 www.TlcConsultantServices.com 321-752-0995



DENTIST

Sheldon & Furtado, PLLC

2223 Sarno Road, Melbourne www.drleesheldon.com 321-802-2810



GENERAL CONTRACTOR/HANDYMAN

Hansen's Handyman Services & Construction Remodel, Windows, Doors, Flooring Installation Family Owned & Operated Since 2007 321-302-9441 • Licensed/Insured

GRAB BARS

Same Day Grab Bars®

3830 S. Hwy A1A 4-113, Melbourne Beach www.samedaygrabbars.com 800-215-7560

HEALTH

Practitioners in Motion

Mobile medical providers, geriatric-focused practitionersinmotion@gmail.com 321-216-2288

The Medicine Shoppe Pharmacy

2176 Sarno Rd., Melbourne www.melbourne.medicineshoppe.com 321-242-2440

Visiting Nurse Association

391 Commerce Pkwy #240, Rockledge, FL www.vnatc.com 321-752-7550

ENIORS



SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS

Online 24/7 - HelpingSeniorsDirectory.com

HOME BUILDERS

Monarch Homes of Brevard

Model: 1728 Tullagee Ave., Melbourne www.monarchhomesofbrevard.com 321-806-3948



Avid Home Care, LLC (non-medical)

2425 N. Courtenay Pkwy Ste 10 traci@avidhomecareservices.com 321-392-3400



Best Care Private Duty Nursing

7951 Ron Beatty Blvd., Micco, FL 32976 www.bestcaresfl.com 321-750-5303

Seniors Helping Seniors

1103 W Hibiscus Blvd, Ste 400 www.seniorcarebrevard.com 321-722-2999



INSURANCE & FINANCIAL SERVICES

Care Plus Health Plans

www.careplushealthplans.com 321-751-7645



Health Plan Marketplace / Bruce Williams

1127 S. Patrick Dr. Ste. 1, Satellite Beach www.BWilliamsInsurance.com 321-543-3495

Marisa Mitchell

Independent Insurance Broker MarisaYMitchell@gmail.com 321-233-1535 x101



Medicare Solutions – Jerry Hadlock

Helping you unlock the Medicare confusion 601 E. Strawbridge Ave. Melbourne 321-720-4526 • jldm253@aol.com SENIORS

INSURANCE

Vicki Moore Licensed Insurance Agent

1344 S. Apollo Blvd, Ste 2-C Rm. 4, Melbourne 321-272-0218 SENIORS

victoriam@medtig.com

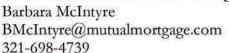
MEALS AT HOME

Chefs for Seniors

Nutritious meals prepared in your home www.ChefsforSeniors.com/Melbourne-FL 321-210-6953

MORTGAGE

Mutual of Omaha Reverse Mortgage





SPONSOR

MOVING

A Mother's Touch Movers

321-253-6040

Senior, Military & Veteran Discounts! Packing/Unpacking! Storage Available!

OCCUPATIONAL THERAPY

Coastal Occupational Therapy

Mobile Outpatient Therapy Service 321-361-8040



www.coastaltherapyfl.com

PHARMACY SERVICE

Canadian Meds of Melbourne



SENIORS

1344 S. Apollo Blvd, Ste 2-C Rm. A, Melbourne 321-754-6976

www.canadianmeds-melbourne.com

PRINTING

Allegra Design, Print, Mail

www.allegrarockledge.com 321-242-1006



SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS

Online 24/7 - HelpingSeniorsDirectory.com

REAL ESTATE / DOWNSIZING

Dr. Kimberly Turner - Seniors Real Estate Specialist / Certified Financial Planner 321-451-4988 info@doctorkimberlyturner.com

James Shurte P.A.

Downsizing & Estate Sales 6905 N. Wickham Rd. #110, Melbourne 321-271-1670 jshurte@kw.com

Next Chapter Real Estate Inc.

Debbie Beard, Broker 321-298-5562 55+ Real Estate & Downsizing Expert www.NextChapterFlorida.com



Team Taranto Keller Williams Realty

Downsizing Experts 2020 Highway A1A Unit 107, IHB 321-961-2871 team@teamtaranto.com



SENIOR LIVING / MEMORY CARE

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

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



Zon Beachside

1894 S. Patrick Drive Indian Harbour Beach, FL 32937 www.zonbeachside.com 321-777-8840



TRAVEL

Helping Seniors of Brevard Travel Club

Merritt Island, FL 32952 travelcenterusa@gmail.com (321) 978-5211 • Chris & Betty We create "trips of a lifetime" for seniors





Got a Dollar? Join the Helping Seniors Services Directory!

Literally \$1 a day is all it takes to add your listing to the growing number of businesses found in our Senior Services Directory!

Published center-section each month in up to 14,000 copies of Senior Scene® Magazine and at HelpingSeniorsDirectory.com, your listing is continously updated and seen by more than 20,000 Seniors in Brevard County every month.



SENIOR SERVICES DIRECTORY

\$1/day (based on annual commitment) is all it takes and gives you the following visibility:



4-line Business Directory Listing each month, for 12 months, in the print edition of Senior Scene® Magazine- in up to 14,000 copies distributed free-of-charge at 500+ pickup locations around Brevard County.



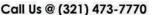
Full Business Directory Listing for 12 months at HelpingSeniorsDirectory.com as well as in the digital editions of Helping Seniors News and Senior Scene® Magazine.

Let's get started! Call Helping Seniors today at (321) 473-7770 or connect via email online at Info@HelpingSeniorsofBrevard.org.



Grow Your Business.

Become a Helping Seniors Business Partner.









Helping Seniors
Senior Resource Center Partners



Canadian Meds of Melbourne (321) 574-6976 Canadian Meds-Melbourne.com



Coastal Occupational Therapy (321) 361-8040 CoastalTherapyFL.com



Next Chapter Real Estate (321) 321-8289 NextChapterFlorida.com



Ruth C. Rhodes, Esq. / Rhodes Law P.A. (321) 610-4542 RhodesLawPA.com



Senior Care Authority (321) 341-8444 SeniorCareAuthority.com/brevardfl



Seniors Helping Seniors (321) 722-2999 SeniorCareBrevard.com



Vicki Moore Licensed Insurance Agent (321) 272-0218 LinkedIn.com/in/vmoorehealthplans



Helping Seniors Gold Sponsors



Hibiscus Court Assisted Living (321) 345-9830 HibiscusCourtMelbourne.net



Reverse Mortgage - B. McIntyre (321) 698-4739 MutualReverse.com



Wuesthoff Brevard Hospice (321) 253-2222 LHCGroup.com



(321) 978-5211 HelpingSeniorsTravelClub.com





Helping Seniors
Platinum Sponsors



Law Office of Amy B. Van Fossen (321) 426-1848 AmyBVanFossen.com



CarePlus Health Plans (321) 751-7645 CarePlusHealthPlans.com



Monarch Homes of Brevard (321) 806-3948 MonarchHomesofBrevard.com



The Residences at Zon (321) 777-8840 ZonBeachside.com



Sheldon & Furtado, PLLC (321) 802-2810 DrLeeSheldon.com



William A. Johnson, P.A. (321) 253-1667 FloridaElderLaw.net



Zon Beachside Assisted Living (321) 777-8840 ZonBeachside.com



Helping Seniors Silver Sponsors

Avid Home Care Services - (321) 392-3400 AvidHomeCareServices.com

Chefs for Seniors - (321) 210-6953 ChefsforSeniors.com/Melbourne

Cristin Taylor - Public Adjuster - Coastal Claims (321) 537-9180 - Coastal Claims.net

Fyzical Therapy & Balance Center (321) 372-3090 - Fyzical.com/Indialantic

Marisa Mitchell - Health Plan Markets
(321) 361-1040 - Facebook MyMitchellInsurance

Medicare Solutions - Jerry Hadlock, Jr. (321) 720-4526 - Email JLDM253@aol.com

Practitioners in Motion - (321) 216-2288 PractitionersInMotion@gmail.com

Team Taranto - Keller-Williams Realty (321) 676-0185 - TeamTaranto.KW.com

Total Long-Term Care Consultant Services (321) 752-0995 - TLCConsultantServices.com



Mom & Me by Audrey & Kimberley

DEAR MOM AND ME,

On special occasions we take our widowed elderly aunt out to lunch. She enjoys going out and we enjoy her company. She is kind caring woman who worked hard and she and her husband were very successful. She always asks for small portions, but the plate always comes piled high. When we are about to leave she puts any extra rolls in her purse, and we find that very embarrassing. What can we do, we hate to criticize her?

- Her Favorite Nephew

DEAR NEPHEW.

Your aunt's possessive behavior is the direct result of her early social experience. When she was growing up in the depression era food was very scarce - nothing could be wasted and she learned her lessons well. No matter how successful she and her husband became their early training stuck.

When I was working the director of the division of aging talked to restaurateurs complaining about the large portions being served and their response was that restaurants were in the business to sell food!

I would suggest that your aunt order an entree that travels well. Tell her to ask the wait staff for a take home. She can then be very chic in not using the politically incorrect old fashioned term "doggie bag".

So far as taking home rolls young people as well as the elderly do that. Don't say anything to embarrass her and spoil your nice outings.

Audrey

p.s.: After food has been brought to the table it can never again be served by the restaurant, if your aunt does not take it home it goes in the garbage. Better for her to get some benefit than to have it become garbage.

DEAR FAVORITE,

I can think of many disturbing behaviors, taking home left over food is not one of them. Particularly when restaurants are set up to assist customers to take home foods with the take home containers.

Given the choices of either throwing away good food, which is wasteful or eating everything on the plate, which could lead to weight difficulties, I think your aunt is making the best choice.

It is my opinion that when individuals are told or made to feel that they need to eat everything on their plates they are being encouraged to ignore their own body's feelings of "fullness". This is a factor that leads top overeating and obesity. Enjoy your outings with your aunt and do not say a thing.

Kimberley





SENIOR NEWS LINE

When It's Time for a **New Cellphone**

By Matilda Charles

ike it or not, sometimes we just have to buy a new cellphone. When the old one won't hold a charge anymore or it won't take the newest security updates, we have to cave in and begin a hunt for a new one.

Sometimes it's easy. You take the old phone to the same store where you bought it and tell them you want an upgraded version of that phone. You look it over, press all the buttons, like it, and there you go ... a new phone.

Most of the time, however, it's not that easy. Technology moves along so quickly, and so do the capabilities of new phones. If it's been more than three years since your last phone purchase, talk to friends and family. Play with their phones and see how they feel in your hand. Look up cellphones on the internet and compare the features -- all before you even head to a phone store.

Your choice of phones depends in part on what you want it to do. If you want to keeps things simple, check out RAZ phones and the Jitterbug lineup. The RAZ phones, for example, only do regular voice and video calls.

For fancier options, do you want to cruise the internet, send email, watch videos, make calls, take photos, send text messages or play games? Most of the phones out there now do all of this.

Decide in advance how you want to handle the purchase of the phone. Do you want it to be part of a monthly plan or pay for it completely? Do you want to be on a monthly plan at all, which may involve signing a contract?

Additionally, ask at the store whether they'll give you anything for trading in your old phone and whether they'll transfer your information to a new phone. (c) 2023 King Features Synd., Inc.

TimeshareVictim.com

Legal Timeshare Cancellation for less! Stop The Financial Bleeding! 100% Money Back Guarantee A+ BBB Rating <> Five Star Reviews

800-223-1770

Trust Is Our Reputation...Since 2007

King Crossword

ACROSS

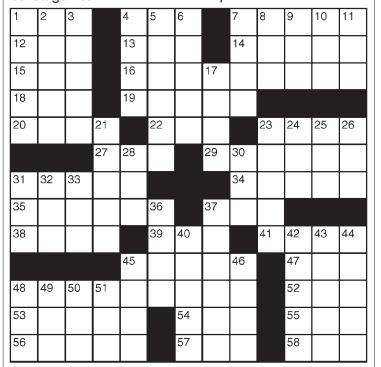
- Fireplace residue
- ion?
- 7 "Serpico" director
- 12 Scary cry
- 13 Oklahoma city 55 Slugger Mel
- 14 Sports venue 15 Takes too much, briefly
- 16 First-rate
- 18 Mafia boss
- 19 "Once upon
- 20 Send forth
- 22 Author Umberto
- 23 Hardly hirsute
- 27 Do sums
- 29 Composer Prokofiev
- 31 New Zealand native
- 34 Daydreamer Walter
- 35 Hansel's sister 10 Em halves
- 37 Center
- 38 Round Table titles
- 39 Jargon suffix

- 41 Winds up
- 45 Michelangelo masterpiece
- 4 Height of fash- 47 Have the flu
 - 48 First-rate
 - 52 Bikini top
 - 53 Worth
 - 54 Samovar
 - 56 Brownstone
 - feature 57 "The Bells" author
 - 58 "See ya!"

DOWN

- 1 Home 2 Sin city
- 3 Egypt's
- Mubarak
- 4 "Funny!"
- 5 Redacted 6 Wizardry
- 7 Chantilly, e.g.
- 8 Web address
- 9 "Give break!"
- 11 Prof's helpers
- 17 Med. plan options
- 21 Small fruit pies

- 23 Illegal payment
- 24 Literary rep
- 25 Allow
- 26 Hobbyist's abbr.
- 28 Conk out
- 30 Outback bird
- 31 Brit. sports cars
- 32 Onassis nickname
- 33 Not 'neath
- 36 "Star Wars" royal
- 37 Straight, for short
- 40 Clinch
- 42 Moaul
- 43 Begrimed
- 44 Roofing mate-
- 45 Get ready, briefly
- 46 "Rule, Britannia!" composer
- 48 Den sets
- 49 Feedbag bit
- 50 Mideast org.
- 51 Pair with an air



PAW'S CORNER

By Sam Mazzotta

Beware of Some "Natural" Flea and Deworming Treatments

DEAR PAW'S CORNER: I want my dog to be healthy and to use natural treatments as much as possible. So I don't like giving her conventional, mainstream flea and tick chewables or making her wear a chemical-laced collar. And if I have to deworm her, I don't want to give her medications that carry a risk of side effects. But I'm also seeing a lot of products that are touted as "natural" that contain ingredients that are pretty questionable -- like garlic tablets for dogs! (Garlic is toxic to dogs and cats, if you're wondering.) Can you let your readers know that it's very important to read the labels and make sure a natural supplement is actually safe?

- Rebecca in Winchester, Virginia

DEAR REBECCA: You told them, and I thank you. Many "natural" flea and tick preventatives exist today, but reading the label is imperative.

Over-the-counter treatments and preventatives are not as tightly regulated as prescription medications

given by veterinarians. They may contain ingredients that are known to be harmful to dogs and cats -- like garlic. onion or tobacco. And they are generally less effective at prevention, and often completely ineffective for treating an active infestation.

There's a risk that over-the-counter and "natural" medications can make your pet as ill -- or even sicker -- than the vet's recommended medication. Treating parasitic infestations in pets can be tough, and it's important to balance the type of treatment with the health of the pet.

So folks, read the labels, consider all the risks and talk to your vet before jumping entirely onto the "natural" wagon.

Send your tips, comments or questions to ask@pawscorner.com.

(c) 2023 King Features Synd., Inc.

Are you a SENIOR who needs assistance in finding services for:

Health, Household, Financial, Legal or other Needs?

Call: (321) 473-7770

Visit: www.HelpingSeniorsofBrevard.org



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

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

The Most Important Things...cont'd from pg 21

Whether you're traveling on business and your company is doing the booking for you, or your significant other is handling it, remind them of your full name, as it's written on your passport, so there's no miscommunication. Your bests bet is to book with Senior Travel for your airline tickets, cruise and land packages, hotels, and car rentals! Our agents will make sure they have all the correct information!

Once you get married, it will take two weeks for your official marriage certificate to be issued. If you're heading off to your honeymoon within that time frame, it's best to grab a flight under your maiden name because the airline will charge you for any changes. It's easier to update your name when you return, as the State Department gives you 12 months from your wedding date to file for a passport with your married name, free of charge. To summarize, if you just got married and your passport or ID is in your maiden name, do not use your married name. You will be denied boarding!

Arrival at the Airport

Calling all newlyweds!

No matter what the airline ticket states, because of covid, please plan for extra time for the TSA and the airlines to

The Most Important Things... cont'd on page 46



Helping Seniors Info Series

Helping Seniors Info Series

Friday - July 7, 10:00am - 11:00am - Zon Beachside (1894 S Patrick Dr -Indian Harbour Beach). This 55-minute event is free - as are the coffee & snacks.

Monday - July 31st, 10:30am-11:30am - Buena Vida Estates (2129 W. New Haven Avenue - Melbourne). This 55-minute event is free - as are the coffee & snacks - and those with

RSVP's also receive Take-Home Lunch.

Join Helping Seniors July's Senior Information Series Presentation "Your Health & Wellness Checklist) with Guest Panelists Tami Leeburg, AAPRN (Practioners in Motion); JItal Patel OTR/L, CFPS, DRP (Coastal Occupational Therapy) and Nancy Colwell, Licensed Insurance Agent (Humana/ CarePlus)

Renters of Palm Bay FL Housing Workshop

Saturday - July 15, 9:00am-12:00n - Brevard Hispanic Center (4670 Babcock St NE - Ste 5 - Palm Bay). CALL-ING ALL SENIORS OF THE CITY OF PALM BAY!!! If you are renting your home we have important information that you need to know. Helping Seniors of Brevard and Christian Housing Ministry, Inc have joined forces to help you protect your rights as a renter.

Call about our next workshop and schedule a free one on one counseling session TODAY! There is No

> Charge for this Workshop for Qualified Renters. Space is very limited and open to Residents of Palm Bay FL

CALENDAR HIGHLIGHTS





Find SCG-TV:

Spectrum Channel 499 Comcast (North Brevard) Channel 51 Comcast (South Brevard) Channel 13 AT&T U-Verse Channel 99

Date	Day	8:00am	8:30am	5:00pm	5:30pm
Jul 3	Mon	Top 3 Public Benefits Questions	Is Assisted Living Right for You?	Controlling Cost of RX Medicines	Chefs for Seniors
Jul 4	Tue	How a Public Adjuster Helps	Medicare (Questions & Answers)	Probate - What it is/How it Works	What Assisted Living Can Mean
Jul 5	Wed	Reverse Mortgage-Now the Time?	Living Beyond Your Current Home	Senior Travel - Safe & Fun	New to Florida? Elder Law
Jul 6	Thu	Technology & Home Care	Periodontal Disease	Golden Providers - B2B	Care Management
Jul 7	Fri	Parts of Medicare	Life Enrichment	Al Dia Today Newspaper	Capital Update
Jul 10	Mon	Senior Info in Senior Scene	Safe & Secure at Home	Your Legal Documents Checklist	Helping Seniors Directory
Jul 11	Tue	Discounted Prescriptions	Durable Power of Attorney	3 Reasons for Reverse Mortgage	The Dirty "D" Word - Dementia
Jul 12	Wed	Helping Seniors Travel Club	Printing & Direct Mail Options	Checking out Zon Beachside	Stay Safely at Home
Jul 13	Thu	How Assisted Living Helps Thrive	Real Estate Transactions	Great Employment for Seniors	Cosmetic Dentistry
Jul 14	Fri	What Elder Law Attorney Can Do	Helping Seniors 12 Years Later	When to Call Adult Abuse	Capital Update
Jul 17	Mon	Finding Good Help at Home	Two Assisted Living Questions	Get Your Ducks in a Row - Part 1	Get Your Ducks in a Row - Part 2
Jul 19	Tue	Hometown News/AARP	Trusts	How to Cruise Successfully	Senior Info in Senior Scene
Jul 20	Wed	Senior Real Estate Things to Know	Senior Mental Health	Avoiding Probate	Medicare (Questions & Answers)
Jul 21	Thu	Importance of Dental Evaluation	How Reverse Mortgages Work	Ordering RX at Lower Prices	Power of Attorney - Super Powers
Jul 22	Fri	Chefs for Seniors	Care Management	Vial of Life	Capital Update
Jul 24	Mon	Will Medicare Pay for Ambulance?	Housing for Homeless	Parts of Medicare	Value of Professional Printing
Jul 25	Tue	5 Steps to Stay Safe at Home	Too Many Teeth Extracted?	How SRES Helps Real Estate	Reverse Mortgage-Now the Time?
Jul 26	Wed	Life Enrichment	Smorgasboard of Legal Matters	How a Public Adjuster Helps	Put Kids on Bank Account?
Jul 28	Thu	Real Estate Transactions	The "Talk" About Assisted Living	Technology & Home Care	All About Home Health Care
Jul 28	Fri	Things to Know Elder Law	Senior Travel Safe & Fun	In Home Care Giving	Capital Update
Jul 31	Mon	Getting RX at Best Prices	Elder Law Services	Helping Seniors Travel Club	Real Estate for Seniors





12pm - 1pm Wednesdays

Listen on 90.3 WEJF-FM Radio or online WEJF.net

Date	Day	Program	Topic	Special Guest	
Jul 5	Wed Helpir	ng Seniors Radio	Focus on Elder Law	Bill Johnson, Esq.	William A. Johnson P.A.
Jul 12	Wed Helpin	ng Seniors Radio	Focus on Your Smile	Dr. Lee N. Sheldon	Sheldon & Furtado, PLLC
Jul 19	Wed Helpir	ng Seniors Radio	Focus on Real Estate	Barbara McIntyre	Reverse Mortgage Funding
Jul 26	Wed Helpir	ng Seniors Radio	Focus on Help at Home	Jennifer Barton	Seniors Helping Seniors

Helping Seniors Resource Center Events

1344 S Apollo Dr - Ste 2-C -Melbourne

Wednedsday - July 12, 300pm-4:30pm - Fall & Balance Assessment: Know Your Risk, Presented by Coastal Occupational Therapy

Thursday - July 20, 300pm-4:30pm - Drive Safe Brevard: Empowering Independence, Presented by Coastal Occupational Therapy



SENIOR SCENE is on Facebook!

Get updates & info @ facebook.com/ Seniorscene

Something New For One Or Two

Recipes especially created for 1 or 2 diners

July is the month that brings to mind picnics. Whether they are a full family reunion or just an intimate picnic for two on the side of the bay, the colors red, white and blue and the word cool are synonymous with summertime and July. The following recipes can be doubled for company; but a picnic for two sounds really nice.

RED — GAZPACHO

1 large ripe tomato, peeled, seeded and chopped

2 T. chopped onion

2 T. each, chopped red, green &

yellow peppers

2 T. cucumber chopped

1/4 t. salt

1T. wine vinegar

2 t. garlic powder

1 T. chopped parsley

1 14.5 oz. can of Hunt's diced tomatoes with basil, garlic & oregano, chilled

Place the fresh tomato, and the can of tomatoes into a blender with 4 or 5 ice cubes, blend for 20 seconds, add the vinegar, garlic powder, salt, and parsley. Blend again for 30 seconds. Chill until serving time. Put into bowls and top with half of each of the chopped onion, peppers and cucumber.

WHITE — CHICKEN CHAUD

2 large chicken breast halves, simmered in chicken broth for 25 minutes. Chill for an hour or overnight. **Chaud Froid Glaze:**

1/2 of a 3 oz. package of cream cheese, softened

2 T. mayonnaise

1 T. lemon juice

½ t. grated lemon peel

¼ t. salt

2 t. snipped fresh dill

Mix all of the ingredients together and chill until serving time. To assemble: Place a large Romaine lettuce on each of the serving plates, Add a thick, peeled slice of very ripe tomato, top with a chicken breast half and ice the breast with the cream cheese mixture. Garnish with slices of fresh avocado and sprinkle with more fresh dill and



toasted slivered almonds. You can serve with a good French dressing if you wish. To prepare for a picnic, assemble and gently wrap into plastic wrap and keep next to ice. Serves 2

BLUE — **BLUEBERRY TARTS**

1 cup graham cracker crumbs 1/4 cup sugar 2 T. melted butter Mix together and press into 2 tart pans or tins. For the filling use 2 eggs, beaten 1/4 t. lemon extract 1/4 cup sugar 1/2 of an 8 oz. package of cream cheese, softened

Mix all together and fill the tart crusts, Bake at 350 degrees for 15 minutes. Cool and top with fresh blueberries. You can carry along a can of Redi-whip to top the tarts. These too can be wrapped in plastic wrap and kept on ice for the picnic.

Check out our newly redesigned website!



Always Updated. Always Available. 24/7 Online.

SeniorSceneMag.com

www.SeniorSceneMag.com

Easy to find all things seniorrelated in the Space Coast area!

- Directory
- Community
- Entertainment
- Financial Advice
- Senior Health
- General Interest
- Around the House
- Nostalgia and more!

Veterans Back to Class/Joe Foss Institute: Still Working in Brevard County After 8 Years (Aug 2023)

OAACC and the Veterans Memorial Center (VMC) of Brevard County created a special program in 2015 in part-nership with the Joe Foss Institute (JFI), now a part of Ari-zona State University. Eight years later it has proven its value in dozens of schools on the Space Coast, including public, private and some home schooling groups. We call it Brevard Veterans Back to Class (VBC). With Covid in 2020-21, BVBC turned to filming 18 veterans covering key topics of value to schools which have become additional tools available to all BPS teachers.

In 2022-23 eleven VBC volunteers spoke to 2140 students in 15 schools, sometimes bringing VMC Museum combat era trunks to share. Teachers also continued to show our 18 video units on topics ranging from the Constitution to WWII to the GWOT.as well. VBC also helped spark 11 school fields trips not the VMC Museum.

Since 2015 VBC volunteers have presented programs to over 20,000 students at all grade levels and handed out more than 1000 pocket constitutions and 600 hand held American flags thanks to JFI/ASU support.

Our best year was 2016-17 when our volunteers visited

19 schools including elementary, middle and high schools and talked with 6280 students.

JFI covers costs of supporting materials and provides lesson plans as needed. They certify



volunteers and can help with scheduling in local schools. All our volunteers are approved by BPS.

The Program offers links to the teachers who describe their needs for the presentations and offers at least 05-10 minutes each class period to the volunteer veteran to tell their story of service and how being a veteran has impacted their lives. (§)

For More Information contact 757-871-6576: Donn Weaver (MOAACC and VMC)

Weekly SUDOKU

by	Lin	da ¯	Thistle		
9	3			1	

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

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: <





♦ ♦ ♦ HOO BOY!

© 2023 King Features Synd., Inc.



VETERANS POST By Freddy Groves

No More Masks at the VA

ou can ditch the mask now if you visit a Department of Veterans Affairs medical facility. Because, they say, the public health emergency is over.

While it appears that you can walk into a VA medical facility without a mask, there are still high-risk places within the facilities where masks are required: chemo units, emergency and urgent care departments, open bay ICU units, transplant areas, dialysis and spinal cord injury/ community living centers. And, of course, if you have Covid or any other respiratory infection, or even suspect you do, mask up.

Additionally, if you, the patient (or a caregiver or family member) request that medical personnel wear a mask, they're required to do so. Stand up for yourself. If you want a medical provider to put on a mask, say so.

Yes, Covid is fading, but it's not gone. A couple of stats: Across the U.S., only 17% of people have had the newest booster, and only 69% got the original vax. Approximately 4,000 people are in the hospital every day because of Covid. Several states have 2,000 to 5,000 new cases each week. In my state, Covid hospital admissions rose 250% in one recent week in two different counties, yet the state is listed as low level for Covid.

One important fact, and something that might be our undoing long-term when it comes to the Covid battle, is that it's no longer required for insurance to cover the cost of the at-home tests. Veterans, however, can still get two free tests when at a VA medical appointment, if you ask and they're still in stock. (Check the expiration date if you get those.) It's better to have a couple on hand at home than to pay over \$20 each at a civilian pharmacy.

Do yourself (and those around you) a big favor and keep washing your hands a full minute with antibacterial hand soap, not the 20 seconds that is generally recommended. Don't become a statistic at this late date. There have been 870,000 veterans treated for Covid. Don't let your quard down just yet. (§)

(c) 2023 King Features Synd., Inc.





COUPONALS



FREE

Electronic Hearing Test

FREE

Video Otoscopic Ear Inspection

FREE

Batteries for a year

Not valid with any other offer.

See ad on pg. 8

PATSY SKIPPER

Permanent Make-up Artist Inc.

FREE CONSULTATION

ALL SERVICES

Offer Valid to first time clients only

Not valid with any other offer.

See ad on pg. 45

HANDYMAN®

\$**25** OFF

Any Job Over \$150

\$**50** Off

Any Job over \$300

\$100 OFF

Any Job over \$600

For Labor Only. Not valid with any other offer.

See ad on pg. 43



SENIOR SCENE is on Facebook!

Get updates & info @ facebook.com/ Seniorscene



i

Ī

ı

I

PERSONAL HEARING SOLUTIONS

Tinnitus

[and Hearing Loss]

Do You Suffer From Ringing of The Ears?



Lunch and Learn Ringing Ears

This presentation brought to you by Personal Hearing Solutions and Clinical Education Specialist Dr. Susan de Bondt, AUD from Widex will center on the causes of Tinnitus, "Ringing in your ears", and what can be done to improve it.

RSVP NOW! 321-751-6771



You
Deserve
Better Hearing.
Sandra Wagner
BC-HIS

FRIDAY, JULY 21ST 11:00 AM - 1:00 PM

8085 SPYGLASS HILL RD VIERA, FL 32940

PersonalHearing.org



King Crossword Answers

I

Solution Time: 21 minutes

Α	S	Н		Н	Е	М		L	U	М	Е	Т
В	0	0		Α	D	Α		Α	R	Е	Ζ	Α
0	D	S		Ι	Ι	G	Ι	C	L	Α	S	S
D	0	Ζ		Α	Т	Ι	М	Е				
Е	М		Т		Е	C	0		В	Α	L	D
			Α	D	D		S	Е	R	G	Е	_
М	Α	0	R	Ι				М	Ι	Т	Т	Υ
G	R	Е	Т	E			Τ	\Box	В			
S		R	S		Е	S	Е		Е	Z	О	ഗ
				Р		Е	Т	Α		Α	Ι	L
Τ	0	Р	П	R	Α	8	П	R		В	R	Α
V	Α	L	U	Е		U	R	Z		0	Т	Т
S	Т	0	0	Р		Р	0	E		В	Υ	Е

Sudoku Answers

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

Donny Osmond's Summer Tour continued from pg 9

out his first solo performance on television, "You Are My Sunshine."

"I remember doing the show and have a lot of respect for that man because he gave me my start," recalled Osmond.
"In fact, I do a duo with Andy Williams singing 'Moon River' on the big screen behind me in the show. It's become a very emotional part of the evening and people tell me quite a tearjerker. It's included in my rap song that looks back on my career."

Wait, the kid who tore up the pop charts in the early 70s with hit singles such as "Go Away Little Girl," "Puppy Love," and "Too Young," not to mention recording 65 albums over his career, does rap?

"I sure do," said Osmond laughing. "It's become one of the most popular parts of my show where I do a 10-minute rap in front of a big screen video projection outlining my six-decade career."

Like many entertainers, Osmond's career had its low points and these are not excluded from his biographical rap review. "I did one Broadway show that opened and closed on the same day!"

Another favorite Osmond song for younger fans is "I'll Make a Man Out of You" from Disney's 1998 film "Mulan." While appearing in a Chicago stage production of "Joseph and the Amazing Technicolor Dreamcoat," Osmond was

spotted by Disney and asked to join the vocal cast for their new animated feature.

"We turn the whole theater into a 'Milan' moment with a 6-minute full production number including a stick fighting dance on stage and my character, Captain Shang, on the big screen behind me," said Osmond. "I had no idea the song would become a Disney classic." Currently, the YouTube video of the song has over 160 million views and may still be a hit with the grandkids.

Of course, not everyone is a Donny Osmond fan and the 65-year-old singer often chuckles when he looks out into the audience during a show.

"Recently, there was a bearded guy in the front row who looked like one of those Grateful Dead Deadheads and by his attitude I could tell his wife had dragged him to the concert!" laughed Osmond. "But at the end of the show, he was the first on his feet to give me a standing ovation. So it's very satisfying to win over people like that. I'm sure audiences on the summer tour will not only enjoy the music but learn about what I've accomplished over my six-decade career." (§)

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.



VNA - Guide to Healthy Summer Living continued from page 15

cucumbers, eggplant, beets, bell peppers, carrots, celery, okra and green beans.

Q I want to get in shape this summer and plan to jog around my neighborhood a lot. What else can I do to augment my goal to get in shape?

The number one thing you can do to compliment your exercise regime is to maintain a healthy diet. A great rule of thumb is to add plenty of in-season vegetables and keep your protein sources lean. If you eat meat, avoid fatty cuts, and avoid fried foods like fried chicken. Fruit is a healthy dessert, but just don't overdue it because all fruits have natural sugar, some more than others – so do your due diligence. And remember to carve out some down-time, because you're much more likely to adhere to your daily regime – exercise and food-wise – if you take time out to have some fun in the sun!

Another very important thing to keep in mind is to remember to stay hydrated, particularly since you'll be jogging outside. Because of increased sweating during hot summer days, it's easy to become dehydrated without even realizing it, which can be potentially dangerous. And please keep in mind that while extreme heat can be dangerous for everyone, it's particularly dangerous for the elderly and those with chronic medical conditions. If you fall into this category, you should consult your physician to create a safe exercise regime.

My husband gardens a lot in the summer; between that and him going to the beach, I worry about skin cancer. How often does he need to reapply sun lotion

and what SPF should it be?

According to the American Academy of Dermatology (AAD), a good rule of thumb is to reapply every two hours. But if he takes a dip in the water, he should reapply every time he gets out, even if it's been less than two hours. Regarding SPF, the AAD recommends 30 or higher. And be sure that it is water-resistant and offers broad-spectrum protection, in other words, protects against UVA and UVB rays (UVA rays can cause wrinkles and age spots and can pass through window glass, and UVB rays are the main cause of sunburn, but are blocked by window glass. They both can cause skin cancer.)

My daughter wants to go to a tanning salon before going to the beach this summer so she "looks good." Before I okay it, I want to be sure it's safe. Is it?

A No. The United States Department of Health and Human Services and the World Health Organization's International Agency of Research on Cancer have declared UV radiation from artificial sources, like tanning beds and sun lamps, may cause cancer. And bottom line, according to the AAD, there is no safe way to tan. In fact, every time you lie out in the sun, you're damaging your skin, and this damage speeds up the ageing of your skin (yikes!) and increases your risk for all types of skin cancer. 'Enough said! ③

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.

Clyde Mann continued from page 11

videos and worked on my own.

My work is realistic and usually taken from nature. I am inspired by natural beauty, light & shadow. For a while I tried to capture it with photography, but it never looked like what I saw. I work in acrylic & color pencil. So, when I see

something beautiful, I sometimes try to capture what I see & feel about it with paint. I keep trying.

Clyde has been a member of the Brevard Cultural Alliance for several years.

Clyde Mann 🛞



1. MOVIES: Which movie features the line, "Where we're going, we don't need roads"?

2. HISTORY: Which serious disease was declared eradicated in 1980?

3. GENERAL KNOWLEDGE: What color is the "black box" that is used to record data on airplanes?

4. GAMES: How much does getting out of jail cost in the board game Monopoly? 5. LITERATURE: What kind of animal is the novel "Black Beauty" about?

6. U.S. PRESIDENTS: Who was the youngest president?

7. TELÊVISION: Who played the Penguin in the original "Batman" TV series?

8. GEOGRAPHY: What is the northernmost point of the United States?

9. ASTRONOMY: Which is the only planet in our solar system that spins clockwise?

10. FOOD & DRINK: Which fast-food restaurant chain claims that "We have the meats"?

Answers

Venus.
 Venus.
 Mrby's.

8. Point Barrow, Alaska.

7. Burgess Meredith.

6. Theodore Roosevelt (42).

5. A horse.

4. \$50.

3. Orange.

2. Smallpox.

I. "Back to the Future."



Sex and Older Adults

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

exual activity is an important part of health and wellbeing and it correlates with greater enjoyment of life for older adults. People do not become asexual with age, although they might modify their sexual activity as a consequence of physiological changes.

According to the National Institute of Aging (U.S. National Institutes of Health) sexuality is the way we experience and express ourselves sexuality. It involves feelings, desires, actions, and identify, and can include many different types of physical touch or stimulation. Intimacy is a feeling of closeness and connectedness in a relationship that can occur with or without a physical component. Aging brings life transitions that can create opportunities in older adults to redefine what sexuality and intimacy means to them. Some older adults strive for both a sexual and intimate relationships, some are content with one without the other, and still others may choose to avoid these types of connections.

The first misconception is that older adults are neither sexually active nor interested in sex, so there is no reason to ask them about their sexual health. However, although the frequency of sexual activity tends to decline with age, older adults are still sexually active. In a study in England, 86% of men and 60% of women aged 60-69 years reported being sexually active, as did 59% of men and 34% of women aged 70-79 years, and 31% of men and 14% of women aged 80 years or older. Even 10% of people older than 90 years reported being sexually active in a Swedish study. In fact, in a U.S. study of people aged 75-85 years who were sexually active, 54% reported having sex two or three times per month and 23% reported having sex one or more times per week.

The second common misconception is assuming that the term sex refers only to partnered sex and intercourse. which is not the reality for many older adults who adapted their sexual activity because of erectile dysfunction, vaginal dryness, arthritis, mobility limitations, effects of medication, or serious health conditions. In a small study in Poland, older adults reported various expressions of sexuality, giving importance to physical and emotional intimacy as part of what they considered as having sex.

The third misconception is that older adults are not at risk of sexually transmitted disease, and therefore there is no need to ask about their sexual history or discuss their sexual behaviors. The rate of sexually transmitted infections among those aged 55 years or older has consistently increased and has more than doubled over the past decade. Dada from the U.S. Center for Disease Control and Prevention indicate that the prevalence of gonorrhea among those aged 55 years

or older has increased from 3.5 cases per 100,000 people, in 2010, to 17.2 per 100,000 in 2020, and that syphilis and chlamydia are following similar patterns.

This generation of older adults rarely considers using protection because they came of age at a time when sex education in school did not exist, HIV was virtually unheard of, and their main concern in seeking protection was to avoid pregnancy. Today, older adults are more likely to participate in the hook-up culture of casual encounters and condom-less sex, which might be further encouraged by the availability of drugs for sexual dysfunction, and commonality of living in retirement communities, and the increased use of dating apps for seniors.

Despite a potential feeling of discomfort or even worries of offending or embarrassing their older patients, physicians need to be proactive in discussing sexual concerns and making sexual health a part of routine health care. Physicians are perfectly comfortable initiating discussions about bowel movements, an equally private

Sex And Older Adults cont'd on page 49

We Can Enroll You in a Plan Virtually by Phone or Email

Turning 65 Soon? Call Me for Help Understanding Medicare. Never a Cost or Obligation.

If you are confused by what to do about your healthcare needs, remember you have options. Personal, confidential support from a professional, independent insurance advisor. I can make it easy with all the information you will need to make an informed decision.

- Medicare Advantage Plans
- Medicare Supplement Plans
- Prescription Drug Plans
- Life Insurance / Final Expense
- Individual Health Plans for all ages
- Short-Term Medical Plans
- Dental and Vision Plans
- · Long-Term Care



Bruce Williams

321-543-3495 bwilliamfl@gmail.com www.bwilliamsinsurance.com

1127 S. Patrick Dr. Suite 1 Satellite Beach, FL 32937

Dedicated to Your Health and Well Being!

Call Today for a FREE 2023 Calendar and Health **Insurance Consultation!**

If you are thinking about updating your Medicare plan, call today to schedule an appointment.



The Most Important Things to Check When Booking a Flight continued from page 37

check for covid vaccination cards and other documents that may be needed. I rather have you spend time in the airline lounge or sitting at the gate instead of waiting in a long line and your flight takes off in 30 minutes. Normally you should arrive at the airport at least 2-3 hours before an international flight and at least 1:3-2:00 hours before your domestic. Let's see what might happen when covid becomes our next yearly flu!

When looking up an airline schedule?

When you go online (not using the airline web site) most airlines give you the lowest price first to entice you to book on their site. However, you MUST look at the flying time from city to city. As an example, Air Canada had a one stop flight from Orlando to Dubai with a stop in Toronto. Price looked great at \$606.00 including all taxes. But when I looked at the flying time, it as 50 hours on the outbound

> and 35 on the return. The normal flying time is 18 hours approx. So, when I investigated the ticket, I found that you had to stay in Toronto for 1 ½ days on both flights. The other flight was a one stop from Orlando to Dubai with the stop in Frankfurt. Flying time was 18 hours and the transfer time was 1 1/2 hours both ways. A great flight but cost \$1050.00. Which one would you take? Always call your Senior Travel agent for the best airline rates and schedules!

For any time of travel information local or worldwide please call Chris at Senior Travel: 818-430-1480. (§)



Proudly Supporting **Local Business Since 2011**

LOCAL BUSINESS DIRECTORY **EVENTS • COUPONS • PROMOTIONS** FOOD • WINE • ART • CULTURE **ENTERTAINMENT & MORE!**



EVERYTHINGBREVARD.COM

321.676.8920

INFO @ EVERYTHING REPEVARD COM

Dreamer, Schemer, Scoundrel William Henry Gleason... continued from page 10

The final report submitted to the Freemans Bureau said Florida would not be suitable for Negro homesteads and was too good to be given to Blacks. Hunt and Gleason immediately returned to Baltimore, packed up their families and in a rented schooner headed south (1866). They arrived at Fort Dallas, an abandoned building of the Seminole Wars with expensive furnishings and extensive libraries.

Within two years, William Hunt and William became the power brokers of the new community. Between them they hold a bevy of public offices, Mayor, Board of Education port inspector. State wide Hunt became State Senator and Gleason Lt. Governor to old Wisconsin friend Governor Reed.

Florida, after the Civil War, was dead broke, but the Hunt/Gleason team had ready cash for investments. The vehicle for money making had been arranged by the Federal Government in the 1850s. Originally swamp and overflow lands belonged to the nation, but Congress made those lands available to the states to help improve development and transportation. Financial and exploration wheels began to spin in Gleason's fertile mind to bloom as a modus operandi for his family for the next century.

The simple plan, using the Swamp Act, allowed elaborate schemes to drain land for transportation canals or other

improvements in exchange for free land or the right to drain the Everglades six million acres and then purchase the land for seven cents an acre.

When offered one of Gleason's deals, Governor Reed had pangs of conscience and according to some Republicans was trying to give too much to ex-slaves. Gleason, believing he had strong support, declared himself Governor. It didn't work. He left town. Returning to Miami in 1868, he passed along the Indian River and saw a way to connect the St. Johns River to the lagoon and perhaps to the Atlantic. Besides, the place was a beautiful settlement called Arlington. He bought 1600 acres for \$1.25 an acre.

Still in control of Dade County, he was elected a State Representative, lead in digging canals, had a rice plantation and lumber business. Backing the opening of the Lake Worth Inlet, he platted land creating the Town of Jupiter and the associated hamlets of Venus and Saturn.

Gleason and Hunt partners held contracts to deliver mail. hiring local men to do the work. Gleason had contracts to build Houses of Refuge for crew of ships in distress or wrecked along the Atlantic from Canaveral to Ft. Lauderdale.

Conceiving of the first university of Florida, Gleason promoted the Florida Agricultural College on his Arlington properties. He now called the place Eau Gallie donating the land where a substantial coguina building of ten classrooms was raised.

By 1875 plans were for his navigation channel eastward from the St. Johns River to connect with Elbow Creek. now named the Eau Gallie River, to the lagoon. In the agreement, Gleason could buy a square mile of land (640 acres) for \$40 (six cents an acre) for each 50,000 cubic feet of dredged dirt. Land could be sold for an eight hundred percent return on investment.

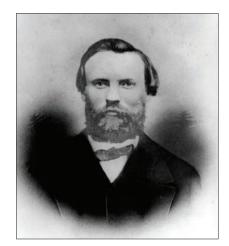
> In the 1876 Presidential Election, Dade County raised some eyebrows statewide. Seems Gleason, Supervisor of Elections, forgot to mail in some ballots. Additionally, some deals were on shaky ground. In 1882, the family moved to his town of Eau Gallie. One commentator in a few years stated that rather than called Eau Gallie, the place should be called Gleason. He and his wife platted places where all his energy and knowhow focused not only on selling home sites, but investments and influential business ventures. He ran a saw mill and turpentine still. Interests were in boat building and the excellent harbor.

Investments included the lumber company which became the statewide East Coast Lumber Company.

The beautiful Agricultural College became the Granada Hotel, managed by his son, George. Papa remained Director of the Florida Coastline Transportation Company tasked with dredging a shipping channel from Jacksonville to Miami, later the Intracoastal Waterway.

In the emerging town, Gleason opened the Eau Gallie State Bank and donated land for the First Baptist Church, also used by the Episcopal Church. He was listed as Eau Gallie's attorney. His office was in Jacksonville where he had closer contact with state officials and investors both domestic and foreign for his many endeavors.

With the turn of the Twentieth Century, through so many adventures, his family was well at home by the lagoon. His son, William Hunt Gleason, stood ready to fill the role scripted by his father. William Henry Gleason, the young man determined to tame the wilderness and make a "buck" succeeded. His name and that of his family survives in the names of Gleason Park and the Gleason Auditorium at Florida Tech. Succeeding generations reflected years of philanthropy and generosity. (§)



Ferns In Baskets Or Ground Add Beauty

Eddie Smith, MSU Extension Service

believe one of the easiest ways to add curb appeal to your home is to add beautiful ferns to the landscape. Ferns can also be brought inside to add greenery to indoor spaces. One of the best ways to highlight ferns is to plant them in hanging baskets or pots.

Many varieties of ferns grow as a bush of green foliage, so lush that the fronds spill over the sides of the container. Raising this display up to eye level where it can be properly admired is one of the best ways to showcase their beauty.

Fern hanging baskets thrive in our heat and humidity if they are kept in partial to full shade. They do best in filtered light, although a little morning sun is permissible. If ferns sound like something your house or yard needs, there are many different varieties to choose from.

A really popular but classic fern for hanging baskets is the Boston fern. The graceful and arching branches are lush with a rich, green color. You see these used all over the South in hanging baskets on front porches.

The Kimberly Queen fern, also known as the Sword fern

for its lush, swordshaped fronds, is gorgeous with both upright and sprawling growth habits. The leathery and toothed, dark-green foliage provides great texture. It also is a great choice for our hot and humid



summers. The Kimberly Queen tolerates more sun than does the Boston, and it can put on an enormous amount of growth in a year. They handle indoor conditions well for those who want to overwinter them.

Living up to its name, the Macho fern is a big, brawny fern that sports bright-green fronds with bold, broad leaves.

Ferns in Baskets... cont'd on page 49



Ferns in Baskets... cont'd from pg 48

Before the name Macho became attached to this fern, it was most commonly called the broad sword fern. Growing up to 3 feet tall and wide, this plant makes a statement hanging on the porch. Despite their size potential, Macho ferns are commonly sold as large baskets that look great.

Feed ferns every month during spring and summer using a water-soluble fertilizer and they will look great all season long. Indoors, ferns require very little fertilizer until you get ready to bring them outdoors in the spring. Ferns do require frequent watering during the spring and summer. Give your ferns a good, deep soaking and then let them dry lightly before the next watering. Be careful not to overwater your ferns. More ferns are harmed from overwatering than underwatering.

During the winter, you can bring ferns in hanging baskets and pots inside. When growing ferns indoors, choose a spacious area that will allow their fronds plenty of room to shoot out in all directions. Visit your local garden center to see what ferns they offer

Homelessness... cont'd from pg 12

These same people who will occupy new homes and affordable housing will not want to be afflicted with an onslaught of homeless people and all that comes with a county incapable of recognizing an immediate need and solving an ignored problem. We are plagued with huge and often unaffordable insurance rates, and nothing is done to decrease them. We pay them and it hurts, especially for the over 150,000 senior citizens of Brevard County.

We must urge our commissioners and elected city officials to do a better job of planning for the future and allocating funds such as the \$125 million received through the CARES Act. (§)

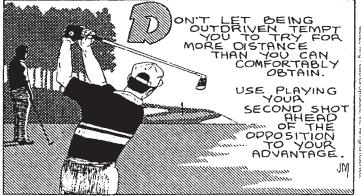
Contact Helping Seniors at 321-473-7770, at www.HelpingSeniorsofBrevard.org, or at P.O. Box 372936, Satellite Beach, FL 32937.

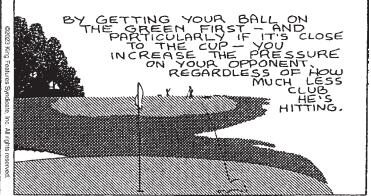
Sex and Older Adults continued from pg 45

health behavior, so why are sexual health discussions avoided? A sexual health problem could be a warning sign of the undiagnosed condition, a side-effect of medication, or an indication of a sexually transmitted infection, all of which are potentially treatable and important to include in a physical assessment. Physicians need to ask their older patients about sexual history and normalize conversations about sexual health. Physicians have an integral role in helping older adults to remain sexually healthy to express their sexuality in whatever manner they choose, regardless of age. (§)



Play Better Golf with JACK NICKLAUS





JULY **COMMUNITY CALENDAR**

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

FESTIVALS | SOCIAL DANCING | CLASSES | EVENTS

Due to potential cancellations, we strongly encourage you to check with presenting organizations regarding the status of their event

JULY EVENTS

Thru July 1: Disney Descendants - The Musical (youth theatre), Titusville Playhouse, TitusvillePlayhouse.com, 321-268-1125

Thru July 2: Moby Dick Fractured, Surfside Playhouse, SurfsidePlayers.com, 321-783-3127

July 1: The Galmont Ballet: 20th Anniversary Gala, Historic Cocoa Village Playhouse, CocoaVillagePlayhouse.com, 321-636-5050

July 1: Thunder Over the Indian River Fireworks & BBQ, OUC Indian River Plant, Port St. John, PortStJohnCommunityFoundation.

July 2: Stars & Stripes Free Picnic & Concert with Melbourne Municipal Band, Suntree United Methodist Church, Melbourne, MMBand.org, 321-724-0555

July 4: Symphony Under the Stars & 4th of July Fireworks with Brevard Symphony Or**chestra**, Riverfront Park, Historic Cocoa Village, BrevardSymphony. com, 321-345-5052

July 4: Great American Celebration | 4th of July Fireworks, USSSA Space Coast Complex, Viera, VieraCommunityInstitute.com

July 4: MelBOOM Fireworks, Front Street Park, Melbourne, melbourneflorida.org/departments/ parks-recreation/fireworks

July 4: Fireworks Viewing at Green Gables, Melbourne, GreenGables.org, 321-794-8901 July 4: Red, White & Boom, Chain of Lakes Park, Titusville, members.titusville.org/events

July 4: Salute to America Concert with Melbourne Municipal Band, Eastminster Presbyterian Church, Indialantic, MMBand.org, 321-724-0555

July 7: Opening Reception: Lost & Found - Take IV: An **Invitational Exhibition**, Fifth Avenue Art Gallery, Eau Gallie Arts District, 321-259-8261, FifthAvenueArtGallery.com

July 7: First Friday Reception: Anthony Fiorannelli Exhibition, Eau Gallery, Eau Gallie Arts District, 321-253-5553, EauGallery.com

July 7: Friday Fest, City of Cape Canaveral, CityofCapeCanaveral. org, 321-868-1220

July 8: Fly-in / Drive-in Break**fast,** Valiant Air Command Warbird Museum, Space Coast Regional Airport, Titusville, WarbirdAirMuseum.com, 321-268-1941

July 8: BSO Summer Evenings Series: Florida Chamber Brass, Suntree United Methodist Church, BrevardSymphony.org, 321-345-5052

July 9: Jazz Concert: Bob **Ditota featuring Matt Heister** & Dan Jordan, Space Coast Jazz Society, Veterans Memorial Center, Merritt Island, SpaceCoastJazzSociety.org

July 13: Summer Youth Band in Concert, Melbourne Municipal Band, Melbourne Auditorium, MMBand.org, 321-724-0555

July 14 & 15: The Playhouse **Playboyz**, Historic Cocoa Village Playhouse, CocoaVillagePlayhouse. com, 321-636-5050

July 15: Classic Albums Live - Supertramp: Breakfast in America, King Center, Melbourne, KingCenter.com, 321-242-2219

July 15: Downtown Melbourne Sidewalk Sale, Historic Downtown Melbourne, DowntownMelbourne. com, 321-724-1741

July 16: Rockin' July Concert with Rock & Roll Revue, Trinity Wellsprings Church, Satellite Beach, MMBand.org, 321-724-0555

July 19 & 20: More Spies and Other Guys Concert with **Swingtime**, Melbourne Municipal Band, Melbourne Auditorium, MMBand.org, 321-724-0555

July 21: Friday Fest, Downtown Cocoa Beach, CocoaBeachMainStreet.org

July 21 & 22: The Rocky Horror **Picture Show**, Surfside Players, Cocoa Beach, SurfsidePlayers.com, 321-783-3127

July 22: Vendor Market, Field Manor, Merritt Island, FieldManor. org, 321-848-0365

July 22: The Rite of Spring in **Summer Concert**, Space Coast Symphony, Scott Center Auditorium at Holy Trinity, Suntree, SpaceCoast-Symphony.org, 855-252-7276

July 22: The Future is Now! Jazz Concert, King Center, Melbourne, KingCenter.com, 321-242-2219

July 28 - Aug 20: 9 to 5, The Musical, Titusville Playhouse, TitusvillePlayhouse.com, 321-268-1125

July 29: Christmas in July Sip & **Stroll** in Historic Cocoa Village, Visit-CocoaVillage.com, 321-631-9075

ONGOING EVENTS

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

American Space Museum & Walk of Fame, Titusville, Space-WalkofFame.org, 321-264-0434

Breakers Art Gallery, Satellite Beach, BreakersArtGallery.com, 321-779-6059

Brevard Museum and Sciences Center, Cocoa, Brevard-Museum. com, 321-632-1830

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

Carolyn Seiler & Friends Gallery, Cocoa Village, CarolynSeiler. com, 321-637-0444

DrumLuv Dance Center, Palm Bay, DrumLuvDance.com

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

Eau Gallie Arts District Main Street, EGADLife.com, 321-622-4223

Field Manor, Merritt Island, Field-Manor.org, 321-848-0365,

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

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

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

Gleason Performing Arts Center, Florida Institute of Technology, Melbourne, FIT.edu/Gleason

Green Gables, Melbourne, GreenGables.org, 321-794-890

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

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

North Brevard Art League, Titusville, NorthBrevardArtLeague.com

Pritchard House, Titusville, nbbd. com/godo/PritchardHouse, 321-607-0203

Rossetter House Museum & Gardens, Eau Gallie Arts District, RossetterHouseMuseum.org, 321-254-9855

Seaside Gallery & Gifts, Indialantic, TrishStorey.com, 321-213-2427

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

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

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

The Downtown Art Gallery, Downtown Titusville, The DowntownGallery.net, 321-268-0122

Upside Gallery, Downtown Melbourne, upsidegallerymelbourne@gmail.com, 321-414-5100

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

CLUBS & ORGANIZATIONS July 7: The Single, Separat-

ed, Widowed and Divorced **(SSWD)** group will meet for lunch at Gator's Dockside, 683 Dave Nisbet Drive, Port Canaveral on Friday, July 7 at 12 p.m. All are welcome to join the group. For additional details, please call (502) 299-8949.

The Brevard Antiques and Collectibles Club . The first Friday of the month at the Suntree / Viera Library, 902 Jordan Blass Dr., at 10:00 AM, The third Tuesday at the Melbourne Beach Library, 324 Ocean Ave. at 1:30 PM. We have a different topic at each meeting. The group is open to anyone having an interest in learning about antiques and collectibles. We are collectors - not dealers therefore we do not give appraisals.

The Space Coast Weavers & **Fiber Artists** meets monthly at 10:00 a.m. on the 4th Saturday at the Merritt Island Public Library, 1950 North Courtenay Parkway. Meetings are free and open to the public.



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/

04 Jul – Annual BCSO/ **VMC Independence Day**

Parade- AVET BBQ for free for first 200 planned after the Parade at VMC. To participate in the Parade contact www. bcsocharity.org/july4th. Starts at 1000 from Merritt Island High School with Official route ending at Edgewood Jr/Sr HS, but most continuing to Veterans Memorial Center for more partying and the BBQ by AVET.

06 Aug - Purple Heart Remembrance Day by MOPH **Brevard** at the VMC Gray Hall and Plaza 1400-1600. Contact Donn Weaver for more

information. By Invitation Only.

11 Sep – Patriot Day 9/11 **Remembrance Ceremony** at VMC 1630-1900. Details in August.

06 Oct – Eighth Annual **NVHS Rescuing Veterans Lost in America Dinner and Fundraiser.** 1730-2100 at the Radisson Resort at the Port. 8701Astronaut Blvd, Cape Canaveral. Sponsorships available. \$100 per place fundraiser. Email event@nvhs. org or Call NVHS 321-208-7562 for more info.

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

Personal Finance Seminar: Mutual **Funds and ETFs**

Friday, July 21 from 11am-12pm

Purly Girls Knitting Club

Tuesdays 10am to 1pm

FIT Over 50 with Polly

Tuesdays from 9-9:55am, \$5/class.

Community Support Day

Wednesdays from 9am-3pm Hosting three great organizations to provide free help for our community: Second Harvest, for SNAP food assistance, 9am

- 3pm; United Way for Health Insurance Marketplace, 10am – 3pm; Brevard County Libraries' Community Support Advocate will help you with housing, job/career, social security benefits, senior resources and other types of assistance. Available every other Wednesday.

Body Connect Yoga

Wednesdays from 2-3pm Please bring a yoga mat. \$5/class.

Intro to Stamping and Card Making

First Thursdays, 1-2pm Just \$1 and includes your supplies.

Card Making with Donna Herring

First Thursday, 2-4pm \$5/class and an additional \$5/class for materials, pre-register at herring.donna@gmail.com

Zumba Gold

Fridays 9:30-10:30am Cost is \$5 per class.

Yoga with Pam

Fridays from 2-3pm. This class is suitable for all bodies. \$5/class.

Book Club

Fourth Friday, 10:45-11:45am

Music Lovers Unite

Third Saturday, 12:30pm-1:30pm

Paint & Zen with S. J. Lentz

Tuesdays from 1:30pm-3:30pm Instructor fee is \$5 and materials fee is \$25 (\$30/class). Pre-registration is required

Tech Help

Fridays from 12pm-1pm Bring your own device and get one-on-one tech help from your librarian. Register at the reference desk today for your 30-minute session and improve your access to the information you need!

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

Eau Gallie Public Library 1521 PINEAPPLE AVE., MELBOURNE 321-255-4304

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

DeGroodt library is open 7 days a week and 2 nights, offering a range of services such as free resume and assistance faxing, free scanning,

distributing and collecting Brevard County mortgage/rent assistance forms via the CARES Act, Census training and voter registration.

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

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

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

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

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

Book Sale and Bake Sale

April 3-7

Computer Basics Class

Tuesdays, 10:00-11:00AM or 11:00AM-12:00PM

Hooks and Needles

Tuesdays, 1:00PM - 2:00PM

Line Dancing Class with "Dance Lady"

Mondays, 12:00PM - 2:00PM Fee: \$5 per class.

Crafternoon

First Wednesday, 2:00PM-3:00PM. Materials

are provided. "cancelled for April"

Book Club

First Thursday, 1:30PM

Painting Class

First Thursday, 6:00PM Fee is \$10 and covers

all supplies. Registration is required as space is limited. "cancelled for April"

Cook the Book Club

Third Thursday, 6:00 PM

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

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

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

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

AARP Driver's Course

June 3, 9am-4pm. To register for this class call AARP at (904) 501-2311.

Sit-n-Stitch 1-3pm. An embroiderer, knitting, crochet group that meets first & third Wednesdays.

TGIF Seaside Piecemakers 9am-1pm.A quilting group that meets second & fourth

Neighbors Book group, 2-4:30pm, meets 3rd Thursday

Non-Fiction book club, 3-5pm, meets fourth Tuesday

Brevard Investment Education Group

10:30am-1pm. A group that meets to talk about stock market investments. Meets second Mondays.

International Plastic Modelers

6-7:45pm. A group who meet to show and speak about plastic models. Meets second Tuesdays.

ANA Coin Talk with Bob 6-7:45pm.

Speak with Bob about old coins you have. Meets fourth Tuesdays.

Suntree Library book club. Meets fourth Wednesdays.

Seaside Quilt Show Group, 1-5pm, meets first Monday

Wednesday Art Group, 1:30-4pm. Meets second Wednesday

Multiple Myeloma support group, 10:30am-12:30pm, meets 4th Monday Space Coast Poets, 5:30-7:30pm, Meets 3rd Tuesday

Seams Unique Fiber Artists (SUFA)

10am-3pm, meets 3rd Monday

Books are ALWAYS Better Book Club

6:30pm-7:45pm, 3rd Friday

Space Coast Modern Quilting Guild (SCMQG) 9am-12pm, 3rd Wednesday **American Numismatic Association** (ANA) Coin Talk with Bob 6-7:45 PM,

4th Tuesday

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

JULY 2023 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 begins11am. 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 atSchechter Community Center Gym. Free!

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

MONDAY

Andersen Quilters 9:00-12:00 **Bone Builders** 9:00-10:00 **Busy Fingers Crafts** 9:00-11:00 Intermediate Tap 10:30-12:00 **Party Bridge** 12:15-4:00 **Belly Dance** 12:30-1:30 Spanish Class 1:00-2:00

TUESDAY

Art & Painting 9:00-12:00 Morning Stretch & Exercise 9:00-10:30 ***SHINE Counselor** 9:45-11:45

Choral Group 10:00-12:00

Grief Counseling 2nd&4th Tues 10:00-12:00 Canasta 10:00-2:00

Basic Line Dancing 10:30-11:30 **Line Dancing** 12:00-1:30 **Gentle Yoga** 2:00-3:00

Tai Chi 2:00-3:00 WEDNESDAY

Bone Builders 9:00-10:00 **TOPS** 9:30-11:00

Writing Workshop 9:30-11:30 Video Exercise 11:30-12:30

Spanish Conversational Class 12:30-2:30 Book Club (3rd Wed) 12:00-1:00 (bring your

lunch) THURSDAY

Water Colors (Begin/Inter) 9:00-12:00 **Pinochle** 10:00-3:00

Gentle Yoga 10:30-11:30 Morning Stretch & Exercise 9:00-10:30

*SHINE Counselor 9:45-11:45 **Open Game** 10:00-12:00 **Intermediate Tap** 10:30-12:00

Sewing Circle (4th Thurs) 10:30-1:00

Karaoke 11:00-3:00

Chair Stretch & Balance (2nd&4th) 2:00-2:50

FRIDAY

Art & Painting 9:00-12:00 **Bone Builders** 9:00-10:00 **Party Bridge** 12:15-4:00 **Video Exercise** 11:30-12:30

Spanish Class-Beginner Plus 1:00-2:00 **Ballroom Dancing Class 2:00-3:00**

Dance2nd&4th Sat 7:00-10:00pm

JULY 2023 SENIOR CALENDAR (continued)

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 **FRFFII**

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

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

MONDAY-THURSDAY

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

MONDAY

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

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

Golden Hearts Senior Fitness- Monday 1PM-2PM \$5/\$6 Robin 321-514-5945 **Mexican Train Dominoes 1PM-3PM**

\$2/\$3, Joanne (321)267-5923 **Hand & Foot** 1pm-3:30Pm \$2/\$3 Donna

(407) 808-5237 Poker 10AM-2PM \$2/\$3 321-591-5156 **Bunco** 1PM-3PM Carol 332-268-8087

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-3:30 PM \$2/\$3 Andi

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-

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

Golden Hearts Senior Fitness- Wednesday 11AM-Noon \$5/\$6 Robin 321-514-5945 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 4:00PM-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 Varies (#of cards played) Cat (321) 231-1135

Singles Club Planning Mtg (1st Thurs)4pm Call Jean for location (321) 352-2359

Tai-Chi - Thursday 1PM-2PM \$3/\$5 Ada

321-848-4689

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

Zumba Gold Tone/Chair-Thursday 11AM-Noon \$5/\$6 Robin 321-514-5945

Euchre - Friday 10AM-1PM \$2/\$3 Barbara 321-750-2679

Shuffleboard 10AM-12PM \$2/\$3 Bill

(321)544-1430

Muscle Memory Strength Balance 10:00AM-11AM \$2/\$3 Natine (321)609-0999 Billiards 9AM-12PM \$2/\$3 NBSC (321)268-

No Brevard Line Dance 12PM-2PM \$3/\$4 Yvette 321-258-6534

Line Dance Social (1st and 2nd Fri) 6PM-9PM \$5 Ferrel 321-267-0195

Intermed./Adv'd Line Dance Class 2PM-4PM \$3/\$4 Pat (321)268-2333

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 reg'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 reg'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

FRÍDAY PROGRAMS Bargain Thrift Corner 3-6pm Billiards, Open Play 12-4:00pm Bingo 6:00-10:00pm Doors open at 4pm.

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.

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

Chef for Seniors Cooking Class

11 AM, \$6/\$8 fee, July 20: Smoothies, Sept. 21: Fall Flavors, Nov. 16: Holidays. Join Chef Jillian for a Cooking Class for Seniors. Call 321-255-4494 to reserve

MONDAY PROGRAMS

Billiards- 8:30 am-4:30 pm Bones & Balance - 10:00-11:00 am Duplicate Bridge - 12:30-4:00 pm **Jazzercise Lo** - 8:30-9:30 am Hand & Foot - 9:00 am-12:00 noon Friendly Poker - 1:00-4:00 pm QiGong-Tai-Chi - 8:30-9:30 am

Mah Jongg - American - 12:00-3:30pm

Pinochle - 12:15-4:00 pm Shuffleboard League - 6:30 pm (April

TUESDAY PROGRAMS Billiards- 8:30 am-4:30 pm Chair Yoga - 3:00-4:00 pm

12 to May 31)

Rogue Bridge 12:15-4:00 pm 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 Duplicate Bridge - 12:30-4:00 pm **Euchre** – 6:00-9:00 pm **Jazzercise Lo** – 8:30–9:30 am **Tai Chi**-8:30-9:15 am Mah Jongg - Chinese - 1:00-4:00 pm **Rummikub** – 1:00-4:00 pm

Water Color Instruction - 9:45am - 12:30 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 Oil Painting Class - 3rd Thursday Bunco -12:30 - 4:00 pm - 1st & 3rd **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** – 8:45 am – 12:00 noon **Bingo** - 11:15 am - 2:00 pm – Doors open at 10:00 am

Pinochle – 12:15-4:00 pm Dealers Choice Poker-1:00-4:00 pm Senior Law - 4th Friday 2:00-4:00 pm **SATURDAY PROGRAMS**

Billiards – 8:30 am – 12:30 pm **Shuffleboard Open Practice - 9:00**

Duplicate Bridge - 12:30 - 4:00 pm **Rubber Bridge** - 12:30 - 3:30 pm



One Senior Place 8085 Spyglass Hill Road, Viera, FL 32940 321-751-6771

JULY 2023 ONE SENIOR PLACE EVENTS

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

Benefits of Pre-Planning your Cremation Seminar, by National Cremation, Wednesday July 5th, from 11 – 1pm, REPEATS Thursday July 27th, from 2 – 4pm. 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.

Tower Garden 101, Sunday July 9th, at 2pm. Presented by Tom Shepherd, with Aquatic Health & Rehab. Learn all about how to grow organically, your own vegetables and fruit. For more information and to RSVP, call 321-253-6324.

Osteoarthritis, Ask the Doctor Lunch & Learn Series, Tuesday July 11th, 11:30 – 1pm. Presented by Emanuela Biban, MD, Medical Science Liaison with ClinCloud Research. Lunch provided by ClinCloud Research for all registered attendees. RSVP required, call 321-751-6771.

BINGO!, Tuesday July 11th, 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.

Planning Your Estate to Minimize Taxes, Thursday July 13th, 10 – 11:30am. Presented by the Estate Planning & Elder Law Centers of Brevard. By carefully planning, your estate and properly titling your assets you can make sure that what you worked hard to earn will go to those you designate. RSVP to 321-751-6771.

Movie Matinee with Rhodes Law, PA, Thursday July 13th, at 2pm. Hosted by Rhodes Law, P.A. Join us as we watch this classic "Grown Ups", and enjoy movie treats! MUST RSVP to 321-751-6771.

Paint your own bird feeder!, Senior Health Friday with Nurse Lisa, Friday July 14th, from 10 – 11am. Presented by Nurse Lisa and PRN Home Care Inc. Supplies and refreshments sponsored by PRN Home Care & Senior Partner Care Services. RSVP to 321-751-6771.

Viera: On The Horizon, The Road Ahead, Coffee & Conversation, Monday July 17th, 10am. Presented by Eva Rey, The Viera Company. Join us as Eva Rey, Director of Community Management, presents a reflection on the past, a view of the present, and a glimpse into the future of Viera. Light refreshments provided by, Sonata Viera. RSVP to 321-751-6771.

Medicaid Planning Seminar, Tuesday July 18th, at 10am. Elder Law Attorney William A. Johnson, P.A. will present. Limited seating must RSVP to 321-751-6771.

FREE Memory Testing, Tuesday July 18th, 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.

Help Group, MAC User Group Meeting, Tuesday July 18th, from 5:30 - 7pm. If you have questions about your iPad, iPhone, Mac-Book 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 July 19th, 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.

Shoulder Pain, Thursday July 20th, from 12 – 1pm. Presented by Aquatic Health & Rehab. Discussion on different types of pain and the treatment. For more information and to RSVP, call 321-253-6324.

Tinnitus [and Hearing Loss], Lunch and Learn Seminar, Friday July 21st, from 11 – 1pm. This presentation brought to you by Personal Hearing Solutions and Clinical Education Specialist from Widex. This presentation will center on the causes of Tinnitus, "Ringing in your ears", and what you can do to improve it. Boxed lunch provided, must RSVP to 321-751-6771.

Essential Legal Documents That Provide Peace of Mind, Tuesday July 25th, 10 –
11:30am. Presented by the Estate Planning & Elder Law Centers of Brevard. Find out what documents are the essential ones everyone should have, what they mean, and how they can provide you some peace of mind. RSVP to 321-751-6771.

Estate Planning Seminar, Thursday July 27th, at 10am. Elder Law Attorney William A. Johnson, P.A. will present. Limited seating must RSVP to 321-751-6771.

Quit YOUR Way, Free Tools to Quit Program, Friday July 28th, from 12 – 1:30pm. Programs cover all forms of tobacco. FREE: Nicotine replacement patches, gum or lozenges *if medically appropriate and 18 years of age or older. Participant workbook & materials. Pre-

sented by Tobacco Free Florida, MUST register by calling 407-716-6392.

SUPPORT GROUPS

Loss, Grief & Bereavement Support Group, Thursdays July 13th and 27th, 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 Support Group, Wednesday July 19th, 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 July 19th, 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.

Veterans Resources Q & A, Wednesday July 26th, from 11 – 12pm. This group is for Veterans and families to. Facilitated by Michael Tucker, MSW, Veterans Liaison, VITAS Healthcare. RSVP call 321-751-6771.

RECURRING EVENTS

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 Monday 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 One Senior Place, 8085 Spyglass Hill Road Viera, FL 32940 (321) 751-6771 321.339.0551

8085 Spyglass Hill Road Viera, Florida 32940 Monday - Friday 8:30 am - 5 pm

Visit OneSeniorPlace.com for up to date event information.



Successful Aging Starts Here!







Here's Why...















































































Need help or advice? Call today for your free consultation!



Take a 3-night getaway, Explore the 7-night sailing or join us for 10-nights of fun and luxury!









Special Musical Guest Lorri "I'd Like to Teach the World to Sing" Hafer

Lorri Hater - who was lead singer in the "Hillside Singers", who had the world-wide hit with "I'd Like to Teach the World to Sing" - is a renowned Jazz/Big Band Singer who has toured the world with the Glenn Miller Orchestra. Buddy Morrow & the Tommy Dorsey Orchestra, Les Brown & his Band of Renown, and more.



MSC Seaside rewrites the rule book of cruise ship design. combining indoor and outdoor areas to connect you with the sea like never before, MSC Seaside teatures a unique seafront promenade lined with places to eat, drink, shop, swim and sunbathe. And you can enjoy superb views from two glass-floor catwalks and panoramic elevators.



3rd Annual **Helping Seniors Foundation Cruise**

- * Cabin * All Port Charges * All Taxes * Gratuities * Travel Insurance * Drink Package * Wifi Package * All Meals * Hafer Trio Private Entertainment
- * Special Events * Private Cocktail Party * Admin Fee
- * Fundraising Donation Helping Seniors of Brevard
- * Work-Out Facilities * World Class Spa * Great Dancing

EARLY BOOKING INCENTIVE - Call for Special Pricing!

10-nights - as low as \$1,141 pp - or choose Balcony at \$1,421 pp 7-night - as low as \$823 pp - or choose Balcony at \$983 pp 3-night - as low as \$376 pp - or choose Balcony at \$496 pp (all inclusive pricing based on double-occupancy and includes amenities as listed above!)

Contact:

Helping Seniors of Brevard Travel Club Chris Morse 818-430-1480 Cell Cruising the Sea of Excellence





Helping Seniors of Brevard is a Florida 501(c)(3) Nonprofit. Helping Seniors of Brevard - P.O. Box 372936 - Satellite Beach, 32937P.O. Box FL 32937. The Helping Seniors Travel Club is operated by Senior Travel division of The Travel Center - CST # 20000881-10 FST # 14672 - who is solely responsible for all travel arrangements.. A portion of travel commissions from Helping Seniors Travel Club Members travel funds the Helping Seniors Endowment.