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# Letter from the Publisher



**W**as that wings I just heard flapping? Could it be the sound of Snowbirds returning? We love the increase in activities and diversity that you bring each year. Welcome back! Thank you for choosing our beloved Space Coast. And to all those that will be cruising with us, have a fun and enjoyable experience.

This time of year also signals the return of the new seasons for our many Space Coast entertainment organizations such as the Brevard Symphony Orchestra and King Center. Hopefully, you will have the opportunity to safely enjoy some of these wonderful events.

As some of our expos and health fairs return this fall, you have the opportunity to visit numerous companies and organizations that service our mature residents all at once and in one location. Use this opportunity to learn more about their products and services in an informal setting while seeking information and answers to your many questions.

Those of you that are loyal readers have probably noticed that the paper we use to print our magazine has been changing from month to month, due to the supply problems that our industry is experiencing post pandemic. Please bear with us as we work our way through this challenge, while continuing to provide the magazine you love.

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

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## TINSELTOWN TALKS

# Barry Bostwick Wants You To Do The Time Warp, Again

By Nick Thomas

With Halloween coming up, there's no better time to satisfy your "Rocky Horror Picture Show" craving than by doing the Time Warp with Barry Bostwick who will be traveling the country in October for various conventions, appearances, and screenings of the 1975 musical comedy horror classic (see [www.barrybostwick.com](http://www.barrybostwick.com) for dates and locations).

Bostwick, who starred as clean-cut Brad Majors in the original film, has attended dozens of screenings over the years but still looks forward to most where a 'shadow cast' of local actors act out scenes while the film plays in the background.

"I'm entertained like hell each time because the performances are just so wonderful," said Bostwick from his Florida home north of Orlando. "Many have been doing it for years and know every detail about every scene from the movie."

But these days, Bostwick does not perform with the shadow cast.

"A couple of years ago they got me up on stage to play the Ralph Hapschatt part, the character who gets married at the beginning of the film," recalled Bostwick. "There were only a few lines, but I just sucked at it because I couldn't keep up with the performers on stage. I swore I'd never get talked into that again. So, I just go out and screw around with the audience for a while to get them pumped up. I make fun of them as much as they have made fun of me for the last (48) years!"



To embrace the whole "Rocky Horror Picture Show"

Barry Bostwick... continued on page 47

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# St. David's By the Sea Episcopal Church: A Long History and Still Growing in Cocoa Beach

By Jeanne Weaver



**O**n April 7, 1950, three women traveled across the narrow two lane causeway and two draw bridges to St Marks in Cocoa to speak with Fr. Zimmerman about the need for a church on the barrier island. By then 249 people lived full time in Cocoa Beach.

While a small church building had been constructed in 1927 by the first mayor of Cocoa Beach and real estate developer, Gus Edwards, it was never used. On June 25, 1950, the new congregation held its first service there. It

was named St. David's by the Sea. Cocoa Beach and the congregation continued to grow.

Sadly, on September 18, 1956, the Church was struck by Lighting. The CBFD and PAFB were unable to extinguish the flames. During the following four years, the congregation



worshiped in homes and offices in Cocoa Beach. St. David's had to find a new church building. All that was available was 3.5 acres on Mosquito Creek along unpaved 4th St. South.

After years of fundraising and taking out a mortgage, a new church building opened on September 21, 1959. Rev. Frank Butler, who would serve for 21 years, was installed and remained until his retirement in 1983. He was very active and well known in Cocoa Beach. He even gave speeches at Cocoa Beach H.S Graduations.

St. David's followed the ebbs and tides, with her community dependent on the Space Program. After Apollo was complete and Space Shuttle still on the drawing boards, some parishioners lost their jobs and could be seen bagging groceries while waiting for new positions.

In time, Cocoa Beach diversified its economy and even welcomed "snowbirds". When the Space Shuttle ended, unemployment rose again as over 8,000 jobs were lost. Since 2021 St David's congregation has grown to 226 parishioners while Cocoa Beach's economy has become fully diversified.

Throughout the highs and lows of St. David's by the Sea Episcopal

*St. David's... continued on page 37*

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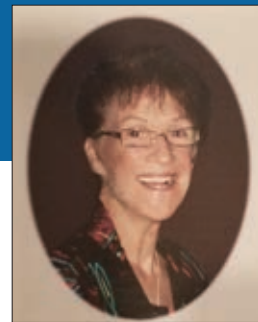
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## COVER STORY

# Linda Graham



Linda Graham was born in Kearney, Nebraska and spent the early portion of her life in central USA as her family moved frequently. Her chosen profession was nursing, and a large part of her adult life was spent in various areas of the medical field, only taking time off to raise her family. She moved often as her husband was in the military and this afforded them the chance to see much of the world and travel extensively.

She is largely self-taught, she started painting in the 80s and enjoyed every opportunity to "do art" as time permitted. Her subject matter changed frequently depending upon the period of her life and her

concerns at that time. Linda loves painting in oil, watercolor and acrylic as well as drawing in pen and ink. She had many interesting subjects to paint or draw and didn't really have one main interest but experimented with abstract art. Linda said: "art is all around us and it crosses all racial, religious and gender lines". She enjoyed putting on canvas and paper her

interpretation of the world and the impact it had on her life.

Linda is spending her retirement years in comfort living at Alura Senior Living in Rockledge/Viera area. Some of her favorite things to do are trivia, arts & crafts, enjoying a meal with her new friends and sipping wine while listening to Alura's Wednesday concerts. ☺



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# The True Story of Falls

By Joe Steckler, President, Helping Seniors of Brevard County

**L**ike you, I have read many stories about falls, including how to prepare your home to prevent them and all the tools available to keep you from falling. As I describe my falls, I hope you will pick up on what I consider their main cause. These are my thoughts and observations and describe my own history of falls, but how many of you have had similar experiences?

- Fall #1: I was in the foyer of a home picking up a piece of art donated by a very generous and good artist. As I was about to leave via the front door, I was called to the living room. When I stepped into the room, my foot dropped into air, I lost my footing and fell. I had been standing on a raised entryway. No damage.
- Fall #2: Completing my rehabilitation following knee surgery, I walked to our guest bathroom without my walker. As I entered the room, I felt a little dizzy, lost my strength and slid down the cabinet to the floor, sitting on my rear end. My feet did not slide out from under me but remained in place so that my weight compressed both knees, fracturing my kneecap on the replaced knee. It was more than painful. Paramedics came and

put me in my recliner. Things got worse overnight, and I was in the hospital the next day. That was the start of a journey I will not describe here, and it was all caused by Fall #2.

- Fall #3: I was getting ready for church on Sunday, sitting on my stool (did I mention I was now in a wheelchair since I could not stand on my legs due to knee PAIN) and reached for the door to steady myself. Of course, the door was on the other side, and I was on the tile floor. No damage but a little bruised and a painful rise back to the stool.
- Fall #4: While transferring from my recliner to the wheelchair, I did not correctly position the wheelchair for the transfer and fell to the floor on my back. No damage but painful getting up using pillows under my knees.
- Fall #5: Was in a medical office, used the facility and the grab bars were not positioned to help me so in moving from the toilet to a standing position I fell to the floor.

*The True Story of Falls continued on pg 21*

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# Can Adding Children's Names To Property Create Problems?

By Attorney Truman Scarborough

In the last article, we looked at issues that should be considered before making out right gifts to children. Problems can also be encountered when children are made co-owners of property with the parent. In this article, we will consider some of these issues.

Parents add children's names to accounts for various reasons. It may be so the child can access the account to pay the parent's bills. Frequently, parents add their children's names on accounts or deeds to avoid probate. The reason is when someone dies with assets titled just in his/her name without beneficiaries the asset is frozen. Probate is required to access the assets. A Power of Attorney does not work, since it is effective only while the creator is living. It is similar to an employer – employee relationship. If an employer goes out of business there are no employees.

In probate, a Personal Representative (executor) is appointed by the Court to administer the estate. Throughout the process of collecting assets, paying bills and finally making distribution to the beneficiaries, the Personal Representative must show the Probate Court that everything is proceeding in accordance with Florida Statutes

and Probate Rules. The word probate essentially means "to prove." When everything runs smoothly, formal probate takes around six months from the time the petition is filed with the court. There are fees and court costs. For an estate between \$100,000 and \$1,000,000, Florida Statutes suggest the reasonable fee for both the Personal Representative and the attorney would be 3% of the gross assets.

This leads people to ask: "Can probate be avoided by adding children's names to property?" Yes, jointly owned property with survivorship rights goes to the survivor. Unfortunately, this simple solution can create other problems: First, with joint bank accounts, the child has the ability to use the funds as he desires. Second, with real estate there is a loss of control. Any further transfer will require the child's signature on the deed. For example, if a widow adds one child to the title of her home but later wants it to go equally to her several children, it would require the child deeding his/her rights in the property back to the mother. Third, jointly owned property is

*Adding Children's Names To Property... cont'd on pg 45*

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- Do they speak English in Britain?
- Are there toll roads on the way to Hawaii?
- Can you make sure I do not get a window seat on the plane because I just had my hair done
- I'd love a train trip to Africa. No, I mean I want a train trip from New York to Cape Town!
- What Do they do with the ice carvings after they melt?
- Does the crew on a cruise ship actually sleep onboard the cruise ship?
- I would love to take a cruise to Las Vegas!
- I would like to go somewhere where there are not a lot of men.
- How can I get to Europe without going by air or sea?
- Will you watch my pet while I am away?
- Can we drive out rental car in Hawaii out of state?
- We want to go to Alaska. After all, they are the 49th and 50th states on the map. So there must be a bridge, right?
- I was looking online at the picture of our room. I hate the curtains. I don't think I'll be able to sleep in that room with those curtains. Can you cancel the whole trip?
- Don't tell my fiancé this is where I took my first wife for our honeymoon.
- I had a grandmother and granddaughter who wanted to visit China. When informed that they needed visas, the grandmother responded, "No we don't. I went to China with my church group last year and I was able to use my American Express card all over the country."
- Guest in the aft (rear) of the ship asked... Which elevator takes you to the front of the ship?"
- Can you please book the honeymoon suite for us and another couple?

BIZARRE TRAVEL AGENT REQUESTS...cont'd on page 49

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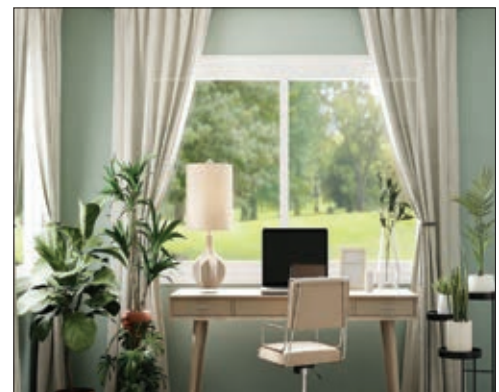
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## Awareness is Power

**O**ctober is Breast Cancer Awareness Month, a time to become educated on one of the most common cancer diagnoses in women in the United States. One of the best ways to defeat breast cancer is early detection, so it is important to remain educated on the early warning signs. Below, we answer some of your questions:

**Q A friend of mine got breast cancer and she said that she didn't have any lumps. Are there any other warnings a woman can watch out for?**

**A** Signs and symptoms for breast cancer can appear in many different ways. While it's true that one of the most common symptoms is a lump or thickening in the breast that feels different from the surrounding tissue, there are other signs that indicate you may have breast cancer. These signs may include bloody discharge from the nipple, changes in size or shape of a breast, inverted nipples, peeling or flaking of the nipple, or redness or pitting of the skin over your breast.

If you have seen any changes or found a lump in

your breast and are concerned, you should schedule an appointment to talk with your doctor.

**Q Are there any 'groups' more at risk for breast cancer than others?**

**A** There are some factors associated with an increased risk of developing breast cancer, but it is important to remember that having one or more of these factors does not mean you will automatically develop breast cancer. Many people who develop breast cancer do not have any of these risk factors.

The risk factors are:

- **Being female** - Women are more likely to develop breast cancer than men (but men can develop it).
- **Increased age** - The risk increases for those women who are 55 years or older.
- **Obesity** - Obesity increases your risk of developing breast cancer because fat tissues produce estrogen that can help advance certain cancer cells.

*VNA continued on page 44*

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# If My Phone Isn't Listening To My Conversations, How Are Ads Appearing Around Things I Was Just Talking About?

By James Bowman, Data Doctors of Melbourne

## Location Tracking

As scary as it may seem that big tech is listening to everything we say, the reality of what they are doing is much more invasive.

Even if you turn off location tracking in every app you

use, there are still ways to determine where you are at any moment.

Let's start with your smartphone's hardware which makes it uniquely identifiable via the International Mobile Equipment Identity (IMEI) number combined with the International Mobile Subscriber Identity (IMSI).

This combination is what allows you to get a phone call or text message anywhere in the world, but it's also a unique identifier that's just the beginning of big tech's tracking capabilities.

Even when you aren't connected to a cellular network, Wi-Fi access points also have unique identifiers that make your location easy to figure out.

## Group Location Tracking

Big Tech and credit card companies began sharing user information years ago. We routinely approve these arrangements when

we click the 'I Agree' button that authorizes the app or service we're using on our smartphone to share with third parties - which are huge advertising networks.

All of this collected data combined with the ability to determine your location goes one step further as they can see when users are near each other for an extended period of time.

For instance, when you get on an airplane and connect to the onboard Wi-Fi, every other person that connects to the same Wi-Fi at the same time is considered a 'cohort'.

The accelerometer inside your smartphone allows them to confirm you were on the same flight as every smartphone indicated the same motion from turbulence at the same time.

A simple advertising approach would be to take the known primary interests of every passenger on the flight and start showing ads to every other passenger on the flight.

## Baader-Meinhof Phenomenon

This psychological phenomenon also called the 'frequency illusion' refers to the cognitive bias of how something that

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If My Phone Isn't Listening ... continued on page 49



# Combating Inflation for Seniors

By Max ValaVanis, CFP®

Why is a gallon of gasoline up over a dollar from a year ago, and why are house prices skyrocketing to unbelievable levels? Of course, the simple answer is inflation, but why is this happening? The U.S. Bureau of Labor Statistics published the 12-month increase in Consumer Price Index (CPI) on September 13th, and the numbers are still worrying. At the time, the CPI rose 3.7%; a relatively low rate compared to a year ago. The constant injection of money from the Federal Reserve and the multitude of assistance programs since early 2020 inflates the country's money supply. These policies coupled with supply chain shortages are one of the main reasons why the cost of food rose by more than 4% in the last year.

However, there is always a silver lining to be found. Pay raises tend to increase as inflation rises. According to Mercer Compensation Planning Survey, wages are estimated to increase by 4.1% in 2023. While this appears to be good news for the nation, unfortunately, it does not affect seniors in the same manner. Although the Social Security Administration recently announced a cost-of-living adjustment (COLA) of 8.7% for 2023, the purpose of Social

Security Benefits is only to replace roughly 40% of pre-retirement income. As a result, many retirees will still have a gap in their purchasing power compared to pre-COVID. While some have the distinct advantage to increase their Pensions or 401(k)s by the same amount, many do not. The highly acclaimed Florida Retirement System significantly decreased the benefits supplied by cost-of-living adjustments in 2011. This policy change negatively affects more than 400,000 retirees who rely on the state to fund their lifestyle, and this issue is exacerbated during high inflation periods like the one we are currently experiencing.

How then do you combat inflation? This is the burning question on many of my client's lips. Like all personal financial planning advice, the answer depends on the person. For many, the first step is revisiting their portfolios. In a time where CD rates are surging, and the equity markets are nearing all-time highs, attention and possible adjustments to investments becomes the priority. Many clients may want to be too conservative too early and risk the possibility of outliving their assets. In the financial

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*Combating Inflation for Seniors continued on page 45*

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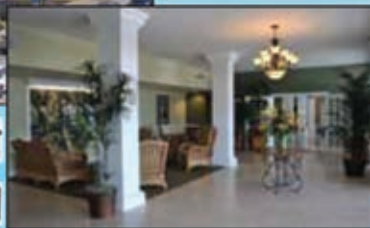


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## Minimizing the Risk of Financial Abuse for People Living with Dementia

**F**inancial crime against older Americans is a growing problem. People living with dementia are at an especially high risk of becoming victims. That's why we're committed to combatting fraud.

As their memory and other thinking skills decline, people with dementia may struggle to make financial decisions. They may not remember or report the abuse – or understand that someone is taking advantage of them. This abuse can occur anywhere – including at home or in care settings.

Victims of fraud who are 80 years and older lose an average of \$39,200 every year. Studies show that financial exploitation is the most common form of elder abuse. However, only a small fraction of these incidents are reported.

You can help protect others by learning to recognize common signs of financial exploitation and abuse, including:

- Unopened bills.
- Unusual or large purchases.
- Utilities being shut off due to unpaid bills.
- Money given to telemarketers or soliciting companies.
- Unexplained withdrawals from the person's bank account.

There are also many simple things that caregivers can do to reduce the risk of financial abuse for people with dementia and similar conditions, like Alzheimer's. Do your best to make sure they're involved in deciding which safety measures to put into place.

Some options include:

- Agreeing to spending limits on credit cards.
- Signing up for the "Do Not Call" list at [DoNotCall.gov](http://DoNotCall.gov).
- Setting up auto-pay for bills instead of paying them by check.
- Signing up to receive automatic notifications for withdrawals from bank accounts or large charges to credit cards.

*Minimizing The Risk... continued on page 35*



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# Thanatophobia

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

**T**hanatophobia (fear of death) is an intense fear of death or dying. For some, this involves a fear of being dead. Others are afraid of the dying process. A person with thanatophobia can fear their own death or they might fear the death of someone they love.

Death is the promise we all have to keep. Our experience of illness draws us into an unusual kind of community. To be diagnosed with a disease brings us to a place of limbo – a state of uncertainty and suspense. For Dante, in Canto 4 of *Inferno*, limbo was the First Circle of Hell. Apt. Those who inhabited this curious home had committed no sin. Some had even achieved merit and honor. Dante included Hippocrates, Avicenna, and Galen. Distinguished company. But their lives were overshadowed by one omission – they were the unbaptized. Their souls were neither joyful nor sad. They suffered no pain and their dignity remained intact.

The land of limbo is enlarging. Partly, because there are simply more of us. Partly, because healthy life expectancy cannot keep pace with life expectancy. But another reason why Hell flourishes is medicine itself. New treatments, an example is immunotherapy, are postponing untimely

extinction. Those who are neither disease-free nor yet dead may find their doctor struggling to understand this strange new setting. Doctors are excellent at transactional encounters. Less good, sometimes, at offering time and empathy. I claim no special knowledge, yet I have found these maxims helpful. Welcome to the new you: disease and its treatment changes your body and your mind – your physical contours and your mental materials.

Now is a good moment to rediscover yourself. Disease is an opportunity: you have permission (at last) to be the person you want to be. Disease admits you into an exclusive club: people who may understand you. Disease is a gift that one should put into a very special box, with a bright ribbon tied around it – and which you keep locked away in a crypt deep within your brain. Information is power: but too much information can erode the hope and surprise that go a long way to bring you the possibility of pleasure. The circumference of your life may diminish, but a smaller existence enlarges your presence and significance

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*Thanatophobia* continued on page 46

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## The True Story of Falls *cont'd from page 12*

No damage, but I could not get up, so I crawled to the door, got it open, and two nurses helped me to my feet.

I had two more falls like fall #4. If you have not figured it out by now, each fall was caused by me. I forgot where the door was, I failed to lock the wheelchair handle, or I did not correctly position the chair to which I was transferring. It was all awareness, something I first learned in rehab. You have to know where you are and where you want to move, then use your cane, walker, or other device correctly. In my case (fall #2), had I been aware that the soles on my shoes would not slide, I would never have broken my kneecap. I must admit, unneeded weight and loss of arm strength also contributed.

Having shared my stories with you, I hope you will reflect on your diet, workout regimen, and awareness of your physical environment. There is no shame in using an assistance device. It is dumb to place yourself in a harmful position. Stay aware. §

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

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# Is It Time For Medicare Annual Enrollment?

By Brenda Lyle



Open enrollment for Medicare is right around the corner. This is the one time per year that Medicare recipients can make changes to their health and drug plans. If this is your first rodeo (and even if it's not), here's a Medicare open enrollment Q & A to help you navigate your selections.

## What is open enrollment?

During the annual election period (October 15 through December 7), Medicare plan enrollees can reevaluate their coverage (either original Medicare with supplemental drug coverage, or Medicare Advantage) and make changes or purchase new policies.

## What is the difference between Medicare and Advantage Plans?

Medicare is the insurance an eligible recipient signs up for at age 65. It consists of part "A" hospitalization coverage and is free for most recipients. Part "B" is the coverage for doctor's visits, lab tests and other outpatient care. The premium is currently \$164.90 per month for most people. These two parts of your Medicare package cover 80% of your health care insurance costs. With "traditional" Medicare, you utilize Part A, Part B and then purchase a "medigap" or "supplement" plan and prescription drug coverage called Part "D." Availability is based on your zip code and plans come with premiums that can be pricey. Traditional Medicare does not cover vision or dental expenses.

Alternately, Medicare Advantage Plans (aka Part C or Medicare replacement), can be far less expensive up front. They can have very low (or no) monthly premium and include vision and dental coverage AND your prescription drugs. But...while their low cost is attractive, out-of-pocket expenses are greater.

## What's the right plan for me?

One size definitely does NOT fit all. A Medicare agent who sells multiple plans can determine which combination of options is best for you. Your budget, health, prescription drugs and physician preferences all figure into the plan that's best for you. If your situation changes, it's best to review your plan.

Need help evaluating your options? On October 11, One Senior Place in Viera will present, "Medicare 101: What You Need to Know NOW." Call 321-751-6771 to RSVP. ☎

*One Senior Place is a marketplace for resources and provider of information, advice, care and on-site services for seniors and their families. Questions for this column are answered by professionals in nursing, social work, care management and in-home care. Send questions to AskOSP@OneSeniorPlace.com, call 321-751-6771 or visit One Senior Place, The Experts in Aging. Brenda Lyle is a Certified Care Manager and Certified Dementia Practitioner with One Senior Place, Greater Orlando.*

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**Inside: Your Medicare Checklist;  
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## President's Message

A Word from Joe Steckler,  
Our President & Founder



By the time you read this the 2023 Helping Seniors car raffle may already be history. A lot of very hard work by a lot of people has gone into making this year's raffle the huge success that I predict it will be. I have been in the fundraising business for many years and all I have seen to date tells me that we will do well and continue to build on our efforts to financially support Helping Seniors. So, it is with much gratitude that I thank all those who have helped to make this year's raffle such a success—Board members, staff, volunteers and the many who have donated their hard-earned dollars.

While I have every confidence that the raffle will be successful, I do not have the same confidence in those we elect to lead us, namely our county commissioners. Have you considered the tremendous power we give to the five people we elect to represent us in making decisions regarding governance? We take some well-intentioned people and often turn them into politicians who seem to lose their way.

Here I refer to the Commission's removal of a million dollars that helped fund hard working nonprofits that served seniors, disabled people, and those not able to care for themselves. Recently the commission also voted to eliminate funding for the Brevard Cultural Alliance and various arts programs.

These actions show a lack of understanding of constituent needs and priorities. Perhaps a little more work by the Commissioners could have found other ways to fund firehouses and other of THEIR perceived needs.

There is no one answer to what we would like to accomplish. Having said that, I would add that ensuring that our senior population has access to adequate shelter, food, and medical care should take precedence over lifeguards and back-to-back 5% pay raises for county staff. Consider the thousands of seniors on fixed incomes, as well as the enjoyment of those who worked and gave to the arts and nonprofits. We can do better.



**Need Help?**  
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## Live Local!

*Kerry Fink, Executive Director  
Helping Seniors of Brevard*

I have been having good conversations with several members of the Helping Seniors “Senior Resource Center of Brevard” here at our lovely location in the beautiful Omni Healthcare Professional Tower on the Melbourne medical campus near the hospital.

One theme comes up over and over, that is, that the BEST resources always seem to be local. As you may know, Helping Seniors of Brevard, now in our 13<sup>th</sup> year of service to our area, is 100% local. (By the way, do you have your Helping Seniors car raffle fundraiser ticket? That goes off Saturday, October 7<sup>th</sup>, so call us today at 321-473-7770!)

Sometimes we see someone we admire on TV who seems to be giving great advice about some matter related to getting older. Maybe it is a pitch for reverse mortgage, maybe for “tell us zip code” for Medicare help, or possibly “Finding a Place for Mom or Dad”, etc.

And, while the pitches seem heartfelt and the services worthy, they all direct you to an 800 number answered by someone in, oh, let’s say Omaha. Despite their best intentions, they might not know the difference between Micco and Mims and think they don’t look too far apart on a map when trying to help.

When you call Helping Seniors or visit the Senior Resource Center, rest assured you are dealing with neighbors - people who live in our community, understand everything about our geography, and serve our area with excellence. These are people who depend on good local business to sustain them, so they are extra invested in ensuring the best help possible. Let’s Live Local!

Lots of good information in this edition of Helping Seniors News to keep things moving - and, as always, we are available to serve you on our Senior Information Helpline at (321) 473-7770.



## Have You Thought About This?

*Nancy Deardorff, Operations Director  
Helping Seniors of Brevard*

Transportation is an essential part of life we depend on, but often take for granted. Transportation gets us to where we need to go: work, grocery, doctor’s appointments, the bank, and social activities. But what if you can no longer drive? How do you get from point A to point B? Have you thought about this?

Lack of affordable and reliable transportation can leave seniors in a serious bind, such as not being able to get to essential services like food and medical services, but can also lead to social isolation, loneliness, and depression.

There are several means of getting around in Brevard County. Space Coast Area Transit (SCAT) offers low-cost transportation and, for some seniors who may not be able to get to or wait at a bus stop, SCAT does have special services available for those who qualify.

There is also the option of Uber or LYFT. These services require that you order your driver through an app. While some seniors find this intimidating or do not have access to the apps to order these services, if you do, this is a great lower cost option for door-to-door services.

There are non-emergency medical transportation services that can transport folks to doctor’s appointments, lab appointments and dialysis. This can be costly but a great option for door-to-door service, especially for folks who may need wheelchair assistance.

Brevard County has some discount and free transportation resources available, but many of these have long wait lists due to the significant need for transportation services.

If you need more information about transportation resources in our county, contact us on the Helping Seniors Information line at 321-473-7770.



## Choosing the Best Medicare Plan for You

*Vicki Moore  
Moore Insurance Solutions*

October 1<sup>st</sup> is the start of the Medicare Annual Enrollment period. Although you can only change your Medicare coverage between October 15 and December 7, carriers and agents can share new plan information beginning October 1.

### Understand your Medicare options:

- Original Medicare (Part A and Part B) - the traditional fee-for-service Medicare program.
- Medicare Advantage (Part C) - combines Part A and Part B coverage, often with added benefits.
- Medicare Part D - provides prescription drug coverage that can be added to Original Medicare or included in some Medicare Advantage plans.
- Medicare Supplements (Medigap) - help cover out-of-pocket costs of Original Medicare.

**Evaluate your healthcare needs:** Consider your current health status, prescription medications, and any upcoming medical procedures or treatments to pick the right Medicare plan.

**Compare costs:** When comparing plans, pay attention to premiums, deductibles, copayments, and coinsurance and how they may change in 2024.

**Check network coverage:** If you're considering a Medicare Advantage plan, review the plan's network of doctors, specialists, and hospitals. Make sure your preferred healthcare providers are in-network to ensure you have access to the care you need without paying for out-of-network services.

**Review prescription drug coverage:** Look for a plan that covers the medications you take or anticipate needing in 2024. Compare the formulary to ensure your drugs are included and check for any restrictions or prior authorization requirements.

**Consider additional benefits:** Medicare Advantage plans often provide extra benefits such as dental, vision, hearing, over-the-counter products, and wellness programs. Some recipients may also

qualify for plans that offer healthy food cards and assistance with bill paying and transportation beyond medical facility rides.

**Check star ratings:** Medicare assigns star ratings to Medicare Advantage plans based on customer satisfaction, quality of care, and customer service. Take these ratings into account when comparing Medicare Advantage plans.

**Plan for the long term:** Consider how your health may change in the coming years and whether your chosen plan can adapt to those changes.

**Seek professional assistance:** If you're unsure about which plan is best for you, a local licensed insurance agent who specializes in Medicare can provide personalized guidance based on your individual circumstances.

This time of year, you may be bombarded with tv and radio ads, mailers, and phone calls. Avoid working with random agents who may not know your local provider networks or hospital systems or care about your needs. They just want to increase enrollment numbers and do not have the capability to support you for the rest of the year.

Instead, use recommendations from friends, family, and trusted local organizations such as Helping Seniors of Brevard to find trustworthy assistance. Confirm that the agent you choose will be accessible when you need help, especially during open enrollment when deadlines are critical. They should also provide support throughout the year, as Medicare decisions and plans may change over time.

Choosing the best Medicare plan for 2024 requires careful consideration of your healthcare needs, budget, and available options. Seek help from local experts to select the right plan—your health and peace of mind are worth the effort.

### Vicki Moore, Moore Insurance Solutions

I have been helping people navigate Medicare and other Health insurance needs for over ten years. Visit me in my new office at the Senior Resource Center of Brevard, 1344 S Apollo Blvd, Suite 2C. You can also call me at 321-272-0218, email me at [solutions@vickimooreinsurance.com](mailto:solutions@vickimooreinsurance.com), or look for me on Facebook.



## Why a Continuing Care Retirement Community?

*Teri Brant  
Buena Vida Estates*

Senior communities are all the same, right? They all offer their residents activities, entertainment, good food, transportation, wellness programs, and maintenance free living!

But when you take a closer look, there are some definite differences! Families should be aware of these when looking at senior communities for themselves, or their family members.

Did you know that Continuing Care Retirement Communities (CCRC) offer you a contract that states you will NEVER be asked to leave regardless of medical or financial changes in your future? Unlike rental communities, you will not be asked to leave if you can no longer pay your rental. Also, if you need more care than you receive in your assisted living apartment, you know there is the next level of care available to you.

No one knows what our future holds, and a CCRC gives you the peace of mind and security that you WILL be able to stay in your community and be taken care of, no questions.

Most Continuing Care Retirement Communities have an entry fee—not a community fee that goes to a rental community's corporate office, but a fee that underwrites your long-term care. This fee provides the assurance that you will have the care you need should you need it.

At some CCRCs, that also provides a lower rate of the Life Care fees you will pay. At a CCRC, that entry fee is based on the "Lifestyle" you want or need in Independent Living. Smaller apartment, smaller entry fee, larger apartment/cottage, larger entry fee. But when you need the care, your costs could be less than what you are paying as an

Independent Resident.

Contrary to popular belief, CCRCs do NOT take all your money, nor do you need to be a millionaire to qualify. A resident uses a portion of their proceeds from the sale of their home to pay the entry fee. A CCRC will assess both financials and medicals of the prospect to ensure that a person has the assets and health to qualify for independent living and underwriting.

A Continuing Care Retirement Community is not for everyone, but when you are looking at senior living or retirement living, YOU need to know what is out there! YOU want to have the decision-making ability to choose what your future looks like, for yourself!

Most Continuing Care Retirement Communities have a waitlist because of the Life Care program they offer. If a community doesn't have a waitlist, you may want to look into the reason.

Senior Living is an exploding industry with Baby Boomers aging. There are many choices. Do your homework, look at all the options and PLAN AHEAD for your future. We cannot direct the wind, but WE CAN adjust the sails!

## TOGETHER, WE CAN HELP CREATE A MIRACLE.

Your gift of \$25, \$50, \$100, \$250 or more will help ensure that **Helping Seniors of Brevard**, a registered 501(c)(3) charitable organization, can continue assisting callers.

Thank you!



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## Senior Living Options Checklist!

*Danica Scuderi-Carluccio  
Advocates for the Aging, Inc.*

It is difficult to make the decision to leave your home as aging occurs; however, it is equally important to know the choices in the community.

1. **Independent Living** — This option eliminates the headaches of home maintenance. No more lawn care, home repair, laundry, cooking or housekeeping! You can choose a studio apartment or a suite; apartments usually have a kitchenette or full kitchen. Independent living provides you with all the amenities such as prepared meals, laundry service, housekeeping, social events, health center, salons, game rooms, bistros, bars, and limited transportation. The cost averages \$4,000 to \$5,000 a month.
2. **Assisted Living** — In this setting, all the accommodations of independent living are offered, except for full kitchens/kitchenettes. Additional services include on-staff nursing, medication technicians, and caregivers. There are primary care physicians, podiatrists, vision and hearing specialists and dermatologists. Transportation for medical and social events is included. Medication management and health management is completed by the nurses, with Certified Nursing Assistants monitoring or assisting with activities of daily living. The costs can range from \$3,000 to \$9,000 a month. If Medicaid is a supplement to income, choices for assisted living facilities are limited in Brevard. It is a good idea to tour as many places as possible while still independent.
3. **Memory Care Assisted Living** — Facilities that monitor those with decreased cognitive impairment who still have the physical ability to meet assisted living criteria, have the same amenities as a traditional assisted living, but the building is secure. The buildings are secured to permit as much independence as possible but

the inability to get out of safe surroundings and wander. Like assisted living facilities, memory care costs depend on the budget, location, and room size. The cost is the same as assisted living, with a \$3,000 to \$9,000 range.

4. **Skilled Nursing/Rehabilitation/Long Term Care** — This setting offers several levels of care, usually referred to as a "nursing home." A stay in a nursing home can be temporary, for example a loved one has a diagnosis of diabetes but, suddenly, the sugars cannot be managed at home. In this case, a short stay at the nursing home for skilled nursing may be an option. Once the sugar levels become manageable and the resident is educated on the medical condition, they return to their prior setting. Another example is if an elderly person fractures a hip, a physician may determine the need for intensive therapy. A nursing home offers short term rehabilitation, where the goal is for the patient to get stronger and return to their previous setting. Long term care in a nursing home typically means a loved one has medical conditions that warrant monitoring by medical professionals on a regular basis; the person needs assistance to perform most of their activities of daily living or are bed-bound. The cost for these services is a bit tricky, depending on insurance. However, if private pay, the cost ranges between \$11,000 to \$15,000 a month.
5. **Hospice** — This service can come to any of the options above, including home. However, if the patient needs more comfort and pain management than these settings can offer, there are "Hospice houses," and/or "Hospice Units" that help with a quality end of life experience. This service, along with medications directly related to the diagnosis for end of life, is covered by insurance. Hospice has a team of professionals including clergy, nurse, social worker, and caregiver. Furthermore, they will continue to offer support to family members well after their loved one passes.



## Senior Affordable Housing

*Traci Graf, RN  
AVID Home Care*

“Affordable housing” is a term we hear often, but what does it really mean? There is a calculation used to create limits on what is considered affordable based on a person’s annual mean (average) income (AMI). Most seniors living on fixed incomes require housing that does not exceed 30-50% of their average annual income.

One option is a senior housing complex that will not raise the rent unless your income increases. I have identified 17 complexes in Brevard either completely dedicated to seniors or with a set number of apartments reserved for seniors.

To search for these buildings, go to [www.affordablehousing.com](http://www.affordablehousing.com) and enter Brevard County. If you do not have a computer, use one at the library, ask a neighbor or friend to help, or ask if your church has one available for this purpose.

Each building has its own application process and wait list times. They each have individual amenities, but most do include basic utilities. Most have a pet fee but will allow you to bring your pets. You can find income restrictions in their listing but most receiving rent in the 30% range are limited to \$18,000 a year income. Most of the income restricted buildings in our area follow the 30/50/60% AMI formula to determine rent.

If you believe the rent where you live now may rise higher than you can afford, pick a senior housing complex, call them up and inquire about the application process and waitlist times. Regardless of the wait list, put an application in with them. Some places may tell you the waitlist is 3-5 years. Submit the application and confirm it was received. Things change, so secure yourself a place and follow up with them occasionally to see your status.

Keep your eyes open, there are more and more truly affordable senior buildings being built in our area!



## Should You Have Long-Term Care Insurance?

*Corina Savelle  
Total Long-Term Care Consultant Services*

When you’re young, buying long-term care insurance may seem unnecessary—and it generally is.

But, in 2021, according to the American Association for Long-Term Care Insurance, people who bought a long-term care policy at age 65 had a 50% chance of using it. Do you know how long-term care insurance could protect you?

### How Long-Term Care Insurance Might Benefit You

Long-term care can include help at home, adult day care, nursing home care, assisted living, and other arrangements.

Americans’ out-of-pocket costs for long-term care can be thousands per month and are likely to grow over the years. If you qualify for long-term care insurance, it can offset hefty daily care expenses up to the limit you choose when you purchase your policy.

### Key Considerations for a Long-Term Care Policy

When shopping for long-term care insurance, you’ll find many coverage options with corresponding policy premiums.

- Most long-term care policies limit how long they will provide benefits or how much they will pay. More generous policies cost more.
- To keep up with growing costs, you may want to shop for a policy with benefits that increase as inflation rises. This feature will also cost extra.
- If your policy barely fits your budget, future premium increases could cause you to reduce or drop your coverage.

### When to Buy Long-term Care Insurance

Your age and health at the time you apply affect how much you’ll pay for long-term care coverage. If you wait too long, or have serious health conditions, you may not qualify at all. AARP suggests that getting coverage between the ages of 55 and 65 may offer the best value. If you or someone you know needs long-term care insurance, reach out for help weighing all your options.



## Advance Directives

*Tyler Runte, Esq.  
Law Office of Amy B. Van Fossen, PA*

Suddenly, traffic comes to a complete halt. Sirens blare as emergency vehicles fly by. Following a long wait, traffic moves, and we slowly pass the accident scene where cars are mangled beyond recognition. Our observations of this horrific crash tell us that the accident victims suffered life-threatening traumatic injury where every minute counts.

Are the accident victims conscious enough to make informed decisions regarding their health care? If lacking capacity, who makes those decisions on their behalf? If these injuries resulted in the loss of quality of life, what were the victims' desires for life-sustaining treatment? If decisions were made by a third party, were the victims' wishes accurately stated and carried out?

Regardless of age, advance directives become an essential resource within our estate planning documents. Advance directives are legal documents that speak to our health care and end-of-life wishes when we are unable to speak for ourselves.

The most common advance directives are the Designation of Health Care Surrogate (sometimes referred to as Health Care Proxy or Medical Power of Attorney) and Living Will. By Designation of Health Care Surrogate, we appoint an agent to make health care decisions on our behalf. A Living Will notes our end-of-life decisions.

Whether in times of emergency or planned procedures, medical teams will seek the guidance we provide in our advance directives. Coupling these documents with open and honest conversations with our agent and loved ones informs health care providers of the answers needed to assure medical care mirrors our wishes.



## Early Detection, Early Cure?

*Lee Sheldon, DMD  
Sheldon and Furtado, PLLC*

Early detection, early cure, right? The documentation for such a statement is not as good as you might think. But it sounds good, doesn't it? Create a message. Find out if it resonates. If it does, then promote the message.

So, let's look at your dental health and use that as an example of your overall health. There are two main diseases in the mouth: caries (the disease that causes cavities) and periodontal disease (the disease that causes bone loss). If we follow the "early detection, early cure" philosophy, we would say, "Catch it early so that you don't lose your teeth." But is that the only way of treating yourself?

Where do cavities come from? They come from the interaction of sugar with the bacteria on the tooth. Which is better? Removing sugar from the diet and removing the bacteria? Or catching it early? You know the answer. In a previous column, you read that we, as dentists, are good at fixing things, but we can't prevent them. Only you can.

How about periodontal disease? The same things hold. You take care of your teeth. I'm out of business.

What about overall health? The more sugar we eat, the more we get away from a plant-based diet, the more likely we are to need medications for chronic diseases. All those medications have side effects. One of those side effects is dry mouth. A dry mouth is full of acid. And what do you think is the other cause of cavities? An acidic mouth. Imagine if you didn't need the medication.

The body knows how to heal. The body is self-healing if we fuel it correctly. Early detection, early cure? The better aphorism—Treat your body as a temple.



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# Mom & Me by Audrey & Kimberley

## DEAR MOM AND ME,

I look back on my life with regret. I feel I have wasted fifty years because of the poor choices I have made. I married too early, and just continued to have babies. I felt trapped and could see no way out, but that has changed now.

My husband left us fifteen years ago. I was forced to go to work at the local factory, on the night shift. Our last child is now on his own. I have retired and I just heard that my husband is dead. I am free.

Time is running out for me, so I want to try and grab whatever happiness I can find - even if it is just going to church bingos and a couple of days at the senior center.

I am no beauty on the outside but I am O.K. warts and all. People like to be with me and I want to stretch myself and see what is out there. Any suggestions?

– 2nd Chance Rose

## DEAR ROSE,

Many older women feel the same way as you. Women were expected to give so much to others--there was nothing left for themselves. Now it is time for you to think about your own, long neglected needs, and time for you to care and nurture yourself.

- Go and have a physical examination.
- Check to see if you have any health condition needing treatment.
- Ask for a referral to a nutritionist, so you can enjoy a more healthful diet.
- Loose or gain weight (whatever is needed).
- Walk around your neighborhood for at least thirty minutes each day, or go to your local mall for early morning exercise.
- Join your local library and ask for help choosing books on subjects that would be new and different.

- Go to a good hairdresser and have a becoming haircut. When you loose or gain weight try and get a couple of new colored outfits - something perky for your new self.
- Go to a major department store and get a free makeup demonstration.
- Phone your old friends and invite one to come over for lunch. Who knows what is in your future.

– Audrey

## DEAR SECOND CHANCE,

I often find myself talking with women in particular about looking back on their lives with regret. However, we can not change the past. But, we can learn from the past and make our tomorrows better. Do what Mom says, she can give (good advice) enjoy your tomorrows!

Not looking back on your life with regret is a lesson I have learned from the older generation. I tried to use that lesson in discussions with others in hopes of helping folks understand the future consequences of decisions made today.

Go out and enjoy your second chance!

– Kimberley

## Minimizing the Risk... continued from page 19

- Requesting electronic bank and credit card statements and watching for unusual purchases or changes in how the person typically spends money.
- Asking credit card companies to stop sending balance transfer checks and opting out of future solicitations.
- Creating a separate account where you can keep a small, agreed-upon amount of money that the person can use for recreational activities, meals with friends, etc.

To learn more about combating elder abuse, visit our blog at <https://blog.ssa.gov/world-elder-abuse-awareness-day-combating-injustice/>.

Please share this with those who may need it. ©

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# Food Prices

By Matilda Charles

**T**he Bureau of Labor Statistics issued a food prices report comparing this summer to the summer of 2022. While they acknowledge that prices of food are continuing to rise, they claim that the rate of that increase has slowed. They say that the cost of groceries went up only 4.9% from last year.

I'd like to know where, exactly, they do their shopping – because I'll go there.

We can point the finger of blame in several directions, per the nightly news – the war in Ukraine, wildfires, droughts, avian flu – but I point that finger in one additional direction: greed.

I have a thick stack of grocery receipts, batched by date, so it's easy to check the prices that I paid a month ago, six months ago, a year ago, etc. Along with a handy online calculator, I can see that one particular item I commonly buy rose in price from \$4.27 to \$5.95 just in the past several months. That equates to a 39% increase in price. It's not even a fancy cut of meat – it's bread.

I have to wonder if the food companies don't watch the news and decide to see just how much we'll put up with, like the frog in the pan of increasingly heated water. How long before we jump out?

By "jump out," I mean refuse to buy. Granted, we can't avoid buying food, but we can refuse to pay for higher priced items. For example, I'm experimenting with a way to cut my grocery bill that is simply this: I buy whatever brand is the cheapest. If I want a can of beans, maybe the store brand is the cheapest, maybe it's a flavor I haven't tried before, maybe it's on sale. Whatever it is, I buy the cheapest.

Eventually the food companies will wise up and realize that we won't be held hostage by their high prices. ©  
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## King Crossword

### ACROSS

- 1 Stetson, e.g.  
4 Big gulp  
8 Miles away  
12 Boxing legend  
13 Galileo's birthplace  
14 Tubular pasta  
15 Comedy club razzers  
17 Streetcar  
18 Attack  
19 Poem of praise  
21 Old Ford model  
22 Frenzied  
26 Stupefies  
29 AAA job  
30 Archipelago unit (Abbr.)  
31 Sacred bird of Egypt  
32 Sushi fish  
33 Nile queen, familiarly  
34 Capitol Hill VIP  
35 Passing craze  
36 Sacred song  
37 Browbeat  
39 Indent key

- 40 Gallery display

- 41 High-flying battle  
45 Rotate  
48 Large land measures  
50 Out of control  
51 "Star Wars" royal  
52 Sportscaster  
Cross  
53 New Mexico resort  
54 Bigfoot's cousin  
55 Surpass

- bages  
20 Morning moisture  
23 Lean to one side  
24 "Got it"  
25 Coagulate  
26 Plate  
27 "... sting like —"  
28 Galvanizing matter  
29 Media mogul  
Turner  
32 Terrestrial  
33 Hooded snake  
35 Supporting  
36 Rum cocktail  
38 Armored vehicles  
39 Unspoken  
42 Legal document  
43 Aviation prefix  
44 Answer an invite  
45 Make lace  
46 Hollywood's Thurman  
47 Aussie hopper  
49 Shoe width

### DOWN

- 1 "Funny!"  
2 Hearty quaffs  
3 Twitches  
4 Divides  
5 Brandish  
6 Medit. nation  
7 Hybrid fuel  
8 Ancient Mexican  
9 Tall tree  
10 — loss  
11 Brink  
16 Curly-leaf cab-

1	2	3		4	5	6	7		8	9	10	11
12				13					14			
15				16					17			
18							19	20				
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# PAW'S CORNER

By Sam Mazzotta

## How Long Do Rabbits Live?

**DEAR PAW'S CORNER:** I have a pet rabbit, Brownie, who is nearly 10 years old! He's a Holland Lop, I think. He doesn't do much at this age but sort of half-heartedly flop around his cage and the porch, then he settles onto the raised shelf in his cage and nibbles on carrots. He seems healthy, just slow. How much longer does he have left? Do you think he's lonely?

– Vicky R., Macon, Georgia

**DEAR VICKY:** First of all, wow! Ten years is quite a lifespan for a Holland Lop. It's a testament to how well you care for him.

While the average lifespan of this rabbit breed is six to eight years, I have heard of H-Lops reaching 10, 12 or even 16 years of age! Care and comfort are really important for rabbits at any age. They need a secure hutch, stable temperatures in summer and winter, fresh water always available, and good nutrition. They also need things to gnaw on so their front teeth don't grow too long, as well as plenty of fresh vegetables.

Introducing a new rabbit to the mix can be risky. They might not take to each other, and fighting with another rabbit can cause stress, which can be deadly.

It sounds like Brownie is doing really well for his age. I recommend checking in with his vet if you notice any changes in his behavior or ability to get around. It sounds like you're a little concerned that he isn't moving around as much. Contacting the vet within 48 hours is a good rule for any changes in behavior, diet or activity for rabbits and other small pets.

Send your tips, comments or questions to [ask@pawscorner.com](mailto:ask@pawscorner.com). ©  
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### St. David's By the Sea... cont'd from page 10

Church, one constant remained: its faithful, friendly and welcoming atmosphere. The Church enacts the Great Commandment and Great Commission through Rooted Faith, Kingdom Mission and Incarnational Love.

Today, St David's is an active parish with ministries to meet the needs of any person of any age who wishes to be involved. One

that has served the community since 2011 is the Outreach Ministry. Each year Outreach raises an average of \$12,000.00 through a



Bid or Buy Auction and distributes all proceeds to support local non-profits and ministry partners, children in need, homeless, families and many more. On November 3,4,5, please consider attending the 2023 fundraiser to help St. David's continue to make a difference in the community. For a head start, thirty baskets will go online for purchase by Oct. 1. ©

St. David's by the Sea Episcopal Church  
Rector: The Rev. Porter Taylor  
600 4th Street South, Cocoa Beach. FL 32931  
321-783-2664  
[www.stdavidsbythesea.org](http://www.stdavidsbythesea.org)

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# Helping Seniors Info Series

## Helping Seniors 7th Annual Car Raffle Fundraiser

**6pm-9pm – Saturday – October 7th 2023**

American Muscle Car Museum (3500 Sarno Road – Melbourne). Get your tickets – each ticket is “Admit One” to the Museum that evening and is also you might just drive home in your new car! Call (321) 473-7770 for tickets/info and/or online at [HelpingSeniorsCarRaffle.com](http://HelpingSeniorsCarRaffle.com)

## Helping Seniors Info Series

**Friday – October 3rd - 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 – October 30th, 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 Senior Information Series Presentation “Your Medicare Checklist” with speaker Vicki Moore (Medicare Licensed Agent @ Moore Insurance Solutions)

## Renters of Palm Bay FL Housing Workshop

**Saturday – October 21, 9:00am-12:00n**

Memaw's BBQ (Banquet Room) - 4916 Babcock St - Palm Bay FL

## CALLING 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.

## Helping Seniors Resource Center Events

1344 S Apollo Dr - Ste 2-C, Melbourne

### Title: ClinCloud Memory Screening Pilot Program

**Date: Tuesday, October 3rd, 9:00pm - 3:00pm**

Call for Information – (321) 473-7770

### Title: A Bunko Bonanza for Charity!

**Date: Friday, October 20th, 5:30pm - 8:30pm**

Call Coastal Occupational Therapy for Information – (321) 361-8040

### Title: CarePlus/Omni Healthcare Fall Festival

**Date: Tuesday, October 25th, 11:00am - 12:00pm**

Call for Information – (321) 473-7770

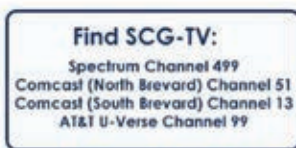
## BACK TO WORK 50+ Job & Resource Fair

**Tuesday – October 17, 10:00am-1:00pm**

Space Coast Health Foundation – 1100 Rockledge Blvd – Rockledge

This large-scale event will be sponsored by the generous support of the AARP Foundation and is designed to connect senior job seekers throughout the county to viable employment opportunities. We would also like to have key community-based organizations attend to share information regarding their programs and services.

# CALENDAR HIGHLIGHTS



Date	Day	8:00am	8:30am	5:00pm	5:30pm
Oct 2	Mon	Chefs for Seniors	How a Public Adjuster Helps	What Assisted Living Can Mean	Probate - How it Works
Oct 3	Tue	Medicare - Questions & Answers	Living Beyond Your Current Home	Reverse Mortgage - Now Time?	What Elder Law Attorney Can Do
Oct 4	Wed	Senior Travel Safe & Fun	Great Employment for Seniors	The Parts of Medicare	Periodontal Disease
Oct 5	Thu	Real Estate for Seniors	Care Management	Life Enrichment	Top 3 Public Benefits Questions
Oct 6	Fri	Your Legal Documents Checklist	All About Home Care	Controlling Cost of RX	Capital Update
Oct 9	Mon	Cosmetic Dentistry	New to Florida? Elder Law Info.	Helping Seniors Travel Club	Technology & Home Care
Oct 10	Tue	How Assisted Living Helps Thrive	Checking Out Zon Beachside	Put Kids on Bank Account?	Senior Mental Health
Oct 11	Wed	The Durable Power of Attorney	Senior Info in Senior Scene	Golden Providers: Biz-2-Biz	Discounted Prescriptions
Oct 12	Thu	Helping Seniors Service Directory	The Parts of Medicare	Safe & Secure at Home	How to Cruise Successfully
Oct 13	Fri	3 Reasons for Reverse Mortgage	Housing Foundation of America	Staying Safely Home or Downsize	Capital Update
Oct 16	Mon	Get Your Ducks in a Row - Part 1	Get Your Ducks in a Row - Part 2	Comprehensive Evaluation	2 Assisted Living Questions
Oct 17	Tue	Helping Seniors 12 Years Later	Finding Good Help at Home	Avoiding Probate	The Parts of Medicare
Oct 18	Wed	Senior Real Estate-Things to Know	5 Steps for Staying Safe at Home	Chefs for Seniors	How a Public Adjuster Helps
Oct 19	Thu	The Dirty “D” Word - Dementia	Trusts	Medicare - Questions & Answers	The Vial of Life
Oct 20	Fri	Order RX at Lowest Prices	How Reverse Mortgages Work	Power of Attorney/Super Powers	Capital Update
Oct 23	Mon	What is Holistic Health	Elder Law Services	All About Home Health Services	Get Prescriptions at Best Prices
Oct 24	Tue	About Golden Providers	Helping Seniors Travel Club	Life Enrichment	Great Employment for Seniors
Oct 25	Wed	Smorgasbord of Legal Matters	Too Many Teeth Being Extracted?	Care Management	Reverse Mortgage - Now is Time?
Oct 26	Thu	Technology & Home Care	The “Talk” About Assisted Living	Real Estate for Seniors	Living Beyond Your Current Home
Oct 27	Fri	The Parts of Medicare	Things to Know Elder Law	Helping Seniors Service Directory	Capital Update
Oct 30	Mon	How a Public Adjuster Helps	Medicare - Questions & Answers	What Elder Law Attorney Can Do	Senior Travel Safe & Fun
Oct 31	Tue	Stay Home Safe or Downsize?	Chefs for Seniors	How Assisted Living Benefits	Guardianship



Date	Day	Program	Topic	Special Guest
Oct 4	Wed	Helping Seniors Radio	Focus on Elder Law	Bill Johnson, Esq.
Oct 11	Wed	Helping Seniors Radio	Focus on Your Smile	Dr. Lee N. Sheldon
Oct 18	Wed	Helping Seniors Radio	Focus on Movement	Jital Patel & Susan Houts
Oct 25	Wed	Helping Seniors Radio	Focus on Help at Home	Jennifer Barton

# Something New For One Or Two

Recipes especially created for 1 or 2 diners

*The weather is still warm and most of us don't want to spend much time in the "hot" kitchen. Here is a great menu for some leftover Flank steak. Pack your picnic basket and find some quiet spot near the water if you can and enjoy the breezes and some good food too.*

## STEAK CAESAR SALAD

1/2 lb. thinly sliced cooked flank steak  
1 1/2 cups torn Romaine leaves  
2 T. grated fresh Parmesan cheese  
hand full of ripe grape tomatoes  
1 t. cracked pepper  
2 t. lemon juice  
1/2 t. Worcestershire sauce  
1 t. balsamic vinegar  
1/4 t. dry mustard  
1 t. garlic powder  
2-3 T. low fat sour cream

Combine the Romaine, steak, cheese, grape tomatoes and pepper in a salad bowl and toss well. Combine the lemon juice, Worcestershire sauce, vinegar, dry mustard, garlic powder and shake well in a jar. Stir in the sour cream and toss with the salad. Top with croutons. Serve with croissants.

## SPICED PICKLED PEACHES

1 (1 lb. 13 oz.) can cling peach halves  
1/4 c. sugar  
1/4 cup white vinegar  
1 t. black peppercorns  
1 t. whole cloves  
1 t. ground allspice

Drain peach syrup into a saucepan, reserving the peaches. Add the rest of the ingredients to the syrup and bring to a boil. Boil several minutes, pour over the peaches and cool.

Refrigerate overnight. These keep well for weeks in the refrigerator.

## PECAN TARTS

1 large egg  
2 T granulated sugar  
2 T. brown sugar  
2 T. light corn syrup  
1 T. melted margarine  
1/2 t. white vinegar  
dash of salt  
1/2 t. vanilla  
1/2 cup chopped pecans  
2 frozen tart shells, unbaked.

Preheat the oven to 350 degrees. In a bowl mix the eggs, sugars, corn syrup, melted margarine, vinegar, salt and vanilla until well mixed. Place the pecans into the tart shells and pour the mixture over them. Bake for 35 minutes. Tarts should be slightly firm and the pecans browned.



Sound the Celebration as the BSO  
kicks off its 70th Anniversary  
Season with a new work by John  
Dupuis dedicated to the BSO.  
Concertmaster Lisa Ferrigno  
celebrates her 25th Season with  
the BSO as featured soloist in  
Sarasate's fiery Zigeunerweisen and  
Morricone's ultra-romantic Cinema  
Paradiso Theme.

## OPENING NIGHT!

Brevard Symphony Orchestra Presents

## Sound the Celebration

Sponsored by The Brandon Family

Saturday, October 14, 2023 | 7:30PM  
The King Center for the Performing Arts

Season tickets are available through [BrevardSymphony.com](http://BrevardSymphony.com).

Individual Tickets are available through the King Center at [kingcenter.com](http://kingcenter.com)

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345-5052 with any questions!

# Never Forget: Brevard Ceremonies to Remember 9/11/2001 Draw Hundreds

From Saturday September 9 through Monday evening the 11th, seven major ceremonies were held in Brevard County to remember the terrible events 22 years ago in New York City, Washington DC and a farm in Pennsylvania.

The commemoration at Brevard Veterans Memorial Center (VMC) was arranged by Brevard Club 10-13 and had 350 witnesses and participants in a solemn remembrance. A number of speakers talked about their eye witness accounts of that day and some events since, because of that day.

Club 10-13, led in Brevard by President Marco Calderon with Al Boettjer as event chairman, is an organization around the country of retired New York City Police Officers. The name 10-13 was chosen since it is the radio call sign for "Officer Needs Assistance" heard so often that day. Brevard Club 10-13, Brevard Police Chiefs Association, the Good Deeds Foundation of the Cape Canaveral Chapter of the Military Officers Association (MOAACC) and others contributed to funding the event which included honoring those who have died from toxic exposure in NYC during clean up, and afterward carrying the fight to the 9/11 terrorists bases around the world. The US military has lost more than 7200 in direct combat and

thousands more as a result of military service or exposure to toxics. Nearly 3000 died on 9/11/2001, more than the number killed at Pearl Harbor on December 7, 1941.

There were very few younger citizens at the events around the county since no high school and most college students were yet to be born, and many of their parents were still students. Recently Florida

has begun to return civics and related courses to the schools and 9/11 will be a part of such programs in the historical framework.

To that end, MOAACC is already working with Brevard school officials, through the Vets Back to Class Program, and hopes to get Brevard Club 1013 to join an effort to hold short remembrance ceremonies at all Brevard High Schools next year on the 23rd Anniversary of events that changed America.

The challenges of counterterrorism are still with us, but most often we learn from the news about such actions taking place abroad. Most would say that is because we took the fight to the enemies after that terrible morning of a beautiful day in 2001. §



## Save the Date - October 6<sup>th</sup>

### 2023 National Veterans Homeless Support 8<sup>th</sup> Annual Dinner Fundraiser

Hosted by Brevard's Constitutional Officers

Property Appraiser Dana Blickley

Sheriff Wayne Ivey

Clerk of Court Rachel Sadoff

Tax Collector Lisa Cullen

Supervisor of Elections Tim Bobanic

State Attorney Phil Archer

Public Defender Blaise Trettis

**Friday, October 6<sup>th</sup>**

**Radisson Resort at the Port**

**8701 Astronaut Blvd. Cape Canaveral**

**5:30pm Cocktails 6:15pm Dinner**

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Dinner: \$100 per person or \$1,000 per table of 10

Program ads: Full page - \$250 or Half page - \$150

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or email [events@nvhs.org](mailto:events@nvhs.org)

or call the NVHS Office at 321-208-7562

## Weekly SUDOKU

by Linda Thistle

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

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

**DIFFICULTY THIS WEEK: ♦**

♦ Moderate ♦♦ Challenging  
♦♦♦ HOO BOY!

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## Disability Claims Lost Since 2018

**A**s far back as 2018 there have been technical problems with uploading disability claims on the Department of Veterans Affairs' website, except nobody knew. There were no indications at the time that anything was going awry. But those claims weren't received.

When you hit the SEND button, it didn't go. Your disability claim has likely been sitting in that internet "dead zone," neither moving forward nor backward, unseen.

But somehow they found them, 32,000 claims sitting there unprocessed since 2018.

Now, having found those 32,000 claims in the dead zone, the VA is sending out letters to all the affected veterans. The problem was first reported by Military.com, when the spouse of one of their former employees received the letter about the lost claims.

It brings up several questions:

Did veterans file alternate claims when they didn't hear back? Did they assume they'd been denied when they received no reply? Have the veterans, unfortunately, passed away? Do

the surviving spouses know their veteran had filed? And are they due any money?

At this point you don't need to do anything, they say. All affected veterans whose claims were found stuck in the system will be notified and their claims hustled through. Claims benefits will be backdated to the "stuck" date.

Unless you decide to take charge of your situation and check it out. The VA's website gives this page of instructions to file disability claims: [www.va.gov/disability/how-to-file-claim](http://www.va.gov/disability/how-to-file-claim). You can file your claim online, by mail using Application for Disability Compensation and Related Compensation Benefits (VA Form 21-526EZ), in person when you deliver your application to a VA regional office or with help from a Veterans Service Officer.

That same instruction page says that it's taking 104 days to get a decision. You can also check the status of your claim from that page. Do that, just to make sure. And if you have trouble signing into your MyVA411 account, or creating one, you can call 800-698-2411 for help. ©  
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See ad on pg. 45

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## King Crossword Answers

**Solution Time: 21 minutes**

H	A	T		S	W	I	G		A	F	A	R
A	L	I		P	I	S	A		Z	I	T	I
H	E	C	K	L	E	R	S		T	R	A	M
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D	A	Z	E	S			T	O	W		I	S
I	B	I	S		E	E	L			C	L	E
S	E	N		F	A	D			M	O	T	E
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## Sudoku Answers

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



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[ = Brain Stress? ]

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# The Shepherd Psalm

Rev. Jeff Wood, First Presbyterian Church of Sebastian

Is there any more beloved portion of the Bible than the 23rd Psalm?

The Lord is my shepherd; I shall not want. [2] He maketh me to lie down in green pastures: he leadeth me beside the still waters. [3] He restoreth my soul: he leadeth me in the paths of righteousness for his name's sake. [4] Yea, though I walk through the valley of the shadow of death, I will fear no evil: for thou art with me; thy rod and thy staff they comfort me. [5] Thou preparest a table before me in the presence of mine enemies: thou anointest my head with oil; my cup (a symbol for your life) runneth over. [6] Surely goodness and mercy shall follow me all the days of my life: and I will dwell in the house (a place of safety and love) of the Lord forever.

I have several books that illuminate Psalm 23. I want to tell you just one thing I love about this psalm, something that launches in its very first sentence. The Lord is my shepherd.

The start is so God. I was walking with my wife. We saw a dress in a shop window and she said, "That is so Linda." Linda is her best friend. This sentence is so God. It's him, right from the get-go, being my shepherd. Your shepherd.

There's no plea. "Please be my shepherd." There's no distance. "I'll be humanity's shepherd rather than your shepherd." There are no conditions to take care of before he will take up the role.

One college professor makes this same point in this way. He asks his students if they know how the Ten Commandments begin. Maybe you think you know? "Thou shalt not have any other gods before me." But that isn't it. That's number one but that isn't the start. The ten starts with, "I am the Lord your God who brought you up out of Egypt, out of the house of slavery." How did that happen? How did we get him, this amazing God, for our God? How did we get him delivering us? Because we pled and promised to do this and this and that and that? No, God just showed up and started doing shepherd-stuff for us before we even knew we needed it.

Do you know that is happening for you right now? Silently, lovingly, quietly, caringly, God is being your shepherd. ☺

Rev. Jeff Wood, First Presbyterian at 1405 Louisiana Ave, Sebastian FL 32958. WeLoveFirst.org or Facebook.com/WeLoveFirstSebastian. (772-589-5656)

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**Bruce Williams**

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**Q** My sister was recently diagnosed with breast cancer. Thankfully, she caught it early so the doctor said the prognosis was "good." But still, are there things I can do that could help minimize the chances of me getting breast cancer?

**A** Small changes to your daily life can help decrease some of the risk factors associated with breast cancer. Maintaining or developing healthy habits such as exercising, maintaining a healthy weight, and limiting alcohol are measures you can take to institute a healthy lifestyle.

In addition to changing your daily routine, you can also take a more proactive approach to self-examinations and screenings:


- **Breast self-examination** – Breast self-examinations require you to check your breast to detect any lumps or changes. You should do a self-examination the same day every month in order to remain consistent. Self-examinations are done by lying down on the floor or a bed, taking your three middle fingers and moving them in small coin-sized circles around your breasts. Applying light, medium, and hard pressure throughout the examination will help you check the various tissue levels of your breast.
- **Mammograms** – A mammogram is an x-ray picture of the breast, and it is meant to check for tumors in the breast that might not be detected through self-examination. Ask your doctor what age you should begin getting a mammogram. According to the American Cancer Society, women ages 40 to 44 should have the choice to start annual breast cancer screening with mammograms if they wish to do so. Women ages 45 to 54 should get mammograms every year. Women 55 and

older should switch to mammograms every 2 years or can continue yearly screening.

**Q** My friend was recently diagnosed with breast cancer, and it was a reality check. Her doctor told her that surgery was her only choice. Is that true?

**A** I cannot comment on a specific person, but in general, treatment for breast cancer varies depending on the type of breast cancer, how advanced the disease has progressed, and the patient's health. The various treatment options are:

- **Surgery** – Surgeries vary depending on the severity of the disease. A lumpectomy is when the tumor and surrounding tissue is removed, and a mastectomy is the removal of all the breast tissue. A doctor may also suggest the removal of lymph nodes that surround the breast tissue to prevent from the spreading of tumors and cancerous cells.
- **Radiation Therapy** – Radiation is a type of treatment that uses high-powered beams of energy to kill cancerous cells. Radiation might be used after surgery to decrease the chance of cancer cells spreading.
- **Chemotherapy** – Chemotherapy uses drugs to kill cancer cells. This treatment may be recommended for people who have a stronger chance of recurrence with their disease, and it can even be given to women before they have surgery. The side effects of chemotherapy can be severe with hair loss, nausea, vomiting, and fatigue.
- **Drugs** – There are various drug treatments such as trastuzumab, lapatinib, and bevacizumab that are designed to treat specific abnormalities within the cancer cell.

For more information on the warning signs and treatment of breast cancer, please visit [www.cancer.gov](http://www.cancer.gov), [www.mayoclinic.com](http://www.mayoclinic.com), [www.cancer.org](http://www.cancer.org), and [www.komen.org](http://www.komen.org). 

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



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**The Senior Information Helpline - (321) 473-7770**

**HelpingSeniorsofBrevard.org**

sector, the term for this is superannuation. On the other hand, many insist on participating as much as possible in aggressive equities and endanger their hard-earned assets in a potential stock market crash.

Our goal at ValaVanis Financial is to find the ideal portfolio for every client. With increased inflation, the prospect of finding that ideal portfolio becomes more crucial and yet all the more complicated for the investor.

### Adding Children's Names...cont'd from page 13

exposed to the child's creditors. Fourth, only one-half of the property will receive a "stepped-up basis." In determining the capital gain tax on appreciated property, the basis (normally the purchase price) is subtracted from the sales price. When property is inherited at death, the date of death value becomes the basis reducing the capital gains tax when the property is sold. Fifth, when a gift exceeds the annual exclusion of \$17,000 (as of 2023), a 709 Gift Tax Return should be filed with the IRS. Sixth, a home is not counted as an asset by Medicaid, but adding a child's name on the title is a gift which may prevent obtaining Medicaid. Seventh, with the home, the parent may lose some of his/her homestead property tax exemption. Eighth, if the child dies first, the property must be probated.

With some accounts you can name a beneficiary to receive the account when you die to avoid probate. Another way to avoid probate is the Revocable Living Trust. It offers greater planning flexibility and provides for incapacity. Ⓢ

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.

If you are worried about inflation and how it may affect your lifestyle, give us a call. Ⓢ

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.

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## Thanatophobia *continued from page 20*

within it. Time and the rhythm of your life will also change: you will now live within intervals, between treatments, tests, scans, and appointments – packets of freedom that are rewards to bestow upon yourself.

Never do today that you can put off until tomorrow: yes, life must continue, but you have earned the right to exempt yourself from doing what you cannot or do not wish to deal

with. Build your nest: a refuge where you are self. Your health and your disease can live in peaceful coexistence: health is not a state of complete physical, mental, and social wellbeing, or even the absence of disease. Health is your capacity to adapt and to prosper according to the conditions of your life.

In Crime and Punishment (1866 book), Russian writer,

Fyodor Dostoevsky (1821-1881), has one character argue that the doctor's first duty is the study of humankind. Disease provokes feelings of fear, anxiety, loneliness, anger, and fatigue. Friends change. Work changes. Living in that First Circle of Hell – it is a provocation. You know that one day your treatment may stop working. As the community of those living with illness grows, we should not be seeking their silence. We should welcome their honesty – their reality. I want to call this column The Joy of Cancer. There may

*Thanatophobia*  
*continued on page 47*

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experience, fans dress as their favorite characters while yelling at the screen and tossing objects around the theater, behavior that would normally lead to ejection by management. But such conduct is not only tolerated but expected during the movie as fans mimic iconic moments from the beloved film.

Originally a critical and commercial flop when first released, midnight screenings in the late 70s soon began attracting young audiences drawn to the film's outrageous characters featured in exotic and erotic scenes.

By contrast, Bostwick's character is initially rather staid, peering through nerdy, black-rimmed glasses alongside girl-next-door fiancée Janet (Susan Sarandon). The pair stumble upon a country mansion occupied by Dr. Frank-N-Furter (Tim Curry), an eccentric transvestite scientist (who's actually an alien) preparing to unveil his latest humanoid creation, Rocky.

"I never get bored because the music (eg 'The Time Warp') is so superb and watching Tim eat up the screen is a delightfully enriching experience," says Bostwick.

When filming the original, Bostwick says the self-assured

heroic character of Brad fit right into his professional wheelhouse at the time, but were there moments when playing the more shocking Frank-N-Furter character might have been more appealing?

"Sure, but then Tim would walk on the set to begin a scene and I realized I couldn't do it," he said. "He just had that spark that others have tried to imitate in later stage productions, but no one ever has. He helped make it the greatest cult movie of all time." §

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

## Thanatophobia

continued from page 46

be no joy. But diseases and illnesses they create are not going away, despite the bold proclamations of scientists.

Disease is, like art and film, music and theatre, part of our culture, a part we have chosen to hide away in hospitals, often disguised with manicured language. Prof. William Hazlin (1778-1830, UK) conjured up the image of life as a passage that grows narrower and darker the further one advances, without the possibility of turning back, and where we are slowly stifled of breath. It is time to let some air and light into that thickened atmosphere. §

# Fall Into Health

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# Goeppertia Are Ideal Plants For Indoor Use

Eddie Smith, MSU Extension Service

During a recent visit with a friend, I admired her stunning indoor plants. She mentioned some of their names, and I realized that a couple of them had outdated names that have been recently updated.

These plants are known for their vibrant colors and unique patterns, which can instantly add a touch of beauty and elegance to any room. Beyond their aesthetic appeal, Goeppertia plants also offer a range of health benefits.

One of the most notable benefits is their ability to purify the air. These plants have high oxygen production and can remove harmful toxins such as formaldehyde and benzene from the air. This makes them an excellent choice for those living in areas with poor air quality.

Goeppertia plants are also believed to have a positive effect on mental health by promoting feelings of relaxation and reducing anxiety and stress. The gentle rustling of their leaves can have a calming effect, making them a great addition to a workspace or living area.

I love the look of *Goeppertia makoyana* -- also known as the peacock plant -- which has striking foliage that resembles a peacock's tail. Its broad, oval leaves have creamy-white backgrounds and dark green designs and striping. The dark green markings are pinkish-purple on the undersides of the leaves.



*Goeppertia zebrina*, commonly known as zebra plant, is another on my favorites list. Its striking leaves feature broad, parallel stripes in chartreuse on a dark green background.

It is a compact, evergreen perennial. The leaves fold together at dusk, exposing silvery to light green undersides. The folded leaves resemble praying hands, which is where its other common name, prayer plant, comes from.

*Goeppertia Are Ideal Plants... continued on page 49*

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## If My Phone Isn't Listening...

continued from pg 16

recently came to our attention now appears to be everywhere.

Going back to the airplane example, you have a conversation with a passenger about a product and now suddenly that product pops up in ads shortly thereafter.

If you didn't have this conversation and the ad appeared because you were on the same flight, you probably wouldn't even notice it amongst the thousands of other ads you unknowingly see every day.

If any of your active social media connections ever clicked on an ad for the same product, you're even more likely to be targeted after the flight.

These are just simple examples that don't even scratch the surface of how sophisticated today's digital advertising machine has become, leading to the sense that they're all listening to everything we say! ©

## Goeppertia Are Ideal Plants for Indoor Use

continued from pg 48

Overall, I think Goeppertia plants are a wonderful addition to any home or office. In addition to their air-purifying and stress-reducing properties, they are quite beautiful and striking. If you're looking to add a touch of natural beauty to your space, consider investing in a Goeppertia plant today. ©

## Bizarre Travel Agent Requests... cont'd from pg 14

- Can you set it up so that the whales jump in the background at the same time I'm proposing to my girlfriend?
- How far are we above sea level?
- If the photos aren't marked, how do I know which one is mine?
- Is the water in the toilet fresh water or sea water? (I don't know, I haven't tasted it.)
- Which hotel will we be staying at in the port?
- If I take the snorkeling tour, will I get wet?
- Has this ship ever sunk?
- I'm one bottle over my duty-free allowance – but I drank it last night. Do I still have to declare it?
- How do they handle first and second seating in the lifeboats?
- Which way is the ocean?
- Which side of the ship is the water on?
- Can I bring a 12 pack of Tab on the plane? (I responded: First of all, where did you find Tab? And no you can't bring it on the plane). ©

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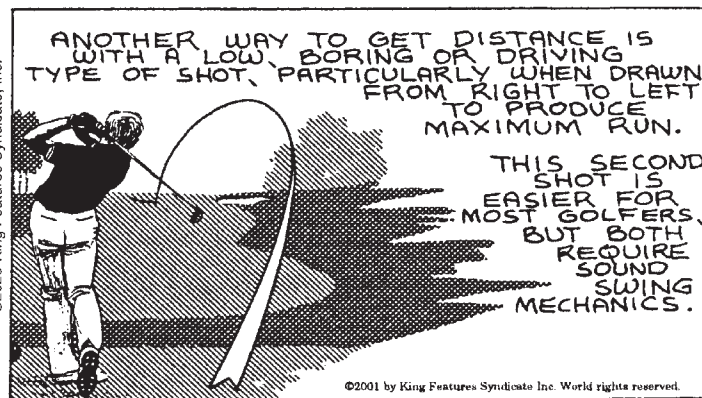
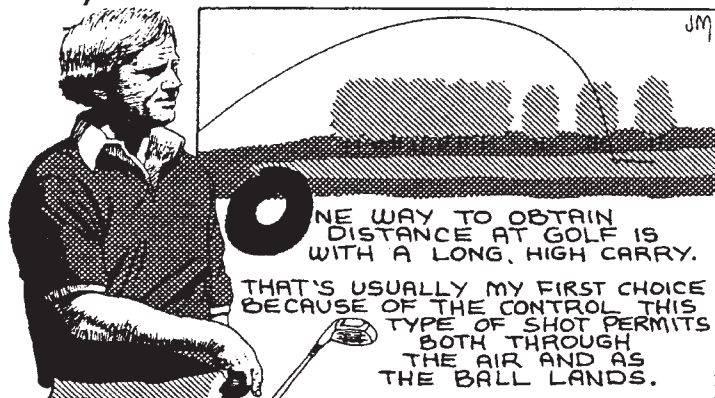
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# OCTOBER COMMUNITY CALENDAR

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

**FESTIVALS | SOCIAL DANCING | CLASSES | EVENTS**

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

## OCTOBER EVENTS

**Thru Oct 8: The Drowsy Chaperone,** Historic Cocoa Village Playhouse, CocoaVillagePlayhouse.com, 321-636-5050

**Thru Oct 22: The Addams Family,** Henegar Center, Downtown Melbourne, Henegar.org, 321-723-8698

**Oct 2 - Nov 29, Florida's Flora and Fauna at Highland Art Studios & Gallery** The Brevard Watercolor Society (BWS) presents, [brevardwatercolorssociety.org](http://brevardwatercolorssociety.org)

**Oct 5: Haunted Illusions,** King Center, Melbourne, KingCenter.com, 321-242-2219

**Oct 6: Aaron Lewis,** King Center, Melbourne, KingCenter.com, 321-242-2219

**Oct 6: An Evening with Contemporary Jazz Artists,** King Center, Melbourne, KingCenter.com, 321-242-2219

**Oct 6: Face Value A Tribute to Phil Collins,** The Tangiers, Palm Bay, TheTangiersFlorida.com, 321-327-8759

**Oct 6-15: Evil Dead, The Musical,** Titusville Playhouse, TitusvillePlayhouse.com, 321-268-1125

**Oct 6 - Nov 12: Dracula,** Melbourne Civic Theatre, Downtown Melbourne, myMCT.org, 321-723-6935

**Oct 7: Killer Queen - A Tribute to Queen,** King Center, Melbourne, KingCenter.com, 321-242-2219

**Oct 7: Seafood Festival,** Field Manor, Merritt Island, FieldManor.org, 321-848-0365

**Oct 7: Opening Reception,** Fifth Avenue Art Gallery, Eau Gallie Arts District, 321-259-8261, FifthAvenueArtGallery.com

**Oct 7: First Friday Reception,** Eau Gallie, Eau Gallie Arts District, 321-253-5553, EauGallery.com

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

**Oct 7 & 8; 14 & 15; 21 & 22; & 28 & 29: Boo at the Zoo,** Brevard Zoo, Melbourne, 321-254-WILD, BrevardZoo.org

**Oct 8: Central Florida Winds: Colors of Fall Concert,** Suntree United Methodist Church, Mel; bourne, 321-405-2359, CFWinds.org

**Oct 8: Jazz Concert: Ron Pirtle,** Space Coast Jazz Society, Veterans Memorial Center, Merritt Island, SpaceCoastJazzSociety.org

**Oct 8: Majesty of Rock: The Ultimate Tribute to Journey/Styx,** The Tangiers,

Palm Bay, TheTangiersFlorida.com, 321-327-8759

**Oct 11: Little Monster Tales - Youth Theatre,** King Center, Melbourne, KingCenter.com, 321-242-2219

**Oct 11 & 12: Music on the Indigo Side Concert with Swingtime,** Melbourne Municipal Band, Melbourne Auditorium, MMBand.org, 321-724-0555

**Oct 13: Roseanne Barr,** King Center, Melbourne, KingCenter.com, 321-242-2219

**Oct 13: The Bella Donna Project,** The Tangiers, Palm Bay, TheTangiersFlorida.com, 321-327-8759

**Oct 13-15: Fearless: The Harry T. Moore Story,** Titusville Playhouse, TitusvillePlayhouse.com, 321-268-1125

**Oct 14: Bluegrass in Brevard - Stomp-in' in the Swamp,** presented by Lawndale Historic Museum at F. Burton Smith Regional Park, Cocoa, FriendsOfLawndale.com, 321-537-6607

**Oct 14: Opening Night: Sound the Celebration Concert,** Brevard Symphony Orchestra at the King Center, Melbourne, KingCenter.com, 321-242-2219

**Oct 14: Harvest Festival,** Viera Regional Park, VieraCommunityInstitute.com

**Oct 14: Fly-in / Drive-in Breakfast,** Valiant Air Command Warbird Museum, Space Coast Regional Airport, Titusville, WarbirdAir-Museum.com, 321-268-1941

**Oct 14 & 15: Space Coast Art Festival,** The Avenue Viera, Space CoastArtFestival.com, 321-784-3322

**Oct 15: An Evening with Earth, Wind & Fire,** King Center, Melbourne, KingCenter.com, 321-242-2219

**Oct 18 & 19: Le Cirque des Reves Concert,** Melbourne Community Orchestra, Melbourne Auditorium, MCOchestra.org, 321-285-6724

**Oct 19-21 & Oct 26-29: House on Foggy Bluff Haunt,** Green Gables, Melbourne, GreenGables.org, 321-794-8901

**Oct 20: Zemlinsky String Quartet,** Melbourne Chamber Music Society, St. Mark's United Methodist Church, Indialantic, MelbourneChamberMusicSociety.com, 321-213-5100

**Oct 20: Joe Gatto,** King Center, Melbourne, KingCenter.com, 321-242-2219

**Oct 20: Friday Fest,** Downtown Cocoa Beach, CocoaBeachMainStreet.org

**Oct 21: Halloween Show: Slash Back to the Caribbean,** The Tangiers, Palm Bay, TheTangiersFlorida.com, 321-327-8759

**Oct 21 & 22: Film: The Horror Picture Show,** Surfside Players, Cocoa Beach,

321-783-3127, SurfsidePlayers.com

**Oct 20-29: The Rocky Horror Show Live,** Titusville Playhouse, TitusvillePlayhouse.com, 321-268-1125

**Oct 21: Bewitching Broadway Concert,** Space Coast Symphony, Scott Center Auditorium at Holy Trinity, Suntree, SpaceCoastSymphony.org, 855-252-7276

**Oct 21: Classic Albums Live: The Police - Synchronicity,** King Center, Melbourne, KingCenter.com, 321-242-2219

**Oct 21: Rocky Water Brew Fest,** Eau Gallie Arts District, RockyWaterBrewFest.com

**Oct 21: Silent Film: The Phantom of the Opera,** Historic Cocoa Village Playhouse, CocoaVillagePlayhouse.com, 321-636-5050

**Oct 21 & 22: Fall Art & Craft Festival** in Historic Cocoa Village, VisitCocoaVillage.com, 321-631-9075

**Oct 23: Sons of Mystro - Youth Theatre,** King Center, Melbourne, KingCenter.com, 321-242-2219

**Oct 25: Brevard Achievement Center Performing Arts Showcase,** King Center, Melbourne, BACemploy.com, 321-632-8610

**Oct 26: Hotel California - A Tribute to The Eagles,** King Center, Melbourne, KingCenter.com, 321-242-2219

**Oct 27: Monster Mash Sock Hop,** Melbourne Municipal Band, Eau Gallie Civic Center, MMBand.org, 321-724-0555

**Oct 27: Film: Ghost in the Graveyard,** Surfside Players, Cocoa Beach, 321-783-3127, SurfsidePlayers.com

**Oct 27 & 28: Halloween Plays,** Historic Cocoa Village Playhouse, CocoaVillagePlayhouse.com, 321-636-5050

**Oct 28: Justin Moore,** King Center, Melbourne, KingCenter.com, 321-242-2219

**Oct 28: Cocoa Beach Sip-n-Stroll,** Downtown Cocoa Beach, CocoaBeachMainStreet.org

**Oct 28: Shovelhead's Rock n Roll Masquerade Ball,** The Tangiers, Palm Bay, TheTangiersFlorida.com, 321-327-8759

**Oct 29: Symphonic Spooktacular Family Concert,** Brevard Symphony Orchestra at the King Center, Melbourne, KingCenter.com, 321-242-2219

## ONGOING EVENTS

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

**American Space Museum & Walk of Fame,** Titusville, SpaceWalkoffame.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, FieldManor.org, 321-848-0365,

**Fifth Avenue Art Gallery,** Eau Gallie Arts District, FifthAvenueArtGallery.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, 321-306-8635

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

**Lawndale Historic Museum,** Rockledge, FriendsOfLawndale.org, 321-632-5650

**Museum of Dinosaurs and Ancient Cultures,** Cocoa Beach,

MuseumofDinosaurs.org, 321-783-7300

**North Brevard Art League,** Titusville, NorthBrevardArtLeague.com

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

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

**Seaside Gallery & Gifts,** Indialantic, Trish-Storey.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, TheDowntownGallery.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

**Oct. 6: The Single, Separated, Widowed and Divorced (SSWD)** group will meet for lunch at Chili's Grill & Bar, 530 E. Merritt Island Cswy., M.I. on Friday, Oct. 6 at 12 p.m. All are welcome to join the group. For additional details, please call (502) 299-8949.

**Oct. 19: The Single, Separated, Widowed and Divorced (SSWD)** group will meet for a potluck lunch at the Angel Room, Church of

Our Saviour, 5301 N. Atlantic Ave., Cocoa Beach on Thursday, Oct. 19 at 12 p.m. Please bring a dish to share. All are welcome to attend. 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.

**Italian American Club** Offers Beginner conversational Italian Lessons starting Monday, September 11, from 6-8:00 pm. Classes are held every Monday from September until May. In addition to lessons we sometimes show travel movies of Italy, have pot luck dinners, paint an Italian scene, teach bocce and show Italian movies with English subtitles so you can fully immerse yourself in the Italian culture.

Classes are \$60.00 per person or \$84.00 a couple and includes a one year membership to the club. Class seats can be purchased at IAC321.com. Secondary and advanced lessons are also available for those with some language skills already. For questions and further information call 321-242-8044.

**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/>

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

**14 Oct – Space Coast Honor Flight Mission to DC.** Ceremony starts at 0215 AM at the Wickham Park Senior Center in Melbourne. Help support the WWII, Korea, Vietnam and other veterans with health issues be honored and provided a special flight and full day to see all their monuments in Wash DC. check schf.org or contact Ted/Paula Suzor on 321-877-1828 for more details.

**14 Oct – JROTC Raider Challenge Meet** in VMC Park 0800-1230. Features many High School Teams with support from VMC and MOAACC Good Deeds Foundation for all trophies. (County Meet).

**21 Oct – Support Committee at Cape Canaveral National Cemetery Annual Fundraiser** at American Legion Post 1 on Route 1, Titusville 1800- 2100. Raffle, Door Prizes, Silent Auction. BBQ full dinner included for \$20 per person. Mail Checks to SC/CCNC, PO Box 554, Mims, FL 32754

**24 Oct – Women Veteran Outreach Program and Luncheon** VMC Gray Hall 1130-1430. Sponsored by VMC and Their Voice of Hope. For women veterans only please. Questions and RSVP to Dorothy Walsh via email : dwalshusa@gmail.com

**26 Oct– BCSO Shredder Event** - VMC PARK - 0900-1030.

**28 Oct – Annual Space Coast Honor Flight Fundraiser and Dinner** 1700-2030 at the Muscle Car Museum in Melbourne. Contact Teri on 321-759-1063 for tickets and information. Check out what SCHF does by visiting their web site.

**28 Oct – JROTC Raider Challenge Meet** in VMC Park 0800-1230. Features many High School Teams with support from VMC and MOAACC Good Deeds Foundation for all trophies. (District Meet).

**31 Oct – VMC Library Discussion Series,** 1800-1930 with topic and presenter TBD.

**31 Oct – Trunk or Treat fun and safe halloween for military and veteran children** at VMC Park 15-1800. Sponsored by Their Voice of Hope and VMC Women Veteran Outreach and Support Group. To participate or donate contact Dorothy Walsh on 321-426-6736 or at dorothy@theirvoiceof-hope.com.

## **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**

3rd Fridays from 11am-12pm  
Options, Day trading and other mistakes  
Friday, September 15 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 Talk 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

#### **Mala Necklace Workshop**

Second Monday, 6:00-7:30pm. Instructor fee is \$5 and materials fee is \$30 (\$35/class).

#### **Tech Help**

Fridays from 12pm-1pm  
Bring your own device and get one-on-one tech help from your librarian.

### **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**

**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.

**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.

**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**

**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 Fridays.

**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.

**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

**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**

## OCTOBER 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 begins 11am. Card fees apply.

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

**Game Night each Wednesday** at Schechter Community Center, 6-9pm. Free!

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

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

**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  
**Grief Counseling** 2nd & 4th Tues 10:00-12:00  
**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  
**THURSDAY**  
**Water Colors (Begin/Inter)** 9:00-12:00  
**Gentle Yoga** 10:30-11:30  
**Morning Stretch & Exercise** 9:00-10:30  
**\*SHINE Counselor** 9:45-11:45  
**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  
**SATURDAY**  
**Dance** 2nd & 4th Sat 7:00-10:00pm

# OCTOBER 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 FREE!!  
**Wednesday:**  
**11:00 am-11:45 am: Chair Yoga** (No class on Wednesday, May 11th) Breathe, relax, meditate and REPEAT!... without even leaving your seat. Target common areas of weakness and tension with our nationally and multi-certified instructor. \$2 member, \$4 non-member

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

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

**MONDAY-THURSDAY**  
**Billiards** 9AM-3PM \$2/\$3 NBSC (321)268-2333  
**MONDAY**  
**No. Brevard Line Dance** 10AM-12:30PM \$3/\$4 Yvette (321) 225-4872  
**Gentle Yoga** 11:30am-12:30pm \$5/\$6 Cindy (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-3:30PM \$2/\$3 Andi (321)385-3595  
**Party Bridge-** 12:30PM-3:30PM \$2/\$3 Mary (321) 607-2200  
**Darling Damsels Bridge-**1PM-3:30PM \$2/\$3 Kathy (321)268 4827  
**Tai Chi**, 1PM-2:30PM \$3/\$5 Ada (321) 848-4689  
**Zumba Toning** 6pm-7pm \$5/\$6 Robin 321-514-5945  
**WEDNESDAY**  
**Bridge Lessons** by Appt \$10 Rick (863)640-5798

**Zumba 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  
**FRIDAY**  
**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)268-2333  
**No Brevard Line Dance** 12PM-2PM \$3/\$4 Yvette 321-258-6534  
**Line Dance Social** (1st and 2nd Fri) 6PM-9PM \$5 Ferrell 321-267-0195  
**SUNDAY**  
**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 gpbpc.org**

**MONDAY PROGRAMS**  
**Billiards**, Morning 8:30am-noon  
**Billiards, Ladies** noon-3:30pm  
**Bocce** 9-11am  
**Bone Builders** 9:15-10:15am;  
 10:30-11:30am (Dr's permission req'd)  
**Bridge** 12:15-3:30pm  
**Cornhole** 11:30am-12:30pm  
**Golden Tones** 10am-noon  
 (On break until Sept)  
**Ping Pong** 1-3:30pm  
**Poker:** Straight 10am-2pm; Noon-3:30pm  
**Sensible Weight Loss with Friends** 9-10am  
**Shuffleboard (Indoor)** 1-3pm  
**Travel Office** open 9am-2pm  
**Vets-to-Vets Café** 3:30-5:00pm (4th Mondays)  
**Woodshop** 8am-12pm  
**TUESDAY PROGRAMS**  
**Billiards, Morning** 8:30am-12pm  
**Billiards, PM** 12-4pm

**Hand & Foot** 11:30am-3:30pm  
**Fitness Fun** 9:15-10:15am  
**Mah Jongg (Asian)** 12:30-3:30pm (1st & 3rd Tues)  
**Ping Pong** 1-3:30pm  
**Poker, Straight** 10am-2pm  
**Poker, Straight** 6-9:30pm  
**Sassy Senior Cheerleaders** 4-6pm (On break until Sept)  
**Travel Office** open 9am-2pm  
**Wood Shop** 8am-noon  
**Wii Bowling** 10:30am-12:30pm  
**WEDNESDAY PROGRAMS**  
**Bargain Thrift Corner** 9am-12pm  
**Billiards, Open Play** noon-4pm  
**Bingo** 11:30am-3:30pm Doors open at 9am. Food available to purchase  
**Bone Builders** 9:15-10:15am; 10:30-11:30am (Dr's permission req'd)  
**Bridge** 9:30am-12pm

**Darts** 4:30-6pm (2nd & 4th Weds)  
**Golf** (Crane Creek on 192) 9:20am  
**Travel Office** open 9am-2pm  
**Woodshop** 8am-12pm  
**THURSDAY PROGRAMS**  
**Art Class** 9:30-11:30am  
**Bargain Thrift Corner** 9am-12pm  
**Billiards**, Morning 8:30am-noon  
**Billiards, PM** noon-4pm  
**Euchre** 12:30-3:30pm  
**Mah Jongg (American)** 12-3:30pm  
**Movie Night** 6:30-9:30pm  
**Ping Pong** 1-3:30pm  
**Pinochle** 11-3pm  
**Scrabble** 9:30am-noon  
**Travel Office** open 9am-2pm  
**Woodshop** 8am-noon  
**Yoga, Chair** 10:30-11:30am  
**FRIDAY PROGRAMS**  
**Bargain Thrift Corner** 3-6pm

**Billiards, Open Play** 12-4:00pm  
**Bingo** 6:00-10:00pm Doors open at 4pm.  
**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

**TUESDAY PROGRAMS**  
**Billiards**- 8:30 am-4:30 pm  
**Chair Yoga** - 3:00-4:00 pm  
**Rogue Bridge** 12:15-4:00 pm  
**Bingo** - 11:15 am - 2:00 pm - Doors open at 10:00 am  
**Dealers Choice Poker**- 11:30 am - 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**-8:30-9:30 am

**Mah Jongg - Chinese** - 1:00-4:00 pm  
**Rummikub** - 1:00-4:00 pm  
**THURSDAY PROGRAMS**  
**Billiards** - 8:30 am-4:30 pm  
**American Mah Jongg**- 9:00 - 12:00 noon  
**Strength & Flexibility** - 9:30-10:30 am  
**Oil Painting Class** - 3rd Thursday 1:00-5:00 pm  
**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** - 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**- 11:30 am - 4:00 pm  
**Hula Dance Instruction** - 3:00-4:00 pm  
**Senior Law** - 4th Friday 2:00-4:00 pm  
**SATURDAY PROGRAMS**  
**Billiards** - 8:30 am - 12:30 pm  
**Shuffleboard Open Practice** - 9:00 am - noon  
**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**

## OCTOBER 2023 ONE SENIOR PLACE EVENTS

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

**Tower Garden 101**, Sunday October 1st, 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.

**FREE Liver Scans**, Monday October 2nd, and Wednesday October 18th, 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. Call 321-751-6771 to schedule your half hour appointment.

**Emergencies Happen... The question is, how much will it cost you?** Monday's October 2nd, and October 16th, from 11 – 12:30am. Join MASA MTS for a FREE Lunch & informational seminar to learn why over 2 million members have trusted us since 1974 to provide peace of mind when it comes to surprise medical costs. RSVP to 855-359-4899.

**FREE Memory Testing**, Tuesday's October 3rd, and 17th, 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.

**Hypertension Education Lunch & Learn Seminar**, Tuesday October 3rd, from 11:30 – 1pm. Get to know your blood pressure... This presentation is hosted by Florida Health Care Plans. Guest speaker is Dr. George Del Rio with Florida Health Care Plans will present. Must RSVP to 321-751-6771.

**Benefits of Pre-Planning your Cremation Seminar**, by National Cremation, Wednesday October 4th, from 11 – 1pm, REPEATS Thursday October 26th, 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. RSVP to 321-751-6771.

**Get your Medicare questions answered!**, Thursday October 5th, from 10 – 12pm, REPEATS Monday October 9th, 2 – 4pm. Medicare coverage can be confusing and it is important to make the best decision for you and your health. Get a trained professional to help you by answering all of your questions. Hosted by Viera Insurance Professionals. This event is for educational purposes only. No plan or benefit information will be shared. For accommodation of persons with special needs at meeting, call 321-253-6323 (TTY: 711). Not affiliated with or endorsed by the government or the federal Medicare program.

**Oxygen For Caregivers - Ask the Doctor Lunch & Learn Series**, Tuesday October 10th, 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 October 10th, 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.

**My Loved One Has Been Diagnosed with Dementia... Now What?**, Thursday October 12th, 10 – 11:30am. Presented by the Estate Planning & Elder Law Centers of Brevard. Join us in a discussion on this matter including what documents to have in place and how to pay for long-term care expenses. RSVP to 321-751-6771.

**Movie Matinee with Rhodes Law, PA**, Thursday October 12th, at 2pm. Hosted by Rhodes Law, P.A. Join us as we watch this classic "My Big Fat Greek Wedding 2", and enjoy movie treats! MUST RSVP to 321-751-6771.

**Back or Leg Pain?**, Senior Health Friday with Nurse Lisa, Friday October 13th, from 10 – 11am. Presented by Dr. Nicholas Giordano, Central Florida Spine & Pain, and Lisa Conway, RN, CCM with Senior Partner Care Services. Refreshments sponsored by PRN Home Care Inc. RSVP to 321-751-6771.

**Quit YOUR Way, Free Tools to Quit Program**, Friday October 13th, from 2 – 3:30pm. 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. Presented by Tobacco Free Florida, MUST register by calling 407-716-6392.

**Special Needs Trust Seminar**, Tuesday October 17th, at 10am. Elder Law Attorney William A. Johnson, P.A. will present. Limited seating must RSVP to 321-751-6771.

**What's New in Mac OS Sonoma**, MAC User Group, Tuesday October 17th, from 5:30 – 7pm. We will highlight some of the major differences in the new operating system just released by Apple. If you have questions about anything Mac/Apple, this class is for you. RSVP to 321-751-6771. Presented by MAC Mad, hosted by Jim DeLaura, RJFS.

**Basic Estate Planning: Remember you matter!**, Wednesday October 18th, at 10am. Rhodes Law, P.A. will present an overview of the tools necessary to make your choices matter. We cannot know when an emergency will strike, but we can prepare for it with proper Estate Planning techniques and documents. Attendees will learn what they should have to make their choices matter, and a few pitfalls to avoid. RSVP to 321-751-6771.

**Nutrition and Pain Management**, Thursday October 19th, from 12 – 1pm. Presented by Aquatic Health & Rehab. Diet/Nutrition, Inflammation, What to Eat, What Not to Eat, Alkaline vs. Acidity. For more information and to RSVP, call 321-253-6324.

**Understanding Depression & Techniques for Coping**, Friday October 20th, 2 – 3:30pm. Join April Boykin, MSW, LCSW with Counseling Resource Services to learn more about depression, including the difference between feeling down and depression, as well as techniques for how to cope with the symptoms. RSVP to 321-751-6771.

**AARP Smart Driver Course**, Monday October 23rd, from 9 – 4pm. This driving refresher course from AARP Driver Safety will be offered at One Senior Place. This course is open to drivers of all ages and costs \$20 for AARP members (bring card) and \$25 for non-members. This class is taught by certified volunteer instructor Nancy Westerband, call 973-607-7996 to secure your seat.

**Who will inherit my estate? Protecting Heirs**, Tuesday October 24th, 10 – 11:30am. Presented by the Estate Planning & Elder Law Centers of Brevard. Find out what documents are the essential everyone should have, what they mean, and how they can provide you some peace of mind. RSVP to 321-751-6771.

**FDA Approved Drugs for Alzheimer's**, Wednesday October 25th, from 10 – 11:30am. For the first time in over 20 years, there are now two new FDA-approved drugs for Alzheimer's disease. Join Merritt Island Medical Research as we discuss previous, recent, and future FDA-approved drugs that slow the progression of Alzheimer's. RSVP to 321-751-6771.

**PWR! Up for PD**, Wednesday October 25th, from 1 – 2pm. Presented by Aquatic Health & Rehab. Parkinson's Wellness Recovery (PWR!) is an exercise program developed specifically for persons with Parkinson's Disease that aims to slow disease progression, improve symptoms, restore function, and increase longevity and quality of life. For more information and to RSVP, call 321-253-6324.

**Medicaid Planning Seminar**, Thursday October 26th, at 10am. Elder Law Attorney William A. Johnson, P.A. will present. Limited seating must RSVP to 321-751-6771.

**Hearing Loss [= Brain Stress], Lunch and Learn Seminar**, Friday October 27th, from 11 – 1pm. This presentation brought to you by Personal Hearing Solutions and Widex. During this presentation, you will learn how living with hearing loss negatively affects our ability to think and what we can do about it. Boxed lunch provided, must RSVP to 321-751-6771.

**Blood Drive**, Tuesday October 31st, from 9 – 2pm. On Halloween, we'll be looking for new blood at One Senior Place. Hop on the One Blood bus, roll up your sleeve and get a free glow-in-the-dark tee shirt. You're just our type! Questions? Call 321-751-6771.

**Protecting Your Property: How an Attorney can help you**, Tuesday October 31st, 10 – 11am. Hurricane season is here! When faced with complex or denied property insurance claims, it is wise to seek the assistance of a property insurance claim attorney. Attorney Ethan Babb, with Lacey Lyons Rezanka will discuss what a Property Insurance Claim Attorney does and why you should know one. RSVP to 321-751-6771.

### SUPPORT GROUPS

**Loss, Grief & Bereavement Support Group**, Thursdays October 12th and 26th, 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 October 18th, 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 October 18th, 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 October 25th, 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:

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**Client Relations Manager**  
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OneSeniorPlace.com

8085 Spyglass Hill Road  
Viera, Florida 32940

Monday – Friday 8:30 am – 5 pm

321.339.0551

**HEALTHY,  
WEALTHY  
& WISE!**



**One Senior Place Presents... seminars and events for seniors only!**

Designed to help you live longer, stronger, smarter, happier, healthier and wealthier.

### EVENTS HELD REGULARLY

- Active Senior Club every Monday
- Monthly BINGO!
- Monthly Book Club
- Monthly Alzheimer's, Parkinson's, Caregiver, and Grief Support Groups
- Monthly Movie Matinee
- Monthly "Ask the Doctor" Lunch & Learns
- Senior Health Fridays with Nurse Lisa
- Weekly Legal, Financial and Insurance Seminars

### UPCOMING EVENTS!

**Medicare 101: What You Need to Know NOW For AEP 2023-2024!** Wednesday, October 11, 10:00am

**Depression and Techniques for Coping** Friday, October 20, 2:00-3:30pm

**FDA Approved Drugs for Alzheimer's** Wednesday, October 25, 10:00am

**Senior Job and Volunteer Fair** Friday November 3, 9:00am – 12 noon

**A Taste of Senior Living Chef's Competition** – coming soon

**Every Day Is Veterans Day** – coming soon

**Stop by and pick up a calendar of events or visit us at OneSeniorPlace.com today!**



# FREE MEMORY SCREENING

ClinCloud is offering complimentary memory screenings for seniors. If you screen and are 50 to 90 years of age, you may qualify for a new Alzheimer's disease research study and receive:

- no-cost study-related care
- compensation for time and travel

Call ClinCloud today for details!



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