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Cover Artist:
Anne Schroeder

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"The Place Patriots Call Home"

Fun and Friends at IRCC: Enjoy all the amenities with a social membership
by Joyce Wilden

Admit it: You've wondered about it --and maybe even peeked through the gates. Situated behind perimeter walls off Murrell Road and Viera Boulevard is Indian River Colony Club, The Place Patriots Call Home. The Viera retirement destination is a haven for military veterans.

Each day, the active 55+ residents can be seen golfing on the 18-hole, par 72 golf course designed by Gordon Lewis. That is, if they're not playing tennis on the Har-Tru courts or swimming laps in the enormous resort-style pool. Some start their day in the fitness center, before heading off for bocce or croquet. Later, you'll find them dining with friends at the At Ease Club, or sipping happy hour cocktails at the 19th Hole Bar & Grill. With over 60 clubs and activities to choose from, every day is filled to the brim.

If life at IRCC sounds fun, that's because, well -- it is! And with a social membership, you can make new friends, dine, attend events and enjoy the camaraderie of military veterans and spouses. Choose from several affordable options -- for as little as \$158 per month. You don't have to own a home at IRCC to take part in the country-club lifestyle.

Retired Army Colonel, Chuck Westrip and wife Kathy own a home in nearby Melbourne. "Our social membership at

IRCC has absolutely enriched our leisure time," said Kathy. "We've met many interesting new friends who welcomed us like family. We enjoy special events like chorus concerts, military balls, and holiday parties --and we've joined several clubs. The dining experience and staff are just excellent! We treasure the great memories we have made here!"

Until 2019, Cathy Cox and her mother Nancy lived locally, too -- and saw the social membership as a way to "test drive" life at IRCC. Coming from an Air Force family, they enjoyed the camaraderie of residents with similar life experiences. The pair discussed moving to IRCC, but Nancy was unsure... "My mother was on the fence at first," said Cathy. "But one evening we attended a play and she realized just how much life here had to offer." "Literally," Cathy continued, "she woke up the next day and said, 'Let's find a house at IRCC.'"

If you're ready to explore a social membership at Indian River Colony Club, contact Membership Services at 321-255-6000 or visit www.ColonyClub.com/social. ☎



Cathy Cox and her mother Nancy having fun at the 2022 IRCC Halloween costume party.

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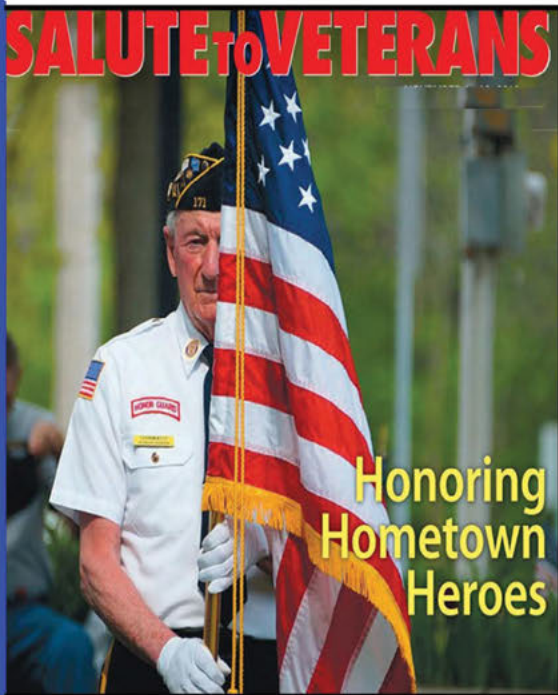


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Letter from the Publisher



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

Just one final comment about the COVID 19 virus. Let's keep in mind that the virus is still out there and the CDC is highly recommending getting the most current vaccine. We all thank you for thinking of others by getting your vaccine.

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

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

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

See you next month.

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Illeana Douglas Pens Connecticut's Hollywood Connections

By Nick Thomas

In her new book, "Connecticut in the Movies" released in October, actress Illeana Douglas explores Hollywood's long love affair with the Constitution State.

"The book features movies from the silent era to modern films that were either shot in Connecticut or featured the state in some way in the storyline or production," Douglas told me when we met at the Katharine Hepburn Cultural Arts Center in Old Saybrook, Connecticut, this past summer.

"On the one hand, you've got country-living comedies like 'Christmas in Connecticut' (1945) and 'Mr. Blandings Builds His Dream House' (1948)," explained Douglas. In the latter, a New York businessman (Cary Grant) builds his dream home in rural Connecticut, but the remodeling goes horribly wrong in a costly yet hilarious way.

The book's subtitle, "From Dream House to Dark Suburbia," alludes to the other more edgy themes and darker storylines in the collection.

"Films like 'Gentleman's Agreement' (1947) and 'The

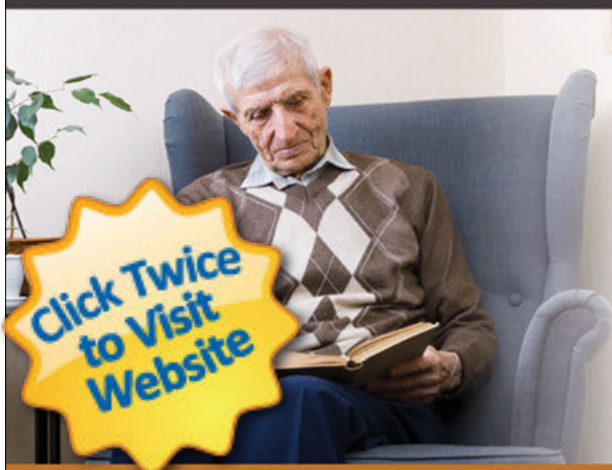
Man in the Gray Flannel Suit' (1956) have dark suburbia at their core," said Douglas, referring to movies that deal with anti-semitism and disillusionment in the postwar generation, respectively. But it was back in the 80s after viewing "The Swimmer," a 1968 film set in Connecticut, that she first developed an interest in films connected to the state.

"Connecticut cinema began to percolate in my head and when COVID hit, I had time to sit down and focus on more



Illeana Douglas... continued on page 44

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Saga - Last Mastodon Hunt Brevard

By Diane Barile

The camp was abuzz. Hunters returned from the north. A mastodon was steadily moving south. There had been legends of these mega fauna, but none had been seen nearby for years.

In this time before time the families had found a safe place on the temperate scrubby plain with adequate water in a bog pond. Most of Earth's water was frozen at the poles and the ocean was fifty miles away. Survival depended upon food foraged by the women or the men's hunt for small mammals. The bonanza of mastodon meat rallied the whole community for a unified assault on the beast.

Sharpened spears were ready. Water filled gourds and food was packed for each of the hunters. Prayers and special tokens insured the safety of the men.

Trackers followed the pachyderm as it passed west of the camp. Staying down wind, the hunters took up the trail looking for an advantageous place for attacking the animal's slowing of pace. One squad of men harassed the beast giving the fastest, strongest, most capable men openings for forays to spear at major arteries. Others aimed to sever connective tissue in leg joints. Each man ran, thrust, then retreated as others ran forward.

Now the wounded goliath bellowing, staggered off in pain, bleeding, looking for the balm of cool water. He found a soothing stream bed collapsing on the sandy bottom.

The hunters followed to rest, waiting for final gasps and movements. With other animal predators and scavengers moving in for their portion of the kill, work began swiftly and efficiently. Bifaced stone knives extracted all the meat and organs the men could carry the fifty miles to their families.

Legends of this story were repeated for generations, but never written. The last mastodon story died as descendants of the hunters disappeared.

You, however, can find traces of the hunt today. The Windover archaeological site west of Titusville, was partially excavated in the 1980s. Bodies of the clan buried in the peat bog were thoroughly studied as a major worldwide find. The fern garden in an abandoned oxbow of Turkey Creek contains bones of the mastodon. The long evolved descendants of the mega fauna are still here - the manatee. §

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COVER STORY

ArtWorks of Eau Gallie

ArtWorks of Eau Gallie 27th Annual Fine Arts Festival will be on November 18, 10 a.m. - 5 p.m. and on November 19, 10 a.m. - 4 p.m. ArtWorks takes place along Highland Avenue in Melbourne's Eau Gallie Arts District.

ArtWorks artist, Anne Schroeder, is this month's cover artist. Her unique art is painting on feathers. Her paintings are of wildlife. The images are hand painted directly on the feathers. The feathers are naturally shed and sourced from aviaries in the United States. The feathers are not dyed; and she rarely cuts them to trim or shape. The paint glues the feathers together, building layer by layer. "Cheetah and Her Cub" is the painting on the cover. The feathers are from an Argus pheasant, a rare bird in Southeast Asia. There are twenty to thirty layers of paint in this painting.

Anne grew up in the Florida Keys and spent most of her life

there. After her home flooded during Hurricane Irma in 2017, she relocated to Alva, Florida.

Anne first became interested in drawing and painting when she was five years old. She is a self taught artist. As a young person, Anne learned from artists in her community who mentored youth who were aspiring to become artists. While attending Miami

Dade Community College, she was awarded a scholarship to study abroad. She attended the 1986 summer semester at the University of Bologna in Italy. There she studied art history and Italian.

ArtWorks of Eau Gallie cont'd on page 35



ESTATE PLANNING BOOKLET



By Attorney

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Where Are Your Tax Dollars Going?

By Joe Steckler, President, Helping Seniors of Brevard County

Over the past month, I have watched the Brevard Cultural Alliance (BCA) cat and mouse game with our county commissioners regarding funding for local arts groups. Was there ever any doubt that the decision would once again enter the main ring for further discussion? I knew in my bones that the first round was not a done deal, that the subject would be revisited.

While I am not a fan of every event supported by the BCA, cultural organizations should be funded, as they bring in revenue and attract tourists and residents to the Space Coast. In addition, it should be noted that these events exist for the enjoyment of the participants—an important fact.

While the attack on the BCA grant was being formulated and put in motion, a similar attack was made on a one-million-dollar grant that helped support several nonprofit agencies. These agencies assisted seniors and others in need, often providing them with the very means of survival.

Consider for a moment a man 70 years old, living in a truck. His wife is in a hospital, waiting for room in a rehab

center. After he visits her, the man then goes home... home to a truck. I am not going to go into the how's and why's of this situation, I will only say that such things do happen, more than you may realize. My main concern is the act of the county commissioners to use this money for other budget items.

Organizations that serve single women and children, homeless people, hungry families, and seniors living in cars and sleeping in the woods all have a right to some help from our tax dollars. It seems ridiculous when five people – our commissioners – who have a highly paid county staff to accurately inform them of the need, make some of these poor decisions that adversely affect the lives of many. Can we do better?

Of course we can. It does not take a Harvard Law School graduate to see when our tax dollars are being wasted. It does not take the same type of person to see when decisions are being made for political gain. Ⓢ

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What Should Be Considered When Excluding A Child In Your Estate Plan?

By Attorney Truman Scarborough

Except for certain rights minor children have in the home, Florida Law does not require that any part of your estate go to your children. This is not the case with the spouse. As a minimum, a surviving spouse has a right to the following from the deceased spouse's estate: a life estate or fifty percent interest in the home; \$20,000 in furniture, appliances, and furnishings; two vehicles; and 30% of all other property regardless of how it is titled.

There can be a variety of reasons for excluding a child or giving the child a smaller share. These reasons include: 1] a child may be estranged from the parents; 2] a child may not need money, or other children may have a greater need for the money; 3] a child may have already received substantial sums from the parents; or 4] other children may have sacrificed more for the parents. On the other hand, if a child has creditor, marital, or substance abuse problems, a parent need not exclude the child, but can place the child's share in trust for the child's protection.

Once a decision is made to disinherit a child, care must be taken on how it is handled in the will or trust. You could

simply not mention the child. However, if you don't state that the child is excluded, a court could be persuaded that the failure to mention the child was an oversight or drafting error and rule that the child receives an amount equal to the other children.

This raises the question when stating that a child is excluded, should you provide reasons? When a reason is given, the child could challenge the will / trust, alleging that the reason given is not factually correct. The courts have the power to overturn wills / trusts based on mistaken facts. In our documents we state that the child is excluded for reasons they will understand without giving a particular reason.

Even when there are good reasons, being disinherited can be painful. More than the money, there can be a feeling of rejection that could grow into resentment of the other children as well as the parents. If the reason is not stated in the Will / Trust should the parents while still living explain the reasons to the child? This could create immediate problems for the parents.

What Should Be Considered... cont'd on pg 46

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

Packing

■ Pack Smart!

- Pack light so you can move more quickly and have a free hand when you need it. Carry a minimum number of valuables and plan places to conceal them.
- Check your bags, clothing, and vehicle to make sure you are not carrying any banned items or substances, such as weapons or ammunition, into your destination country.
- Use covered luggage tags to avoid casual observation of your identity and nationality.

- Avoid packing IDs, tickets and vital documents in backpacks/other locations you won't be able to see at all times.

- **Do You Have Photocopies of Your Itinerary and Travel Documents?** Make two photocopies of all your travel documents in case of emergency or if your documents are lost or stolen. Leave one copy with a friend or relative at home. It is always a great idea to let at least one person know exactly where you will be staying and how to contact you in an emergency. Carry the other copy with you stored separately from the originals. Documents to make copies of include:

- Passport ID page
- Foreign visa (if applicable)
- Itinerary
- Hotel confirmation

Travel Tips continued on page 47

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November is Home Care & Hospice Month and the perfect time to celebrate all the wonderful, compassionate caregivers throughout the country who dedicate their lives to others. In many ways, these people are unsung heroes since much of what they do goes unrecognized or misunderstood. We'd like to shine a spotlight on what their jobs entail, which is why below, we answer some of your questions about home care and hospice.

Q A friend told me that I should get home care for my father who is 80 years old and slowing down. For example, he has Type 1 diabetes and is starting to forget to take his insulin; does this fall under home care? I'm embarrassed to say, I'm not entirely sure what home care is. Could you please explain?

A There is no need to be embarrassed! Many people don't learn about home care, sometimes referred to as home health care, until they need it. And it sounds like your father could be a perfect candidate for home care. Some patients receiving home health care require just a few days or weeks while others need long-term care for chronic illnesses such as diabetes. Now, he just needs to talk to his

physician and ask for a referral for home care. And generally speaking, whatever a patient's needs are, they will be met by compassionate, skilled clinicians in the comfort of the patient's home.

Q My wife is having knee surgery and may need post-op surgical home care. We are too young for Medicare but do have health insurance. Do home health companies accept all health insurances? How does this all work?

A Typically, a doctor referral is needed for home care. In the case with your wife, after her knee surgery, the doctor may refer her for post-op care or physical therapy at home initially, which would often be covered by insurance. If the home health company does not accept her insurance, then ask your doctor (or typically a social worker in the hospital) for help with finding a home health company that does accept your insurance.

Q My grandfather has terminal cancer and his doctor suggested he consider hospice, but he says he "doesn't want to give up." Does going on hospice mean that you're going to die?

VNA continued on page 45

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Why Is Microsoft Trying To Get Me To Switch To The New Outlook In My Mail Program?

By James Bowman, Data Rescue Computer Services

In its usual confusing way, Microsoft is signaling an upcoming major change for those currently using Mail and Calendar apps in Windows 10 and 11. The suggestion to 'Try the new Outlook' in the upper right corner of Windows Mail is the precursor to what will be

a forced transition sometime in 2024. Microsoft recently announced these plans (<https://bit.ly/3OzQtPS>) as a way to consolidate tasks like mail, contacts, and calendars from separate apps to a unified one that they are calling Outlook for Windows.

Understanding the Differences

Outlook has been the default email program in Microsoft Office since 1997 and is still part of the subscription version of Office 365 which is now called Microsoft 365. Outlook.com is a free web-based version that replaced Hotmail which is Microsoft's competitor to Google's Gmail.

The new 'Outlook for Windows' is an app, not a website that is free and has the basic look and feel of the paid versions of Outlook that have a lot more features. It's obvious that they're trying to create a pathway to convince users

that are using their free tools to upgrade to their premium versions to generate revenue.

What This Means for Mail Users

If you like the simplicity of the Mail app's interface, the good news is that you can continue using it for the next year or so. The exact date that the app will be shelved isn't clear yet, but the indications are sometime at the end of 2024. For the time being, you can switch back and forth between Mail and the new Outlook with the toggle switch to see the differences in the two apps. Microsoft will stop supporting the Mail app with important security updates when it removes the app from the Microsoft Store, but it's our understanding that it will still function.

As protection against email-based attacks is a significant service, it would be unwise to continue to use the Mail app once it has been abandoned even though it may still work. Essentially, you'll be forced to use Outlook for Windows at some point, so taking the time to get used to it before you no



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Why Is Microsoft Trying To Get Me... cont'd on page 43



Outliving Your Money

By Max ValaVanis, CFP®

“Do I have enough money to retire?” is one of the most often asked questions I hear. Interestingly, this question is not easy to answer. There are too many variables to consider and no advisor has a crystal ball.

Retiring too early does have its measure of risk, but retiring too late can also prove to be a hair-brain idea - especially if you don't love your work. What is safer - retiring too late or too early?

CHOICES

These questions are better answered with more questions. Do you love your work? Is your career really a job or is it a passion? How is your health? Is your spouse already retired? What would you do to keep busy if you did hang it up? Retiring is a process, not an event. Most workers take over a year or more to make the decision and get all their ducks in a row. Your best scenario is to follow your heart, take baby steps, prepare, and seek professional advice.

ROLE REVERSAL

We all need money to keep the lights on and our stomachs full. Retiring too early reverses the role of your savings and investment accounts - they no longer are

custom-built to accumulate, but instead they assume the role of generating paychecks. If they are designed poorly, they can fail. When they fail, you suffer. This is the number one reason American workers continue to punch the time-clock longer than they really need to - the fear of running out of money.

PENSION WHAT?

Corporate pension plans are rarely established anymore and most workers will not have the luxury of this monthly paycheck. Therefore, retiring on time is harder and seemingly impossible for millions of Americans. Working for the government is an exception. It seems all governments; local, state and federal, have established pension plans. Is it any wonder why so many people want a government job? 25 years ago, working for the government meant low pay and long hours. Not anymore.

INTROSPECTION

When trying to evaluate your prospects for retirement, you must step back and view the whole picture. Will retiring actually save you any money? If so, include that in

Outliving Your Money continued on page 44

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How SSA.gov Helps You

We're excited to announce the addition of two helpful screening tools on SSA.gov! These tools are the Benefits Screener and the Card Replacement Screener. The Benefit Screener helps you determine your eligibility for benefits and the Card Replacement Screener helps you request a replacement Social Security card. Let's go over how you can use these tools.

Benefits Screener

You can access the Benefits Screener tool at www.ssa.gov/prepare/check-eligibility-for-benefits to determine which benefits you may be eligible for, typically in 10 minutes or less! Whether you're considering retirement, disability, survivor, or other types of benefits, this tool will guide you in the right direction.

To use the screener, select the "Start" button and answer a few questions about what's going on in your life. You will immediately get a response that tells you which benefits you may be eligible for based on your answers.

Card Replacement Screener

You can access the Card Replacement Screener at www.ssa.gov/number-card/replace-card. If you need a physical Social Security card, you can use this screener to determine the best way to replace it.

Depending on your situation, you may be able to request a replacement Social Security card without visiting a local office. Select "Answer a few questions" on the Replacement Card page to get started. If you can't complete the process online and have to visit an office, you can save yourself time by starting with the online application.

Requesting a replacement Social Security card is free. In most situations, you do not need to present a physical card – just knowing your Social Security number is usually enough. But if you do need the physical card, you can use this online screener to get started.



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Keep My Mouth Young In Old Age!

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

The idiom “getting long in the tooth”, meaning to age, is believed to have first been coined to describe how horses’ teeth seemed to grow as their gums shrunk with age, but is increasingly becoming an accurate descriptor of human aging. Receding gum lines resulting from untreated oral disease means that as we age, we also become literally long in the tooth. The burden of oral disease in older people is global and increasing.

The global strategy from the World Health Organization (WHO) resolution on oral health considers a life course approach, aging populations and putting the mouth back into the body. The opportunity lies in acknowledging this earlier, before people become old and have problem, to have a good oral health throughout life and good behavioral patterns.

Oral health is much more than sparkling white teeth. According to the latest World Dental Federation, the new definition of oral health reflects its multifaceted nature and importance. Oral health is now defined, amongst other things, as including “the ability to speak, smile, smell, taste, touch, chew, swallow, and convey a range of emotions

through facial expressions with confidence and without pain, discomfort, and disease of the craniofacial complex”. For older people especially, there is a direct link between oral and general health, with oral health being both a predictor and marker of frailty.

The interplay between oral health and frailty is probably mediated by nutritional status: having fewer teeth, reduced masticatory force, or oral pain is likely to reduce nutrient intake, with frailty developing from muscle wasting and bone weakening. This occurrence probably produces a negative feedback loop, with sarcopenia then reducing the ability to chew and swallow. Notably, oral health of older people has been shown to decline when they first enter assisted living irrespective of their previous health status: although the exact causes are unknown, possible reasons include side effects of polypharmacy (eg, having a dry mouth), or an inability to carry out personal dental care from physical or mental disability. Furthermore, frailty is not the only systemic condition affected by poor oral health. There is also an evidence showing the interplay between

Keep My Mouth Young In Old Age! cont’d on page 49



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St. Augustine Night of Lights - December 13th, 2023 - \$99 - join us for our annual trip to see



the largest Night of Lights in the U.S.A. You will have time for shopping and chose from so many wonderful restaurants to eat on your own time. Then at dark we will go by horse and carriage around the historical city and see their beautiful display. Sign up by December 1st

Kissimmee Swamp Tour - Wednesday January 10th, 2024 - \$97 - this looks to be a fun day on Lake Kissimmee, the largest lake in Central Florida surrounded by state wildlife parks and protected wetlands. Kissimmee Swamp Tours and Airboat Tours is a unique and different adventure from anything you will ever experience. We are not just a quick airboat ride through the waterways near town like most other tours out there. We offer an exciting, and informative 30 minute airboat tour through the untouched and pristine headwaters of the Florida Everglades. You will be taken through some of Florida's untouched wilderness by professional and informative captains. maximum of 46 allowed for this trip, sign up by December 15th, 2023

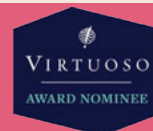
Solomons Castle -

Tuesday, January 16th, 2024 - \$125 - this is going to be an exciting day as we visit the metal castle of Howard Solomon, his architect, countless metal sculptures, more than 80 interpretive stained-glass windows plus his latest works. Sculptor, painter, author, builder of dreams, your host. Here is where Howard shares his unique view of the world. Lunch is included, minimum of 35 and deadline to sign up is January 4th, 2024

Moulin Rouge, the Broadway Spectacular - March 2, 2024 - \$178 - Truth, Beauty, Freedom, Love - Moulin Rouge is more than a musical, it is a state of mind! Enjoy an afternoon at moulin Rouge, let your senses take you away. Lunch is included and balcony seating. Minimum of 35 needed for this trip, sign up by January 5th

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Where Can I Learn About Lewy Body Dementia?

By Barbara Fradkin



ask ONE SENIOR PLACE

Barbara Fradkin

Lewy Body Dementia (LBD) is a complex and challenging brain disorder that affects many parts of the brain. Its symptoms may manifest at different times, including cognitive decline, problems with movement, visual hallucinations, sleep disorders, and changes in behavior, blood pressure, temperature regulation, bladder and bowel function and more.

According to the Lewy Body Dementia Association, "It takes an average of three doctors and 18+ months to correctly diagnose LBD. Many doctors fail to recognize the signs and symptoms, because they are very similar to Alzheimer's disease and Parkinson's disease, leading to misdiagnosis and delayed treatment."

Alzheimer's disease starts with a build-up of certain proteins in the brain. The protein responsible for Lewy bodies is alpha-synuclein, which plays an important role in neuron function. In LBD, alpha-synuclein clumps inside neurons, starting in brain regions that control aspects of memory and movement. The neurons work less efficiently and eventually die.

Parkinson's disease starts as a movement disorder, with symptoms such as slowed movement, muscle stiffness, tremor, and a shuffling walk. Later, cognitive symptoms of dementia and changes in mood and behavior may arise. Lewy Body Dementia causes cognitive decline that may initially seem like Alzheimer's disease. Over time, however, patients will develop the other distinctive symptoms of LBD.

Dr. Lourdes Benes of Neurology One in Orlando sees many patients with LBD, Parkinson's disease and Alzheimer's disease. She states, "early detection of Lewy Body disease is crucial to allow for early intervention and management to improve quality of life."

Sue Boudier from Central Florida Lewy Body works with people with Lewy Body disease and Parkinson's disease. She believes that LBD poses unique challenges for healthcare professionals and caregivers and that education is key.

Join these professionals on November 8th for a Brevard Parkinson's Alliance "Lunch and Learn" event at One Senior Place. RSVP online or call 321-751-6771 to register. I'll see you there. §

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 The Experts in Aging at OneSeniorPlace.com. Barbara Fradkin is the Co-president of the Brevard Parkinson's Alliance, a Social Worker, Certified Care Manager and the former Director of One Senior Place, Viera.

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President's Message

A Word from Joe Steckler,
Our President & Founder



The most productive car raffle I have ever helped run is behind us. The \$153,000 raised from the event is a great blessing and will help make us truly financially solvent. We now have the resources available to hire a badly needed staff member.

I did car raffles at another nonprofit, but never saw one the size I saw on October 7th at our Grand Drawing. Some put the crowd between three and four thousand. The traffic was backed up and prevented some from getting there, and for this I apologize. We will do a better job of event planning for the 2024 raffle.

I want to thank donors from all over the United States and in Brevard County who donated from \$25 to \$5,000 to the raffle. Your support has enabled us to look forward to planning new outreach programs for the Senior Resource Center, which will assist us in doing a better job of serving seniors. With the car raffle finished, we now have the time to concentrate on other pressing matters.

It has come to my attention that there is more medical help, through doctors being paid for treating the homeless, and new types of assistance available for spouses of veterans. As we become more familiar with the details, we will keep you informed through our media outreach. In addition, you can always call us at 321-473-7770. We will have more information as we do our research.

We are always seeking new members for our Board of Directors. Should you want to serve as a member of a working board, we would like to consider you. A resume would be helpful. Financial and church leaders are needed.

One project we will pursue is the restoration of Brevard County funding for nonprofits that was rescinded several years ago. Now that the county has rolled over on the Brevard Cultural Alliance, we will put the nonprofit oars back in the water. Another Navy term. See you next month.



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Brevard County Senior Information Helpline
Helping Seniors of Brevard



Your Aging Plan Putting It All Together

*Kerry Fink, Executive Director
Helping Seniors of Brevard*



Have You Thought About This?

*Nancy Deardorff, Operations Director
Helping Seniors of Brevard*

Joe Steckler, our President and Founder, has always and often talked about the need for each of us to put together an Aging Plan - something we euphemistically call "Getting Your Ducks in a Row."

We've dedicated a lot of focus to the 7 Key Steps in Your Aging Plan along the way this year - (1) Legal; (2) Financial; (3) Living Safely at Home; (4) Choosing Additional Living Options; (5) Medical & Wellness; (6) Medicare; and (7) Transportation planning. (If you missed any of these, you can access our previous newsletter editions at HelpingSeniorsofBrevard.org).

This month, as we approach the fun and enjoyment of the holiday season and our usual planning for making next year an even "better" year with our resolutions, it makes great sense to try to recap and summarize so that we are able to make best decisions in this regard!

At Helping Seniors, now in our 13th year of operations serving the growing number of Seniors (and their families) in our area, we are redoubling our efforts in terms of media efforts to educate, inform and connect via our TV, radio, print and online initiatives as we move to 2024.

In this issue, we take a look at putting it all together - and hope this information is both useful and helpful for you and that you, too, will be working to "Get Your Ducks in a Row!"

HELPING SENIORS MEDIA

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Florida continues as one of the top three states people choose to retire to. In many cases this means seniors are moving away from family and friends.

As we age, many people find they need help and support from time to time, during holidays, a health crisis, or death of a spouse. Many seniors who have retired to Florida find themselves hundreds of miles away from their support system.

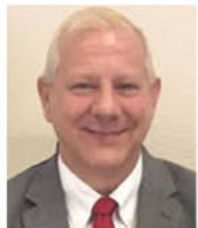
Studies have shown that people with close family and friends around live longer than their lonesome counterparts and have linked having healthy social networks to positive changes in heart, brain, hormonal and immune function and overall health and lifespan.

So, what do you do if you are far away from family? As my uncle used to say, "the party does not come to you, you have to go to the party." This means making a conscious effort to connect with people.

Develop your social circle. Consider attending a senior center, a religious or spiritual service, a support group, a social club, or an organization for a cause. Volunteer or consider a part time job opportunity for seniors and make a little pocket money while you're at it. Get to know your neighbors.

Having a healthy social circle is so important, especially as we age. Retiring from your job should not mean retiring from life. It turns out, people who need people are not just the luckiest people, they're healthier and live longer too.

To donate or for information and resources call us: Helping Seniors is here to serve you, call us anytime at 321-473-7770 or go to our website at www.HelpingSeniorsofBrevard.org.



Five Legal Documents You Need.

Bill Johnson, Esq.
Board Certified Elder Law Attorney
William A Johnson, P.A.

At a minimum, everyone should have a last will and testament (and a revocable living trust, if needed), a durable power of attorney, a designation of health care surrogate, a living will, and a pre-need guardian declaration. An estate planning or elder law attorney can assist you with getting these documents done. If you have these documents already, make sure they are up to date and express your current wishes.

You should have your advance directive health care documents in place. This includes having a designation of health care surrogate to name who would make your health care decisions if you are unable to give informed consent. Additionally, you should have a living will expressing your end-of-life wishes. Both are very important should you be rendered incapacitated and unable to express your healthcare wishes.

Similarly, on the financial side, a durable power of attorney should be in place that designates someone to manage your financial affairs should you be unable to do so. Someone will need to pay your bills and manage your finances if you become laid up.

A pre-need guardian declaration spells out who you want as the guardian of your person and property should a guardianship action be filed to determine your capacity.

Lastly, it is very important to have your estate planning completed. A valid last will and testament and perhaps a revocable living trust are needed. Do not forget that your beneficiary designations are likewise very important as well. The main goal should be to avoid costly and lengthy probate proceedings.



Five Items for Your Financial Checklist.

Beth Courtney
Owner/Wealth Advisor
Financial Cornerstone Group

While we most definitely do not live in a “one size fits all” world – especially when it comes to finances – there are a handful of elements critical to every successful financial plan. Are these on your list?

Establish your “B” word (no, not the one you were thinking: Budget!) - in our practice, we actually prefer to call it a different “B” word: BOSS! It may take a while to develop the habit, but once you do, YOU will be “bossing your money around” (who’s the boss right now?)

Build an Emergency Fund - Per financial guru Dave Ramsey’s sage advice, it is highly recommended to keep three to six months’ worth of expenses in an easily accessible savings account.

Diversify your investments - If invested in the stock and/or bond markets, the closer you get to retirement age, the less risk you will want to take, at least for accounts you will need to access in the near term (few years)

Save taxes through Tax-Efficient strategies - Reading great books and working with a financial or accounting professional could help you explore and understand creative opportunities to save taxes now, and/or avoid taxes in the future.

Take advantage of Technology - There are many apps you can download on your phone to save a fair amount of money on everyday items such as gas, food and household goods.

The most important step is to begin working a plan that best meets your unique needs!



Helping Seniors Of Brevard



Your Living Home Safely Checklist.

Jennifer Barton
Owner
Seniors Helping Seniors

Most of our clients have a similar goal, staying safely at home for as long as possible. Here are five things to consider:

PLANNING FOR TRANSPORTATION - Most likely, we must give up our license at some point. Know your options and be prepared to pre-plan appointments and schedule weekly outings.

PLANNING FOR NUTRITIOUS MEALS - It is no fun to cook for one. It's easy to fall into quick, simple dinners that may satisfy but are not providing nutrition. Many of our caregivers are also cooking for one and know how to successfully navigate a healthy diet that is satisfying and easily maintained.

SOCIALIZATION NOT ISOLATION - People really do need people. Stay involved in your church community. Take advantage of free concerts and plays. Get out of the house at least two to three times a week.

HOME REPAIRS AND MODIFICATION - Install grab bars not only in the bathroom but any area of the home where there is a step up or down. Higher seated toilets are extremely helpful. Check carpets are fixed firmly to the floor. If there are steps into and out of the home, plan for a ramp with handrails. Take an honest look at your house.

UTILIZE TECHNOLOGY - Seriously consider a personal safety device, especially if you are still active. These emergency alerts are not the "Help!" buttons from the 80's. We provide clients with the Electronic Caregiver, a stylish version that can go anywhere with you: hiking, shopping, or driving across country.



Paying for Senior Living.

Katie Jackson Stolz, Esq.
Elder Law Attorney
Law Office of Amy B Van Fossen

Two benefits seniors may be eligible for are VA Pension with Aid & Attendance or Florida Medicaid.

VA Pension is a tax-free benefit that can be direct deposited to eligible veterans or the surviving spouses of eligible veterans. It is a non service connected benefit. When analyzing if one qualifies for this benefit, we look at the dates the veteran served, medical need & expenses, assets, and income. If the veteran or surviving spouse is eligible, then they could be entitled to up to \$2,642 per month (\$31,074 per year) depending on whether they are married, single, or the surviving spouse. Two married veterans qualify for even more.

There are many different types of Medicaid. One of those is available to seniors who reside in a nursing home. The price of nursing homes in the area ranges from approximately \$9,000 to \$13,000 per month. However, if the senior obtains Medicaid, then the amount they pay is a significantly lower amount and is based on income. One of the most common misconceptions is that a family needs to "spend down" all of their assets to qualify for Medicaid. This simply is not true. In Florida, there are many strategies that can be utilized to protect assets and still obtain Medicaid in a nursing home.



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Helping Seniors Of Brevard



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The aging population in Brevard County is expected to continue to increase significantly as the baby boomer generation enters their senior years. By 2030, it's projected that seniors will make up 31% of the county's population

Whether seniors choose to live in their own homes or in senior living facilities, the availability of mobile services, such as mobile therapy, labs, and nurses, can play a crucial role in ensuring their well-being.

For seniors who opt to age in place in Brevard County, mobile services offer a valuable resource. Mobile therapy services bring Physical, Occupational, and Speech Therapy directly to seniors' homes, providing personalized care in familiar surroundings. Additionally, mobile lab services offer the convenience of medical testing without the need to travel to medical facilities. In-home nursing care can also be arranged, ensuring regular check-ups, medication management, and general healthcare needs are met.

For seniors choosing senior living facilities in Brevard County, incorporating mobile services is equally important. Many senior living communities have partnerships with mobile service providers, allowing residents to receive therapy, lab tests, and healthcare services within the facility itself. This integration ensures that residents can access necessary care conveniently and efficiently.

The presence of mobile services within senior living facilities in Brevard County not only enhances safety and independence but also addresses the unique needs of the aging population.



Your Aging Plan! (Put it all Together!)

Helping Seniors of Brevard



Let's Get Your Ducks in a Row!

Here's a quick look at the Key Areas to consider for Your Aging Plan:

(1) Legal; (2) Financial; (3) Living Safe at Home; (4) Living Options beyond your Current Home; (5) Medical & Wellness; (6) Medicare; and (7) Transportation & Organization.

In the Helping Seniors world, we are dedicated to helping you make a good and successful plan so that you can age with purpose and dignity. We present our TV programs 4x daily on Space Coast Govt TV and on our YouTube Channel and our weekly Radio program each Wednesday 12 noon at 90.3 WEJF-FM (WEJF.net online) and, of course, our 12-page center section in each edition of your free copy of Senior Scene® Magazine.

Beyond that, we keep a full library on our online website at HelpingSeniorsofBrevard.org - where you may search and access by topic. You are also welcome to call our Senior Information Helpline (at 321-473-7770) to help connect to those resources that are helpful and appropriate for you.

In addition, check out your Senior Scene® Magazine each month for a list of events and education programs that Helping Seniors provides each month to serve our Seniors county wide!



Six Memory-Boosting Activities for Seniors

*Denise Bergman, CSA, CDP
Senior Care Authority Brevard*

As we age, it's normal to experience some decline in memory. However, there are things we can do to help keep our minds sharp and our memories strong. Here are six memory-boosting activities for aging adults to keep their minds active and healthy.

Brain Games - One great way to boost memory is to play brain games. There are many kinds of brain games available online and as apps for smartphones or tablets. These games are designed to challenge the mind and help improve cognitive function. Not only are they fun, but they can also help keep the mind sharp.

Crossword Puzzles - Doing crossword puzzles regularly may improve your ability to focus on a desired task and enhance your executive function and working memory. All these skills can help you navigate the challenges of everyday life and remain independent for as long as possible. They can also be an engaging activity for couples or families to work on together.

Get Regular Exercise - Exercise isn't just good for the body; it's also good for the mind. Regular exercise can help improve memory and cognitive function in seniors. So get out there and take a brisk walk, go for a swim, attend a yoga class, or join a local senior center fitness class.

Stay Connected Socially - Staying socially connected is important for seniors' mental health. Isolation and loneliness can lead to depression, which has been linked to memory problems. Joining a social club, attending religious services, or volunteering are all great ways to stay connected and active socially.

Eat a Healthy Diet - Eating a healthy diet is important for overall health and well-being, but did you know it can also help boost memory?

(Continued on page 8)



Making Your Teeth New Again

*Lee Sheldon, DMD
Sheldon and Furtado, PLLC*

It is the smile that many patients are looking for. Stained and worn teeth just don't cut it in today's environment. So let's take a look at the different ways in which you can improve your smile:

1. **Bleaching**—Teeth are porous and accumulate stains. Bleaching can remove that stain. For minor problems, you can find over-the-counter bleaches that will work just fine. For more severe stain problems, more effective bleaches can be found at your dentist. Often, custom-made trays with in-office techniques to raise the intensity of the bleach will provide the best improvement. You'll then have a home bleach regimen to maintain the improvement.
2. **Filling replacement**—Most fillings done today are tooth colored. But they, too, accumulate stains. If you have a “two-color” tooth with the enamel and the filling not matching, replacing the filling to match the enamel may be all you need.
3. **Veneers**—These are porcelain coverings for the teeth. They are created in the laboratory under the direction of your dentist to add shape and color to worn teeth. In most cases, tooth preparation is necessary to develop the necessary contours.
4. **Crowns**—Like veneers, crowns are created in the laboratory. Where the veneer covers only the part of the tooth that shows, the crown completely encircles the tooth. Crowns are used when the teeth already have fillings or if significant changes are being made.
5. **Orthodontics**—Teeth that have moved out of position can be replaced into the correct position through orthodontic therapy.

And sometimes, you may need a combination of the above. An excellent dental diagnostician will help you with options for treating your cosmetic dental problems.



Enjoy Thanksgiving with a Senior Loved One

*Traci Graf, RN
AVID Home Care*

The holidays are approaching, unfortunately this time of year can be especially difficult for senior citizens. Loneliness and depression are common as many seniors watch families gathering while they are alone. Life is different for many people over age 65 and comes with unique challenges. There are some things to consider when celebrating the holidays with a senior that can make the experience more enjoyable for them.

Family activities like looking at old family photos or movies can make a senior feel loved and included. It gives them the ability to be the star of that moment as they recall memories that others cannot and tell family stories from generations before them. Old photos can easily lead to discussions about family traditions, past holidays and loved ones who are gone but not forgotten. Even young children become enthralled with hearing about their own family while looking at pictures. So, the next time Grandma and Grandpa are over, break out the old pictures and watch them get excited over the memories.

Elderly family members with incontinence or eating challenges can be well cared for by a responsible family member or hired home health aide for the day. Deciding who will play this role is important for both sides and should be planned before the day. Many people want to bring seniors home from facilities on holidays but are concerned about personal hygiene and incontinence issues. Hiring a professional to accompany and assist your elderly loved one can be extremely helpful and allow both you and your loved one to truly enjoy the day.

Make accommodations for your elderly loved one to participate in the meal preparation. Let them peel potatoes, cut vegetables, arrange food on platters, help set the table. Preparing a holiday meal is something many seniors miss, so creating ways for

them to get involved can be beneficial. Ask them about their favorite holidays foods or recipes and have them instruct on the preparation of the food. Many have fond memories connected to certain foods they ate during a holiday. This is a great way to pass down holiday recipes and traditions.

Finally, take advantage of time spent with younger generations. When in the presence of your grandkids consider asking them to set you up with a Facebook profile on your phone so you can keep connected with what is going on in their lives. Another idea would be to teach seniors how to face time or video chat on their phones to give them options for communication. The holidays are a time to connect with people, if you have an elderly neighbor living alone consider inviting them to dinner. Most important is to make our seniors feel loved, respected, included, and valued every opportunity we can. Happy Thanksgiving!

(Continued from page 7)

Food that are rich in antioxidants, omega-3 fatty acids, and vitamins B6 and B12 have all been linked with better cognitive function in seniors. So make sure to include plenty of fresh fruits and vegetables, fish, and whole grains in your diet.

Get Plenty of Sleep - Getting enough sleep is essential for good health at any age, but it's especially important for seniors. Studies have shown that sleep deprivation can lead to memory problems. So make sure you're getting 7-8 hours of sleep each night to help keep your mind sharp as you age.

There are many things we can do to help boost our memory as we age. By playing games, exercising regularly, staying socially connected, eating a healthy diet, and getting plenty of sleep, you can help boost your memory and keep your mind healthy as you age. Give these activities a try today!

We offer a variety of services designed to help seniors live their best life possible. Contact us today to learn more about how we can help you and your family. The experts at Senior Care Authority are here to help!



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Mom & Me by Audrey & Kimberley

DEAR MOM AND ME,

We had been going to the same doctor for over thirty-five years - then without asking our permission, he up and retired! We wish him well of course and we miss him terribly. We are very lucky to have doctors available in our area, but all the ones we have tried are not the least bit interested in taking older patients. What's happening?

– Dr. Deficient

DEAR D. D.,

This is a very common complaint, medical schools teach students to cure illnesses. Physicians are thrilled to see patients cured - older patients are usually not cured, their conditions are stabilized and their lives extended. It is difficult to treat patients with multi conditions, e.g. high blood pressure, diabetes, arthritis, asthma, and a little bit of depression. Some doctors do not know where to start and drug interaction can be a very serious possibility. This is why it is advantageous to go to a physician who is board certified to treat older patients.

The ability to tolerate medication is different from younger people. We frequently do not need as much of one medicine and maybe more of another. Our health needs very special monitoring by a specially trained physician.

Unfortunately in many areas it is hard to find physicians

with this specialty, however, many young physicians now realize their future practices will have many elderly patients.

– Audrey

DEAR D. D.,

Who does your former doctor think he is? Retiring without your permission! You must have had a great deal of faith in him to stay with his practice for 35 years. A strong relationship with your physician is very important.

Physicians not wanting to see older patients is a complex issue. As MOM says some physicians are not interesting in assisting people live with chronic conditions. Others, working in practices that they do not own, wrestle with productivity standards and policies developed by management companies – departments.

Also there is the concern about Medicare reimbursement. The expense of caring for older, medically complex patients is increasing while Medicare reimbursement is decreasing. Many physicians are faced with a very difficult situation of wanting to care for older individuals but are unable to do so due to finances. Best of luck!


– Kimberley

Artworks of Eau Gallie cont'd from page 11

Years later, Anne went through the exercises in Julia Cameron's book, *The Artist's Way*. The purpose of the exercises is to open up creativity. After going through the exercises, she conceived the idea of painting on feathers. Anne's first ArtWorks was in 2012. At this year's show, she will have a framed demonstration piece showing the steps in her process.

ArtWorks is a unique art show in Brevard because of the emphasis on demonstrations by the artists. Brevard high school artists will also be displaying and creating art. There will be hands-on art activities for kids of all ages. Live music and a food court will be in Eau Gallie Square. No pets please at ArtWorks.

This juried Fine Arts Festival is presented by ArtWorks of Eau Gallie, Inc., a 501(c)(3) organization. The Committee members are all volunteers. ArtWorks is funded by public contributions. Information about how to contribute to ArtWorks is on the website.

For additional information about ArtWorks, please visit: artworksofeaugallie.org and facebook.com/artworksofeaugallie. 

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SENIOR NEWS LINE

The Scams Just Keep Coming

By Matilda Charles

In the world of scams, just when you think scammers can't possibly come up with new ideas, they do.

One of the worst now is the fake fraud alert for protection services. You'll get an emergency message or call saying that someone is trying to access your account. The "helper" from your "bank" asks if you want to temporarily transfer your money to a safe, protected account while officials work it out, and you say yes. And ... there goes your money, never to be seen again. If you ever get a call such as this, hang up and call your bank to ask if they called you.

And then, of course, there are all the old standard scams. There is the grandparent scam where a thief calls and pretends to be a grandchild who is in jail and desperate to be bailed out. There is the romance scam where a supposed suitor pretends to get close to you over time and then asks for money or wants to do a joint financial investment. And the driveway repaving/home repair scam where they promise to do a fine job on the work, but you'll need to pay a bit upfront for materials and supplies. And lest we forget, there are the computer repairs wherein they need remote access to your computer, the work from home scams, fake Amazon text alerts, etc.

Beware any calls or text messages that push you to act now, that insert urgency or fear into the situation. Don't fall for it. Hang up and don't click links. Make a call yourself to see if the situation was legitimate and carefully delete the text message.

To learn about even more current scams, check AARP at www.aarp.org/money/scams-fraud/info-2023/top-scammer-tactics-2023.html.

With the holidays coming, the scams are just going to get worse. Stay alert! © (c) 2023 King Features Synd., Inc.

King Crossword

ACROSS

- 1 Filly's brother
- 5 Group of seals
- 8 Old U.S. gas brand
- 12 Sandwich cookie
- 13 Sailor's "yes"
- 14 "Pygmalion" writer
- 15 Nevada city
- 16 Tropical fruit
- 18 Nebraska river
- 20 Demons
- 21 Towel word
- 23 Bol. neighbor
- 24 Engages in make-believe
- 28 Tibia's place
- 31 PC key
- 32 Hotel offering
- 34 Bond rating
- 35 Brusque
- 37 Tormenting
- 39 Spanish gold
- 41 IRS agent
- 42 Rustic homes
- 45 TV type
- 49 Table protector

- 51 Inky stain

- 52 Italian wine region
- 53 Notable time
- 54 Booty
- 55 Slugger Sammy
- 56 Letter sealer
- 57 Like custard

- 22 Long-legged shorebird
- 24 Chest muscle
- 25 Baton Rouge sch.
- 26 Circus gymnasts
- 27 Short-lived levy of 1765
- 29 Author Fleming

DOWN

- 1 Business abbr.
- 2 Hurler Hersher
- 3 Sultry Horne
- 4 Like some grins
- 5 Drink-to-go holder
- 6 Popeye's Olive
- 7 Hearing-impaired
- 8 Aromatic compounds
- 9 Chinese city
- 10 Uttered
- 11 Has
- 17 Actress Long
- 19 Afternoon
- 30 Pester
- 33 Alike (Fr.)
- 36 One of the Nixons
- 38 Powerless
- 40 Low digit
- 42 Bookkeepers (Abbr.)
- 43 To boot
- 44 Diving duck
- 46 Trudge
- 47 Synthesizer pioneer
- 48 ABA member
- 50 Notre Dame's Parseghian

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PAW'S CORNER

By Sam Mazzotta

Cats Get Allergies, Too

DEAR PAW'S CORNER: My cat, Tushy, sneezes several times a day, and her eyes water almost nonstop. This has been happening for a couple of weeks. She didn't seem to have this issue before. My local veterinarian's office is booked up for another two months, so I'm not sure what I can do in the meantime. Can you help?

— Harriet G., Roanoke, Virginia

DEAR HARRIET: It sounds like your cat is suffering from an allergy to something in her environment. That could be airborne irritants like pollen, dust or molds. Or, it could be a reaction to something in her food.

You can try to figure out what's causing her reaction in a couple of ways. First, dust and clean your home thoroughly, and consider adding an air purifier with a HEPA filter in the room that Tushy spends the most time in.

Next, try a different brand of pet food for a couple of weeks to see if that makes any difference. Some cats are sensitive to certain ingredients in pet foods, and because

those ingredients vary from brand to brand, it's difficult to figure out which one is causing the allergy.

When Tushy is able to see the veterinarian, bring along your notes about her symptoms and what effect, if any, the environmental and dietary changes above had on improving her condition. The vet can offer additional treatment and support, such as adding essential fatty acids to her diet or prescribing a steroid to help with her symptoms.

In the meantime, monitor Tushy's symptoms closely. If they suddenly get much worse, or if she becomes lethargic, vomits frequently or shows other signs of serious illness, take her to an emergency vet immediately.

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

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Helping Seniors Info Series

Friday – November 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 – November 13th, 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 RSVPs also receive Take-Home Lunch.

Recapping and putting together the elements of Your Aging Plan. As we run up to Holiday Season 2023, let's be sure we cover the 7 basic areas of "Your Aging Plan" – (1) Legal; (2) Financial; (3)

Living Safely at Home; (4) Living Options Beyond Your Current Home; (5) Medical & Wellness; (6) Medicare Coverage and (7) Transportation. Renowned Elder Law Attorney Amy B. Van Fossen, of the Law Office of Amy B. Van Fossen, shares her experience on how to successfully put your Aging Plan together.

Renters of Palm Bay FL Housing Workshop, Saturday – November 16, 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, Nov. 7th, 9:00pm - 3:00pm

Call for Information – (407) 680-0534

Join ClinCloud Clinical Trials on November 7 at the Senior Resource Center of Brevard for a free Memory Screen! Call to set an appointment: 407-680-0534.

Title: CarePlus/Omni - Cornucopia of Health Options

Date: Tuesday, Nov. 14th, 11:00am - 1:00pm

Call for Information – (321) 473-7770

Is your mailbox flooded with information about the Medicare updates for 2024? Get some clarity - and expert advice - at this informative morning event!

Title: "Holiday Local Market Shopping" Event

Date: Thursday, Nov. 16th, 10:30pm - 2:30pm

Call for Information – (321) 473-7770

Feel that chill in the air? That means it is time to turn our thoughts toward HOLIDAY FUN! Local vendors will be coming together to provide a safe, fun, convenient Senior-focused shopping experience here in Melbourne!W

Title: "We Thank our Veterans" Event

Date: Thursday, Nov. 21st, 10:30pm - 2:30pm

Call for Information – (321) 473-7770

Learn about Veteran-Focused Services from our Resident and Directory Businesses. Enjoy give-a-ways and refreshments. Explore a "WWII Trunk" from the Veteran's Memorial Museum.

CALENDAR HIGHLIGHTS



Date	Day	8:00am	8:30am	5:00pm	5:30pm
Nov 1	Tue	Durable Power of Attorney	Life Enrichment	Importance of Dental Evaluation	What Assisted Living Can Mean
Nov 2	Wed	Reverse Mortgages - Now Time?	Hometown News	Top 3 Public Benefits Questions	Real Estate for Seniors
Nov 3	Thu	Real Estate for Seniors	What Elder Law Attorney Can Do	The Parts of Medicare	How a Public Adjuster Helps
Nov 4	Fri	Care Management	Great Employment for Seniors	Chefs for Seniors	Capital Update
Nov 6	Mon	Controlling Cost of RX	Trusts	All About Home Health Care	Senior Info in Senior Scene
Nov 7	Tue	Smorgasbord of Legal Matters	Medicare - Questions & Answers	How SRES helps Real Estate	Technology & Home Care
Nov 8	Wed	Cosmetic Dentistry	Safe & Secure at Home	Power of Attorney/Super Powers	Checking out Zon Beachside
Nov 9	Thu	How Assisted Living Helps Thrive	Senior Travel Safe & Fun	Hometown News/AARP	How Reverse Mortgages Work
Nov 10	Fri	Get Your Ducks in a Row - Pt 1	Get Your Ducks in a Row - Pt 2	What is Holistic Health	Capital Update
Nov 13	Mon	The Parts of Medicare	3 Reasons for Reverse Mortgage	The Vial of Life	Periodontal Disease
Nov 14	Tue	Helping Seniors Directory	How a Public Adjuster Helps	Discounted Prescriptions	Senior Mental Health
Nov 15	Wed	2 Assisted Living Questions	Senior Real Estate-Need to Know	Golden Providers - B2B	Your Legal Documents Checklist
Nov 16	Thu	Al Dia Today	Probate - What it is/What it Does	Medicare Questions & Answers	Finding Good Help at Home
Nov 17	Fri	Real Estate for Seniors	The "Talk" About Assisted Living	Debt Relief for Seniors	Capital Update
Nov 20	Mon	Put Kids on the Bank Account?	Chefs for Seniors	5 Steps to Stay Safely at Home	Things to Know: Elder Law
Nov 21	Tue	The Dirty "D" Word - Dementia	Helping Seniors Travel Club	Making Healthcare Work	Care Management
Nov 22	Wed	In Home Care Giving	Helping Seniors 12 Years Later	Stay Home Safe or Downsize?	The Parts of Medicare
Nov 23	Thu	Senior Info in Senior Scene	When is Assist Living Appropriate?	Reverse Mortgages - Now Time?	New to FL? Elder Law
Nov 24	Fri	Too Many Teeth Extracted?	Order RX at Lower Prices	How Assisted Living Benefits	Capital Update
Nov 27	Mon	Info Needs for Seniors	Printing & Direct Mail Options	Is Assisted Living Right for You?	Helping Seniors Travel Club
Nov 28	Tue	Medicare - Questions & Answers	Live Beyond Current Home	Elder Law Services	Al Dia Today
Nov 29	Wed	3 Reasons for Reverse Mortgage	Avoiding Probate	How Medical Office Team Helps	Making Plans for Retirement
Nov 30	Thu	Guardianship	How Assisted Living Helps Thrive	Real Estate for Seniors	Two Assisted Living Questions



Date	Day	Program	Topic	Special Guest
Nov 1	Wed	Helping Seniors Radio	Focus on Elder Law	Bill Johnson, Esq.
Nov 8	Wed	Helping Seniors Radio	Focus on Your Smile	Dr. Lee N. Sheldon
Nov 15	Wed	Helping Seniors Radio	Focus on Senior Living	Teri Brant
Nov 22	Wed	Helping Seniors Radio	Focus on Your Aging Plan	Amy Van Fossen, Esq.
Nov 29	Wed	Helping Seniors Radio	Focus on Your Help at Home	Traci Graf

Something New For One Or Two

Recipes especially created for 1 or 2 diners

PEACH BRANDY GLAZED CORNISH HENS

2 (1 ¼ TO 1 ½ LB). Cornish hens
Salt & pepper
Juice of 1 lemon
Toasted Pecan Stuffing (recipe to follow)
2T. or ¼ cup melted light butter
2 T. peach brandy
1 T. peach preserves

Clean out the hens, rinsing with cold water. Sprinkle cavities with salt, pepper and lemon juice. Stuff the hens with the Toasted Pecan Stuffing and tie legs together. Brush the hens with melted butter, or spray well with butter flavored Pam, then add brandy and preserves to remaining butter and heat until well blended and melted. Place in a shallow pan, breast side up and bake at 350 degrees for about 1 ¼ hours basting every 15 minutes with the brandy mixture.

TOASTED PECAN STUFFING

½ Cup Peach nectar
2 T. Pecan Praline Liqueur (or Peach brandy)
2 T. light butter

½ package Pepperidge Farm stuffing (or Cornbread stuffing)
½ c. toasted pecans chopped

Combining nectar, liqueur & butter and cook over medium heat until butter melts. Add stuffing mix and nuts and mix lightly. Stuff hens.

PEACH/PECAN GRAVY

Drain off all the liquid from the hens, add 2 T. sherry or peach brandy, 1 T. peach preserves and enough water to make 1 cup. Mix with 1 package of McCormick Chicken gravy mix and heat, stirring until thick and smooth. Serve over rice cooked with fresh parsley, with the Cornish hens. Or just serve over the hens.

BROCCOLI & PEPPERS

Get about ½ head of Broccoli florets from your local salad bar, steam them until tender and place in a serving dish. Melt 1 T. butter and sauté ¼ cup chopped red and yellow peppers, ¼ cup chopped green onion, add 2 T. chicken stock made from a chicken bouillon cube. When peppers and onion are tender spoon over warm broccoli and sprinkle with 1 Tablespoon of grated Parmesan cheese.

CHERRIES JUBILEE

1 can of sweet Bing cherries, well drained and rinsed
3 T. sugar
1 T. cornstarch
1 T. finely grated orange rind
½ cup orange juice (preferably fresh)
½ c. water
¼ c. cherry brandy (or cherry extract mixed with water)
Frozen Vanilla Yogurt

Combine sugar, cornstarch and rind in a pan, and stir in water and orange juice, bring to a boil while stirring, reduce heat, add cherries and simmer for about 10 minutes stirring every once in awhile, till thickened. Keep warm. Spoon servings (2) into heat proof dishes, spoon warm cherry brandy over cherries, ignite and when flame is gone spoon over the frozen yogurt. (Remember ½ cup of frozen yogurt has more calcium than an 8 oz. glass of milk) You will have some cherry mixture left, but it will refrigerate well and all you need do is heat it in the microwave for your next serving. This is one of those leftovers that you love to have.

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Box Office at kingcenter.com or (321) 242-2219.

JROTC Competition at VMC Park Biggest Ever

Over 200 JROTC Cadets from 12 high schools, which included 29 teams, with more than 400 vehicles bringing them along with many parents and siblings, gathered on 30 Sep to hold the first Raider Challenge of the school year at VMC Park. Heavy rains at the end did not dampen the spirit, and might have added to the fun, for cadets competing as 10 person teams in the 5K run, Tire Flip, Drag and carry, Litter carry and Rope Bridge Events. The teams included male, female and mixed with several schools fielding multiple teams.



The first Raider Challenge Event was sponsored by Cocoa Beach High School JROTC with two more to go on 14 and 28 October. The final event will be for the District Championships and the write of the top two teams in Male, Female and Mixed to go on to the State Championships in November. Brevard County is considered among the strongest places for Raider Competition. This year to JROTC units from East River and Umatilla High Schools in the Orlando area came to maximize the competition level for their cadets.

MOAACC's Good Deeds Foundation, along with the Veterans Memorial Center, were the sponsors and supporters of this initial JROTC event. There are six others (Raider Challenge, Run and Shoot and Drill) meets planned at the VCM Park through March 2024 and several others at Palm Bay High School for Air Rifle Competition. The VMC Calendar includes all off them. Veterans and anyone else are encouraged to come out and support America's future leaders.

The event set up began at 0600 and the first competition was the 5K run starting at 0800. The last group of cadets did not leave the VMC until 1430 after MOAACC reps Ken Lowe and Donn Weaver handed out trophies to the overall school winners in the three categories. While all were fully soaked by then, smiles and high spirits won the day with many such moments captured on film. (S)



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Health First Health Plans is an HMO plan with a Medicare contract. Enrollment in Health First Health Plans depends on contract renewal. Y0089_EL107985_M Accepted 09172023

Weekly SUDOKU

by Linda Thistle

	8	6	1					2
		4		3		1		
9					7		3	8
	5				2	3		
8				9			4	
		7	5					9
7	3		2				5	
	6				5	9	1	
		8		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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Wait Times for Community Care

Despite the amount of attention paid to it over the years, the Department of Veterans Affairs still struggles with wait times for medical appointments. Wait time eligibility becomes crucial when a veteran seeks medical care through Community Care. With the wrong wait time, the veteran can be denied treatment out in the community. The calculation of wait times has to be exact, either 20 or 28 days depending on the type of care.

If you are a VA staffer in charge of making Community Care medical appointments for a veteran patient, which of the following options do you choose in setting the appointment for a patient and starting the wait time clock? The date the provider wants the patient to be seen ... the date the patient wants to be seen ... the date the care provider or the veteran makes a request for an appointment?

Only one of those is correct. The correct answer is that the starting date for calculating wait time is that moment when a care provider or veteran asks for an appointment.

Unfortunately, in one location, staff was using a

combination of methods for calculating wait times using their own unauthorized wait time calculator they created from an online app. It threw off the numbers by 12 days, making it look like veterans were not eligible for Community Care.

The ongoing mistake only came to light when a trainer used that same calculator in another facility. At the same time, a veteran had been denied Community Care because the inaccurate calculations indicated that he was not wait-time eligible and he was given a VA facility appointment instead. As a result, there was a congressional inquiry.

The Office of Inspector General for the VA stepped in and discovered a great big mess of confusion and inconsistency at both facilities due to staffers using a calculator that a member of staff had made.

If you want Community Care, you need VA approval first. To see if you qualify, read the fine print at www.va.gov/CommunityCare. §
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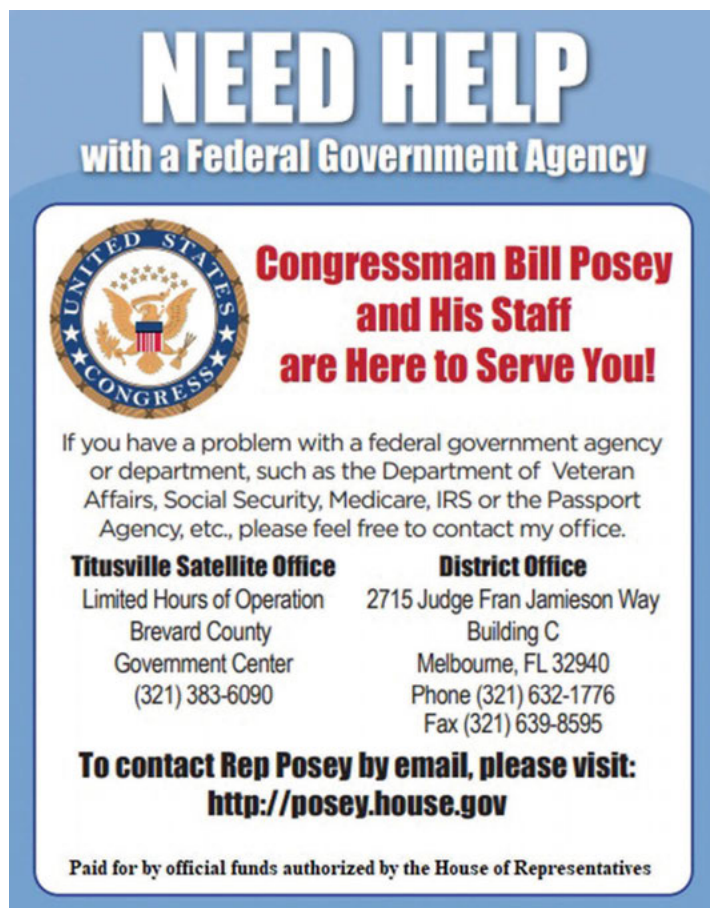
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King Crossword Answers

Solution Time: 21 minutes

C	O	L	T		P	O	D		E	S	S	O
O	R	E	O		A	Y	E		S	H	A	W
R	E	N	O		P	L	A	N	T	A	I	N
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C	A	B	I	N	S		P	L	A	S	M	A
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A	S	T	I		E	R	A		L	O	O	T
S	O	S	A		W	A	X		E	G	G	Y

Sudoku Answers

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



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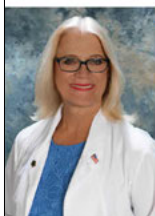
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Discovering God's Will

Rev. Jeff Wood, First Presbyterian Church of Sebastian

Discovering God's Will is a topic many people are interested in. They either want to make sure they avoid hardships or they simply want to be in pleasing to God. We tend to initially approach the topic along the lines of interpreting dreams or tea leaves. Think of Columbus setting out to get to the East Indies and finding the Americas as "in the way." We might find some big ideas from the Bible "in our way." There are three.

What is God's will for God? We want God's will for us but what about for him? Which is more important. If we'll help him with what he's trying to do, we'll have answered 90% of our questions about what he wants us to do with our days and our lives.

God's will is less about what we do and more about how we are. What we do is significant but how we are is even more so. Today, if while you are focused on what God wants you to do, you are impatient and ugly to others, you've already missed a large chunk of God's will.

Being shown God's will is directly related to our willingness to do his will. We say, "God, you show and I'll commit maybe." He says, "You commit and I'll show surely." Why should he reveal his will to us if we are not going to do it? We have to say, "I will," to God's will. ☺

Rev. Jeff Wood, First Presbyterian Sebastian, 1405 Louisiana Ave, Sebastian, FL 32958 (772-589-5656), welovefirst.org and facebook.com/welovefirstsebastian all services streamed . Wed Bible Study 9am.

Why Is Microsoft... cont'd from page 16

longer have a choice would be advisable.

Significant New Features

One of the most significant additions to this new app is the integration with many of Google's popular tools such as Gmail and Calendar. For those that spend a lot of time in both Microsoft and Google's ecosystems, this could eliminate a lot of switching back and forth. ☺

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your math. Once retired, your income tax bill will be slashed, right? You no longer will be contributing to investments, savings, and retirement plans, including your 401K, IRAs, and profit sharing. What about your automotive expenses? And your wardrobe needs? If you are retiring old enough, you will qualify for Medicare, so your healthcare costs will drop. If you back out all the expenses associated while working, you'll need much less while not working.

NAPKIN MATH

As a rule of thumb, you'll need 60% to 80% of your pre-retirement income in retirement. As long as you don't go bananas and you maintain prudence, you should be able to maintain the same standard of living. With that number, subtract all of your pension income and your social

security income, if any. After that, you basically have your monthly deficit, which must come from retirement savings. But that is the tricky part: How do you invest your nest egg, just so wonderfully, that your monthly deficit is satisfied AND you don't unnecessarily risk your nest egg from loss? This is where you need guidance. If you are standing at the gates of retirement and just don't know what to do, call me. I charge nothing to sit and listen to your concerns; and, of course, there are no obligations. §

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.

Connecticut films," she said. "I simply fell in love with my subject."

So much so, Douglas uprooted herself from Los Angeles and moved to Connecticut, near where she grew up in Old Saybrook. This allowed her to not only travel the state while researching and photographing its Hollywood links, but to also purchase a 19th-century house near her childhood home where she completed the book.

But complications of ironic proportions soon arose, linked to the "Mr. Blandings" film. Like Grant's character in the movie, who relocates from the bustling city to rural Connecticut and purchases an old home that becomes a money pit, Douglas discovered her new home was desperately in need of major repairs – far more than she anticipated. Plumbers, electricians, and builders became her constant companions for the past 2 years!

An actress in her own right appearing in such big-screen hits as "Goodfellas" and "Cape Fear," Douglas is also a producer, director, and writer, and has appeared as a movie host and interviewer on the Turner Classic Movies network (see www.illeanadouglas.com). However, her personal ties to Connecticut uniquely qualify her as the ideal author to discuss the Hollywood-Connecticut link.

A thoroughly researched book with over 300 photos, Douglas is hoping it will not only appeal to residents of the Nutmeg State and film fans, but will also inspire filmmakers.

"I've demonstrated the diversity of films that have

been made in Connecticut," she says. "I hope the book is a blueprint of a renaissance of filmmakers returning to Connecticut." §

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.

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A Hospice is a special kind of care for people who no longer expect a cure for their illness, however, what's unique and indeed beautiful about hospice is that it focuses on living. It is a type of care that offers those affected by a life-limiting illness peace of mind that their quality of life is the focus of care. Hospice is traditionally thought to be for those who are in the last six months of life, but some individuals receive hospice services for years if their disease process is slow. In addition, if they suddenly start to improve significantly, then they will be taken off hospice care.

Q Someone told me that it's important to get on hospice early and I don't really understand why. Can you explain if that's true, and if so, why?

A Because hospice is focused on living, people who utilize hospice services earlier have more time to discuss goals and create an optimal plan of care designed around their wishes. What's more, hospice's focus on quality of life helps ensure that whatever remaining time a person has left on this earth will be peaceful with optimal symptom management and control of pain.

Q I am 70 and have a terminal illness and would like to go on hospice but am concerned about the cost. How much does hospice cost?

A Hospice care is a Medicare benefit. Most private insurers also cover hospice care as well. Some hospices have a charity program, which helps to care for all patients, regardless of an individual's ability to pay.

Q My spouse wants to go on hospice, but I don't want him to spend his final days away from home. Are there any options?

A Actually, hospice is not a place – a common myth. This confusion is understandable. But in reality, hospice care usually takes place in the comfort of your home but can be provided in any environment in which you live, including nursing homes, assisted living facilities, hospitals and, when care can no longer be managed at home and if you live in Indian River County, the VNA Hospice House is an option. ^(S)

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



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What Should be Considered When Excluding A Child... continued from page 13

Contrary to popular thought, you are not required to leave the disinherited child anything. Some people mistakenly believe that you must give the disinherited child some small amount, say \$10. This can create a problem. The child will find the gift insulting and refuse the gift. When there is \$10 remaining in the estate account, it is difficult to close the estate.

Rather than completely disinheriting the child, he/she may be left a smaller share than the other children. Some people want to include a provision that if the child challenges the will or trust, he/she loses everything he/she was to receive. This is called a "terrorem clause" because it is intended to terrorize the person not to challenge the will / trust. Both the Florida Probate Code

and the Florida Trust Code state that these terrorem clauses are not enforceable in Florida, so we do not include them in our documents. §

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

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Accelerating Mortgage Payoff for a Debt-Free Retirement: 9 Key Considerations

By Dr. Kimberly Turner, CFP®, WMCP®, CRS®, LHC®, REI®, SRES®
Certified Financial Planner and Seniors Real Estate Specialist

As retirement nears, financial stability becomes a top priority. Concerns about savings, inflation, Social Security, and unforeseen health costs often arise. One strategy to bolster financial security in retirement is aiming for a debt-free status by paying off your mortgage faster. However, before proceeding, a thorough financial evaluation is crucial. Here are nine essential considerations:

1. Assess Risks:

Evaluate your mortgage interest rate; if it's exceptionally low, accelerating payments could mean missing out on higher investment returns and mortgage interest deductions. It also ties up funds that might be needed for other goals.

2. Prioritize Debt:

Pay off high-interest debts like credit cards and personal loans before focusing on your mortgage. Consumer debts often have higher interest rates than mortgages.

3. Review Mortgage Terms:

Examine your mortgage agreement for prepayment penalties and ensure your lender allows extra payments.

4. Calculate Savings:

Determine your preferred payoff timeline. Use online mortgage calculators to estimate additional principal payments needed. The potential savings can be substantial.

5. Plan Repayment:

Decide between lump-sum annual payments or more frequent extra payments (e.g., monthly or bi-weekly). Frequent payments reduce the principal balance faster, lowering accrued interest.

6. Budget Carefully:

Evaluate your ability to allocate extra funds to your mortgage. Identify areas for expense reduction and consider how sacrifices, like postponing vacations or cutting

discretionary spending, align with your financial priorities.

7. Protect Retirement Savings:

Maintain an adequate emergency fund before reallocating funds toward mortgage payoff. Ensure you can still maximize contributions to retirement accounts, such as 401(k)s, Roth IRAs, and Health Savings Accounts.

8. Pay Strategically:

Instruct your mortgage lender to apply extra payments to the loan principal, not the next month's mortgage payment.

9. Seek Professional Guidance:

Recognize that personal finance is not one-size-fits-all. Consult financial experts like accountants and financial planners to gain insights into potential risks and consequences associated with an early mortgage payoff, considering your broader financial objectives.

In summary, expediting mortgage payoff can enhance financial security in retirement, offering peace of mind and additional flexibility. Nevertheless, it's imperative to assess potential benefits and drawbacks comprehensively while evaluating your overall financial situation. Seeking advice from financial professionals can provide valuable insights to guide well-informed decisions aligned with your financial goals. §

Travel Tips *cont'd from page 14*

- Airline ticket
- Driver's license
- Credit cards brought on the trip
- Traveler's check serial numbers

Your Safety

■ Prepare to Handle Money Overseas

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

TravelTips continued on pg 49



2023 4TH ANNUAL FOUNDATION CRUISE HELPING SENIORS OF BREVARD

June 9-16 2024 - 7-Night Cruise Round Trip Port Canaveral
Great Family Cruising!



Sail with your friends - and bring your whole family! Meet your Helping Seniors friends from Brevard County on the luxurious MSC Seashore! Make Summer 2024 special on our 7-night sailing to the Ocean Cay Marine Preserve, Costa Maya, Cozumel and more!



4th Annual Helping Seniors Foundation Cruise

- * Cabin * All Port Charges * All Taxes
- * Gratuities * Meals * Drink Package
- * Wi-Fi * Special Events
- * Private Cocktail Party * Admin Fee
- * Donation - Helping Seniors of Brevard
- * Work-Out Facilities * World Class Spa
- * Great Dancing

Balcony - As low as \$1,323 pp including Gratuities
Outside - As low as \$963 pp including Gratuities
Inside - As low as \$859 pp including Gratuities
(based on double-occupancy)

Contact:
Helping Seniors of Brevard Travel Club
Chris Morse 818-430-1480 Cell



Helping Seniors of Brevard is a 501(c)(3) nonprofit. Helping Seniors of Brevard, 415 West 17th Street, Suite 101, Fort Pierce, FL 34949. The Helping Seniors Travel Club is operated by Senior Travel Services of the Travel Center. ©2023 Helping Seniors of Brevard. All rights reserved. This is a liability insurance for all travel arrangements. A portion of travel arrangements from Helping Seniors of Brevard is provided for the Helping Seniors of Brevard.

Versatile Vincas Add Garden Interest, Beauty

Eddie Smith, MSU Extension Service

Vincas are one of the most beautiful and versatile plants I have ever come across. With their vibrantly colored petals, drought tolerance and low-maintenance nature, these plants are perfect for any landscape.

Vincas can thrive in a variety of soil types, making them adaptable and easy to grow. They produce small, five-petaled flowers that come in an array of colors such as pink, purple, white and red. This makes them an ideal choice for anyone wanting to add a pop of color to an outdoor space.

Apart from their beauty, I also appreciate vincas for their ability to attract pollinators such as bees and butterflies. Consider adding some vincas to your landscape if you want to create a pollinator-friendly garden.

One of the most significant benefits of vincas is that they are long-blooming, with flowers lasting from spring until first frost. They add color and interest to your landscape throughout the growing season, so plan now to use them next year. While they are generally easy to grow, some varieties of vinca can be invasive and may require regular

pruning to keep them under control.

I appreciate that vincas have a host of other benefits that make them a great addition to any landscape. For instance, vincas are incredibly heat-tolerant, so they are perfect for those of us who live in a hot and sunny climate. They are also resistant to a variety of diseases, making them a low-maintenance option for those who don't want to spend too much time tending their garden.

Vincas are incredibly versatile and can be used in a variety of ways to create different effects in the garden. For instance, they create a bold statement when planted in mass, or you can grow them in a container or hanging basket to add a delicate touch. You can use vincas to create a beautiful border or to add color to a rock garden.

With their long-blooming flowers and ability to attract pollinators, these plants are a must-have for anyone who wants to create a vibrant and thriving garden. So go ahead and put vincas on your list of plants to buy next year for your outdoor space -- you won't be disappointed! ☺

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**CHECK OUT
OUR DEALS**

**\$5.00 Tuesdays &
Free Popcorn Wednesdays!**

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321-953-3388
www.oaks10.com



Oaks Stadium 10



@premeireoaks10

Keep My Mouth Young... *cont'd from pg 20*

periodontitis and common chronic inflammatory diseases of aging, aspiration pneumonia, and cardiovascular disease.

There is a growing unmet burden of oral disease that needs to be addressed, especially in older people. The recent Global Burden of Diseases study indicates that oral disorders contribute 8 million years lived by disability among people aged 50-74 years. This burden has almost certainly increased because of the COVID-19 pandemic, which has reduced routine access to dental care and disproportionately affected older people. The world is gradually awakening this issue.

In low-income and middle-income people, there is a high burden of preventable oral disease. Untreated oral diseases have more than doubled between 1990 and 2020 in these people and affect about 3.5 billion people. There are strong economic arguments for recognizing the importance of oral health: the global economic burden due to poor oral health and disease is about \$ 545 billion, and as the global population ages, this economic burden will almost certainly increase. However, unlike other preventable, non-

communicable diseases, oral health is rarely discussed in the context of global health or aging populations. To a large degree, this is because of the separation of dental care from other routine medical interventions, leading to dental health practitioners to call for "the mouth to be put back in the body", ie for recognition of the importance that oral health plays in general health.

Oral health typifies the issues which face older people navigating health-care systems. Like many diseases, oral health is crucial for ensuing general health, yet dental care is separate and sliced from general medical practice. To ensure that older people receive affordable access to dental care, health-care systems need to reform to ensure cross-talk between dental and general medical practitioners: we must put the mouth back in the older body.

Finally, as a greater proportion of people in midlife and early later life retain more of their natural teeth as they age, opportunities arise for undertaking interventional studies to access if maintaining and promoting good oral health in this cohort also has a beneficial effect on improving physical and social functions and wellbeing in later life. (S)

Travel Tips *cont'd from page 47*

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

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

Part two next month. (S)

BUGS AT BAY, NO STINKY SPRAY
GUARANTEED, THATS ZAP!

ZAP
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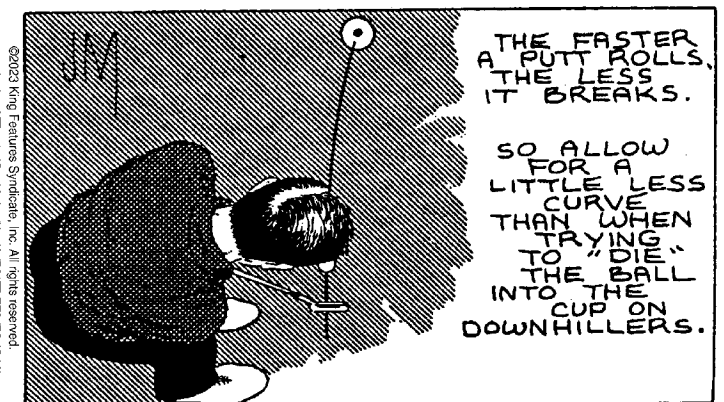
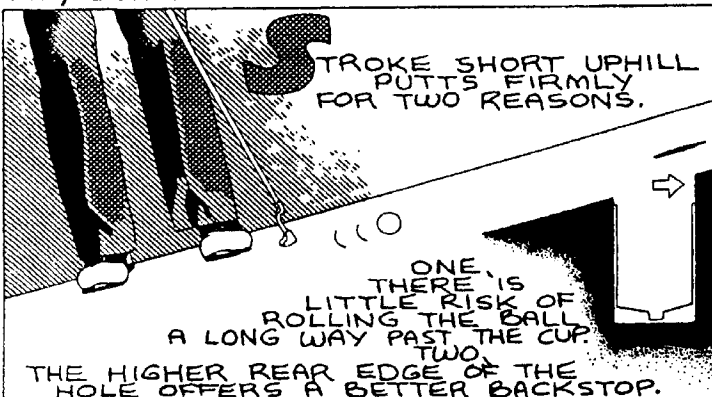
30 Years Experience in Brevard • QUALITY PRO CERTIFIED

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Victor W. Gibbs
Owner



Play Better Golf with JACK NICKLAUS



NOVEMBER COMMUNITY CALENDAR

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

FESTIVALS | SOCIAL DANCING | CLASSES | EVENTS

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

NOVEMBER EVENTS

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

Nov 1-2: Jeff Dunham: Still Not Cancelled Tour, King Center, Melbourne, KingCenter.com, 321-242-2219

Nov 2: Acoustic Alchemy, King Center, Melbourne, KingCenter.com, 321-242-2219

Nov 3: Opening Reception, Fifth Avenue Art Gallery, Eau Gallie Arts District, 321-259-8261, FifthAvenueArtGallery.com

Nov 3: First Friday Reception, Eau Gallie, Eau Gallie Arts District, 321-253-5553, EauGallery.com

Nov 3: Friday Fest, City of Cape Canaveral, CityOfCapeCanaveral.org, 321-868-1220

Nov 3-5: The Artist Connection Grand Opening, Cocoa, theartistagency@yahoo.com, 321-261-4720

Nov 3-19: Once Upon a Mattress, Surfside Players, Cocoa Beach, SurfsidePlayers.com, 321-783-3127

Nov 4: Jethro Tull's Martin Barre, King Center, Melbourne, KingCenter.com, 321-242-2219

Nov 4: Riki Rachtman: One Foot in the Gutter, King Center, Melbourne, KingCenter.com, 321-242-2219

Nov 4: Studios of Cocoa Beach: Opening Reception, Downtown Cocoa Beach, 321-613-3480, StudiosOfCocoaBeach.org

Nov 4: Giant Christmas Bazaar, Suntree United Methodist Church, SuntreeUMC.org, 321.242.2585

Nov 5: Kevin James: The Irregardless Tour, King Center, Melbourne, KingCenter.com, 321-242-2219

Nov 5: Fay Lake FestiFALL & Chili Cook-Off, Fay Lake Wilderness Park, Port St. John, PortStJohnCommunityFoundation.com

Nov 8 & 9: Royal Concert, Melbourne Municipal Band, Melbourne Auditorium, MMBand.org, 321-724-0555

Nov 10: William Shatner: Live on Stage & Film Screening, King Center, Melbourne, KingCenter.com, 321-242-2219

Nov 10: Contemporary Jazz Artist Keiko Matsui, Gleason Performing Arts Center - FIT Campus, BrevardMusicGroup.com, 321-783-9004

Nov 10-12: Native Rhythms Festival 2023, Wickham Park Amphitheater, Post Road entrance, Melbourne, NativeRhythmsFestival.com, 321-452-1671,

Nov 10 - Dec 10: The Wizard of Oz, Titusville Playhouse, TitusvillePlayhouse.com, 321-268-1125

Nov 11: Fly-in / Drive-in Breakfast, Warbird Air Museum, Space Coast Regional Airport, Titusville, WarbirdAirMuseum.com, 321-268-1941

Nov 11: North Brevard Art League Holiday Artisan Market, Titusville, NorthBrevardArtLeague.com

Nov 11-12: Veterans Day Weekend Open House at Warbird Air Museum, Space Coast Regional Airport, Titusville, WarbirdAirMuseum.com, 321-268-1941

Nov 11: Downtown Melbourne Food & Wine Festival, Historic Downtown Melbourne, DowntownMelbourne.com, 321-724-1741

Nov 11: Bravo Beethoven Concert, Brevard Symphony Orchestra at the King Center, Melbourne, KingCenter.com, 321-242-2219

Nov 11: MCO Music Makers of Tomorrow Concert, Melbourne Community Orchestra, Melbourne Auditorium, MCOchestra.org, 321-285-6724

Nov 12: An Evening with Tab Benoit, King Center, Melbourne, KingCenter.com, 321-242-2219

Nov 12: Christopher Cross, King Center, Melbourne, KingCenter.com, 321-242-2219

Nov 12: Jazz Concert: Saxophonist Dan Wilborn, Space Coast Jazz Society, Veterans Memorial Center, Merritt Island, SpaceCoastJazzSociety.org

Nov 15: Afternoon Tea at Field Manor, Merritt Island, FieldManor.org, 321-848-0365

Nov 17: Ehnes String Quartet, Melbourne Chamber Music Society, St. Mark's United Methodist Church, Indialantic, MelbourneChamberMusicSociety.com, 321-213-5100

Nov 17: Friday Fest, Downtown Cocoa Beach, CocoaBeachMainStreet.org

Nov 17-19: Central Brevard Art Association Fine Art Show & Sale, Cocoa Beach Library, CBAAArtists.com

Nov 17 - December 3: Sister Act, Historic Cocoa Village Playhouse, CocoaVillagePlayhouse.com, 321-636-5050

Nov 17 - Dec 10: A Christmas Carol: The Musical, Henegar Center, Downtown Melbourne, Henegar.org, 321-723-8698

Nov 18: Jo Koy - World Tour, King Center, Melbourne, KingCenter.com, 321-242-2219

Nov 18: Field Manor Beer Fest, Merritt Island, FieldManor.org, 321-848-0365

Nov 18: Art by the River, Riverside Park, Sebastian, SebastianRiverArtClub.org, 772-321-9477

Nov 18 & 19: ArtWorks of Eau Gallie Fine Arts Festival, Eau Gallie Arts District, ArtWorksofEauGallie.org

Nov 19: Patti LaBelle in Concert, King Center, Melbourne, KingCenter.com, 321-242-2219

Nov 19: Great Gatsby Party: The Roaring Twenties, Space Coast Symphony, Satellite High School, Satellite Beach, SpaceCoastSymphony.org, 855-252-7276

Nov 19: Central Florida Winds Chamber Winds Concert, Suntree United Methodist Church, Mel;bourne, 321-405-2359, CFWinds.org

Nov 19: Henry Rollins: Good to See You Tour, King Center, Melbourne, KingCenter.com, 321-242-2219

Nov 20: Mannheim Steamroller Christmas, King Center, Melbourne, KingCenter.com, 321-242-2219

Nov 24-26: Cocoa Beach Art Show, Downtown Cocoa Beach, CocoaBeachArtShow.com

Nov 25: Sounds of the Season Concert, Brevard Symphony Orchestra at the King Center, Melbourne, KingCenter.com, 321-242-2219

Nov 25: Shop Small Sip & Stroll in Historic Cocoa Village, VisitCocoaVillage.com, 321-631-9075

Nov 25, Dec 2, Dec 9 & Dec 16: Downtown Melbourne Tree Lighting & Candlelight Shopping, Historic Downtown Melbourne, DowntownMelbourne.com, 321-724-1741

Nov 29: Croce Plays Croce, King Center, Melbourne, KingCenter.com, 321-242-2219

Nov 29: A Change of Seasons Concert, Brevard Chorale, The Great Outdoors Community Church, Titusville, BrevardChorale.org, 321-501-0833

ONGOING EVENTS

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

American Space Museum & Walk of Fame, Titusville, SpaceWalkoffFame.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, nbbd.com/godo/ PritchardHouse, 321-607-0203

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

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

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

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

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

The Downtown Art Gallery, Downtown Titusville, 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

Nov. 3: The Single, Separated, Widowed and Divorced (SSWD) group will meet for lunch at Fishlips Waterfront Grill, 610 Glen Cheek Dr., Port Canaveral on Friday, Nov. 3 at 12 p.m. All are welcome to join the group. For additional details, please call (502) 299-8949.

Nov. 16: 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, Nov. 16 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.

The Cocoa-Rockledge Garden Club is having a fundraiser on Friday, December 1, from 10 a.m. to 3 p.m., at the Cocoa-Rockledge Garden Club, 1493 South Fiske Boulevard, Rockledge. The requested donation is \$20.00 and that includes a really good Luncheon, Basket Raffle, 50/50 and various Door Prizes. Please come and bring your games, cards and friends. For Ticket Information, please call Phyllis at 321-693-0499. For more information, call Shirl at 321-631-3988 or Reenie at 321-863-0277.

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.

The Trinity Lutheran Church Annual Candy Cane Bazaar is Saturday, November 4, 2023, 9am to 3pm. There will be local craftsmen, baked goods, quilts and more. We will have food trucks this year from 10am to 2pm. The proceeds will benefit the Children's Hunger Project and the National Veterans Homeless Support. Please join us for your early Christmas shopping. Trinity Lutheran Church, 3671 S. Hopkins Avenue, Titusville, 321-267-6323, office@trinityluth.org

Watercolors of Olde Brevard. Watercolor paintings from old black and white photos of Brevard County Members of the Brevard Watercolor Society (BWS) will present Watercolors of Olde Brevard, a series of watercolors based on pre-1955 photos of Brevard County, at the Eau Gallie Library on Nov 6 - Dec 2, 2023. For information, contact Therese Ferguson 321-749-6962



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/>

03 Nov – Salute to Military Veterans at Viera High School Home Football Game against Titusville HS 1900. Free Vet admission with ID card. All will be recognized on the field at halftime.

04 Nov– 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.

11 Nov – St Francis Reflections Veterans Day 5K at VMC PARK and Center - 0600-1030

11 Nov – Veterans Day Ceremony and Pass in Review. Held at Brevard County's hidden jewel, the Veterans Memorial Center 400 S Sykes Creek Parkway, Merritt Island, behind the Merritt Square Mall. Following the ceremony feel free to have a guided tour by one of our amazing docents of the 3-floor Military Museum. If you would like to participate in the Pass in Review and/or as an available resource, please contact Veterans Memorial Events Coordinator Dorothy Walsh at dwalshusa@gmail.com.

11 Nov – Rock'n Vet Music evening at H&D Roadhouse 1811 E. Merritt Island Causeway rte 520, from 1500-2300. Live music of all kinds, raffle, food, and fun. Sponsored by American Legion Post

344 based at the VMC, Contact Legion 344 for more information.

11 Nov – 248th USMC Birthday Ball 1800-2200 at the Radisson Conference Center in Cape Canaveral on A1A. Sponsored by Marine Corps League Detachment 513 of Brevard. Cost \$40 per person. Reservations and payment required. Contact MCL at the VMC for more information to join in this special event.

12 Nov – Sixth Annual NVHS Homestretch 5K for Homeless Veterans. 0700-1200 in the Eau Gallie Square. Call NVHS 321-208-7562 for more info.

15 Nov – Inaugural Brevard No One Veteran Left Behind (BNOVLB) Committal Service for the unclaimed cremains of 20 veterans and spouses. Held at Cape Canaveral National Cemetery in Mims 1400-1600 as Brevard honors the final promise to all veterans - an honorable resting place and remembrance. Contact BNOVLB coordinator Donn Weaver on 757-871-6576 or donnweaver2020@gmail.com for more information or to participate.

18 Nov – 2023 Veterans and Military Support MOAACC Good Deeds Foundation Golf Tournament at IRCC 0800-1400. It has provided direct support and grants to area military (primarily in enlisted ranks), veterans, and their families; ROTC, Sea Cadet, Civil Air Patrol, as well as other Veteran organizations and groups since 2014.

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

Mala Necklace Workshop,

1st Monday, 6:00-7:30pm. Instructor fee is \$5 and materials fee is \$30 (\$35/class).

Mala Necklace Workshop

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

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

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

NOVEMBER 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 martinandersseniorcenter.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
Sit And Get Fit Tuesday's 6:00 PM

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
Sit And Get Fit Thursday's 6:00 PM

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

NOVEMBER 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

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

NOVEMBER 2023 ONE SENIOR PLACE EVENTS

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

SPECIAL EVENT - Job & Volunteer Fair Friday, November 3rd, from 9am - 12pm

Are you looking for a part-time, full time or volunteer position? Join the many companies around Brevard County that are looking for help. You will be able to speak with local organizations seeking capable seniors looking for various opportunities. Presented by One Senior Place, and CareerSource Brevard. No RSVP required. Contact One Senior Place at 321-751-6771 for more information.

Benefits of Pre-Planning your Cremation Seminar, by National Cremation, Wednesday November 1st, from 11 - 1pm, REPEATS Thursday November 30th, 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.

Veteran Surviving Family Educational Seminar: Preparing for the Final Chapter, presented by MOAACC, hosted by VITAS Healthcare, Wednesday November 1st, from 2 - 4pm. This event is to provide education to Veterans and their families on the resources available to the surviving spouse and family when the Veteran passes on. RSVP to 321-751-6771.

Estate Planning Seminar, Thursday November 2nd, at 10am. Elder Law Attorney William A. Johnson, P.A. will present. Limited seating must RSVP to 321-751-6771.

FREE Liver Scans, Monday November 6th and Wednesday November 15th, 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.

FREE Memory Testing, Tuesday's November 7th, and 21st, from 10 - 2pm. 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.

What is Lewy Body Dementia? Lunch and Learn Seminar, Wednesday November 8th, from 12:30 - 2pm. Presented by Brevard Parkinson's Alliance. Special Guests: Dr. Lourdes Benes, Movement Disorder Specialist with Neurology One, Sue Boudier, Executive Director of Central Florida Lewy Body. Lunch provided by Market Street Residence. Space is limited, must rsvp to 321-751-6771.

Medicaid and Long Term Care Alternatives to Medicaid, Thursday November 9th, 10 - 11:30am. Presented by the Estate Planning & Elder Law Centers of Brevard. Topics discussed, How to pay for long-term care (home health care, assisted living facility, or nursing home) privately, through VA assistance or Medicaid so that you can make intelligent, informed choices. RSVP to 321-751-6771.

Movie Matinee with Rhodes Law, PA, Thursday

November 9th, at 2pm. Hosted by Rhodes Law, P.A. Join us as we watch this classic "Quartet", and enjoy movie treats! MUST RSVP to 321-751-6771.

Tis the Season for Managing Stress!, Senior Health Friday with Nurse Lisa, Friday November 10th, from 10 - 11am. Presented by Carolyn Sant'Angelo, Insight Institute, and Lisa Conway, RN, CCM with Senior Partner Care Services. Refreshments sponsored by Melbourne MedPsych. RSVP to 321-751-6771.

Quit YOUR Way, Free Tools to Quit Program, Friday November 10th, 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.

Salad in a Jar Party, Sunday November 12th, 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.

Fall Decoupage Pumpkins, Monday November 13th, from 10 - 12pm. Judi Ismail, with Cape Canaveral Pen Women will present. In the workshop you will learn to make, a fabric covered and decorated decoupage pumpkin to display for fall. Bring a pair of scissors and a creative spirit. Sponsored by Barb Asinari, with Oceans Realty Florida. Limited space must rsvp to 321-751-6771.

Medication 101 - Ask the Doctor Lunch & Learn Series, Tuesday November 14th, 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 November 14th, 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.

Top 10 Tips For Aging Well, Thursday November 16th, from 12 - 1pm. Presented by Aquatic Health & Rehab. 10 tips that could change your life for the better! For more information and to RSVP, call 321-253-6324.

Tinnitus [and Hearing Loss], Lunch and Learn Seminar, Friday November 17th, from 11 - 1pm. This presentation brought to you by Personal Hearing Solutions and Widex. This presentation will center on the causes of Tinnitus, "Ringing in your ears", and what can be done to improve it. Boxed lunch provided, must RSVP to 321-751-6771.

Medicaid Planning Seminar, Tuesday November 21st, at 10am. Elder Law Attorney William A. Johnson, P.A. will present. Limited seating must RSVP to 321-751-6771.

Apple Messages app, let's communicate! MAC User Group, Tuesday November 21st, from 5:30 - 7pm. Messages, FaceTime, Apple devices have many ways to communicate, but what are the best uses, and what are the limitations? RSVP to 321-751-6771. Presented by Jim DeLaura, RJFS and MAC Mad.

AARP Smart Driver Course, Monday November 27th, 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.

Open Q & A About Estate Planning and Elder Law

Tuesday November 28th, 10 - 11:30am. Presented by the Estate Planning & Elder Law Centers of Brevard. This seminar will allow you to ask a seasoned attorney questions you may have about Wills, Trusts, Powers of Attorney, Preneed Guardians, Living Wills, and Healthcare Surrogate Designations. RSVP to 321-751-6771.

Diagnosing Dementia: A Multistep Process, Tuesday November 28th, 1pm. As we age, our memory can start to fade. However, diagnosing dementia can be a complex process as there is no single test to identify it. Join Merritt Island Medical Research as we delve into the topic of diagnosing dementia and the various assessments used in the process. RSVP to 321-751-6771.

Make & Take Hand Dyed Silk Scarf, Thursday November 30th, from 10 - 12pm. Kathy Murphy-Childs, with Cape Canaveral Pen Women will present. In this two-hour workshop you will learn the basics of using quick set silk dyes and dye a beautiful 11x60 inch silk scarf for yourself or to give as a gift. Sponsored by Rhodes Law, PA. Limited space must rsvp to 321-751-6771.

SUPPORT GROUPS

Loss, Grief & Bereavement Support Group, Thursday November 9th, 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 November 15th, 10 - 11am. Come and share ideas, make new friends at the Parkinson's Discussion Group. Bring your questions and let us discuss our experiences and feelings as we deal with Parkinson's disease. RSVP to 321-751-6771.

Alzheimer's & Dementia Support Group, Wednesday November 15th, 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.

RECURRING EVENTS

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

Book Club - Legacy Club, Thursday afternoons from 1 - 2pm. Join us to read thought provoking literature and participate in lively discussions. Sponsored by the Legacy Club. RSVP 321-751-6771 to reserve your seat.

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

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

CONTACT INFORMATION:

Audrey Chow-Jones,
Client Relations Manager
Audrey@oneseniorplace.com
 One Senior Place, 8085 Spyglass Hill Road
 Viera, FL 32940 (321) 751-6771

321.339.0551

8085 Spyglass Hill Road

Viera, Florida 32940

Monday – Friday 8:30 am – 5 pm

Visit OneSeniorPlace.com



Here's why One Senior Place is



“Square One” For Seniors!



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



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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