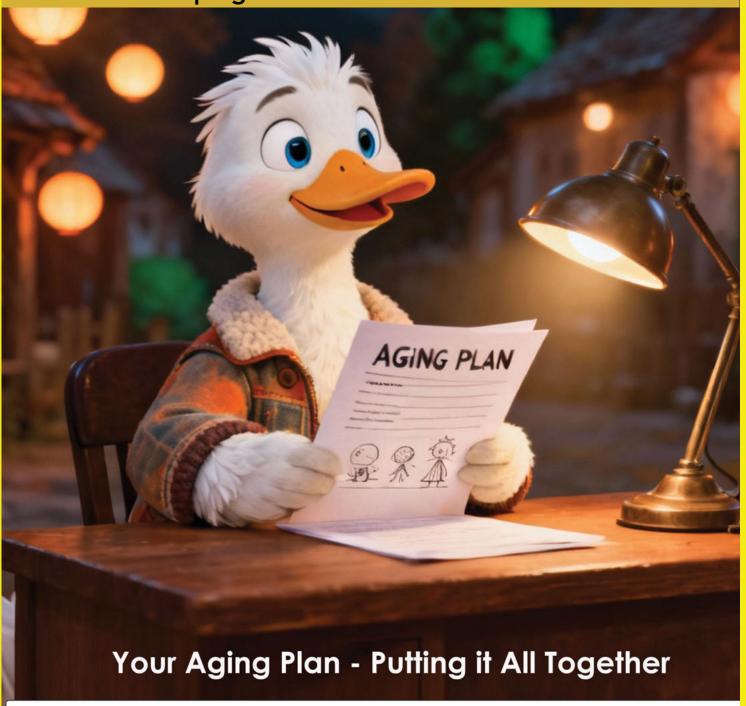


News from Helping Seniors Non-Profit NOVEMBER 2025







Joe's Senior Resource Center 1344 S Apollo Blvd - Ste 2c Melbourne FL 32901 (321) 473-7770 HelpingSeniorsofBrevard.org





#### **HELPING SENIORS 4TH THURSDAY** SENIOR EDUCATION SERIES



10am - Nov 13th **Knowledge College** Senior Banking Safety Jackie Erickson PNC Bank



11am - Nov 13th **Wellness Series** Not So Fast on Implants Dr. Lee Sheldon Drs. Sheldon & Furtado

#### Thursday Nov 13th - Learning Series Free & Fun Morning at Joe's Senior Resource Center

1344 S Apollo Blvd - 2nd Floor - Melbourne FL Call to RSVP: 321-473-7770

Join us January 24th 2026 for our 6th Annual Helping Seniors Foundation Cruise!





#### Tech is the Topic

Kerry Fink Executive Director - Helping Seniors

As we keep surveying needs of Seniors in Brevard County, we are hearing over and over how important it is for us to become "tech savvy" so that we can (a) keep up with what is required of us and (b) stay safe from the new breed of AI induced scams!

It seems the Doctor's Office wants us all to "check-in" for our next visit via that "phone app" and the Pharmacy wants to update us on the progress of a Prescription refill via their "RX app" and it goes on and on. From checking in for that airplane flight to checking in for the cruise leaving Sunday, it is all about knowing how to use your smartphone.

And, of course, with every bit of technology comes the "bad guys" looking to scam their way into your checking account or stash of cash - made even more slick and confusing with the help of "AI" - Artificial Intelligence.

To that end, Helping Seniors is investing into training on both levels. Our 2nd Friday Tech Talk Series at Joe's Senior Resource Center of Brevard, offers a free and interactive way to get you and your smartphone on good terms so you can tackle all these "app" requests successfully and efficiently. (And without calling your 9-year old granddaughter who can do this stuff in her Bri Prentice, who teaches our classes, is a millenial who "gets it" - she didn't grow up with the technology from birth, she had to learn the same we have to learn and enjoys sharing the empowerment of knowing how to use our tech fully!

And, on the other end, we are so pleased to partner with our friends at AARP, who head the AARP Fraud Watch Network, for our SCAMJAM programs that are designed to educate us best safe practices. Our next edition happens Friday, November 21st, at Addington Place in Titusville.

You can more information (ad to RSVP) on these FREE and so important programs by calling Helping Seniors Helpline at (321) 473-7770!

Let's make us Titans of Tech together for good efficiency AND good security!

HelpingSeniorsTravelClub.com





Hopeful Steps in Alzheimer's Research Michael Folkerds Aqua Home Care

Annovis Bio is making exciting progress with buntanetap, a simple pill designed to help people with early Alzheimer's disease. Last year, in 2024, they completed an important study called Phase II/III. It involved over 300 adults with mild to moderate Alzheimer's who took the drug or a placebo for about three months.

The results were encouraging. Those on buntanetap showed clearer improvements in thinking and daily tasks compared to the placebo group. For example, people with milder symptoms saw better memory and focus, and the drug helped lower harmful proteins in the brain that contribute to the disease. Best of all, it was safe, with side effects similar to placebo, mostly mild things like headaches or nausea, nothing serious.

This success builds on how buntanetap works: it targets multiple problems at once, like reducing brain inflammation, improving nerve connections, and slowing damage. Unlike some treatments that only ease symptoms, it aims to actually change the course of Alzheimer's.

Now, Annovis is running a larger Phase 3 study that started in early 2025. This one will test the drug over 18 months with more than 750 people aged 55 to 85 who have early Alzheimer's. It checks both short-term benefits, like better cognition after six months, and long-term effects on slowing the disease. The goal is to confirm the earlier positives and get closer to approval. If it works, buntanetap could offer real hope for easier, more effective treatment.

Stay tuned. Annovis is sharing updates as they go.

Aqua Home Care - Melbourne (321) 499-6294



Are you prepared to care for your loved ones?

Dorie Hill Brevard Alzheimer's Foundation

Alzheimer's Disease affects 7+ million Americans 65 and older and is projected to reach 13.8 million by 2060. At Brevard Alzheimer's Foundation and Joe's Club, we can help you navigate your loved ones' life-changing illness which leaves them unable to care for themselves.

Joe's Club is an Adult Day Health Care facility, approved and recommended by ADI (Alzheimer's Disease Initiative) and the VA (Veteran's Administration), which is open Monday through Friday, 7:30am to 5:30pm, providing care, organized activities and socialization for your loved ones so you can maintain employment, with three facilities located in Melbourne, Titusville and Micco.

Our Project Relief program, coordinated by our Education and Training Director, Dorinda Hill, provides free at home respite care, up to four hours at a time, which allows you to run errands, go to appointments or just provide you with a much-needed break while knowing that your loved one is being cared for.

Dorinda also offers weekly caregiver support groups and monthly training for Alzheimer's and dementia-related illnesses.

Another amazing program we offer is SafeRide which provides free transportation for qualifying seniors to life-sustaining appointments, grocery store, and pharmacy trips. We also partner with Second Harvest Food Bank to provide local food-deficient seniors with free monthly food deliveries.

Essentially, we are here to help you keep your loved one in the family environment.

Please reach out to us at (321) 253-4430 if you would like more information.





Getting Your Ducks in a Row Your Aging Plan... Putting it All Together

NancyDeardorff Helping Seniors of Brevard

Tempus Fugit, Latin for "Time Flies." Time certainly passes quickly when you're having fun or when you are busy. It is hard to believe that November is upon us. Helping Seniors of Brevard has indeed been busy this year, continuing our mission to enhance the quality of lives for seniors through information, education, resources, and connection.

Our Senior Information Line took over 4000 calls last year, and it looks like we are on track to surpass that number for 2025. Our Senior Information Phone line helps navigate seniors to the help and resources they need. Our full-time senior care navigator is also available to meet with seniors and their families in person at our Senior Resource Center located at 1344 S. Apollo Blvd. Ste. 2-C in Melbourne, 32901 in the Apollo Professional Tower.

Our Helping Seniors publication, located in the center section of Senior Scene Magazine produced monthly, contains a wealth of information from subject matter experts and professionals designed to educate seniors on important topics.

Our Helping Seniors Radio program which airs every Wednesday at 12noon on WEJF 90.3 FM broadcasts throughout the county and beyond, featuring different guests with programs all geared to provide information and education to seniors.

Our Helping Seniors TV program which airs on Space Coast Government Television four times a day, five days a week, provides televised informational and educational programming, all designed to keep seniors informed on important issues that the aging population may face.

Our live monthly senior education series "Knowledge College for Aging" and our "Senior Wellness Series," provide in-person educational opportunities that are both informative and fun.

At 'Joe's Senior Resource Center of Brevard located at 1344 S. Apollo Blvd. Ste. 2-C in Melbourne, 32901, has a vast senior information library and has an on-site Senior Care Navigator to help point seniors in the right direction for needed help and resources.

We know as a county that spans more than 72 miles, not everyone can visit our Senior Resource Center, which is why our publication in Senior Scene Magazine and our TV and Radio programs are available county-wide. Our live monthly Senior educational series along with our Helping Seniors TV and radio programs are all recorded and archived and available to watch online. Simply visit our website at www.helpingseniorsofbrevard.org and you can look up any past programs as well as any past issues of our print publication so that you can stay informed.

Helping Seniors of Brevard believes that knowledge is power. Our late founder, retired USN Captain Joe Steckler, believed this too and he believed that the key to successful aging, is for seniors to develop their own aging plan. At Helping Seniors of Brevard, we like to call it "Getting Your Ducks in a Row."

Every Helping Seniors of Brevard publication, Radio or TV show, or senior education event is designed to educate seniors to develop an effective aging plan, so that the golden years can be a little more golden.

All Helping Seniors programs, including our Senior Information Phone Line, are provided free to our seniors and are made possible through our generous donors, business & corporate sponsors, and community partners.

Joe's Senior Resource Center of Brevard The Omni Healthcare Professional Tower 1344 S Apollo Blvd - 2nd Floor Melbourne FL 32901 (321) 473-7770 to RSVP







Getting Your Ducks in a Row Your Aging Plan...Putting it All Together

#### And Now...Let's Put it All Together

There are seven pillars (or 7 Ducks) to putting together an effective aging plan so that you will have your Ducks in a Row. Throughout the year, Helping Seniors of Brevard has provided information and education to help seniors develop an effective aging plan.

Now let's review each of these seven pillars.

#### Pillar 1 - Your Health and Wellness Duck.

seniors age, maintaining overall well-being becomes essential. We need to consider all aspects of health including physical health, mental health, cognitive health, spiritual health, and social health. Prioritizing all five areas creates a balanced, fulfilling lifestyle that supports healthy aging.

#### Pillar 2 – Your Legal Duck.

Many people falsely believe that you need to be wealthy to have a will or trust. This is not the case. Consulting and Elder Care Attorney is a wise decision. An Elder Care Attorney can assist you with estate planning, POA, wills & trusts, and advanced directives to make sure your wishes are carried out.

#### Pillar 3 – Your Financial Duck.

Getting your financial ducks in a row is vital, especially with the rising prices of everything from rent to home homeowners insurance, not to mention medical expenses, gas, food, utilities, home maintenance, the list goes on. Consulting a financial expert is a wise decision to ensure that your money works for you.

#### Pilar 4 – Your Safety Duck.

Safety is a huge umbrella term. Not only does safety mean physical safety, such as fall prevention, fire safety, storm/hurricane safety and driving safety, but also getting and staying educated about cyber safety and staying safe from scams. Seniors are a prime target for scammers, so it is important to know how to protect yourself.

#### Pillar 5 – Your Senior Living Duck.

An effective aging plan should address what you needs are as you age should you choose to age in place at home. For some, downsizing or a move to assisted living may be the right choice. Know your options.

#### Pillar 6 – Household & Transportation

Consider not only the cost, but your physical ability to maintain your home such as lawn maintenance, home repairs, the need for a new roof, house cleaning. Also consider your current and future transportation needs. How will you get to and from medical appointments, and more? Knowing your household and transportation resources is essential.

#### Pillar 7 – Your Medicare Duck

The Medicare world is confusing. Should you choose original Medicare or a Medicare Advantage Plan (Part-C). It is important for you to know where to turn to get your questions answered. A Medicare Expert can help you choose the right plan for you based on your needs and can even save you money. Did you know meeting with a Medicare expert is FREE?



#### Getting Your Ducks in a Row Your Aging Plan...Putting it All Together

(Continued)

There you are folks. These are the seven pillars of an effective aging plan and Helping Seniors of Brevard continues our mission to inform and educate seniors so that seniors can age with dignity. Now that is "Getting Your Ducks in a Row."

All Helping Seniors programs, including our Senior Information Phone Line, are provided free to our seniors and are made possible through our generous donors, business & corporate sponsors, and community partners. As a charitable organization, we depend on these generous donors and sponsors and your contributions to our fundraisers to continue our mission.

On behalf of our Executive Director Kerry Fink, Our Board of Directors, and the entire Helping Seniors of Brevard Team, we thank you for your support. We are so grateful.

For more information or to donate call Helping Seniors of Brevard at 321-473-7770 or go to our website at www.helpingseniorsofbrevard.org







Helping Seniors SENIOR RESOURCE CENTER OF BREVARD Omni Healthcare Professional Tower

Omni Healthcare Professional Tower 1344 S Apollo Dr - Ste 2C Melbourne FL 32901 (321) 473-7770

The Senior Information Helpline - (321) 473-7770

Doing our best to make life better for Seniors & their families since 2011.

HelpingSeniorsofBrevard.org

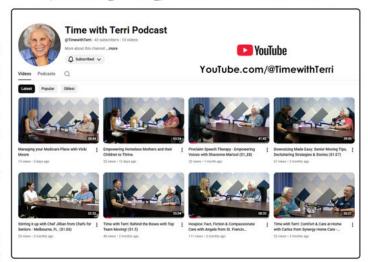




#### The Time with Terri Podcast

Terri Petzar - Podcast Host

Head over to YouTube and subscrbe to the brand new (and fast growing) "Time with Terri Podcast!"



The "Time with Terri Podcast!" - focused on making life the BEST for those 50+ - launched July 2nd of this year with a worldwide debut at Joe's Senior Resource Center of Brevard. The program, which originates from the state-of-the-art podcast studios at the Helping Seniors offices in Melbourne Florida, is dedicated to exploring things all of us 50+ need to know.

The inaugural broadcast featured Helping Seniors Executive Director Kerry Fink and programs following have included interviews with top 50+ experts in our community - ranging from Medicare experts, to Cooking experts, to Communications experts at more! Check it out today! You'll enjoy spending time with Terri!

Post Host Terri Petzar ("Time with Terri" talks with Helping Seniors Executive Director Kerry Fink on Episode #1







Supporting People with Parkinson's Disease & Their Families

Janice Moia Rock Steady Boxing at Advance Fitness Melbourne

We are proud to offer Rock Steady Boxing; a specialized program designed for people living with Parkinson's disease. Our mission is not only to enhance physical fitness and mobility, but also to nurture a supportive community where individuals and their families feel empowered and understood.

We recognize that Parkinson's impacts more than just those diagnosed—it touches the lives of families and care partners every day. That is why we offer a Care Partner Support Group open to the public three times each month, led by a retired nurse whose husband, a veteran, also lives with Parkinson's. Her unique perspective and compassionate guidance help care partners share experiences, learn new strategies, and build lasting connections.

November is National Family Caregiver Month, a time to honor the dedication and resilience of those who provide care and support to loved ones facing health challenges. We salute all caregivers—your commitment truly makes a difference. In addition, as we celebrate Veterans Day, we extend gratitude to all veterans, particularly those in our Parkinson's community. Their strength and service inspire us to keep moving forward together.

Join us at Rock Steady Boxing Melbourne and become part of a caring, active community. Whether you're living with Parkinson's, supporting someone who is, or simply want to learn more, we welcome you to discover the benefits of Rock Steady Boxing and our resources for caregivers.

Rock Steady Boxing at Advance Fitness Melbourne located at 2176 Sarno Rd. 321-693-9246

#### VITAS Healthcare

## Specialized Heart Care You Can Trust.

VITAS Healthcare

Living with advanced heart disease can be overwhelming, but you don't have to face it alone. VITAS offers specialized care focused on comfort and quality of life for you or your loved one.

VITAS is the first national hospice provider certified by the American Heart Association for our heart failure program. This means the top cardiac organization in the United States recognizes our commitment to providing exceptional end-of-life care for patients with advanced heart disease. With this trusted endorsement, you can be confident in the care and comfort we provide.

Choosing hospice is not "giving up." It's choosing to live better at the end of life. Our holistic approach addresses medical, emotional, and spiritual needs. We help manage symptoms, reduce hospital visits, and improve daily life for patients and their families.

You may qualify for hospice care if you have advanced heart disease and experience symptoms such as:

- Chest pain or shortness of breath, even while resting.
- Frequent fluid buildup in the lungs causing congestion.
- Heart palpitations.
- Persistent fatigue.
- Difficulty with daily activities.
- Recent hospitalizations for your heart condition.
- Unintentional weight loss.

At VITAS, our specially trained cardiac care team collaborates with you and your doctor to create a personalized care plan based on your needs and preferences. VITAS Healthcare: 321-752-2624





#### Real Estate Market.

Mark Gallegos Real Estate Specialist

Congress was unable to reach a funding deal, and as of October 1, the federal government was shut down. During a government shutdown, many real estate programs are impacted, including the National Flood Insurance Program (NFIP the federal insurance that protects Floridians from flood damage has been frozen.

Stay focused: if mortgage rates fell from 7% to 6% 13,969 more households would be able to afford the median-priced home, including 2,744 renter households. This assumes a 10% downpayment. While 10% of these households typically buy a home, 1,397 additional home sales are expected in the next 12 to 18 months in Palm Bay-Melbourne-Titusville, FL.

Generation Z: This year, the share of Gen Z buyers and sellers aged 18 to 25 made up just 3% of buyers and 2% of sellers. Millennials: Millennial buyers 26 to 34 years (younger millennials) and buyers 35 to 44 years (older millennials) make up 29% of recent home buyers; 71% of younger millennials and 36% of older millennials were first-time home buyers; 66% of older millennials were married couples, while younger millennials had the highest share of unmarried couples (13%) buying homes. Generation X: Buyers 45 to 59 (Gen Xers) represented 24% of recent home buyers. Baby Boomers: Buyers aged 60 to 69 represented 26% of recent buyers and buyers aged 70 to 78 represented 16% of recent buyers. Baby boomers purchased primarily with the desire to be closer to friends and family, due to retirement, and the desire for a smaller home.

Schedule an appointment with me, Let's make your next move a smart one. © MARK GALLEGOS, ValueREmsg@gmail.com



## We Can Fix It, You Can Prevent It.

Dr. Lee Sheldon Drs. Sheldon & Furtado / Solid Bit

As dentists, we can often repair broken or decayed teeth so they look as if they were never damaged. What we cannot do is prevent future problems. That part is up to you.

Tooth decay is not "normal." It's the result of abnormal bacterial activity in the mouth, and diet is a major driver. Sugar is the prime culprit. When people tell me they don't eat much sugar, they usually mean spoonfuls of white sugar. But sugar hides in almost everything. Most of the foods we eat today are packaged or processed, and many of those items contain added sugars.

The challenge is that sugar rarely appears on a label as just "sugar." It shows up as sucrose, maltodextrin, high-fructose corn syrup, cane juice, agave nectar, or dozens of other names. If you eat mostly fresh fruits, vegetables, and lean proteins, you sidestep the problem. If most of your diet comes from boxes and cans, hidden sugars become part of your daily intake.

Another major factor in decay is dry mouth. As we age or we take common medications such as blood pressure drugs, antidepressants, or statins, saliva flow decreases. Saliva is what buffers acids in the mouth. A normal pH is about 7. When it drops below 5.5, enamel begins to dissolve, and decay starts.

Yes, brushing and flossing are important. But if your mouth is constantly exposed to sugar and acid, oral hygiene alone won't save you. Prevention is in your hands: limit sugar exposures to three times a day, and work with your doctor if you want to explore alternatives to medications.



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#### ADVOCATE & SENIOR PLACEMENT

Senior Care Authority SILVER

1344 S. Apollo Blvd. Ste. 2C, #2, Melbourne SeniorCareAuthority.com/brevardfl 321-341-8444

#### ASSESSMENTS & PSYCHIATRIC CARE

Senior Solutions Mind & Body SILVER
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1344 S Apollo Blvd – Ste 2C – Melbourne FL
321-429-2677 | SesoMindBody@gmail.com

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211 E. New Haven Ave., Melbourne AmyBVanFossen.com 321-345-5945; (fax) 321-345-5417

Law Office of Cheryl A. Ward, P.L. SILVER

1370 Sarno Rd Ste G, Melbourne CAWLawOffice.com 321-372-8177

Ruth Rhodes, Esq. Rhodes Law, P.A. SILVER Member: Joe's Senior Resource Center

1751 Sarno Rd Ste. 2, Melbourne RhodesLawPA.com

321-610-4542

Truman Scarborough Law Office

239 Harrison St., Titusville TrumanScarborough.com - 321-267-4770

William Johnson, P.A. PLATINUM

140 Interlachen Dr., Suite B, Melbourne FloridaElderLaw.net 321-253-1667

#### CARE/CASE MANAGEMENT

Advocates for the Aging SILVER Member: Joe's Senior Resource Center Guardianship, case management AFTA101@advocatesfortheaging.com

321-953-2273

Arosa Care Management SILVER Member: Joe's Senior Resource Center

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321-352-5527 StacieMartin@ArosaCare.com

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6767 N. Wickham Road #400, Melbourne www.TLCConsultantServices.com 321-752-0995

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2223 Sarno Road, Melbourne www.drleesheldon.com 321-259-9980

#### DERMATOLOGY / MOBILE HEALTH

Mobile Dermatology Health

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Senior Expos www.platinumexpos.com 321-773-1454

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Caregivers from 4 hrs/day to live-in MFolkerds@AquaHC.com 321-831-7331

#### Family Home Care of Central FL SILVER

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## SYNERGY HomeCare of Palm Bay SILVER Member: Joe's Senior Resource Center

1501 Robert J Conlan Blvd NE, Ste 140, Palm Bay SynergyHomeCare.com 321-340-3828

#### THRIVE USA Home Care SILVER

1325 W King St – Unit A - Cocoa FL 32922 321-407-2727 Mia@THRIVEUSAHomeCare.com

#### **INSURANCE**

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Solutions@VickiMooreInsurance.com | 321-272-0218

#### **MEALS AT HOME**

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Orthopedic Surgeon - OMNI 1344 S Apollo Blvd - Melbourne 32901 Phone – 321-724-1084

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#### Concierge Medical Equipment Services Shawn Parker, MS, President/CEO 1367-B Cypress Ave., Melbourne FL 32935 321-956-4000

#### MEDICAL RESEARCH

#### ClinCloud Research SILVER

7000 Spyglass Ct. Ste. 130, Viera info@clincloudresearch.com 407-680-0534

#### Flourish Research - Merritt Island

60 Fortenberry Rd – Merritt Island Currently Enrolling Studies 321-221-0224

#### **MOBILITY**

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#### The Medicine Shoppe Pharmacy

2176 Sarno Rd., Melbourne Melbourne.MedicineShoppe.com 321-242-2440

#### PHYSICAL THERAPY / FITNESS

#### FYZICAL Therapy & Balance Center

417 5th Ave., Ste 101B, Indialantic Balance, Fall Prevention, Vertigo 321-372-3090

#### FYZICAL Therapy & Balance Center

3830 S Hwy A1A Ste C-5, Melbourne Beach Balance, Fall Prevention, Vertigo 321-327-7889

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#### Mark Gallegos SILVER

305-761-8500 Real Broker, LLC

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Lavada Carlett Delliquadri, Broker Delivering a reliable network of services for seniors. 321-223-5665 - FlamazingRealEstate@gmail.com

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#### Joe's Senior Resource Center of Brevard

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#### SPEECH THERAPY

#### Proclaim Communication and Rehab.

Services – Outpatient Speech Therapy www.proclaim-services.com 321-209-0171

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Member: Joe's Senior Resource Center

Chaplain Ken Cornish chaplainken@faithwalkbytwo.org 321-381-5988

#### Faith College of Natural Health SILVER

Dr. Kevin Kilday HolisticHealthCtr@gmail.com 321-549-0711

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#### Helping Seniors of Brevard Travel Club

travelcenterusa@gmail.com Chris & Betty | 321-978-5211 We create "trips of a lifetime" for seniors





**Helping Seniors Senior Resource Center Partners** 



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FLamazing Real Estate

(321) 223-5665 FLamazingRealEstate@gmail.com



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



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Law Office of Cheryl A. Ward - (321) 372-8177 CAWLawOffice.com

ClinCloud Research - (407) 680-0534 ClinCloudResearch.com

Faith College of Natural Health - (321) 549-0711 FCNHedu.com

Family Home Care Central Florida - (407) 641-4306 Email - Gabriella@FamilyHomeCareCF.com

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**Platinum Events Productions** 

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

Dr. Robert Brennan - (321) 724-1084 Orthopedic Surgeon - OMNI

Rock Steady Boxing - (321) 693-9246 RockSteadyBoxingBrevard.com

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

Senior Helpers of Melbourne - (321) 844-8650 Senior Care, Only Better

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

THRIVE USA Home Care - (321) 407-2727 Mia@THRIVEUSAHomeCare.com

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

Vitas Healthcare

(321) 751-6674 - Vitas.com







SENIOR SERVICES DIRECTORY



### **Helping Seniors Info Series**

#### **NOVEMBER 2025**

#### **Helping Seniors Resource Center Events**

(1344 S Apollo Dr - Ste 2-C - Melbourne)

#### **Key Events:**

#### **Senior Resource Center Events:**

#### Knowledge College for Aging - Thursday Nov 13th - 10am-11am

Joe's Senior Resource Center - 1344 S Apollo Blvd - 2nd Floor - Melbourne FL 32901

Senior Finances & Banking Safety - Jackie Erickson, VP/Branch Manager PNC Bank, shares tips to keep finances safe in our Golden Years. Kerry Fink, Helping Seniors, moderates. Coffee/Snacks and great info! RSVP at (321) 473-7770

#### Helping Seniors Wellness - Thursday Nov 13th - 11am-12nn

Joe's Senior Resource Center - 1344 S Apollo Blvd - 2nd Floor - Melbourne FL 32901

Not So Fast on Implants: Evidence-Based Ways to Save Teeth - Dr. Lee Sheldon (Solid Bite - Drs. Sheldon & Furtado) & Dr. Chris Nagliera (Brevard Endodontics) explore some of the myths about Dental Implants and what you need to know. Coffee/Snacks and great info! RSVP at (321) 473-7770

#### Senior TechTalk - Friday November 14th -100pm-230pm

Joe's Senior Resource Center - 1344 S Apollo Blvd - 2nd Floor - Melbourne FL 32901 "Smart Phone Basics" - Let's learn the basics for Smart-Phones to navigate technology safely and efficiently.. Free! RSVP at (321) 473-7770

#### **AARP/Helping Seniors Events:**

#### AARP Walk with a Doc - Friday Nov 14th - 845am-945am

Merritt Square Mall - 777 E Merritt Island Cswy - Merritt Island FL. Meet Lydia Rivera, ARNP, Family Medicine & friends from Helping Seniors on-site!

#### **More Great Events:**

Golden Providers B2B Networking Lunch - Tuesday Nov 18th - 1100am-1230pm Glenbrooke Senior Living - 815 Briar Creek Blvd NE - Palm Bay FL. Great Business-to-Business Learning & Networking for those who serve Seniors.

## CALENDAR HIGHLIGHTS





#### Find SCG-TV:

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

Date	Day	8:00am	8:30am	5:00pm	5:30pm
Nov 3	Mon	Trusts	Medicare Supplement or Advantage	Considerations in Home Care	Best Home Care Ideas
Nov 4	Tue	Faith College of Natural Health	Chefs for Seniors	Probate - What it is/How it works	Faith College of Natural Health
Nov 5	Wed	Chaplaincy - What it Means	Hometown News / AARP	Checking Out Zon Beachside	Understanding Medicare Options
Nov 6	Thu	Buying/Selling/Investing Real Estate	Guardianship: The Basics	Rock Steady Boxing	Finding Good Place for Mom or Dad
Nov 7	Fri	Senior Info in Senior Scene	Wellness: Skin Health	KCA: Advances in Medical Research	Capital Update
Nov 10	Mon	Two Assisted Livng Questions	Finding Good Care at Home	Periodontal Disease	KCA: Long-Term Care
Nov 11	Tue	Helping Seniors & MSC Cruises	Volunteering at Helping Seniors	Probate: The Basics	Wellness: Foot Care
Nov 12	Wed	The Business of Helping Seniors	Durable Power of Attorney	Top 3 Public Benefits Questions	Helping Seniors -15 Years Service
Nov 13	Thu	How Care Manager Can Help	Turning 65? All About Medicare	Chaplaincy - What it Means	The Parts of Medicare
Nov 14	Fri	Consideration in Home Care	Senior Events & Expos	Wellness: Faith College Natural	Capital Update
Nov 17	Mon	In Home Care Giving	Cosmetic Dentistry	Al Dia Today	Buying/Selling/Investing Real Estate
Nov 18	Tue	Don't Go Broke on Nursing Home	Finding Good Place for Mom or Dad	Senior Info in Senior Scene	Hometown News / AARP
Nov 19	Wed	Best Home Care Ideas	What is Holistic Health?	Wellness: Express Thoughts Clearly	Chefs for Seniors
Nov 20	Thu	Things to Know Elder Law	Care Management - What it is	Understanding Medicare Options	When is Assisted Living Appropriate
Nov 21	Fri	Wellness: Faith College	Probate - How & Why to Avoid	Your Aging Plan: Medicare/Medicaid	Capital Update
Nov 24	Mon	Helping Seniors - 15 Years Service	Chaplaincy - What it means	New to Florida? Elder Law to Know.	Consideration in Home Care
Nov 25	Tue	Volunteering at Helping Seniors	Rock Steady Boxing	Two Assisted Living Questions	Faith College of Natural Health
Nov 26	Wed	Importance of Evaluation	Great Employment for Seniors	Faith College of Natural Health	Power of Attorney/Super Powers
Nov 27	Thu	Medicare Supplement or Advantage	How to Cruise Successfully	KCA: Retirement Finances	VA Aid & Attendance Benefits
Nov 28	Fri	Turning 65? All About Medicare	KCA: Advances in Medical Research	Best Home Care Ideas	Capital Update





#### 12pm - 1pm Wednesdays

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



Date	Day	Program	Special Guest		
Nov 5	Wed	Helping Seniors on Elder Law	Bill Johnson, Esq.	William A Johnson, PA	Elder Law - Need to Know
Nov 12	Wed	Helping Seniors on Your Smile	Dr. Lee N. Sheldon	Sheldon & Furtado, PLLC	Dental Health & Related
Nov 19	Wed	Helping Seniors on Elder Law	Cheryl Ward, Esq.	Law Firm of Cheryl A. Ward	Elder Law - Need to Know
Nov 26	Wed	Helping Seniors on Help at Home	Jennifer Barton	Seniors Helping Seniors	About Companion Care

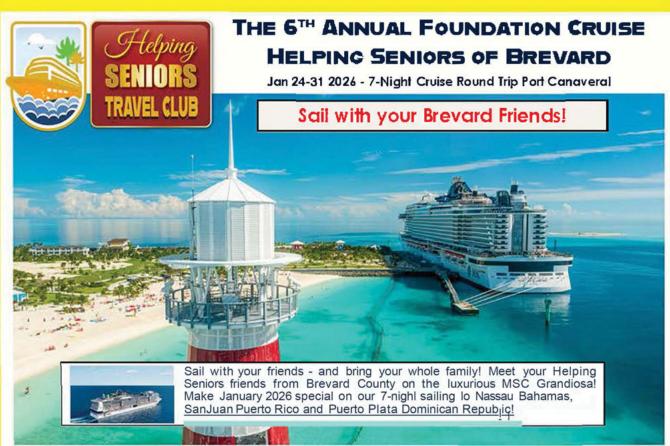
#### Creating Income In Retirement continued from pg 17

according to the founder of this concept, William Bengen, new research suggests the same is not true for today's economy.

Retirement planning these days requires a departure from the old-school thinking of stockbrokers and mutual fund salesmen. Retirees must now understand it is possible to transfer the risk of going "broke" using innovative insurance products. Insurance companies and financial institutions have worked together to modernize lifetime income. They developed a way to reinstate the 5% to 6% withdrawal rate of the 1980s and 1990s. This can help ensure that retirees will always have income for as long as they live. We use programs in our office from some of the best financial institutions in the United States.

As an advisor, I use this

Continued on page 47







6th Annual Helping Seniors Foundation Cruise

**BOOK YOUR CABIN BY JUNE** 30 & RECEIVE A \$25.00 CAR RAFFLE TICKET FOR THE **FAMOUS HSOB CAR RAFFLE** & ENTRANCE TO THE "MUSCLE CAR MUSEUM"

Balcony - As low as \$1308 pp Inside -As low as \$1024 pp

Outside - As low as \$1125 pp **Based on double occupancy** 

Includes: Cabin, Port Charges, Beverage Package, Wi-Fi, Gratuties, Travel Insurance (under 80)

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





Halping Seniors of Brancid is a Florida 501(5)(3) Nomerofit. Halping Seniors of Event d. PDL Box 372976 - Setal Ita Basich 329978, O Box FL 32977. The Malping Seniors Traval Club is operated by Senior Traval division of the Traval Centur.

- CST # 20000081-10FST # 14672 - who is set dry reportable for all traval an anguments. A plotten of traval commissions from Hidping Seniors Traval Club Matrib as traval funds the Halping Senior s Endowment.