



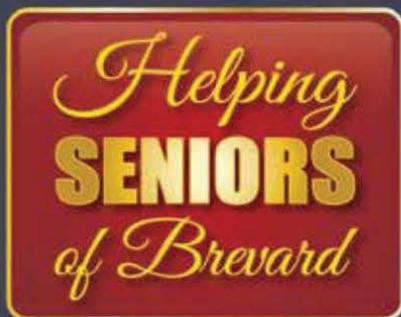
Helping Seniors Of Brevard

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,

After nearly ten years of existence, I would like to tell you why we started this organization. After founding the Brevard Alzheimer's Foundation in 1995, I saw the need for a helpline that would inform, publicize, and help connect seniors to community resources. Although we did this for some time at the Foundation, I saw a gradual move

away from this service that could help not just Alzheimer's clients but all seniors in Brevard.

To continue what was started at the Foundation, we founded Helping Seniors, aligned ourselves with John Frederiksen of Senior Scene Magazine, and began serving seniors throughout Brevard. Most importantly, once we identified a resource to a caller, we followed up to make sure they got the help they needed. At the same time, we began a media program that is continued today, including a monthly newsletter in Senior Scene Magazine, weekly radio show, articles in local publications, and television shows broadcast daily on SCGTV and social media.

We are a small organization yet advocate for many. Our staff includes Education Specialist Kim Bernard, who can be contacted at 321-473-7770; Media Director Kerry Fink; Business Manager Marti Upton; and our new Executive Director, Rick Broderick, a retired financial person, active Deacon in the Catholic Church, and a person completely adamant about serving seniors.

Until recently we were located in the Senior Resource Center at Zon Assisted Living, but with Zon's decision to close the Center we are again "homeless" and seeking space in central Brevard. A good way to welcome our new Director might be with reliable leads on office space.

Finally, I want to thank Curt Smith and his fellow Brevard Commissioners for awarding us a CARES grant that will keep our doors open and serving seniors in need. To all who financially helped us in 2020, the Board of Directors of Helping Seniors extends a grateful THANK YOU.

Joe Steckler
Elder Advocate



Helping Seniors Of Brevard



Notes from the Executive Director

*Rick Broderick, Executive Director
Helping Seniors of Brevard*

My name is Rick Broderick and I am grateful to be joining Helping Seniors of Brevard as Executive Director. I was first made aware of the many challenges facing seniors as my parents and in-laws reached their golden years—from the difficulties in finding reliable support after my father-in-law’s home healthcare aid failed to report a fall (in which, as consequence, my father-in-law’s entire back shattered and remained untreated for four days)—to not knowing social programs available to engage my mother’s vibrant mind as she coped with rebuilding her life as a single woman after my father’s passing.

As I navigated these new waters, I realized how truly important community is in addressing the needs of seniors. I am thrilled to be joining Helping Seniors of Brevard as I see how strong the community is here, built under Joe Steckler’s leadership and grown due to the selfless effort of our staff and volunteers. I am looking forward to seeing how our community will continue to grow throughout 2021 to address the needs of seniors in Brevard.

To briefly introduce myself, I spent just over a decade living in Brevard prior to moving to a small town in Illinois for the past five years due to work. People are lovely in the Midwest, but I am quite content to trade in the minus 30 degree temperatures typical to February/March for our glorious Florida sunshine.

I believe an important part of what makes a community is making sure all voices have a chance to be heard. Please do not be shy in contacting me if you would like to discuss any ideas you would like to introduce in the coming year at Rick@HelpingSeniorsofBrevard.org. I am excited to join Helping Seniors of Brevard as we continue to grow and do what we do best—helping the seniors of Brevard.



Kim's Corner

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

I am always busy at Kim’s Corner from attending meetings to helping my callers. However, this call really touched my heart. A 64 year old lady called in sounding very depressed, and desperate to just have someone to talk to about her situation. She was going to be homeless at some point but did not know when.

She came to me in tears not knowing where to go. I informed her that she called the right place. She appreciated me talking with her for as long as she needed. After all, she had nobody to talk to about her situation.

This is often the case of most of my callers, most grateful and appreciative of me for taking the time to talk. Many times, either the elderly or family caregiver just wants someone that will listen to what they are going through.

Since I have been working for Helping Seniors, I never thought I would hear anything other than a thank you. However, this time I heard the words, thank you for helping me, you are a lifesaver. I thanked her for calling us and made sure she knew that we were here to help.

For all of my callers, there is help out there no matter what resources you are in need of for your situation.

Kim

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



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Helping Seniors Of Brevard



Is Age Preventing You from Enjoying Life?

*Lee Sheldon, DMD, PA
Solid Bite*

Do you want to know what one of the most common phrases I hear? “If I were (name the younger age), I could see doing it. But at my age...”

Is age the barrier? Or is your age the justification?

Restoring teeth correctly or extracting them and putting in implants has a significant cost. Some will want to invest. Some won't. Some will use their age as an excuse. Some decide at whatever age that they finally want the opportunity to smile and to chew well.

Our oldest full arch dental implant patient was 102 when he decided that he'd make the change. He was sick of regluing, sick of choosing the foods that he *could* chew rather than *wanted to* chew.

I talked to him to be sure that he understood the commitment, both financially and otherwise, to do the procedure. Of course, we contacted his physician regarding the medical risk. He's now chewing and smiling as he never has before.

The older you are, the fewer things you can enjoy. Smiling and chewing are the highlights of nearly every older person's day. Rather than looking for the item on the menu that you *can* chew, isn't it better to choose the food that you enjoy? Rather than hide your teeth, isn't it better to show off your beautiful smile?

Of course, restoring your smile correctly in a mouth with significant damage has a significant cost if it's going to be done right. And for many, rather than talk about age, wouldn't it be appropriate to consider what you are thinking about day in and day out? If it's your mouth, maybe the investment will be worth it.



VITAS® Healthcare: Here For You When Life Matters Most

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

One of the biggest challenges for families caring for loved ones near the end of life is when and how to make the decision to change from aggressive treatment to care that focuses on comfort.

Referred to as hospice or palliative care, this medical specialty focuses on the relief of pain and other symptoms of an advanced or critical illness. The difference is that palliative care can begin while treatment of a disease is still taking place. Hospice care begins when treatment has stopped. In both cases, the care plan shifts to improve quality of life.

When selecting a hospice provider, patients and their families have a choice. What makes VITAS unique in Brevard County is that we have been a pioneer in hospice care since our founding in 1978.

For most people, the most comfortable place to be as they near end of life is home. Whether that's a nursing home, assisted living community, or private residence, VITAS brings our care to you. When a patient's severe symptoms can no longer be managed at home, we provide 24/7 compassionate care at the VITAS Inpatient Hospice Center at Rockledge.

Because many are experiencing the death of a loved one for the first time, VITAS offers families emotional support and education. Someone always answers our 24/7 care line—including after hours, weekends, and holidays.

Are you or a family member facing the challenges of an advanced illness? If your situation is getting overwhelming, call VITAS anytime to schedule a free hospice evaluation.

For more information about end-of-life care options, call VITAS Healthcare at 321.339.2893 or visit VITAS.com.



Helping Seniors Of Brevard



The Power of Music for Persons Living with Dementia

Tara Bailey
MPA, CMC, RG, CSA, BCPA, CDP
Total Long-Term Care Consultant Services

As a young girl, I often immersed myself in music to escape the pain and sorrows of past events that were too difficult to speak about. Music helped me to move forth and overcome. While caring for my mother in her last months, I found that playing her favorite music preferences and singing with her enabled her to complete tasks that she was otherwise unwilling to do.

There are many studies showing that music has a profound impact on emotional and behavioral difficulties that caregivers encounter with their loved ones. The benefits of using music can include relieving stress, anxiety, depression and agitation (Music, Neurology, and Neuroscience: Evolution, the Musical Brain, Medical Conditions and Therapies, Ch. 11). Procedural Memories (PM) are generally well-preserved in most instances, and scientists note that they are resistant to decline. Persons living with Parkinson's Disease also benefit from listening to music. The pleasure responses can bring about smiling or moving/dancing even when other forms of communication have ceased.

One video that has forever been etched upon my heart that shows the power of music is shown by a woman and her caregiver recording the song "My Way". This video can be found on the Good News Network:

<https://www.goodnewsnetwork.org/senior-with-dementia-climbs-uk-music-charts-with-frank-sinatra-cover/>. Or consider the former ballerina who had limited communication abilities. Her whole body began to respond when she heard "Swan Lake": <https://www.npr.org/2020/11/10/933387878/struck-with-memory-loss-a-dancer-remembers-swan-lake-but-who-is-she>. While persons living with dementia may struggle to express themselves as they once did, music, can be a powerful way to bridge that gap.



2021 Is Here for a Fresh Start!

Ashleigh Caswell
Regional Sales Director
Hibiscus Court Assisted Living

Finally the tides are beginning to turn for our seniors! Seniors have been able to get their COVID-19 vaccines, and all the seniors I know are ecstatic about it! Unfortunately, the path to vaccines has not been easy for all seniors. Organizations like Helping Seniors have been here to help our seniors navigate the landscape!

Last year the Helping Seniors Annual Car Raffle supported this free resource to Brevard's seniors. This year the cars are just as awesome, and as a community we will be able to support this great organization again!

This year for just a \$25 donation you can get a raffle ticket to win a 2021 brand new car, thanks to A.J. Hiers and his family of dealerships! This year the winner gets to pick out a brand new Camaro, Challenger, Sportage or a Miata!

The date for the drawing is October 9, 2021, at the American Muscle Car Museum. I am hopeful we will be able to safely host ticket holders at the Museum by then. It's truly a breathtaking experience to walk into that showroom! Mark Pieloch and his team are so generous to host us year after year! The collection continues to grow, there are so many stunning cars that you need to see! Raffle tickets are available at helpingseniorscarraffle.com and onsite at local car shows. The Helping Seniors team will gladly help you get your lucky tickets!

The team at **Helping Seniors** routinely improves the lives of Brevard citizens. Thank you for your support! You are able to help by making a donation for tickets or by sharing Helping Seniors social media posts or telling your friends who may like to win a car about it.

Think of what a great story it'll be when your friends see you cruising over the 192 causeway in your bright shiny new Camaro... you can tell them it only took you a few minutes to get Helping Seniors raffle tickets online, you supported your local seniors, and you have a cherry red Camaro prize to show for it!



Helping Seniors Of Brevard

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- A 4-line Business Directory listing each month, for 12 months, in the online edition of the Helping Seniors Newsletter – published atHelpingSeniorsofBrevard.org.
- An online Business Directory listing every day, for 12 months, in the HelpingSeniorsDirectory.com online directory – receiving thousands of visits monthly – and in categories that seniors are actively searching for.
- A good feeling for supporting the work of Helping Seniors of Brevard – the Florida non-profit dedicated to operating the County's Senior Information Helpline.

(Based on annual commitment)

Call Helping Seniors today to get signed up!
321-473-7770
or email us at
Info@HelpingSeniorsofBrevard.org



Helping Seniors Of Brevard



Why Won't This Wound Heal?

*Traci Graf, RN
AVID Home Care*

There are many reasons why a wound won't heal, let's take a look at the most common ones. A wound is considered "non healing" or "chronic" if it has not healed significantly in four weeks or completely in eight weeks. Some wounds can stay around for months and will not heal without medical intervention.

Chronic wounds of all different kinds do have some common denominators like no development of a scab or new tissue within 30 days, numbness around the wound, discharge or foul odor, change in color, or swelling. Non healing wounds are an indicator something else is the underlying cause.

One of the more common causes is infection. Our skin is covered in bacteria, which is considered normal flora for the body, but a tiny break in the skin can be enough for it to cause an infection. The wound will be red, swollen, possibly draining, hot to the touch, there may be red streaks coming from the wound visible on the skin. Antibiotics and/or wound care will aid in healing an infected wound.

Impaired circulation creates problems in getting wounds to heal and patients who suffer from this can experience different symptoms and be challenging to treat. Poor blood flow can also be a cause of chronic edema and a break in the skin can allow clear fluid to leak out of the skin.

Compression stockings or wraps and elevation are the most effective treatments for wounds that are being caused by poor venous blood flow and edema. This means the blood is trapped in the lower legs and unable to return to the heart and lungs. Elevating the legs higher than the torso, even for 30 minutes several times a day can improve chronic edema. Keeping sodium intake to a minimum and eating a high protein diet can also be helpful.

Poor circulation coming from arterial blood flow issues is more complicated and may require emergency surgery if there is a blockage. These patients should be very cautious with compression as the flow of blood carrying oxygen to the tissues is already compromised.

Feet that are always cold, bluish or purple, sometimes swollen, or painful when they are elevated can all be signs of poor arterial flow. A toe or area that appears white or dark purple can signal arterial blockage and needs immediate treatment. Uncontrolled diabetes is one of the most common causes of arterial damage.

Pressure wounds or bed sores can develop quickly when a patient is unable to move properly or just spends lots of time in one position. Patients may be unaware of the development of these wounds, especially if they lack sensation from a spinal cord injury. Good skin care and regular assessments of areas prone to breakdown are important. Maintaining as much mobility as possible and changing positions frequently will help prevent them from starting.

Talk to your doctor if you have any wounds that do not heal within 30 days so you can explore the reasons why together.

Want to Help Helping Seniors?

Donate



Helping Seniors of Brevard Inc. is a registered 501(c)(3) charitable organization. Your support helps us connect thousands of vulnerable seniors to the help they need to get what we all deserve: quality of life and peace of mind.

You may donate online safely and securely at www.HelpingSeniorsofBrevard.org or mail your check made payable to HSOBC to P.O. Box 372936, Satellite Beach, FL 32937.

You can also help support **Helping Seniors of Brevard** every time you shop at www.smile.Amazon.com.

Thank you for your gift!



The SECURE Act: What Does it Mean for You?

*August H. Velten, CLU
August Velten & Associates, Inc.*

The SECURE Act was passed at the end of 2019. It can be confusing to wade through the legislation, so now more than ever working with a financial professional is key to determining your financial strategy going forward. Here is an overview of what to expect.

Explaining the SECURE Act -
“SECURE” stands for “Setting Every Community Up for Retirement.” It provides incentives to help people save more for retirement over a longer period of time.

Changes to Retirement Accounts -
The most sweeping changes brought about by the SECURE Act affected retirement accounts. These changes included changing the age for taking Required Minimum Distributions (RMDs), which may allow for some individuals to continue saving for retirement over a longer period of time.

Limits on Stretch IRAs -
The legislation “modifies” the Required Minimum Distribution rules for defined contribution plans and Individual Retirement Account (IRA) balances upon the death of the account owner. Under the new rules, distributions to non-spouse beneficiaries are generally required to be distributed by the end of the 10th calendar year following the year of the account owner’s death.

The new rule does not require the non-spouse beneficiary to take withdrawals during the 10-year period. But all the money must be withdrawn by the end of the 10th calendar year following the inheritance. A surviving spouse of the IRA owner, disabled or chronically ill individuals, individuals who are not more than 10 years younger than the IRA owner, and children of the IRA owner who have not reached the age of majority may have other minimum distribution requirements.

Before the rule change, a 50-year-old child could “stretch” the money over their expected lifetime, or roughly, 30 more years.

IRA Contributions and Distributions -
Another major change is the removal of the age limit for traditional IRA contributions. Before the SECURE Act, you were required to stop making contributions at age 70½. Now, you can continue to make contributions as long as you meet the earned-income requirement. Also, you are mandated to begin taking required minimum distributions (RMDs) from a traditional IRA at age 72, an increase from the prior age of 70½.

The SECURE Act’s rule change for RMDs only affects Americans turning 70½ in 2020 and beyond. For these taxpayers, RMDs will become mandatory at age 72. If you meet this criterion, your first RMD won’t be necessary until April 1 after your 72nd birthday.

Conduit Trusts -
Before the SECURE Act, a Conduit Trust could safeguard the life of an inherited IRA. Instead of making an individual the beneficiary of the IRA, the trust would become the beneficiary. If you were concerned about how your heirs might spend their inheritance, a conduit trust was one approach to help manage distributions. Under the SECURE Act, if the beneficiary of a conduit trust does not qualify as an eligible designated beneficiary (EDB), then the entire plan balance is required to be distributed by the 10th anniversary of the plan holder’s death.

Annuities -
It’s now easier for your employer sponsored retirement plans to have annuities added to their investment portfolio. Though annuities may provide retirees with guaranteed lifetime income, they are often the incorrect vehicle for investors just starting out or far from retirement age.

Conclusions -
The SECURE Act changed the landscape of retirement savings and may necessitate changes to your financial strategy. Let’s work together to make sure that you are taking full advantage of the new rules. As always, you are welcome to reach out with any questions.



Helping Seniors Of Brevard



Supplements Proven to Reduce COVID Severity

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

This past year I have written about how coronavirus has affected us physically, mentally, socially, and spiritually. Since COVID started, there have been many studies showing the positive effect of supplements on the virus.

Research has shown that taking certain supplements helps your immune system defend against invading viruses, toxins, and bacteria. Multivitamins, vitamin C, zinc, and D3 boost the immune system and reduce the risk of COVID.

Besides eating a healthy diet, start with a **multivitamin**. We all need a multivitamin due to lack of major nutrients in our food supply. Studies have shown that multivitamins have antioxidant properties and reduce the risk of respiratory infections like the coronavirus.

Vitamin C helps white blood cells which help fight infections. Vitamin C can prevent and/or treat respiratory and systemic infections and reduce the severity and duration of viruses.

Zinc is an antioxidant and has anti-inflammatory and anti-viral actions. Zinc can reduce the severity and duration of viruses. It has also been shown in a laboratory study to inhibit the replication of coronaviruses in cells.

Vitamin D3 helps prevent the production of excessive inflammatory cytokines and amplifies the pathogen-fighting abilities of important white blood cells that provide your immune response. Vitamin D3 also helps stimulate peptides in your respiratory tract and helps protect your lungs against infection.

If you are taking any prescription or over the counter medicine, always do a supplement and drug interaction check. For specific dosages, interaction check, to purchase supplements or do a general vitamin deficiency test, call me at 321-549-0711. **Dr. Kevin Kilday, PhD, Holistic Health Center, Specialties: Natural Cancer Solutions, Natural Pain Management, Chronic Health Conditions. Visit www.holistichealthcenter.us**



Don't Leave Your Estate Planning to Luck

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

Leprechauns, four-leaf clovers, and Irish blessings might bring you good luck, but will not help your estate plan. Estate planning should not be neglected, as it is essential for your legacy. If you have dependents or assets, or simply want to be in control of who cares for you, your health, and other matters if you become unable to do so, you need to set up the proper documents.

Estate planning is preparing for the transfer of a person's assets after death. It also includes the planning for what happens to a person's estate, their dependents, and their personal care, if they become legally incapacitated.

Careful planning now can help protect your assets, beneficiaries, and minor children. Estate planning allows you to appoint someone you trust to help you with important personal and financial matters. It can also be instrumental in avoiding the time, costs, and emotional strains of probate and guardianship. Additionally, estate planning directs family and physicians on how to make healthcare choices in accordance with your wishes.

Another thing to consider is the validity of your existing estate plan. It is recommended that you have your estate plan reviewed every few years and have it revised following life changes such as moving to a new state, changes in your relationship status, having children, changes in assets, and changes in the law.

Overall, estate planning is about protecting what's important when you can no longer do it. Because estate planning can be a complex and emotional process, it is typically recommended that you seek the legal advice of an experienced attorney who can guide you through the process.

Call (321) 610-4542 to schedule a free estate planning consultation, and get the peace of mind of knowing you have the legal documents you need to protect yourself and provide for your loved ones without leaving it up to luck.



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CSI Caregiver Services, Inc.

www.csicaregiver.com

321-722-0009

Ebony News Today

www.ebonynewstoday.com

321-220-4216

Enhanced Property Investments

www.enhancedpropertyinvestments.com

321-351-3222

Eye Clinic and Laser Institute

www.youreyeclinic.com

321-453-3937

Hibiscus Court Assisted Living and Memory Care

slm.net/Senior-living/fl/Melbourne/hibiscus-court/

321-345-9830

Holistic Health Center

www.holistichealthcenter.us

321-549-0711

Home Health Care Resources Corp.

www.homehealthcrc.com

321-677-2577

Hometown News

www.hometownnewsol.com

321-242-1013

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

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



2021 FOUNDATION CRUISE HELPING SENIORS OF BREVARD

Oct 17th - Oct 24th 2021 - 7-Night Cruise Round Trip Port Canaveral

NEW DATES FOR A SAFER CRUISE



Sail with friends and family from Brevard County! Special Exclusive Helping Seniors Programs on board plus Special Musical Guest Lorri "I'd Like to Teach the World to Sing" Hafer, Jazz/Big Band Singer, who has toured the world with the Glenn Miller Orchestra, The Tommy Dorsey Orchestra and Les Brown's Band of Renown.

BACK TO SEA SPECIAL:

Limited Time Offer

Book an Inside Cabin & receive FREE Upgrade to BALCONY CABIN!



SPECIAL 7 NIGHT CRUISE TO HELP OUR SENIORS

Interior Deluxe Stateroom	\$ 790.00 per person
Ocean View Stateroom from	\$ 890.00 per person
Ocean View Balcony Stateroom from	\$ 930.00 per person
Junior Suite from	\$1320.00 per person
Quad & Triple Cabins Available	CALL FOR PRICING

Original Birth Certificate & Photo ID Required -or- Passport

Price Includes...

- Cabin * All Port Charges * All Taxes * Travel Insurance
- * Gratuities * Admin Fee * Fundraising Donation – Helping Seniors of Brevard * Special Seminars
- * Private Cocktail Party * World Class Casino * Comedy Shows * All Meals * All Entertainment
- * Work-Out Facilities * World Class Spa * Great Dancing * Live Bands

Price does not include...

- Wine, soda, specialty coffee, bottled water or liquor drinks •Alternative Restaurants •Parking •Excursions

Itinerary...

- Sunday Oct 17th Leave Port Canaveral at 6:00PM • Monday Oct 18th Ocean Cay Private Island
- Tuesday Oct 19th Ocean Cay Private Island • Wednesday Oct 20th Fun Day at Sea
- Thursday Oct 21st Cozumel Mexico • Friday Oct 22nd Costa Maya Mexico
- Saturday Oct 23rd Fun Day at Sea • Sunday Oct 24th Arrive Port Canaveral

EARLY BOOKING INCENTIVE - Book inside & receive free upgrade to Balcony

Payment Information

Initial deposit \$400.00 per couple
 Final payment July 15, 2021
 Cancellation: \$35.00 Admin fee
 After 07/15/21 You will get Future Cruise Credit



Contact: Helping Seniors of Brevard Travel Club Office 321-978-5211
 or Chris Morse 818-430-1480 Cell
Cruising the Sea of Excellence

Helping Seniors of Brevard is a Florida 501(c)(3) Nonprofit. Helping Seniors of Brevard - Senior Resource Center - 1894 S Patrick Dr - Indian Harbour Beach FL 32937. The Helping Seniors Travel Club is operated by Senior Travel division of The Travel Center - CST # 2000881-10 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.