



Helping Seniors Of Brevard

www.HelpingSeniorsofBrevard.org

Issue



Special Pull-Out Newsletter



If you are a SENIOR searching for assistance in finding services for Health, Household, Financial, Legal or Other Needs,

CALL:
321-473-7770.

HelpingSeniorsofBrevard.org



President's Message

Our mission is to improve the quality of life for SENIORS by providing information, education and access to resources.

Greetings,

Every day I listen to experts talking about the coronavirus pandemic, but all they have done is cause confusion. Using my own logic, I believe the best way to handle this virus is to wear a mask, practice social distancing as best we can, and stay at home if at all possible, especially seniors.

Thanks to modern technology, it is possible for you to stay informed, even from home. We have started a new video series hosted by our Media Director, Kerry Fink. Look for **Helping Seniors Updates** at www.HelpingSeniorsofBrevard.org, on our YouTube channel, Facebook page and/or any of our social media locations every Monday, Wednesday, and Friday afternoon. We started these updates so that we could all be more aware of available services, know what is happening, and access new information on anything that assists seniors. These updates have been well received, so we have made them a regular part of our educational media line-up.

The car raffle drawing has been rescheduled for Saturday, October 10, 2020, at the American Muscle Car Museum. For years we have conducted an annual fund drive in late summer. This year we are doing a second mailing of car raffle tickets instead, so your annual donation will also enter you into the raffle. Tickets are \$25 each or 5 tickets for a \$100 donation.

This coronavirus epidemic has truly upset many non profit fundraising efforts, so we ask that you help us with a second ticket donation if at all possible. We know many possible donors were awaiting the new drawing date, so now you have it.

As president of the organization, I assure you that we need your financial support, whether as a donor, ticket donor, or sponsor. Your support will keep us helping seniors and those who care for them and will be much appreciated. Hope to see you at the car raffle drawing.

Joe Steckler
Elder Advocate



Helping Seniors Of Brevard



Helping Seniors Senior Services Directory

*Kerry L. Fink
Media & Marketing
Helping Seniors of Brevard*

The population of Central Florida is increasing by roughly 1500 people per week according to a recent article in Orlando Weekly. And, since 50% of Brevard County is over age 50, there are a lot of people looking for businesses and services that are senior friendly.

If you are new to the area, or are trying to help an elderly friend or relative who lives here, how do you know where to go? Who to trust? Who will look after and/or do business with seniors ethically, with compassion and care?

Helping Seniors of Brevard, whose very mission is to inform, educate and connect seniors with available resources, has created a brand-new, next-generation “Senior Services Directory” in cooperation with the wildly popular Senior Scene Magazine.

With presence online at **HelpingSeniorsDirectory.com** and in print monthly in **Senior Scene Magazine**, the Directory will give seniors access to top-quality information about business that serve all needs in Brevard. Best of all, the Directory is updated continuously – so phone number updates, address changes and online information are always refreshed!

Want information on presenting your business in our Seniors Services Directory? It is exceptionally affordable and, through a special arrangement with our friends at Senior Scene Magazine, all proceeds go to support the work of Helping Seniors. Call us at 321-473-7770 or email to Info@HelpingSeniorsofBrevard.org – we would love to have you be part of this exciting new information resource!



Facebook.com/HelpingSeniorsBrevard



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Kim's Corner

*Kim A. Bernard, MS
Education Specialist
Helping Seniors of Brevard*

Here at Kim’s Corner, there is always something to talk about, from the need for transportation to handyman services. However, the biggest concern still (as we all know), is COVID-19.

There are various ways that you as a senior can protect yourself from this virus that has turned our world in to a pandemic. And in my article for this month, I will provide just a few important ways for you to stay safe.

First and foremost, I must say that although this virus has made its way to different countries and developed hot spots in certain states (including our own), it is okay to be scared, but on a positive note it is a great time to count your blessings.

So, what can you do to stay out of the way of COVID-19? Below is a list of ten important ways to stay safe and protected.

- Stay connected with family to help your mental health.
- Stay away from groups of people and remain at least six feet apart.
- Avoid contact.
- Have your groceries delivered.
- If you need to see your doctor, try a virtual visit.
- Use home health care so you do not have to leave home.
- Self isolate.
- Always wear a mask when not at home.
- Remember that you can go outside of your home, such as your backyard or out for a walk.
- Always wash your hands and use hand sanitizer containing 99% alcohol.

As always, stay safe!

Kim

You can reach Kim at 321-473-7770 or at kim@helpingseniorsofbrevard.org.



Helping Seniors Of Brevard



Matching Our Core Values

*Lee Sheldon, DMD, PA
Solid Bite*

How do we choose the doctors that we would like to work with? I have six tenets that I go by. See if they match yours.

1. A unique, easily identified core belief or principle
2. A methodology of disseminating that core belief or principle to those who seek it
3. A team that adopts that core belief or principle as its core belief and principle
4. A delivery system that fulfills the tenets of that core belief or principle
5. A quality control system that ensures that the core belief or principle remains intact
6. An executive system that further refines and enhances that core belief or principle

We are, perhaps unknowingly, attracted to others' core beliefs and principles that mimic our own. And we reject core beliefs and principles which do not resonate with our own.

What does this have to do with dentistry?

When you seek a dentist, you are looking for someone to fulfill your needs. All of us have a chance to adopt or reject anyone that we deal with. And I'll bet that the more that you know about 1-6 above, the better your choice will be.

If you choose correctly, you have a great feeling about the doctor that helps you fulfill 1-6. But for those who don't help you fulfill 1-6, how do you feel about them? And if there isn't a match between your core values and the doctor that you choose, you may find yourself saying, "What isn't he/she telling me?" "Why am I left to figure this out on my own?" "Who has my back?"

None of us can be everything to everyone. We are all different. The closer our core beliefs and values come together to the doctors whom we choose to work with, the better the relationship, the better the outcome.



Hospice Care Comes to You

*Kathleen Kashow
General Manager for
VITAS Healthcare in Brevard County*

VITAS cares for patients at home, wherever they call home.

When a patient with an advanced illness is ready to start the conversation about hospice, one concern inevitably arises: Where will I receive care? VITAS® Healthcare has over 40 years of experience providing hospice care that focuses on improving quality of life, and we've found that most patients fare best where they're already most at ease: in their home.

Studies show that more than 70% of people would prefer to die at home. After all, home offers the simple comfort of familiar faces and surroundings, and a reprieve from the busy hospital or emergency department.

Home hospice care is comprehensive. The Medicare Part A hospice benefit entitles VITAS patients to whatever their terminal diagnosis requires, including medications, home medical equipment, supplies, and care from a team of experts.

The interdisciplinary hospice team—nurse, hospice aide, social worker, physician, chaplain, bereavement specialist and volunteers—provides clinical, spiritual and psychosocial care to the patient and their family wherever they call home.

The team teaches the family caregiver(s) skills for day-to-day care. Individual members of the team will coordinate and schedule regular visits. Ultimately, the patient and family are the core of the team and help direct an evolving care plan. After a patient dies, VITAS offers bereavement support to the family for a minimum of 13 months.

For patients near the end of life, VITAS provides comfort and dignity—at home and among loved ones.

Kathleen Kashow is general manager for VITAS in Brevard, Florida. For more information about end-of-life care services, call VITAS® Healthcare at 321.339.2893 or visit VITAS.com.



Cheers!

*Jennifer Helin
Seniors Helping Seniors*

It's the annual summer hydration article! Proper hydration is an ongoing battle for the seniors we serve, as well as for my own family. While I may sound like a broken record, hydration is incredibly vital to your health.

Why is hydration so important? If your body does not have the proper fluid intake you may suffer from fatigue, dizziness, muscle cramps, confusion, difficulty walking, or rapid heartbeat. Dehydration is a very common cause of hospitalization for seniors.

Unfortunately, as we age the sense of thirst diminishes, compounding the problem. Chronic dehydration can lead to urinary tract infections, kidney stones, and falls, and also exacerbate other medical conditions. A UCLA study found that 40% of seniors may be chronically dehydrated!

I have mentioned my dad's ongoing battle with hydration over the last few years. The saga continues. This spring he ended up in the hospital; despite drinking 64 ounces of water a day, he was still dehydrated. His sodium was also low. How could he be dehydrated?

According to his primary physician, Dad may not be replacing the electrolytes necessary for his body to utilize that water properly. He suggested that Dad add a pinch of salt and a splash of fruit juice to his water, try a sport drink like Gatorade or Powerade, or drink electrolyte water. He is now doing that, so it will be interesting to see how he feels by the end of the month!

One final note, it is possible to over hydrate. Too much fluid can dilute the salts and electrolytes. Medical conditions such as congestive heart failure, kidney problems, and liver disease can cause over hydration because they cause the body to hold on to fluids. It is important to talk to your doctor and find out what amount is right for you. Cheers to better health and a very happy summer for all of us!



Smart Options for Paying for Healthcare in Retirement

*Barbara McIntyre, CRMP, NMLS # 453405
Reverse Mortgage Funding LLC*

Thanks to advanced medical care, people are living longer than ever before. But that longevity comes with a cost. Roughly 70 percent of Americans over age 65 will require some type of long-term care services in their lives—costing potentially hundreds of thousands of dollars. And as healthcare costs continue to rise, unforeseen medical needs can easily derail a family's retirement plans if there is not a smart financial planning strategy in place.

Whether you are planning for your parents or yourself, the conversation around healthcare and having the funds for your future becomes increasingly more important.

Now in this era of Covid 19, many people are reconsidering whether a nursing home or communal living facility is a good option. They may prefer aging in place in their own home, where they can better control exposure to a virus or illness that can be spread by close contact.

A reverse mortgage loan is an often-overlooked option. It can support your healthcare needs and so much more. Similar to a traditional home equity loan or home equity line of credit, a reverse mortgage provides more without having to make a monthly repayment. It can help with:

- Costly prescriptions
- Care not covered by major medical insurance
- Medical and non-medical in-home care, i.e. physical therapist or home health aide
- An alternative or supplement to your long-term care policy
- Home modifications that can make your home safer and more comfortable

Figuring out how to pay your medical bills as a retiree doesn't have to be stressful. I welcome the opportunity to educate homeowners and their families about the reverse mortgage process.

Contact Barbara McIntyre at 321-259-7880 or bmcintyre@reversefunding.com.



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Helping Seniors Of Brevard

SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS

To Prospective Subscribers

The purpose of this letter is to seek your support in helping us develop senior service providers and finding advertisers.

We want advertisers of services that seniors need, and the list is endless. Many of us who are older can not climb ladders to change light bulbs, trim trees, pressure wash a driveway, or many other tasks we previously performed without blinking an eye.

The idea has two parts, one being a directory of service providers and the other the method of payment.

Part I: The Directory

The directory is composed of three to five-line entries describing the product as shown on the previous pages. We have an idea of basic needs but you, the user, may tell us of other services. We want plumbers, handymen, electricians, pressure cleaners, painters, attorneys, estate planners, financial advisors, geriatric doctors, cleaners, shoe repairmen, in home care providers, and lawn service people, to name just a few. I think you get the idea.

The ads will be inserted and updated on a monthly basis in 12,000 copies of *Senior Scene Magazine* and distributed to 500 locations. The magazine is free and widely read. When we receive calls, I always ask where the callers heard about us and the answer is generally *Senior Scene Magazine* or *Hometown News*.

Part II: Payment

The cost of a three-line ad is \$250 annually for 12 issues of *Senior Scene* – a whole year of advertising. For an ad up to five lines the cost is \$350 annually. You know this is a bargain, so I ask you to become an ambassador for our directory. If you know of a good company, you can sponsor them or encourage them to advertise in the directory.

It is time seniors stepped forward and took charge of making things better for themselves. No longer can we rely on someone else to make our care services possible. With the support of the many thousands of seniors we have in Brevard, we can do whatever we choose.

Senior Scene Magazine depends on the sale of ads for it to exist. Helping Seniors is also a business in that we must raise money to keep our services available to the community. To do that, we will need the support of our readers. Thank you so much!

**IF YOU WANT YOUR
BUSINESS IN THE DIRECTORY**

CALL 321-473-7770

OR EMAIL

[info@HelpingSeniorsof](mailto:info@HelpingSeniorsofBrevard.org)

Brevard.org

Helping Seniors of Brevard, Inc. is a 501(c)(3) not-for-profit organization est. in 2011 in Brevard County, Florida.



Helping Seniors Of Brevard



Caregiving for the Elderly Using Universal Precautions Shouldn't be the "New Norm"

by Kelly David-Rallis, Administrator

Adults 60 and older, especially those with preexisting medical conditions, are more likely to have a more severe – even deadly – coronavirus infection than other age groups. How can you and loved ones stay healthy during a pandemic?

Keep yourself well

First and most important, our caregivers take all the precautions recommended by the CDC so we can avoid becoming infected:

- Wash hands often with soap and water for 20 seconds before and after providing care, preparing food, using the bathroom, or touching public surfaces.
- Avoid crowds, and if you cough or sneeze, do so into your elbow or into a tissue.
- Keep your hands away from your face.
- Clean frequently touched surfaces in your home often, including mobility and medical equipment (walkers, canes, handrails, etc.)

Do physical distancing, not social isolation

One important way to protect older family members is to limit in-person visits. But this may be tough for older adults who cherish time with friends and family members. Social isolation can negatively impact older people's immunity and mental health, so we encourage seniors to think beyond their usual circle of friends and family. Saying hello to the mail carrier or checking in on neighbors can connect them to the outside world. Our caregivers can also help them access online worship services for spiritual solace and support.

Technology for staying connected

To help older adults feel involved, purposeful, and less lonely, our caregivers can:

- Show you how to video chat with others using smartphones, laptops or tablets.
- Set up apps on these devices to provide captions for adults with hearing challenges.
- Encourage friends and family to phone, write notes or send cards.

Keep elders involved

Our caregivers can assist homebound older adults with a project or hobby, such as organizing old photos and memorabilia, preparing a favorite family recipe, or setting up a playlist of favorite songs or movies.

Minimize the risk of COVID-19 infection

If an older adult is feeling well, we can help them postpone elective procedures, annual check-ups, and other non-essential doctor visits. To help them stay in touch, we can ask their doctors' offices if they offer telemedicine, which enables doctors and patients to communicate over video, email, or other means rather than face-to-face. Our caregivers will be happy to set this up or even transport them to a medically necessary appointment.

Older adults should also put off non-essential travel, particularly cruises or trips with itineraries that would expose them to crowds.

Decide on a plan

Discuss with your family member how you'll manage interruptions of routines and what will happen if they (or someone else in your family) becomes sick. Talking things through ahead of time can reduce stress and help everyone feel more involved and prepared.

If you're the main family contact, designate someone nearby to care for your elderly family member if you become ill. Home Health Care Resources Corp can also add extra hours during an illness to keep your home sanitized.

Stock up

Gather 1-3 months of medications, and at least 2 weeks' worth of food, over-the-counter remedies, pet supplies, and other essentials. Our caregivers can help with all of your shopping needs, even helping to set up on-line shopping.

Symptoms or exposure?

Call ahead and notify us so we can advise the caregiver. If you or your loved one learn that you might have been exposed to someone diagnosed with COVID-19 or if anyone in your household develops symptoms such as cough, fever or shortness of breath, call your family doctor, nurse helpline or urgent care facility upon the first symptom to maximize your recovery. For a medical emergency such as severe shortness of breath or high fever, call 911.



Helping Seniors Of Brevard



Pandemic or Not: Is Debt Relief Right for You?

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

Are you overwhelmed by debt and falling behind on your payments? There are many financial hardships that are affecting everyone in today's world. Whether you have had a financial hardship due to the pandemic or just due to another personal reason, there are steps which can be taken to help you.

No matter your age or your employment situation, debt can cause stress. Most seniors are on a limited income and can easily build up debt issues in the blink of an eye. The passing of a spouse might also create the loss of an income source. Most seniors think they are "set" and do not have to worry about debt in their retirement years. The reality is this issue is rapidly increasing for the senior population.

Many people try on their own to give it the "old school try" and are very successful in dealing with their debt issues on their own. Rebalancing the budget and reducing your living expenses are just a few options. But for those who are overwhelmed or not able to succeed on their own, talking to an experienced attorney regarding debt relief might be the best option.

What is debt relief? Bankruptcy is only one of the debt relief tools available, and most people want to run the other way when it is mentioned. Here are a few simple facts about bankruptcy.

Bankruptcy can help get rid of most or all of your debts, stop foreclosure of your home, wage garnishment, repossession of a car, and turning off of a utility. However, bankruptcy cannot get rid of home loans, car loans, alimony, child support, and most student loans, just to name a few. Bankruptcy cannot fix every money problem, and it may not be the right choice for everyone, but for some it is the best solution, and gives them peace of mind and reduces their stress.

Rhodes Law, P.A. is dedicated to continuing to assist the residents of Brevard with all available debt relief strategies. Please call 321-610-4542 to schedule a FREE consultation.



Addressing the Spiritual Impact of Covid-19

*Kevin Kilday, PhD, D.PSc
Holistic Health Center*

Being a holistic doctor, I always address the physical, mental, and spiritual nature of people. I have already written about strengthening the immune system to protect against Covid-19 virus, plus I have addressed the increase in mental health distress caused by Covid-19, but now we need to consider our spiritual well-being during this pandemic.

As we try and get used to the new normal during the Covid-19 pandemic, it can be challenging to understand what role our faith and spirituality play.

Generally, before Covid-19 we may have felt the following: a sense of meaning and purpose, loving and being loved, good self-esteem, a sense of our own worth, and occasionally tapping into inner peace and joy through prayer.

Now, Google claims that searches for the word "prayer" have reached an all time high as the numbers of Covid-19 cases continue to rise worldwide. Is this an indication on how people are feeling now? Yes, people are losing hope, are concerned about the health of themselves and loved ones, concerned about possible death, concerned about their jobs, their businesses, financial concerns, the effects of long term isolation, fear of feelings they never felt before, and the list goes on.

The fact is, people are shaken by the persistent uncertainty over how long the Covid-19 pandemic will last and if they will survive. They are turning to prayer. They realize there is a void in their life and they're finally looking in the right place. They're beginning to realize that maybe there is a God and they need Him.

Open the Bible, start reading, you will find God.

Dr. Kevin Kilday, PhD, Director Holistic Health Center, Complementary Alternative Medicine, Specialties: Cancer and Chronic Conditions, 321-549-0711



Helping Seniors Of Brevard

Save the Date! 10-10-20 4th Annual Car Raffle

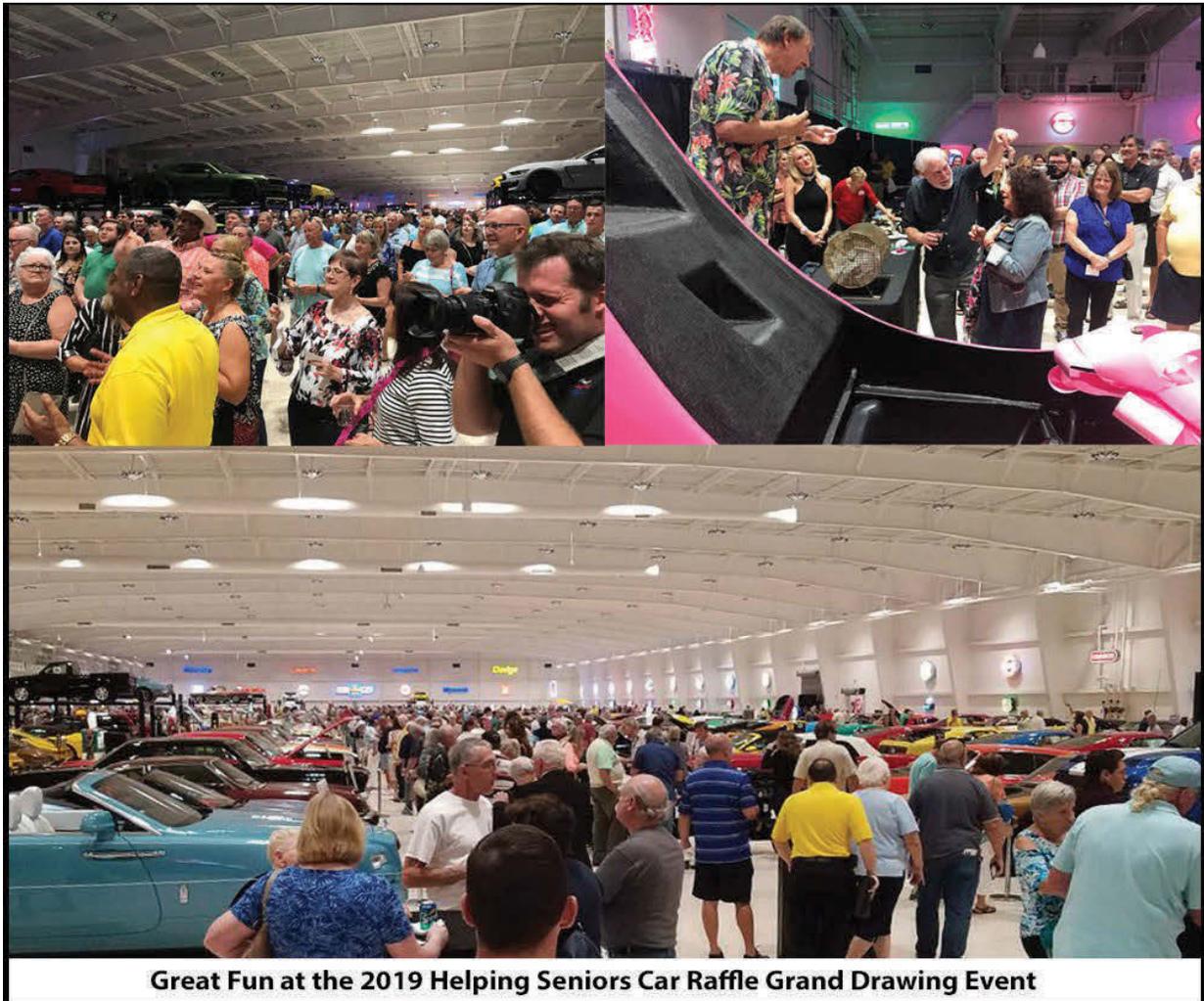
All things are moving full-speed ahead for the Helping Seniors Car Raffle 2020 – with a brand new Grand Drawing date that Helping Seniors president and founder Joe Steckler worked out together with Mark Pieloch, owner of the American Muscle Car Museum!

The new date to mark on your calendar is Saturday, October 10, 2020. We're planning a GREAT evening at the American Muscle Car Museum from 6-9 PM, and your car raffle ticket is an "Admit One" to this unforgettable evening of automotive excitement. It all winds up with the Grand Drawing, when one very lucky person will be choosing his or her new car.

A.J. Hiers of Boniface-Hiers Automotive Group is offering one of four amazing choices: 2020 Chevrolet Camaro, 2020 Mazda Miata Convertible, 2020 Kia Sportage, or 2020 Dodge Challenger.

For those who joined us at the American Muscle Car Museum in previous years, you already know what an extraordinary event this is, and we are so excited for the opportunity to present another amazing evening that is dedicated to Helping Seniors of Brevard.

Get your tickets and make plans to join us! Tickets at HelpingSeniorsCarRaffle.com, by phone at 321-473-7770, or go by any Boniface-Hiers dealership and pick up in person!



Great Fun at the 2019 Helping Seniors Car Raffle Grand Drawing Event



Helping Seniors Of Brevard

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321-677-2577

Hometown News

www.hometownnewsol.com

321-242-1013

Just A Friend Elder Care

justafriendeldercare@gmail.com

321-527-4019

Lee Sheldon, DMD - Solid Bite Dental Implants

www.drleesheldon.com

321-369-9788

Monarch Homes of Brevard, LLC

www.monarchhomesofbrevard.com

321-806-3948

Palm Bay Hearing Aid Center

www.palmbayhearingaids.com

321-369-9900

Reverse Mortgage Funding - Barbara McIntyre

www.reversefunding.com/barbara-mcintyre

321-698-4739

Ruth C. Rhodes, Esq.

www.rhodeslawpa.com

321-610-4542

Senior Scene Magazine

www.seniorscenemag.com

321-777-1114

Seniors Helping Seniors

www.seniorcarebrevard.com

321-722-2999

Senior Travel Club

www.thetravelcenterusa.com/Page/ChrisMorse

818-430-1480

Spotlight Magazine

www.spotlightbrevard.com

321-961-3636

The Eye Institute

www.seebetterbrevard.com

321-722-4443

Total Long-Term Care Consultant Services

info@tlcconsultantservices.com

321-752-0995

VITAS Healthcare

www.vitas.com

321-751-6671

William A. Johnson, P.A.

www.floridaelderlaw.net

321-253-1667

Zon Beachside Assisted Luxury Living

www.ZonBeachside.com

321-777-8840

The Helping Seniors 2020 Car Raffle

- (1) Choose the car you like!
- (2) Get your Car Raffle tickets!
- (3) Get Ready to Win!
- (4) Join us for Grand Drawing!

All funds raised support the work of
Helping Seniors of Brevard.

We are 501(c)(3) Florida Non-Profit
dedicated to improving the lives of
Seniors in our area.

We operate the County's
Senior Information HelpLine
(321) 473-7770

Grand Drawing
6pm-9pm - Saturday - October 10th 2020



HelpingSeniorsofBrevard.org

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Mazda
Miata
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HelpingSeniorsCarRaffle.com
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Tickets also available at all Boniface Hiers Dealerships.

You choose the winning car!
1 ticket for \$25 or 5 tickets for \$100 Donation.



Base models shown. Upgrade at winner's cost/discretion. Need not be present to win. See Official Rules for complete details. Helping Seniors of Brevard is a Florida 501(c)(3) Nonprofit.