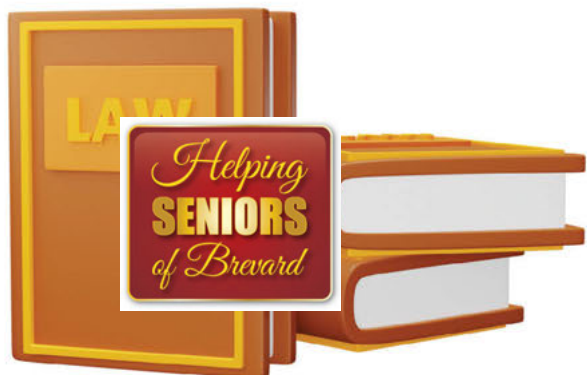




# Helping Seniors Of Brevard

News from Helping Seniors Non-Profit

March 2024



## Make it Work for You!



Let's Get Your  
Ducks in a Row!



## Your Legal Plan. Chapter #2 of Your Aging Plan!



Senior Info Helpline  
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## Inside this Edition:

- ☒ Legal Documents You Need Now
- ☒ Long Term Care Planning
- ☒ Importance of a Professional Legal Plan
- ☒ Your Legal Plan
- ☒ Understand Subtle Signs of Cognitive Decline



**Did You  
Hear?**



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Car Raffle Tickets  
are now Available!**



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[HelpingSeniorsCarRaffle.com](http://HelpingSeniorsCarRaffle.com)



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**The 8<sup>th</sup> Annual Helping Seniors Car Raffle!**

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## *President's Message*

A Word from Joe Steckler,  
Our President & Founder



2024 is well underway and I am already looking forward to Super Bowl 59. Actually I am kidding, as there are a lot of senior needs that we need to address in these coming months, one of which is senior transportation.

There just is not enough transportation that is available and/or affordable. What is available is so costly that seniors living on a fixed income find it cost prohibitive. Calls for transportation from Titusville to Melbourne for medical appointments are difficult to arrange. However, I think transportation might be easier to resolve than affordable housing. We will tackle that first.

Our Senior Resource Center, located in the Apollo Professional Tower in Melbourne, is fully operational, and events that are senior friendly are conducted regularly. To see what is available, go to [www.Helpingseniorsofbrevard.org](http://www.Helpingseniorsofbrevard.org) and check us out.

The car raffle is underway and weekend locations will also be published on our web site. This year's event, titled "Choose Your Adventure," will feature a Jeep Compass Sport, Dodge Hornet GT, Mazda3 Sedan S, Chevrolet Colorado WT Truck, Mitsubishi Outlander Sport 2.0 S, or Kia Sportage LX. You can also go to our website and get as many tickets as you desire.

We try to manage our fundraising so that we have a steady stream of income all year. The car raffle is our main fundraiser. This year we will send out email updates so those on our data base will be kept informed. Ideally we can do well enough so that we can build our reserve.

If you are finding out about us for the first time, please call us at 321-473-7770 or email [info@helpingseniorsofbrevard.org](mailto:info@helpingseniorsofbrevard.org) and give us your email address so that we can send you our newsletter. There is no charge. Had 5,458 calls on our senior information line last year so there is a need, and we will appreciate your help volunteering or donating for raffle tickets. You could win a car.







## Step #2 In Your Aging Plan

*Kerry Fink, Executive Director  
Helping Seniors of Brevard*

It's ALL about making your Aging Plan so you can enjoy your best life, given your own personal and family situation!

Last month, we tackled "Health & Wellness" - Step #1 on your "Get Your Ducks in Row" planning - and this month we forge ahead into "Your Legal Planning," which has everything to do with your Health & Wellness (think who makes your medical decisions if you are not able to because of accident or illness) AND your financial well-being both now and in the future.

As you know, we have adopted two sub-themes - "Be Wise like an Owl - Don't Try this on Your Own" and "Don't be an Ostrich - Let's Confront what may be ahead and Make Good Plans About It!"

This month's Helping Seniors News features great expert Elder Law Attorney information as well as some nuances to consider from other Aging experts as it pertains to Long Term Care Planning and more. Our prayer is it is a good read for you and will help motivate you to take charge and make good decisions on your Aging Plan!

We're here to help and connect wherever we can - by all means, give us a call on our Senior Information Helpline at (321) 473-7770 or zip us an email at [Info@HelpingSeniorsofBrevard.org](mailto:Info@HelpingSeniorsofBrevard.org). And, of course, our Joe's "Senior Resource Center", is at your service as well located at 1344 S. Apollo Boulevard, Suite 2-C, in Melbourne - we have no reason to exist other than to do our best to help you and your family where possible.

Thanks for your support and help as we work diligently to make life better for Seniors and those who love and care for them!



## Have You Thought About This?

*Nancy Deardorff, Operations Director  
Helping Seniors of Brevard*

### Legal issues? I don't have any!

As the Senior Care Navigator for the Helping Seniors of Brevard Senior Information Line, I get a lot of calls from seniors requesting legal advice or counsel. Helping Seniors of Brevard cannot provide you with legal advice, and we are certainly not legal experts. What we can do is lead you in the right direction for the legal needs concerning seniors.

Our large network of providers includes trusted expert Elder Care Attorneys that can assist you with a wide variety of issues including estate planning, wills, trusts, powers of attorney, health care surrogacy and more.

Occasionally, our information phone line receives calls from seniors who feel they have been "taken advantage of." While sometimes this is a misunderstanding, other times we find that indeed our seniors are being taken advantage of.

Here are the facts that I want you to know. First, most Elder Care Attorneys have a similar fee schedule, and are honest and are NOT trying to take advantage of seniors.

Second, if it sounds too good to be true...it probably is. Never trust an attorney who sought you out after an accident or misfortune without you contacting them FIRST. Honest attorneys do not need to chase you down for your business.

Lastly, know that Elder Care Attorneys work for YOU and are on your side.

If you as a senior have a legal concern or question, we at Helping Seniors of Brevard can lead you in the right direction to find a trusted Elder Care Attorney.

For more information or to donate, contact us at Helping Seniors of Brevard by telephone at 321-473-7770 or online at [www.helpingseniorsofbrevard.org](http://www.helpingseniorsofbrevard.org).





## The Legal Documents That You Need Now

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

The New Year is a perfect time for everyone to make sure their legal affairs are in order. You should have, at a minimum, the following documents:

- last will and testament
- revocable living trust, if needed
- durable power of attorney
- designation of health care surrogate
- living will
- pre-need guardian declaration

If you do not have these documents, an estate planning or elder law attorney can assist you with getting your affairs in order. If you have already gotten these documents, then take the time to make sure that they are up to date and express your current wishes.

## Healthcare Documents

For managing your healthcare if you become mentally incapacitated, you need to have your advance directive health care documents. 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 (or immediately) as well as a living will to express your end of life wishes. Both documents are very important in the event that you become incapacitated and unable to express your own healthcare wishes.

## Financial Documents

On the financial side, a durable power of attorney allows someone to manage your financial affairs should you be unable to do so. You will need someone to pay your bills and manage your finances if you cannot. This should be someone very trustworthy because you will be giving them the

keys to your financial kingdom. Exploitation is a huge problem in Florida and the durable power of attorney is the favored tool of family exploiters.

## In Case of Guardianship

A pre-need guardian declaration spells out who you want as the guardian of your person and property should a guardianship action be filed with the courts to determine your capacity. This document creates a presumption in favor of the person named in the document and absent them being a “bad” player they should be appointed.

## Avoiding Probate

Furthermore, it is very important to have your estate planning documents done. 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.

Lastly, if you or a loved one becomes mentally incapacitated, it may be too late to do these documents if you lack the requisite legal capacity to understand and execute the documents. Plan ahead of time. An ounce of prevention goes a long way in preserving your wishes and making the transition smooth.



## Estate Planning?

If you would like to guarantee that Helping Seniors of Brevard is around to serve future generations, we have created an endowment fund to work toward that goal.

For more information, please call us at 321-473-7770 or email

[info@helpingseniorsofbrevard.org](mailto:info@helpingseniorsofbrevard.org). Thank you!





**Long Term Care Planning**  
Lori Peery, Financial Services Advisor  
The Peery Agency



**Legal Planning & Assisted Living Preparation**

Denise Bergman, CSA, CDP  
Senior Care Authority Brevard

As a National LTCi Plan Specialist, Laura “Lori” Peery helps her clients find the most cost-effective long-term care policy they are eligible to apply for.

Your health is a most important factor and it’s likely not going to get better as you enter your 60s and 70s. You risk being declined completely or having to pay a higher premium because you are classified as more of a health risk.

Finally, there’s the risk of losing the couple’s discount due to the death of one spouse, divorce, or a denial of coverage for one of the spouses.

American Association for Long-Term Care Insurance

## Cost Of Waiting To Apply

### How Much The Price Increases If You Wait

Issue Age	5 Years	10 Years	15 Years	20 Years
55	16.5 %	49.9 %	100.8 %	187.6 %
60	28.7 %	72.4 %	147.0 %	
65	34.0 %	91.9 %		
70	43.2 %			

Source: AALTCI 2021 LTCi Price Index  
Example, both buying \$175,000 initial benefit,  
growing at 7% compounded annually. State: IL,  
January 2021

See Latest LTC Data - Facts - Costs

[www.AALTCI.org/LTCFacts-2021](http://www.AALTCI.org/LTCFacts-2021)

The cost of delaying when you purchase long-term care insurance can be as much as 147 percent according to new data released by the American Association for Long-Term Care Insurance (AALTCI). The cost for long-term care insurance is based on your age when you apply among other factors. Each year you wait is going to cost you more.

(Continued on page 30)

As individuals age, planning for the future becomes increasingly important, especially when considering the possibility of transitioning to an assisted living or memory care community. While many focus on medical and financial preparations, having a comprehensive legal plan in place is equally crucial. Here's why:

1. **Protecting Assets:** A professional legal plan can help seniors safeguard their assets and ensure they are utilized according to their wishes. This may involve establishing trusts, drafting wills, and creating powers of attorney to designate trusted individuals to manage affairs in the event of incapacity.
2. **Medicaid Planning:** Navigating Medicaid eligibility can be complex, particularly when it comes to long-term care coverage. A skilled attorney can provide guidance on Medicaid planning strategies to help seniors qualify for assistance while preserving assets for their loved ones.
3. **Healthcare Decision-Making:** In an assisted living or memory care community, seniors may face medical decisions that require clear directives. A legal plan can include advanced healthcare directives, such as living wills and healthcare proxies, to ensure their wishes regarding medical treatment are known and respected.
4. **Estate Administration:** Upon a senior's passing, proper estate administration is essential to ensure a smooth transition of assets to beneficiaries. A legal plan can outline the distribution of assets, address potential tax implications, and minimize the likelihood of disputes among heirs.

(Continued on page 29)





## Your Legal Plan

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

As you age, it is imperative to think about your aging plan. We all want to age as peacefully as possible, and having a plan will help achieve that goal.

There are many important pieces to an aging plan, one of those pieces being your legal plan. Who do you want to make financial or medical decisions for you if you can't make them for yourself? Do you want a living will? How do you want your assets distributed after your death? Who should be in charge of that distribution?

The answers to these questions are all part of the legal piece of your aging plan. Although some of these topics can be overwhelming and daunting to think about, it is important that your loved ones know your wishes, so your desires are carried out both during your life and after your death.

Your legal plan will consist of some important estate planning documents. These documents often include a Revocable Trust, Last Will and Testament, Durable Power of Attorney, Living Will and Health Care Surrogate, and Declaration Naming Preneed Guardian.

Each of these documents serves a unique and significant purpose. Other parts of your legal plan may include Medicaid planning, VA benefits planning, or case management.

As an elder law firm, our office specializes in helping navigate the legal planning process from start to finish. To schedule a consultation, call our office at 321-345-5945 or visit our website at [www.amybvanfossen.com](http://www.amybvanfossen.com).



## The Subtle Signs of Cognitive Decline

*Traci Graf, RN  
AVID Home Care*

Many people will experience some age-related cognitive decline between ages 40 and 60, which is the normal and subtle deterioration of thinking and memory abilities due to aging. Signs may include things like slowness in thinking, difficulty paying attention or multitasking, retaining information, word finding, and recalling names.

This is different from mild cognitive impairment, which leads to dementia, yet may still interfere with daily activities of life. After reading a recent post on Facebook where someone was expressing frustration at an elderly woman she perceived as being rude, I felt it would be helpful to write about this important subject.

Changes in brain processing speed is the rate at which a person takes in new information, reaches a judgment regarding it, and formulates a response. **Our information processing speed changes as we age**, in the shape of an inverted U curve. From childhood to adolescence, our speed of thinking is relatively stable leading up to middle age, and from late middle age onward it starts to decline. There are many causes like high blood pressure, diabetes, vascular changes, strokes, medications. The list is endless and may not be obviously visible.

Memory loss can come from a surprising but common problem called sleep apnea. Sleep apnea is a treatable disorder where a person stops breathing intermittently during the night. As the oxygen delivery to the brain is interrupted several hundred times during the night, it affects the **spatial navigational memory**. This, in turn, makes it difficult to remember important information like you may not be able to recall where you put the keys after locking the doors the previous night. Many medications taken for pain, sleep, depression, or anxiety can also cause memory loss in many seemingly healthy adults. (Continued on page 29)



## *Legal Planning & Assisted Living Preparation* (Continued from page 27)

1. Addressing Long-Term Care Needs: Planning for long-term care involves understanding legal options for financing care and protecting family resources. An elder law attorney can evaluate individual circumstances and recommend appropriate strategies to address long-term care needs.
2. Protecting Rights: Having a legal plan in place helps seniors protect their legal rights and advocate for their best interests. This includes addressing issues such as guardianship, elder abuse, and consumer rights related to assisted living contracts.

Preparing for living in an assisted living facility requires more than just logistical arrangements—it requires comprehensive legal planning. By consulting with a qualified elder law attorney, seniors can ensure their affairs are in order, their wishes are respected, and their interests are protected as they navigate this new chapter of life.

## *The Subtle Signs of Cognitive Decline* (Continued from page 28)

Your thinking, recall, and ability to hold a conversation can become a challenge when brain fog sets in. A simple trip to the grocery store for an elderly person can produce feelings of anxiety and stress; will they remember where things are, will they forget things, can they navigate the store alone? Decision making can be so challenging that a choice between beef or chicken can cause distress.

Imagine experiencing some of these frightening things as part of everyday life. Not any of them are visible to someone on the outside like a physical disability. What if the elderly woman who seemed to behave rudely in the store was in a private state of panic over a trip to Publix? Our elderly deserve some compassion and empathy. Changes are happening to them they cannot control and honestly, if we are fortunate enough to live into our 80's, 90's, or 100's it will be us someday too!



## How Can You Help Your Diabetes?

*Lee Sheldon, DMD  
Sheldon and Furtado, PLLC*

Unfortunately, it is so easy to eat poorly these days. And the commercials, fast food, and packaged foods don't help. Too much of the wrong thing over a long period, and what do you get? Diabetes.

Here's a patient that I was called in to consult on. Her gums were painful, red, swollen, and she couldn't eat. Her hemoglobin A1c, the three-month average of blood sugar, was 8.6—poor diabetic control. She couldn't eat. Her periodontist gave her some antibiotics and did an endoscopic cleaning, and within a few short days, she was feeling a lot better.

The other patient is someone I've known for years. Her doctor told her that, based on some diagnostic markers, she was going to die within three months. So, she gave up on her diabetes control. She went to the hospital in a horrible state. The doctors at the hospital found her blood sugar was way out of control. And she said, "I was told I was going to die. I gave up." Five months later, she's taking good care of herself and doing better than she has in years.

What does this tell you? Your health is in your hands. You determine what's healthy for you. In diabetes, it is all you: diet, medications, lifestyle.

By all means, get advice from doctors. Get tests done. Test yourself. But then find out what you can do to make things as good as possible for yourself. You'll be surprised at how well your body can heal when you do.

One of my favorite books for diabetics is "The End of Diabetes," by Dr. Joel Fuhrman. I'd run his ideas by your doctor before you make any changes.





# Helping Seniors Of Brevard



## Choose Your Adventure!

The 8th Annual  
Helping Seniors Car Raffle  
Fundraiser.

Choose your Automotive Adventure when you win the 2024 Helping Seniors Car Raffle Grand Drawing on Sunday afternoon, October 27th 2024 at the American Muscle Car Museum! Choose from 6 amazing options this year:



American Muscle Car Museum Owner Mark Pieloch has again kindly invited ticket holders to his amazing Museum. Your 2024 Helping Seniors Car Raffle ticket is your "Admit One" to the "Sunday at the Museum" Grand Drawing event from 1 pm–4 pm Sunday, October 27th.

Your ticket includes access to the Front Showroom at the Museum and all outdoor exhibits as well as complimentary soda/bottled water & cookies (while supplies last). (Please note: 2 tickets required per adult for Entry to the American Muscle Car Museum Main Collection in the Rear Showroom. Additional tickets will be available on-site on the day of the Grand Drawing event.)

We are planning for a fun and family-friendly afternoon at the American Muscle Car Museum, and so this year, child admission (ages 3-9) is included free with each Car Raffle ticket holding adult (limit 2 children per adult)!

Get your tickets today by calling (321) 473-7770 or online at [HelpingSeniorsCarRaffle.com](https://HelpingSeniorsCarRaffle.com) - or visit any Boniface Hiers Dealership or Joe's Senior Resource



## Long Term Care Planning

*Lori Peery, Financial Services Advisor  
The Peery Agency*

*(Continued from page 27)*

According to an analysis conducted by the Association, a 55-year-old couple who both are applying would face a 49.9 percent increase in costs if they delayed for 10 years. The cost difference would be 100.8 percent if they waited 15 years.

But, this assumes insurance companies maintain the current rate levels in the future. That hasn't happened and so these numbers are likely the minimum increase in the hypothetical example a couple would face.

I've helped couples as young as 36 apply and get approved for a long-term care policy. I've helped applicants in their early 70s apply and get approved. However, the difference in the cost is significant. I've also had applicants as young as 39 be declined.

Dave Ramsey recommends beginning the application process age 60 or before. Underwriting always drives eligibility and rates.

The American Association for Long-Term Care Insurance's study looked at data for issue ages 55, 60, 65 and 70. A chart shows the price increase effect of waiting 5 years, 10 years, 15 and 20 years.

Conclusion: Every solid aging plan starts today. Delay could mean higher rates, loss of couples' discount, or even decline. My goal as your advocate is to find the policy that meets your goals, protects wealth, provides quality of care, and fits your budget.

*Laura "Lori" Peery*

*National LTCi Plan Specialist*

*Dave Ramsey Endorsed Local Provider*

*Field Underwriter*

*Brevard County, Florida resident since 1999*

*[LauraPeeryAgency.com](https://LauraPeeryAgency.com) | [PeeryAgency@gmail.com](mailto:PeeryAgency@gmail.com)*

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**(321) 473-7770**  
Brevard County Senior Information Helpline  
Helping Seniors of Brevard





## MORTGAGE

**Mutual of Omaha Reverse Mortgage** **SILVER SPONSOR**  
Barbara McIntyre  
[BMcIntyre@mutualmortgage.com](mailto:BMcIntyre@mutualmortgage.com)  
321-698-4739

## MOVING

**A Mother's Touch Movers**  
Senior, Military & Veteran Discounts!  
Packing/Unpacking! Storage Available!  
321-253-6040

**MI-BOX Moving & Mobile Storage**  
5101 W. Eau Gallie Blvd., Melbourne  
[admin@miboxspacecoast.com](mailto:admin@miboxspacecoast.com)  
321-500-4344

## OCCUPATIONAL THERAPY

**Coastal Occupational Therapy** **SILVER SPONSOR**  
**CENTER SPONSOR**  
Mobile Outpatient Therapy Service  
[www.coastaltherapyfl.com](http://www.coastaltherapyfl.com)  
321-361-8040

## PHARMACY SERVICE / MEDICAL EQUIP

**Browning's Pharmacy and Health Care**  
Durable Medical Equipment  
141 E. Hibiscus Blvd, Melbourne  
[www.brownings.net](http://www.brownings.net) | 321-725-6320

**Canadian Meds of Melbourne** **SILVER SPONSOR**  
**CENTER SPONSOR**  
1344 S. Apollo Blvd, Ste 2-C, Melbourne  
[www.canadianmeds-melbourne.com](http://www.canadianmeds-melbourne.com)  
321-754-6976

**The Medicine Shoppe Pharmacy**  
2176 Sarno Rd., Melbourne  
[www.melbourne.medicineshoppe.com](http://www.melbourne.medicineshoppe.com)  
321-242-2440

## PHYSICAL THERAPY / FITNESS

**FYZICAL Therapy & Balance** **SILVER SPONSOR**  
150 5th Ave., Ste C, Indianalantic Balance,  
Fall Prevention, Vertigo  
321-372-3090

3830 S Hwy A1A Ste C-5, Melbourne Beach  
Rock Steady Boxing for Parkinson's Disease  
321-327-7889

**Rock Steady Boxing at Advance Fitness** **SILVER SPONSOR**  
2176 Sarno Rd. Ste. 102, Melbourne  
[advancefitness@rsbaffiliate.com](mailto:advancefitness@rsbaffiliate.com)  
321-693-9246

## PRINTING

**Allegra Marketing Print Mail**  
2040 Murrell Rd., Rockledge  
[www.allegramarketingprint.com](http://www.allegramarketingprint.com)  
321-252-4701

## REAL ESTATE / DOWNSIZING

**Next Chapter Real Estate** **SILVER SPONSOR**  
**CENTER SPONSOR**  
Debbie Beard, Broker 321-298-5562  
55+ Real Estate & Downsizing Expert  
[www.NextChapterFlorida.com](http://www.NextChapterFlorida.com)

**Team Taranto Keller Williams Realty** **SILVER SPONSOR**  
Downsizing Experts  
2020 Highway A1A Unit 107, IIIB  
[tomtaranto@kw.com](mailto:tomtaranto@kw.com) | 321-961-2871

## SENIOR LIVING / MEMORY CARE

**Buena Vida Estates** **SILVER SPONSOR**  
2129 W. New Haven Ave., W. Melbourne  
[www.buenavidaestates.org](http://www.buenavidaestates.org)  
321-724-0060

**Hibiscus Court Assisted Living & Memory Care Community** **GOLD SPONSOR**  
540 E. Hibiscus Blvd, Melbourne  
[www.slm.net](http://www.slm.net) | 321-345-9830

**Palm Cottages Assisted Living**  
3821 Sunnyside Ct., Rockledge  
[www.palmcottagesfl.com](http://www.palmcottagesfl.com)  
321-633-1819

**Residences at Zon Beachside** **PLATINUM SPONSOR**  
1898 S. Patrick Drive, Indian Harbour Beach  
[www.theresidencesatzonbeachside.com](http://www.theresidencesatzonbeachside.com)  
321-777-8840

**Zon Beachside** **PLATINUM SPONSOR**  
1894 S. Patrick Drive, Indian Harbour Beach  
[www.zonbeachside.com](http://www.zonbeachside.com)  
321-777-8840

## SPEECH THERAPY

**Proclaim Communication and Rehab.**  
Services – Outpatient Speech Therapy  
[www.proclaim-services.com](http://www.proclaim-services.com)  
321-209-0171

## TRAVEL

**Helping Seniors of Brevard Travel Club**  
[travelcenterusa@gmail.com](mailto:travelcenterusa@gmail.com)  
Chris & Betty | 321-978-5211  
We create “trips of a lifetime” for Seniors





# Helping Seniors Of Brevard



## Helping Seniors Senior Resource Center Partners



**Advocates for the Aging, Inc.**  
(321) 953-2273

AdvocatesfortheAging.com

### Aqua Home Care

(321) 574-1180

Melbourne.AquaHC.com

### Canadian Meds of Melbourne

(321) 574-6976

CanadianMeds-Melbourne.com

### Coastal Occupational Therapy

(321) 361-8040

CoastalTherapyFL.com

### Moore Insurance Solutions

(321) 272-0218

LinkedIn.com/in/vmoorehealthplans

### Next Chapter Real Estate

(321) 321-8289

NextChapterFlorida.com

### Practitioners in Motion

(321) 216-2288

BringingCaretoYou.com

### Ruth C. Rhodes, Esq. / Rhodes Law P.A.

(321) 610-4542

RhodesLawPA.com

### Senior Care Authority

(321) 341-8444

SeniorCareAuthority.com/brevardfl

### Seniors Helping Seniors

(321) 722-2999

SeniorCareBrevard.com



## Helping Seniors Gold Sponsors



### CarePlus Health Plans

(321) 751-7645

CarePlusHealthPlans.com



### Hibiscus Court Assisted Living

(321) 345-9830

HibiscusCourtMelbourne.net

### Reverse Mortgage - B. McIntyre

(321) 698-4739

MutualReverse.com

### The Peery Agency (Lori Peery)

(321) 848-3838

LauraPeeryAgency.com

### Wuesthoff Brevard Hospice

(321) 253-2222

LHCGroup.com



## Helping Seniors Platinum Sponsors



### Monarch Homes of Brevard

(321) 806-3948

MonarchHomesofBrevard.com



### The Residences at Zon

(321) 777-8840

ZonBeachside.com



### Sheldon & Furtado, PLLC

(321) 802-2810

DrLeeSheldon.com



### William A. Johnson, P.A.

(321) 253-1667

FloridaElderLaw.net



### Zon Beachside Assisted Living

(321) 777-8840

ZonBeachside.com



## Helping Seniors Silver Sponsors

### Law Office of Amy B Van Fossen - (321) 426-1848

AmyBVanFossen.com

### Assisted Living Locators - (321) 367-3520

AssistedLivingLocators.com

### Avid Home Care Services - (321) 392-3400

AvidHomeCareServices.com

### Buena Vida Estates - (321) 351-3082

BuenaVidaEstates.org

### Chefs for Seniors - (321) 210-6953

ChefsforSeniors.com/Melbourne

### ClinCloud Research - (407) 680-0534

ClinCloudResearch.com

### David's Handcures - (321) 961-9870

Email - Beachside123@Yahoo.com

### The Peery Agency / Lori Peery

(321) 848-3838 - LauraPeeryAgency.com

### Medicare Solutions - Jerry Hadlock, Jr.

(321) 720-4526 - Email JLD253@aol.com

### Platinum Events Productions

(321) 723-1454 - PlatinumEventsProduction@gmail.com

### Rock Steady Boxing - (321) 693-9246

RockSteadyBoxingBrevard.com

### St Francis Reflections - (321) 269-4240

ReflectionsLCS.com

### Synergy Home Care / Carlos Cuesta

(321) 340-3828 - SynergyHomeCare.com

### Team Taranto - Keller-Williams Realty

(321) 676-0185 - TeamTaranto.KW.com

### Total Long-Term Care Consultant Services

(321) 752-0995 - TLCConsultantServices.com





# Helping Seniors Info Series

## Helping Seniors Resource Center Events (1344 S Apollo Dr - Ste 2-C - Melbourne)

### Food Truck Tuesday

**Date: Tuesday, March 5th, 11:00am - 1:00pm**

Call for Information – (321) 473-7770

Call your friends and make it a lunch date!

This month it is "Sweets and Meats!" Food Truck Tuesday at Joe's Senior Resource Center of Brevard! Get a great lunch - your purchase benefits the work of Helping Seniors - and visit with the great team members at the Center and at OMNI Healthcare! Look for the Food Truck in the Parking Lot and then join us on the 2nd Floor at lunch!

## Title: ClinCloud Memory Screening Pilot Program

**Date: Tuesday, March 12th, 9:00pm - 3:00pm**

Call for Information – (407) 680-0534

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

## CarePlus/Omni - No (Broken!) Bones About It "Wellness" Series

**Date: Thursday, March 28th, 11:00am - 12:30pm**

Call for Information – (321) 473-7770

March is a great time to Spring Forward SAFELY and so let's make sure we understand "How to Live Healthy to 100" - special presentation from

our friends at CarePlus Health Plans - plus learn from Jital Patel, OTR/L, CFPS of Coastal Occupational Therapy as she talks about ways to move safely - following their company's theme of #KeepMoving! Enjoy a snack break and then participate in a free Balance/Falls Prevention screening with the Medical Professionals of Coastal Occupational Therapy. Programs brought to you by Care Plus Health Plans, Omni Health Care, and Helping Seniors of Brevard. For more information, call 321-477-7770.

## More Helping Seniors Events:

### Renters of Palm Bay FL Housing Workshop

**Saturday – March 16th,  
9:00am-12:00nn**

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

CALLING ALL SENIORS OF THE CITY OF PALM BAY!!!

Breakfast with the Attorney - Frank Scaglione, Esq., presents on the Florida Eviction Prevention Series from the Florida Bar.

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 "Choose Your Adventure" Car Raffle Appearances

### The 2024 Celebration of Cars

**- Saturday - March 9th 2024**

**10:00am - 3:00pm** - Antique Auto Club of Cape Canaveral "Celebration of Cars"

American Muscle Car Museum - 3500 Sarno Road - Melbourne FL 32934

## The Mega Senior Expo - Wednesday - March 13th 2024

**10:00am - 1:00pm** - Platinum Expos presents "The Mega Seniors Expo" Melbourne Auditorium - 625 East Hibiscus Blvd - Melbourne FL 32901

## CALENDAR HIGHLIGHTS



Date	Day	8:00am	8:30am	5:00pm
Mar 1	Fri	Printing & Direct Mail Options	Elder Law Services	All About Home Health Care
Mar 4	Mon	Controlling Cost of RX Medications	About Golden Providers	What Assisted Living Can Mean
Mar 5	Tue	About Senior Mental Health	Medicare - Questions & Answers	Put Your Kids on House Title?
Mar 6	Wed	Real Estate for Buyers & Sellers	Senior Expos & Events	Debt Relief for Seniors
Mar 7	Thu	Making Plans for Retirement	Periodontal Disease	Helping Seniors Travel Club
Mar 8	Fri	Durable Power of Attorney	Life Enrichment	Real Estate for Seniors
Mar 11	Mon	Safe & Secure at Home	Two Assisted Living Questions	Probate - What it is/How it Works
Mar 12	Tue	Senior Travel Safe & Fun	Chefs for Seniors	Cosmetic Dentistry
Mar 13	Wed	How Assisted Living Helps Us Thrive	Avoiding Probate	Discounted Prescriptions
Mar 14	Thu	Trusts	The Dirty "D" Word Dementia	How SRES Helps Real Estate
Mar 15	Fri	The Parts of Medicare	Technology and Home Care	In Home Care Giving
Mar 18	Mon	Get Your Ducks in a Row - Part 1	Get Your Ducks in a Row - Part 2	The Vial of Life
Mar 19	Tue	Helping Seniors Directory	Power of Attorney & Super Powers	Is Assisted Living Right For You?
Mar 20	Wed	Importance of Evaluation	Helping Seniors Travel Club	The Value of Professional Printing
Mar 21	Thu	Smorgasboard of Legal Matters	Senior Real Estate (Thinks to Know)	Your Legal Documents Checklist
Mar 22	Fri	Real Estate for Seniors	Ordering RX at Lower Prices	Golden Providers - Biz to Biz
Mar 25	Mon	When is Assisted Living Appropriate	Top 3 Public Benefits Questions	Getting RX at Best Prices
Mar 26	Tue	Senior Expos & Events	Finding Good Help at Home	The Parts of Medicare
Mar 27	Wed	All About Home Health Care	Too Many Teeth Being Extracted?	Stay Home Safe or Downsize?
Mar 28	Thu	The "Talk" About Assisted Living	What Elder Law Attorney Can Do	Medicare Questions & Answers
Mar 29	Wed	Things to Know on Elder Law	Checking Out Zon Beachside	Chefs for Seniors



Date	Day	Program	Special Guest
Mar 6	Wed	Helping Seniors on Elder Law	Bill Johnson, Esq.
Mar 13	Wed	Helping Seniors on Your Smile	Dr. Lee N. Sheldon
Mar 20	Wed	Helping Seniors on Senior Living	Rece Garson (Asst Living Locators)
Mar 27	Wed	Helping Seniors on Help at Home	Jennifer Barton





## THE 4<sup>TH</sup> 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 \$1,320 pp including Gratuities**  
**Outside - As low as \$1213 pp including Gratuities**  
**Inside - As low as \$963 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 Florida 501(c)(3) Nonprofit. Helping Seniors of Brevard - P.O. Box 372936 - Satellite Beach, 32937PO. Box FL 32937. The Helping Seniors Travel Club is operated by Senior Travel division of The Travel Center - CST # 20000881-10 FST # 14672 - who is solely responsible for all travel arrangements. A portion of travel commissions from Helping Seniors Travel Club Members travel funds the Helping Seniors Endowment.