



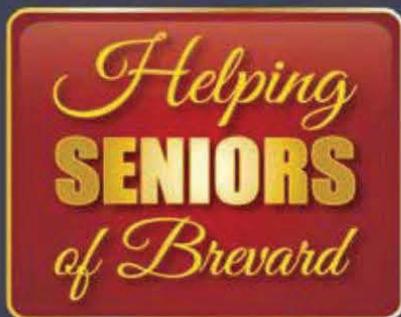
# Helping Seniors Of Brevard

[www.HelpingSeniorsofBrevard.org](http://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](http://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,

In my last message I addressed some very important issues that occur all too frequently in assisted and nursing home care. The causes of many care issues can be attributed to the lack of attention by both nursing staff and family members.

Once a loved one is placed in care outside the home, we expect that they will receive the same or an even better level of care; sadly, this is seldom the case. We think the money we pay will ensure the patient receives the attention they need, but so often what we expect to happen does not.

Patients who have family or friends visit stand a better chance of receiving the daily care and attention needed to treat bedsores, wounds, and other issues associated with long term bed care. After you place a loved one in assisted living or nursing home care, visit them during meal time to ensure they like the food, that meals are hot, and that the food quality is good. Make sure patient calls are answered in a reasonable period of time. If you are not satisfied, then take action to ensure responsible authorities are contacted. Advocate for the person placed.

To the many who can not afford outside care, the issues become more problematic. Most often, the family caregiver becomes overwhelmed unless they receive some form of respite from either family/friends, a government funded resource, or combination thereof. Agencies such as Helping Seniors or Aging Matters can help you locate help.

We are close to October 9<sup>th</sup>, the day of the car raffle drawing. If you have not yet made a donation for your tickets, I ask that you do so. Your support of the raffle enables us to provide the services we do to those in Brevard County. Tickets are \$25 each or 5 for a donation of \$100. Call 321-473-7770 or go to [Helpingseniorscarraffle.com](http://Helpingseniorscarraffle.com). We will appreciate your support. Thank you.

Joe Steckler  
Elder Advocate

# Get Your Helping Seniors Car Raffle Tickets Here:



The 2021 Helping Seniors Car Raffle

1 ticket \$25 or 5 tickets for \$100 donation

Get Your Helping Seniors Car Raffle Tickets at any of these great locations!

Which car will you pick when you win?



Tickets/Info?

Call Helping Seniors at (321) 473-7770

SKILLED & EXPERIENCED  
IMPLANT DENTISTRY &  
PERIODONTICS

Our doctors use the latest technology to provide comfortable, efficient & quality care.



Dr. Lee N. Sheldon  
Dr. Matt Sheldon  
Dr. Michel Furtado  
(321) 802-2810



**WILLIAM A. JOHNSON, P.A.**  
ATTORNEY AT LAW  
ELDER LAW, MEDICAID & ESTATE PLANNING



Call (321) 345-9830 | HibiscusCourtMelbourne.com

**Seniors Helping Seniors**  
Home Care for Seniors by Seniors  
Our Services Include:  
Companionship  
Transportation  
Meal Preparation  
Light Housekeeping  
Hand-Delivered Money Do Lists  
Overnight Stays  
Memory Care Support  
Family Caregiver Relief  
and More!

Call (321) 722-2999 | SeniorCareBrevard.com

**MediFirst**  
490 Center Lake Dr NE - Ste 150  
Palm Bay Florida

**Next Chapter Real Estate**  
474 N Harbor City Blvd - Melbourne FL 32935  
NextChapterFlorida.com

**The Awesome 2021 Chevrolet Camaro**  
1 of 4 awesome cars to choose from in the Helping Seniors 2021 Car Raffle!

1 of 4 awesome cars to choose from in the Helping Seniors 2021 Car Raffle!

**The Amazing 2021 Kia Sportage**  
1 of 4 awesome cars to choose from in the Helping Seniors 2021 Car Raffle!

**The Amazing 2021 Mazda Miata Convertible**  
1 of 4 awesome cars to choose from in the Helping Seniors 2021 Car Raffle!

The Helping Seniors 2021 Car Raffle. You Choose Your Winning Car.

Helping Seniors Car Raffle Grand Drawing - Saturday October 9th 2021  
Grand Drawing will be at the American Muscle Car Museum.



# BIG FUN ahead - and You Are Invited!



6pm-9pm - Saturday - October 9<sup>th</sup> 2021

## The Helping Seniors Car Raffle Grand Drawing

Your 2021 Helping Seniors Car Raffle ticket is "Admit One" for this amazing experience at the American Muscle Car Museum!

1pm-4pm - Sunday - September 12<sup>th</sup> 2021

## The Helping Seniors Sunday at the Museum

Bring your 2020 or 2021 Helping Seniors Car Raffle Ticket and enjoy a special Sunday Afternoon exploring at the American Muscle Car Museum with our compliments!



## Plus More Fun Ahead with

### Automotive August at Boniface Hiers Dealerships



11am-1pm  
Sat Aug 7th



**Mazda Miata Celebration - Sat - Aug 7<sup>th</sup> - 11am-1pm**  
Boniface Hiers Mazda - 625 E Nasa Blvd - Melbourne, FL

Celebrate the 2021 Mazda Miata Convertible  
BBQ Lunch/Chips/Soda on us! Check out Miata Row!



11am-1pm  
Sat Aug 14th



**Kia Celebration - Sat - Aug 14<sup>th</sup> - 11am-1pm**  
Boniface Hiers Kia - 3890 W New Haven Ave - Melbourne, FL

Celebrate the 2021 Kia Lineup  
BBQ Lunch/Chips/Soda on us! Check out the Kia Sportage!



11am-1pm  
Sat Aug 21st



**Dodge Challenger Celebration - Sat - Aug 21<sup>st</sup> - 11am-1pm**  
Boniface Hiers Dodge - 2555 West King St - Cocoa, FL

Celebrate the 2021 Dodge Challenger  
BBQ Lunch/Chips/Soda on us! Check out Dodge Row!



11am-1pm  
Sat Aug 28th



**Chevrolet Camaro Celebration - Sat - Aug 28<sup>th</sup> - 11am-1pm**  
Boniface Hiers Chevrolet - 800 S Harbor City Blvd - Melbourne, FL

Celebrate the 2021 Chevrolet Camaro  
BBQ Lunch/Chips/Soda on us! Check out Camaro Row!

Please note: BBQ Lunch/Chips/Soda available on first-come/first-serve basis. Supplies are limited. Thank you and we will see you there!

Helping Seniors Car Raffle Grand Drawing - Saturday October 9<sup>th</sup> 2021  
Grand Drawing will be at the American Muscle Car Museum.





## The “Have To’s” and the “Want To’s”

*Lee Sheldon, DMD  
Solid Bite*

When you hear a treatment plan from a dentist, there are several steps involved in such a plan. Sometimes, with many steps and a lack of understanding about each step, it’s easy to get lost or overwhelmed by the treatment presentation.

My job as a consulting periodontist is not to sell dentistry. Of course, to be crass, people come to see us to “buy something.” And therefore there is the idea that I’m selling something, correct?

Have you ever met a person that was good at selling? Have you ever met someone who was bad at selling? What was the fundamental difference? Was it that he or she was nicer? Nope. Was it that the person had specialized knowledge? Possibly. Was it that the salesperson cared about you and what you wanted? Bingo!

When a treatment plan is presented to you, it can be presented as an entire block of treatment. Or it can be presented in a list of priorities. I call it the “have to” and “want to.” The “have to’s” are the active infections, tooth decay, and periodontal disease. The “want to’s” are the decorating and filling in the gaps of missing teeth.

The “have to’s” need to be done. The “want to’s” also have levels of priority. And often, they don’t all have to be done now. There are often some holding actions that we can take until you’re ready to take the next step.

But it comes right down to who that person is on the other side of the chair. When you’ve found the right person, you’ll know it. You’ll know it from the smile. You’ll know it from that person’s ability to listen. And you’ll know it from that doctor’s concern about you.



## Twiddle Muffs and Fidget Blankets Help VITAS Patients

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

Anyone who has ever witnessed the agitated and nervous behavior of a patient with dementia or Alzheimer’s, or seen nursing home residents seemingly staring into space for hours on end:

Meet twiddle muffs—and meet 65-year-old Wanda, a VITAS Healthcare volunteer who makes them.

The twiddle muff is a glove-like yarn sleeve for the hands, featuring knots and bunches of yarn that encourage patients to keep their hands and minds occupied by “twiddling away” with the sensory features.



“The first day I encountered them... I took them straight to my team, telling them how phenomenal they would be for all of our memory care patients,” says the VITAS business manager who discovered them while visiting a local church’s knitting-crocheting group.

### ‘So Many People You Can Help...’

Wanda, who learned to crochet at age 12 from her grandmother, is thrilled that her creative pastime brings joy to others.

“I really wanted to make the twiddle muffs keep patients and nursing home residents busy and maybe make them a little happier,” Wanda says. “There are so many places and so many people you can help.”

Similar creativity is at work at the Veterans Affairs Medical Center where VITAS donated 10 volunteer-sewn “fidget blankets” for veteran patients.

The quilts feature interactive elements—zippers, beads, buttons, pockets, neckties, watches, and shoestrings—to encourage attention and manipulation.

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



# Helping Seniors Of Brevard

## SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS

### APPLIANCE REPAIR

#### Appliance Repair Pros

Serving Our Space Coast Since 2007  
Senior or Military Discounts  
321-499-4956 ask for Stephanie  
100 day warranty on all repairs

### ATTORNEY

#### Ruth Rhodes, Esq.

#### Rhodes Law, P.A.

1751 Sarno Rd Ste. 2  
Melbourne, FL 32935  
www.rhodeslawpa.com  
321-610-4542

#### The Law Office of

#### Amy B. Van Fossen, P.A.

1696 W. Hibiscus Blvd., Ste A  
Melbourne, FL 32901  
www.AmyBVanFossen.com  
321-426-1848; (fax) 321-345-5417

#### William Johnson, P.A.

140 Interlachen Dr., Suite B  
Melbourne, FL 32940  
www.floridaelderlaw.net  
321-253-1667

### AUDIOLOGY SERVICES

#### Palm Bay Hearing Aid Center

490 Centre Lake Dr NE Ste 150  
Palm Bay, FL 32907  
www.palmbayhearingaids.com  
321-369-9900

### CARE MANAGEMENT / ADVOCACY

#### Total Long-Term Care Consultant Services

6767 N. Wickham Rd. Suite 401  
Melbourne, FL 32940  
info@tlcconsultantservices.com  
321-752-0995

### DENTIST

#### Lee Sheldon, DMD, PA

2223 Sarno Road  
Melbourne, FL 32935  
www.drleesheldon.com  
321-802-2810

### DRYER VENT CLEANING

#### Dryer Vent Cleaning Pros

Your Dryer Fire Prevention Specialist  
Serving Brevard County Since 2007  
321-499-4956 ask for Stephanie  
Ask About Special Senior Pricing

### FINANCIAL PLANNERS

#### August Velten & Associates

2955 Pineda Plaza #104, Melbourne, FL 32940  
www.augusthvelten.com  
321-622-7272

#### Financial Cornerstone Group

Retirements • Investments • Insurance  
Rockledge and Palm Bay Locations  
www.yourfcg.com  
321-735-4994

### HEALTH

#### Concierge Medical Equipment Services

Shawn Parker, MS, President /CEO  
1367 B. Cypress Ave., Melbourne, FL 32935  
321-956-4000

#### Holistic Health Center

Dr. Kevin Kilday  
Palm Bay, Melbourne, Merritt Island, and Viera  
www.holistichealthcenter.us  
321-549-0711

#### Simple Health Advisors, LLC

jpough@simplehealthadvisors.com  
www.simplehealthadvisors.com  
321-345-7738



# Helping Seniors Of Brevard

## SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS

### HOME BUILDERS

#### Monarch Homes of Brevard

Model address 1728 Tullagee Ave.  
Melbourne, FL 32940  
www.monarchhomesofbrevard.com  
321-806-3948

### HOME REPAIR

#### Hansen's Handyman Services

Quality Home Repairs  
321-302-9441

### HOSPICE

#### VITAS Healthcare

4450 W Eau Gallie Blvd, Ste 250, Melbourne  
www.vitas.com  
321-751-6671

### IN HOME CARE

#### Avid Home Care, LLC (non-medical)

2425 N. Courtenay Pkwy Ste 10  
www.avidhomecareservices.com  
traci@avidhomecareservices.com  
321-392-3400

#### Home Health Care Resources Corp.

Serving All of Brevard County  
www.homehealthcrc.com  
321-677-2577

#### Seniors Helping Seniors

1103 W Hibiscus Blvd, Ste 400  
www.seniorcarebrevard.com  
321-722-2999

### INSURANCE & FINANCIAL SERVICES

#### Allstate: Niki Jones Agency

www.allstate/nikijones  
660 E. Eau Gallie Blvd, Suite 104  
Indian Harbour Beach, FL 32937  
321-773-3394

### INSURANCE & FINANCIAL SERVICES

#### Care Plus Health Plans / HUMANA

www.humana.com  
321-751-7645

#### Great Florida Insurance

palmbay1.greatflorida.com  
Rey.Campbell@greatflorida.com  
321-241-4881

#### Medicare Made Easy~Jill Whittamore

Helping you find the best plan for your needs  
Make the switch to a 5 Star Plan today!  
321-458-3702 • jillwhittamore@yahoo.com

#### Medi-Health Insurance

Medicare/Medicaid/Medical  
Debbie Fischer  
321-258-1213

#### UnitedHealthcare

339 Jack Drive, Cocoa Beach  
Darene Geddes, Licensed Insurance Agent  
www.myuhcagent.com  
321-431-9276

### LABORATORY / DIAGNOSTICS

#### Paradise Mobile Labs, LLC

"We Come to You"  
www.paradisemobilelabs.com  
321-522- 7466  
Fax 321-989-0226

### MOBILITY SCOOTERS

#### Dynamite Travel Scooters

PO Box 360064, Melbourne, FL 32936  
https://www.dtscooters.com  
1-800-697-6765 Ext. 3

### MORTGAGE

#### Reverse Mortgage Funding

977 Long Meadow Road, Melbourne  
www.reversefunding.com/Barbara-Mcintyre  
321-698-4739



# Helping Seniors Of Brevard

## SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS

### MOVING

#### **A Mother's Touch Movers**

www.motouchmovers.com  
321-253-6040

### OPTICAL

#### **Eye Clinic and Laser Institute**

Offices in Merritt Island, Melbourne, Port St.  
John and Suntree  
www.youreyeclinic.com  
321-453-3937

### PEST & TERMITE CONTROL

#### **Beachside Termite and Pest Control**

Serving all of Brevard County  
www.getbeachside.com  
321-750-4100

### PHYSICAL THERAPY

#### **Fyzical Balance and Therapy Centers**

150 5th Ave., Ste C, Indialantic  
321-372-3090  
Rock Steady Boxing for Parkinson's Disease  
(Balance and Fall Prevention)

### PRINTING

#### **Allegra Design, Print, Mail**

2040 Murrell Road, Rockledge  
www.allegrarockledge.com  
321-242-1006

### REAL ESTATE

#### **Barbara Wall, Broker Associate**

Berkshire Hathaway Home Services FL Realty  
2000 Highway A1A, Indian Harbour Beach  
barbara@barbarawall.com  
321-749-2444

### REAL ESTATE

#### **Debbie Beard, Broker, SRES**

Next Chapter Real Estate  
Specializing in 55+ Buyers and Sellers  
474 N. Harbor City Blvd., Melbourne  
FREE CONSULTATION CALL 321-298-5562  
NextChapterFlorida@gmail.com

#### **Enhanced Property Investments**

P.O. Box 236724, Cocoa Beach  
www.enhancedpropertyinvestments.com  
321-351-3222

#### **Veterans Realty of Brevard**

1675 N. Atlantic Ave., Cocoa Beach, FL 32931  
321-868-1833 [www.veteransrealtyofbrevard.com](http://www.veteransrealtyofbrevard.com)

### SENIOR LIVING / MEMORY CARE

#### **Addington Place of Titusville – Assisted Living and Memory Care**

497 N Washington Ave, Titusville, FL 32796  
www.AddingtonPlaceofTitusville.com  
321-383-2112

#### **Brookview Manor Assisted Living Facility**

882 Brookview Lane, Rockledge, FL 32955  
www.brookviewmanoralf.com  
321-987-9699

#### **Hibiscus Court Assisted Living and Memory Care Community**

540 E. Hibiscus Blvd, Melbourne, FL 32901  
www.slm.net  
321-345-9830

#### **Zon Beachside**

1894 S. Patrick Drive  
Indian Harbour Beach, FL 32937  
www.zonbeachside.com  
321-777-8840

### TRAVEL

#### **Helping Seniors of Brevard Travel Club**

Merritt Island, FL 32952  
travelcenterusa@gmail.com  
(321) 978-5211 • Chris & Betty  
We create "trips of a lifetime" for seniors



# Helping Seniors Of Brevard

## SENIOR SERVICES DIRECTORY

TRUSTED BUSINESSES SERVING BREVARD SENIORS



\$1 per day = 1 year in the



SENIOR SERVICES DIRECTORY

\$1 won't even buy you a good cup of coffee these days ...  
BUT  
your \$1 can go to work for you today making you many more \$\$\$ in the  
**Space Coast Senior Services Directory**

### What does your \$1 per day get you?

- A 5-line Business Directory listing each month, for 12 months, in the print edition of the Senior Scene Magazine – up to 14,000 copies published and distributed, free-of-charge, at over 500 locations throughout Brevard County.
- A 5-line Business Directory listing each month, for 12 months, in the online edition of the Senior Scene Magazine – published atSeniorSceneMag.com.
- A 5-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



## Scamming the Elderly Avoid Being a Victim Part II

*Traci Graf, RN  
AVID Home Care*

This subject has so much important information to share that I needed to extend it into a second article. The amount of scams against senior citizens in 2021 is the highest it has ever been. The internet has made it so much easier for people to cheat, lie, and steal from innocent people.

There are scams out there for everything from funeral arrangements, reverse mortgages, prescription medications, sweepstakes, to something called “the grandparent scam”. These not only cause massive amounts of financial damage to senior citizens every year but they can also be intensely emotionally painful for the victims.

In my opinion one of the worst common scams out there involves funeral arrangements. There are several ways this occurs; people can receive calls about pre-arrangement of funeral plans offering to help take this burden off the family. There are times when a funeral director who is unethical may insist on an expensive casket for a cremation when a cardboard box is what is typically used.

All of my own grandparents had pre-purchased burial plots; I cannot even imagine finding out they were scammed while dealing with the loss at the same time. Scammers will peruse obituaries and attend funerals, they will prey on newly widowed people and at times contact them to say there were unpaid debts left over from the deceased.

Another way many seniors become victims is a very easy and devious method called “The Grandparent Scam”, which plays on their hearts. This is where a person will call a senior on the phone. When they answer, the person will say something like, “Hi, Grandmom, do you know who this is?” When the unsuspecting grandparent says the name of the grandchild they sound most like, the scammer is in, faking the identity of a grandchild.

They will then proceed to describe some situation they got in that requires money to get them out. They may say they need help with overdue rent or car repairs and ask the grandparent to send the money, emphasizing, “please don’t tell my parents I asked you, they would kill me.”

These types may not come to huge amounts of money, but the fact that scammers can pull this off with little research and no cost to them make it more common than people think.

Besides doing everything you can to prevent becoming involved in any of these scenarios, what can seniors do if somehow they have been scammed? There are several options: in spring 2020, the U.S. Justice Department started the National Elder Fraud Hotline 1-833-FRAUD-11. Locally we have the Brevard County Sheriff Economic Crimes Division, which is responsible for investigating schemes that defraud or exploit the elderly. They can be reached directly at 321-633-8140.

It is a known fact that many of these crimes are not reported because people are embarrassed to admit to their family they became a victim. Please don’t let that prevent you from reporting it. Pick up the phone and call one of the provided numbers. And remember, don’t give out any information on the phone or internet.

---

Donate



**Helping Seniors of Brevard** is a registered 501(c)(3) charitable organization. Your support helps us connect vulnerable seniors to the help they need. You may donate online safely and securely at [www.HelpingSeniorsofBrevard.org](http://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](http://www.smile.Amazon.com). Thank you!



## The Modern History in Hearing Aids

*John Roberts, BC-HAS  
(Board certified Hearing Aid Specialist)  
Palm Bay Hearing Aid Center*



## Beat the Heat

*Riki Montgomery, Office Manager  
Seniors Helping Seniors*

Before the 1970's, hearing aids were divided into two choices.

A "body aid" was a powerful hearing aid that hung around the neck. It had tubes leading to the ears that emerged from a box about the size of a deck of cards. It used batteries about the same size as AA, had a volume control, and some adjustments could be made with a screwdriver.

The other was a behind the ear hearing aid, usually fit to one ear. This hearing aid was operated by a pill type battery.



By the 1980's, the benefits of amplifying both ears was finally being realized. We do have two ears for a reason. During this decade, a variety of different sizes became available.

It was not until the mid 1990's that computer programmable hearing aids were introduced. By the late 1990's, the first generation of DSP (digital signal processors) were produced. This began the consolidation of hearing aid manufacturers.

For the next decade the industry decreased from over 100 manufacturers to what we now call "The big six", which to this day provide over 90% of hearing aids to consumers.

As of 2021, hearing aids are on the 5<sup>th</sup> generation which come with features like AI (artificial intelligence). These devices are "cloud based" and have wireless processing that connect to phones and computers. They even have GPS features for locating, remote programming, and translation capabilities.

It is August in Florida and it is HOT! Dehydration can become a problem. Did you know that seniors are at higher risk for dehydration than younger people? As we age, we lose water in our bodies, so we have less water to begin with. Dehydration can be subtle, especially in the elderly, but it can cause big problems. Severe dehydration can lead to confusion, urinary tract infections, weakness, and pneumonia among other conditions.

Some of the symptoms of dehydration in the elderly are muscle weakness, lethargy, headaches, dizziness, low blood pressure, rapid heart rate, and fatigue. In most mild cases, drinking water or even tea can help perk you up after about 5-10 minutes. More moderate cases require IV fluids and a visit to the emergency room. Severe cases may require a longer hospitalization.

We have all heard that old saying "an ounce of prevention is worth a pound of cure". In the case of dehydration, prevention is a whole lot easier than a trip to the hospital. Drinking water and electrolytes (Gatorade and other sports drinks) can take up to 36 hours to fully rehydrate. Some suggestions for preventing dehydration in the elderly are drinking fluids throughout the day instead of large amounts all at once, eating foods high in water (watermelon, cantaloupe, cucumbers, celery, peaches, strawberries, etc...), avoiding caffeine, sugary drinks and alcohol, and eating a healthy diet.

One of the many things our caregivers do is encourage hydration and monitor for adequate intake. Call Seniors Helping Seniors **321-722-2999**



# Helping Seniors Of Brevard



## New Laws for 2021

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

The Florida Legislature passed and the Governor signed some new laws affecting seniors. While a good chunk of the legislative session dealt with COVID-19 and gaming related issues, seniors did get some attention. Here is what is new for 2021.

### Elder-focused Dispute Resolution

#### Process:

If you are over age 60 and involved in a legal action that affects your safety or autonomy, then you may be eligible to engage in an alternative dispute resolution process with an elder care coordinator starting in 2021.

### Protection of Elderly Persons and Disabled Adults:

Starting in 2021, it is now a crime to isolate an elderly or disabled person without cause. It can also be a crime to seek appointment as an agent for the purpose of exploiting an elderly or disabled person (power of attorney). It is also a crime for an agent, without a court order or written consent, to transfer assets that result in changing an elderly or disabled person's estate plan.

Persons convicted of abuse, neglect, exploitation or manslaughter may not serve as a personal representative or a trustee of the victim's estate or trust. Furthermore, persons convicted of abuse, neglect, exploitation or manslaughter may not inherit from the victim's estate or trust. Absent a conviction, the Court may still disinherit persons found to have abused, neglected, exploited or caused manslaughter.

### Civil Liability for Damages Relating to COVID-19:

Grants immunity for businesses, individuals, government organizations, and the like for damages related to COVID-19. The law also provides a procedure for claims to be made.



## Taking Control of Your Medical Costs

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

Escalating medical costs and navigating the complex healthcare system can be daunting. So how can you improve the odds of saving your hard-earned money? Here are some tips:

Your physician orders an MRI at a facility in your insurance plan 'network'. As of January 1, 2021, medical service providers are required to be transparent on costs. Your insurance company negotiates different rates at covered facilities in the same community. **Choosing a different facility can result in big savings on your co-pay.**

- View local costs for medical procedures: <https://pricing.floridahealthfinder.gov/#/>
- <https://www.cms.gov/hospital-price-transparency>

Consent forms for treatment at ER visits or hospital admission. These forms may also include your acceptance of payment responsibility beyond insurance in-network providers. On July 1, 2021, an interim final ruling restricts excessive out of pocket medical bills and surprise billing to consumers called the No Surprises Act.

- <https://www.cms.gov/newsroom/press-releases/hhs-announces-rule-protect-consumers-surprise-medical-bills>.
- Review your medical bills. An 'upcharge' billing code for procedures that did not occur can cost you thousands of dollars!

Prescription costs can be prohibitive for low-income persons.

- Have your physician substitute an affordable equivalent option.
- Patient Assistance Programs assist low-income individuals. Find out more at: <https://www.needymeds.org/company-list>.
- Comparing local pharmacy costs can save substantial funds: <https://www.goodrx.com/>

Consumers may find the savings well worth the time spent to ensure they are getting the best prices for the healthcare services they need. Now that is taking control of your medical costs!



# Helping Seniors Of Brevard

We are grateful to all our current underwriters!

Call 321-473-7770 for sponsorship information

## Al Dia Today

[www.aldiatoday.com](http://www.aldiatoday.com)

321-724-6077

## Allegra Design Print Mail

[www.allegrarockledge.com](http://www.allegrarockledge.com)

321-632-7272

## Amy B. Van Fossen, P.A.

[www.amybvansson.com](http://www.amybvansson.com)

321-426-1848

## AVID Home Care

[www.avidhomecareservices.com](http://www.avidhomecareservices.com)

321-392-3400

## Barefoot Bay Tattler

[www.barefoottattler.com](http://www.barefoottattler.com)

772-664-9381

## Brookview Manor Assisted Living Facility

[www.brookviewmanoralf.com](http://www.brookviewmanoralf.com)

321-987-9699

## CarePlus Health Plans, Inc./Humana

[www.careplushealthplans.com](http://www.careplushealthplans.com)

321-751-7645

## Ebony News Today

[www.ebonynewstoday.com](http://www.ebonynewstoday.com)

321-220-4216

## Enhanced Property Investments

[www.enhancedpropertyinvestments.com](http://www.enhancedpropertyinvestments.com)

321-351-3222

## Eye Clinic and Laser Institute

[www.youreyeclinic.com](http://www.youreyeclinic.com)

321-453-3937

## Hibiscus Court Assisted Living and Memory Care

[slm.net/Senior-living/fl/Melbourne/hibiscus-court/](http://slm.net/Senior-living/fl/Melbourne/hibiscus-court/)

321-345-9830

## Holistic Health Center

[www.holistichealthcenter.us](http://www.holistichealthcenter.us)

321-549-0711

## Home Health Care Resources Corp.

[www.homehealthcrc.com](http://www.homehealthcrc.com)

321-677-2577

## Hometown News

[www.hometownnewsol.com](http://www.hometownnewsol.com)

321-242-1013

## Lee Sheldon, DMD - Solid Bite Dental Implants

[www.drleesheldon.com](http://www.drleesheldon.com)

321-802-2810

## Monarch Homes of Brevard, LLC

[www.monarchhomesofbrevard.com](http://www.monarchhomesofbrevard.com)

321-806-3948

## Next Chapter Real Estate

[www.nextchapterflorida.com](http://www.nextchapterflorida.com)

321-298-5562

## Palm Bay Hearing Aid Center

[www.palmbayhearingaids.com](http://www.palmbayhearingaids.com)

321-369-9900

## Reverse Mortgage Funding - Barbara McIntyre

[www.reversefunding.com/barbara-mcintyre](http://www.reversefunding.com/barbara-mcintyre)

321-698-4739

## Ruth C. Rhodes, Esq.

[www.rhodeslawpa.com](http://www.rhodeslawpa.com)

321-610-4542

## Senior Scene Magazine

[www.seniorscenemag.com](http://www.seniorscenemag.com)

321-777-1114

## Seniors Helping Seniors

[www.seniorcarebrevard.com](http://www.seniorcarebrevard.com)

321-722-2999

## Senior Travel Club

[www.thetravelcenterusa.com/Page/ChrisMorse](http://www.thetravelcenterusa.com/Page/ChrisMorse)

818-430-1480

## Spotlight Magazine

[www.spotlightbrevard.com](http://www.spotlightbrevard.com)

321-961-3636

## Total Long-Term Care Consultant Services

[info@tlcconsultantservices.com](mailto:info@tlcconsultantservices.com)

321-752-0995

## VITAS Healthcare

[www.vitas.com](http://www.vitas.com)

321-751-6671

## William A. Johnson, P.A.

[www.floridaelderlaw.net](http://www.floridaelderlaw.net)

321-253-1667

## Zon Beachside Assisted Luxury Living

[www.ZonBeachside.com](http://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

**SPECIAL EARLY BOOKING INCENTIVE!**



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 Outside Cabin  
& receive FREE Upgrade  
to BALCONY CABIN!



### SPECIAL 7 NIGHT CRUISE ON MSC DIVINA

Ocean View Stateroom from	\$ 910.00 per person
Ocean View Balcony Stateroom from	\$ 990.00 per person
Junior Suite from	\$1320.00 per person
Quad & Triple Cabins Available	CALL FOR PRICING

Original Birth Certificate & Photo ID Required -or- Passport

### Special MSC Divina 7-Night Cruise Price Includes...

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

Plus:

\$50 On Board Spending Credit \* Free Wi-Fi OnBoard

Itinerary...

- Sun Oct 17th Leave Port Canaveral at 6:00PM • Mon Oct 18th Ocean Cay Marine Preserve
- Tues Oct 19th Ocean Cay Marine Preserve • Wed Oct 20th Fun Day at Sea
- Thurs Oct 21st Cozumel Mexico • Fri Oct 22nd Costa Maya Mexico
- Sat Oct 23rd Fun Day at Sea • Sun Oct 24th Arrive Port Canaveral



2021 Foundation Cruise  
Helping Seniors of Brevard

Travel is Better with Friends.  
HelpingSeniorsTravelClub.com



**EARLY BOOKING INCENTIVE - Book outside & receive free upgrade to Balcony**

#### Payment Information

Initial deposit \$400.00 per couple  
Final payment August 15, 2021  
Cancellation: \$35.00 Admin fee  
After 08/15/21 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 # 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.