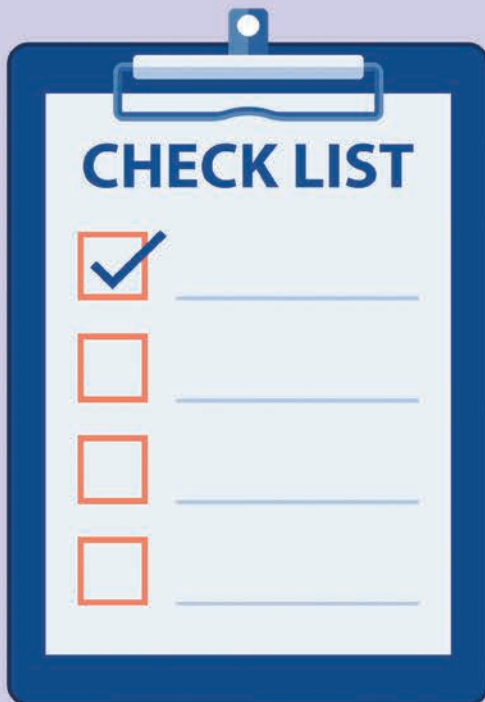


Your “Organizational Checklist”



Helping You Get Your Ducks in a Row!

Inside: Your Organization Checklist,
What You Should Have in Your Legal Evacuation Kit,
Get Help for Paying for Medicare Part A, True or False & More!



The 2023 Dodge Challenger

The 2023 Chevrolet Camaro

2023 Dodge v Chevy Challenge.

The Final Showdown

The 7th Annual Helping Seniors Car Raffle

You choose the winning car! Dodge v Chevy - or pick a Kia Sportage, Mazda Miata, or Mitsubishi Outlander.



The 2023 Kia Sportage



The 2023 Mazda Miata



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6p-9p - Saturday - Oct 7th 2023 - Grand Drawing Celebration

1 ticket for \$25 or 5 tickets for \$100 Donation.

HelpingSeniorsCarRaffle.com

Tickets Online or by calling 321-473-7770

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Base model provided. 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.

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MSC Seaside - Oct 12th and/or Oct 15th 2023
from Port Canaveral with your friends from Brevard County!



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President's Message

A Word from Joe Steckler,
Our President & Founder



I have written another longer article on a lack of funding for nonprofits in this edition of *Senior Scene*. I ask you to read it also, as it concerns senior citizens as well as all nonprofit funding. We need senior support if we are to ever reclaim the funding for Brevard County that was voted out by incumbent County Commissioners. And, it is my opinion that the funding will never be reclaimed unless seniors themselves get behind the effort to get it restored. Further, this will never happen unless we develop the leadership to get it started and I Helping Seniors will take the initiative to do that.

FYI, I am talking about one million dollars of nonprofit funding that is now zero dollars—out of a projected Brevard County budget over two billion dollars. Yes, I said Two Billion Dollars. I think that the 150,000 seniors in Brevard County, who pay taxes deserve financial accountability from the County.

Two budget meetings are scheduled for September with the second meeting being the one where the budget will be approved. Take a moment and call or visit your commissioner to let them know you want nonprofit funding of one million dollars returned to the budget. That is, if you believe seniors and the nonprofits that serve them deserve the same breaks as county employees (who are getting a 5% increase in pay), roads, lagoon and all the other budget requirements. We all pay taxes.

The new Senior Resource Center is up and running, with a new coat of paint and full provider occupancy. It has been a long road getting here but we made it. The task now is to identify service providers the length and breadth of Brevard County that will advertise their services in our directory so that seniors throughout the county can avail themselves of said services. The Center has been made available by Dr. Craig Deligdish, owner of OMNI Healthcare, and we are most appreciative.



Need Help?

321-473-7770





Here's How You Can Help!

*Kerry Fink, Executive Director
Helping Seniors of Brevard*

Thanks for taking the time to read this and for HELPING us in Helping Seniors! We are so excited about good things ahead for the benefit of seniors as we get our Senior Resource Center of Brevard, located in the Omni Professional Tower on Apollo Boulevard in Melbourne, to full speed!

You can help in our FUNdraising! Two things to quickly share:

- 1) **The 7th Annual Helping Seniors Car Raffle** will be 6pm-9pm Saturday, October 7th at the American Muscle Car Museum in Melbourne - the BEST automotive night of the year! Someone (might as well be you!) goes home in a brand-new Dodge, Camaro, Mazda, Kia, or Mitsubishi - AND everyone enjoys Mark Pieloch's amazing collection of great cars and his great hospitality that night! Get tix and be in it win it! Details and tickets at 321-473-7770 or online at HelpingSeniorsCarRaffle.com.
- 2) **The 3rd Annual Helping Seniors Cruise** will be 3-nights from October 12th or 7-nights from October 15th - or combine for 10-nights of fun! We are on the MSC Seaside from Port Canaveral with friends from all over Brevard County! Chris Morse, Helping Seniors Travel Director has great pricing - call today - 818-430-1480 and/or visit HelpingSeniorsTravelClub.com.

Many people ask, "is this cruise just for seniors?" The answer is: bring the whole family - kids, grandkids, etc. - there is plenty for everyone to do. And you can relax - NO ONE will hit you up for a donation on board. MSC gives back to Helping Seniors when you sail with us and that helps us help others!

Thank you for helping in the FUNdraising part of Helping Seniors! We believe it will be a great help to us but also a fun time for you and those with you!



Food for Thought

*Nancy Deardorff, Operations Director
Helping Seniors of Brevard*

We are getting Organized!

Our Senior Resource Center of Brevard (SRCB) is coming together. Our thanks to CTS Electric and Valspar for the generous paint donation and to handyman David's HandyCures, LLC for the in-kind donation for painting our 5500 SF space in the Omni Professional Tower, generously donated by Dr. Craig Deligdish. We are still a work in progress but keep your eyes open for our grand opening announcement.

The Senior Resource Center of Brevard houses our own Helping Seniors of Brevard office as well as many other senior focused businesses, all designed to help connect seniors with needed resources.

It feels good to get organized. One of the most important things you can do for yourself is to get your personal and important paperwork organized.

Knowing where your personal and important paperwork is important. Having these things in order can help if you ever need to evacuate for a hurricane. Letting your loved ones know where your advanced directives and other legal documents are will ensure that your wishes are carried out.

Getting organized can be easier said than done and may be difficult for some seniors who may be dealing with physical issues or low vision that makes getting organized difficult or near impossible.

There are resources that can help you get organized. If you need help getting organized, check out this month's articles on your organizational check list and know that there are resources out there.

To be connected to resources or for more information or to donate, contact our Helping Seniors of Brevard Information Line at: 321-473-7770.



Your Organizational Checklist

*Karen Wernlund, BS in Psychology
Emerald Care Management LLC*

The first thing I want to share about an organizational checklist is the wealth of benefits. The results have positive effects in many aspects of our lives. The top characteristic is better mental health.

All good organizational checklists start with a vision. What do you see in the light at the end of the tunnel? What do you hope to accomplish?

You could prepare a vision board with your ideas scattered around the central “you,” in no particular order. Now take a step back from your vision board and prioritize your ideas. In assigning what is most important you look for the idea that causes you the most stress, that should be at the top of your list. And so on with each of your ideas. What bothers you the least should be at the bottom of your list.

Now that you have organized your thought processes you can concentrate on the idea that is causing you the most stress. It could be your financial record keeping, or physical health issues, or not being able to find anything in the kitchen, closet, or garage. Here is where an individualized checklist helps define how to approach your concerns. Concentrate on one idea at a time to avoid becoming overwhelmed.

For the purposes of this article, I am picking the kitchen, as this room has a daily impact on our lives.

There are three main categories for every issue we work with:

- 1) I do not need that anymore; I have not used it in ages, and it has little value to me. I call this **the thrift store pile**.
- 2) Then there are the items used every day, and kitchen keepsakes. That would be everything from the toaster to Grandma’s recipe book. I call this the **keepsake pile**.

- 3) Thirdly are the items I am not going to ever use again, but the value is a little more than give away. I call this the **profit pile**.

Your check list might read 1) Thrift Store pile; 2) Keepsake pile; and 3) Profit pile. Of course, there will always be a trash pile!

The category on my checklist that will be the easiest decisions and make the largest difference in terms of kitchen space is the thrift store pile. Go through the kitchen and toss all the items of little value that you do not use anymore into boxes that you can easily handle. The sooner you drop these off the quicker your kitchen becomes decluttered.

Now we can go back and work on the profit pile. Do not worry about how these things will make a profit just yet. Our mini goal is to get them out of our way for the time being.

We are almost ready to work with our kitchen keepsakes, but before we do we need to take the time to throw out all the food staples with expired dates. This does require emptying out the can goods cupboard and trashing what is no longer safe to consume.

What is left now is all the kitchen keepsakes and edible food. One cupboard is dishes, one cupboard is canned food, a drawer for utensils, and I always recommend a cupboard for the items I use every single day. That might be your coffee and filters, or even your favorite pots and pans that you always use to cook. One cupboard can be used for those cherished cookbooks and spices.

It is time to enjoy your like new, neat, and tidy kitchen. And the benefit I spoke about at the beginning of this article is feeling good about yourself and your environment which translates to a healthier mind. Now as we enjoy our newfound space in the kitchen, we can contemplate how best to work with our profit pile.

Stay tuned next month as I apply the same style of checklist to our physical health issues, or our financial record keeping. Never hesitate to ask for help, it does not mean you are weak, it means you want to remain strong.

Contact Karen at 321-622-8030.



Moving Is Exhausting and Exciting

*Kara Anderson
Simplifying Senior Living*

Moving is exhausting and exciting. Just thinking about an move can immobilize even the most motivated person. For seniors, the thought of a move is more than just physically tiring; it can trigger grief, sadness, and loss of control.

Many seniors have lived in their homes for a very long time. They have accumulated memories and treasures that are very difficult to give up. When it comes time to move, these possessions can be the biggest obstacle you will have to overcome.

Downsizing or Moving an Older Adult

Who chooses what comes and goes? What happens to the rest? Plans for extra “stuff”? Will you need a storage unit?

Big decisions like relocating to senior living are an important part of an aging plan. Taking time to plan and allowing senior adults the time to process the situation can make all the difference. A plan and willingness to reach out for help are key to reducing stress during what can be a difficult time.

Women Make 80% of Healthcare Decisions

If you think older adults are stressed by the thought of moving, consider their adult children who are also caring for families of their own. Is there help for the overwhelmed, yet well-intentioned adult child who wants to assist an older adult in moving to senior living or downsizing their home? What about reorganizing an existing home to create a safer, more senior-friendly space? Thankfully, that answer is yes - you need the knowledge and expertise of a senior move manager.

Moves are Easier with a Senior Move Manager

Moving can be made infinitely easier when you invite the experience and knowledge of a relocation professional. Don't worry. They've seen it all. Your home becomes a Judgement Free Zone – they can only see the potential of how your space can work better for you. If it's a move to a new

senior living apartment, they have already imagined the space right down to hanging the last picture. If you are looking to reduce stress and manage move-related anxiety for helping an older adult move, here are a few helpful tips.

Five Tips for a Successful Senior Move

1. Use time wisely.

If you know you are moving, it's time to start preparing. Don't fall into the trap of moving things you don't use to your new space. Start small with a closet, and donate, give away, or simply throw away those things you don't need or use.

In some instances, it is appropriate for the senior to stay in their home, but changes are needed to make the space more user-friendly. Downsizing, decluttering, and organizing help create a successful space for a senior with decreased mobility. Use the opportunity to continue discussions about what happens to the “stuff” – it's never too early to prepare for a move, right?

2. Save your memories.

A move to senior living usually means downsizing to a smaller space. Photo albums, VHS tapes, CDs, and other gadgets that hold a lifetime of love and adventure can take up some room. Give the gift that keeps on giving and have those memories digitized. Once the memories are digitized, you can easily share them with other members of the family. Memories of evenings spent with the 8mm reel-to-reel projector are honored with the push of a button, a flip of the switch. It will take you longer to pop the popcorn than get set up for an impromptu stroll down memory lane!

3. Properly dispose of hazardous waste.

If your parents have lived in the same home for years, it is likely that there are old paint cans and other hazardous materials that have accumulated. Put together a box of these items and safely transport them to the hazardous waste disposal. It's more time-consuming than you may think, and you'll be glad you crossed this one off the list! Common items include paint products, pool chemicals, household cleaners, and pesticides.



Tips for Managing Bank Accounts

*Lisa Hodgins
R.E.P.S. Inc.*

I recently helped an elderly lady organize her 'boxes' of paperwork. This lovely lady had really good intentions of working on them "someday." But someday never came as the aches and pains of aging began taking over and the paperwork became too overwhelming.

I was concerned because she had multiple checking accounts. She not only didn't reconcile statements, but each time she 'misplaced' her checkbooks she would start using another packet of checks. If the missing checks got into the wrong hands or if a scammer got access to her bank account, it would take weeks or months for the fraud department to figure out the mess.

Do you find yourself in a similar situation? Perhaps you don't have the energy or health to properly monitor your accounts. This puts you at risk for fraud or exploitation. Since fraud is so prevalent you **must** be aware of what is going on with all your accounts.

Here are a few tips to help you.

- 1) Simplify - Reduce to one manageable checking account.
- 2) Review your bank statements monthly for any activity that you didn't initiate.
- 3) Reconcile your checkbook monthly to ensure your balances match with the bank.
- 4) If this is too burdensome to you, get someone to help you that is trustworthy. If you don't have anyone you trust, talk to your local banker to help or hire a private case manager or accountant to help you.

"You cannot escape the responsibility of tomorrow by evading it today."

~Abraham Lincoln~



We Plan

*Barbara McIntyre, CRMP
Mutual Of Omaha Reverse Mortgage*

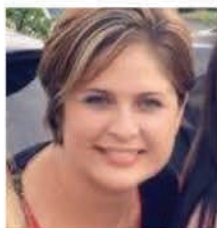
What do most of us have in common?? We plan. We start planning as young adults and continue throughout our lives. What we want to do for a living, where we want to live, how many children we want to have, where we want them to go to school, and eventually how we want to retire and what that might look like.

As we move toward retirement, we have many decisions to make. Do we think we will stay in our current home and make some remodeling changes, so it is better suited to our needs? Perhaps we will entertain the idea of selling our home at some point and moving to an assisted living community, if affordable. We might even consider selling the homestead, where we raised our children and "right size" into a new home in a community that can make life a little easier.

Statistics show that people who are entering into retirement are more worried about outliving their money than they are death! Not hard to imagine, as we all know that we are living far longer than we thought and costs are only rising.

Who would have guessed that a mortgage product would be made available, and insured by FHA, which would give us the options the HECM does. Its use as a refinance tool on a home you plan to remain in to make changes for safety and convenience is widely understood by home remodelers. It can be used in a "line of credit" to draw on or as a "monthly income stream" to supplement regular income so you can afford additional in-home services. It can even be used to purchase a new "right sized" home.

These options may sound complicated, but I am here to simplify the product and answer all your questions. Knowledge is Power! Call *Barbara McIntyre, 321-698-4739, HECM Loan Originators Mutual of Omaha mortgage. NMLS 453405, NMLS 2342065*



Moving Is Exhausting and Exciting

Kara Anderson
Simplifying Senior Living

(Continued from page 5)

4. Measure twice and you'll only move once.

Ever fall into the trap of eyeballing something? Downsizing your home is not the time to rely on the accuracy of your eyeballs. Measure the pieces of furniture you want to bring with you and measure the place you want it to go. Numbers don't lie – a 6-foot couch will never fit in a 4-foot space! Be realistic about what will fit in the new space, right down to the artwork on the walls, statues, and other heirlooms that are joining you at the new apartment. You can avoid extra work and frustration by using the floor plan to plan ahead. Is it time for all-new streamlined furniture? Maybe – but there are also benefits to sticking with what's familiar.

5. Ask for help.

Many seniors and adult children experience anxiety with the first thought of a move. That's why senior move managers exist. Whether you are just organizing an existing home to promote safety or relocating to a senior living apartment, a senior move manager can keep everyone moving forward. Additionally, they can reduce stress by handling the tasks that can cause frustration.

Think your parents have too much stuff? Mortified at the thought of someone seeing All The Things? Senior move managers are there for you with no judgment, just solutions. Their experience and training have prepared them for emotional attachments, difficulty letting go, and fear of the unknown that fuels heated interactions within families. The compassion and unique skills of a senior move manager are two reasons they are one of the Resources We Love. Moving at any age can be daunting and deeply emotional – there's no shame in asking for help. A senior move manager has the know-how you need to physically and emotionally declutter.



It's a day of fun with purpose. It's inspirational. It's musical. It's family friendly. It's free. It's Recovery Fest.

This collaborative effort of treatment and recovery providers is dedicated to ending the stigma of addictions and mental health and is spearheaded by Executive Director Laura McCarthy. Brevard Recovery Fest was launched last year to celebrate National Recovery Month. The Fest champions hope, health, and joy, and wraps it in a delightful package that includes food, music, t-shirts, give aways, demonstrations from the K9 Unit at the Sheriff's Office, Wings of Grace flight simulators, inflatable games, face painting, magic and more. Everyone is welcome.

This year's Fest takes place from 10:00 a.m. to 2:00 p.m., Saturday, September 9, at Wickham Park's Regional Pavilion, 2500 Parkway Drive, Melbourne. The festive and non-judgmental atmosphere helps to raise awareness of lifesaving resources and information about addictions and mental health treatment and recovery services.

Participating in the Fest are over 100 community partners that include Circles of Care, Unconditional Love, Inc., Brevard Prevention Coalition, Hospitality Life, You Matter Counseling Services and many more.

The entertainment portion of the Fest features music by the Neil Ricketts Band, Rich Brown Blues, Recovery Church Delray and Indian River County band Group Therapy. Free grazing will be provided by Pizza Gallery and Squid Lips.

Proceeds from the event will be funneled towards client care grants. **For information, visit www.brevardrecoveryfest.org.**

- Adapted from *Everything Brevard* by Maria Sonnenberg



Your Legal Evacuation Bag

Wendy Little Schieke
Law Office of Amy B. Van Fossen, PA

The date is September 1. In the background, I listen to the weather reporter on the evening news. My interest is piqued to learn that the first tropical wave of the year rolled off the coast of Africa the day prior. Then a knot forms in my stomach as the reporting continues, "This is about the time of year these waves start moving off the continent into the Atlantic and serves as a sign that hurricane season is right around the corner."

Upon hearing this news, I am certain the following caption appears above my head: @#\$\$%&! I quickly realize that expletives serve no purpose in disaster planning. Proactive planning is the answer and there is no time like the present! I make copies of the following important documents:

- Will
- Trust Agreement (including Certificate of Trust)
- Durable Power of Attorney
- Living Will and Health Care Surrogate
- Titles and deeds to house and car
- Birth certificate
- Marriage papers
- Social security cards
- Passports
- Driver's license
- Naturalization or citizenship documents
- Adoption papers
- Divorce papers

I place the documents in a location where access can be attained at a moment's notice. I return most of the original documents to their fire-safe and secured box. By performing this exercise early on, I have my legal documents on hand should emergency situations arise, such as hurricanes or other natural disasters.



True or False?

Lee Sheldon, DMD
Sheldon and Furtado, PLLC

True or False?

1. You need to get your teeth cleaned every six months.
2. You should brush your teeth three times a day after every meal.
3. If your gums don't bleed, you don't have periodontitis.
4. Some kinds of toothpaste will help with sensitive teeth.
5. Cavities stop when you become an adult.

1) False. Getting your teeth cleaned every six months is a myth. Where does the myth come from? From a 1930's Ipana toothpaste ad. Ipana wanted dentists to recommend their toothpaste. So, the commercial says, "Brush your teeth twice a day and see your dentist twice a year."

2) False. Brushing after every meal sounds good, but it's not tooth particles that cause dental disease. Plaque grows whether we eat or not. Removing the plaque once a day will do the job.

3) False. Gingivitis is defined as bleeding gums. Gingivitis does not result in bone loss, which is known as periodontitis. The bone loss occurs well below the position of a toothbrush bristle. So while bleeding may occur below the gum line, you won't see it during toothbrushing.

4) True. There are chemicals within sensitive tooth kinds of toothpaste that will soak into the root surface and, for many, will reduce sensitivity to cold and sweets.

5) False. As we get older, we often get dry mouth. This is mainly because of taking medications. When the mouth is dry, it is acidic. Acids eat away at the tooth structure, causing cavities. Add sugar to the mouth, and the decay can become so severe that your dentist can't repair it. Even after the repair, the decay will continue if you don't change your habits.



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(321) 802-2810
DrLeeSheldon.com



William A. Johnson, P.A.
(321) 253-1667
FloridaElderLaw.net



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PractitionersInMotion@gmail.com

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Helping Seniors Info Series

Helping Seniors Info Series

Friday - August 4, 10:00am-11:00am-
Zon Beachside (1894 S Patrick Dr -
Indian Harbour Beach) This 55-minute
event is free - as are the coffee
and snacks.

Monday - August 28th,
10:30am-11:30am Buena Vida Estates
(2129 W. New Haven Avenue -
Melbourne)

This 55-minute event is free - as are

the coffee & snacks - and those with
RSVP's also receive Take-Home Lunch.

Join Helping Seniors Senior Informa-
tion Series Presentation "Your Organi-
zational Checklist" with Guest Panelists
Christina Knowles (Make Space Now)
and Stefani Bush.

Renters of Palm Bay FL Housing Workshop

Saturday - August 19, 9:00am-12:00n-

Brevard Hispanic Center (4670 Babcock St NE - Ste
5 - Palm Bay)

CALLING ALL SENIORS OF THE CITY OF PALM BAY!!!! If
you are renting your home we have important infor-
mation that you need to know.

Helping Seniors of Brevard and Christian Housing
Ministry, Inc have joined forces to help you protect your
rights as a renter. Call about our next workshop and
schedule a free one on one counseling session TODAY!

There is No Charge for this Workshop for Qualified
Renters. Space is very limited and open to Residents of
Palm Bay FL.

Stride with Pride!

Wednesday, August 16th,
3:30 - 4:30 pm

"Step into Confidence,
Stand Tall Together"

Come to the Senior
Resource Center of Brevard
and have your posture
checked by our team of
Occupational Therapy
Professionals from Coastal
Occupational Therapy!
Receive one on one guid-
ance and feedback on your
stance - whether you stand
unassisted or you use a
cane or walker - and learn
how to make adjustments
to stand tall and step into
confidence at any age!

CALENDAR HIGHLIGHTS



Date	Day	8:00am	8:30am	5:00pm	5:30pm
Aug 1	Tue	Life Enrichment	Periodontal Disease	Senior Travel - Safe & Fun	Probate - What it is/How it Works
Aug 2	Wed	Reverse Mortgage - What It is?	What Assisted Living Can Mean	The Parts of Medicare	Great Employment for Seniors
Aug 3	Thu	Your Legal Documents Checklist	Care Management	Real Estate Transactions: Seniors	How Public Adjuster Helps
Aug 4	Fri	Medicare - Questions & Answers	Debt Relief for Seniors	Chefs for Seniors	Capital Update
Aug 7	Mon	Helping Seniors Directory	Getting RX at Best Prices	Technology & Home Care	How Assisted Living Helps Thrive
Aug 8	Tue	Is Assisted Living Right for You?	Golden Providers B2B	Finding Good Help at Home	A Smorgasboard of Legal Matters
Aug 9	Wed	How to Cruise Successfully	Durable Power of Attorney	Al Dia Today Newspaper	3 Reasons to Consider Reverse
Aug 10	Thu	Printing & Direct Mail Options	Senior Info in Senior Scene	Checking out Zon Beachside	Cosmetic Dentistry
Aug 11	Fri	Safe & Secure at Home	Living Beyond Your Current Home	Put Kids on the Bank Account?	Capital Update
Aug 14	Mon	Helping Seniors 12 Years Later	Two Assisted Living Questions	What is Holistic Health	Medicare Questions & Answers
Aug 15	Tue	Avoiding Probate	How Public Adjuster Helps	Order RX at Lower Prices	Value of Professional Printing
Aug 16	Wed	Real Estate Transactions: Seniors	Chefs for Seniors	Power of Attorney/Super Powers	Helping Seniors 12 Years Later
Aug 17	Thu	About Comprehensive Evaluation	Trusts	Senior Mental Health	Helping Seniors Travel Club
Aug 18	Fri	The Parts of Medicare	Reverse Mortgage - What Is It?	5 Steps to Stay Safe at Home	Capital Update
Aug 21	Mon	Top 3 Public Benefits Questions	Great Employment for Seniors	Too Many Teeth Being Extracted?	Golden Providers B2B
Aug 22	Tue	Pain Relief Through Supplements	What Elder Law Attorney Can Do	Senior Info in Senior Scene	Elder Law Services
Aug 23	Wed	Al Dia Today Newspaper	Finding Good Help at Home	What Assisted Living Can Mean	Life Enrichment
Aug 24	Thu	Things to Know about Elder Law	All About Home Health Care	Printing & Direct Mail Options	Care Management
Aug 25	Fri	Get Your Ducks in a Row - Part 1	Get Your Ducks in a Row - Part 2	How Public Adjuster Helps	Capital Update
Aug 28	Mon	Chefs for Seniors	Helping Seniors Directory	3 Reason to Consider Reverse	New to Florida? FL Elder Law.
Aug 29	Tue	Medicare Questions and Answer	How Medical Office Team Helps	What Assisted Living Can Mean	Technology & Home Care
Aug 30	Wed	Discounted Prescriptions	How to Cruise Successfully	Understanding Medicare Options	The Parts of Medicare
Aug 31	Thu	Two Assisted Living Questions	How Assisted Living Helps Thrive	Real Estate Transactions: Seniors	Guardianship



Date	Day	Program	Topic	Special Guest
Aug 2	Wed	Helping Seniors Radio	Focus on Elder Law	Bill Johnson, Esq.
Aug 9	Wed	Helping Seniors Radio	Focus on Your Smile	Dr. Lee N. Sheldon
Aug 16	Wed	Helping Seniors Radio	Focus on Health at Home	Traci Graf (Avid Home Care)
Aug 23	Wed	Helping Seniors Radio	Focus on Help at Home	Jennifer Barton
Aug 30	Wed	Helping Seniors Radio	Hurricane Preparedness	Wendy Schieke, Esq.



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Return of Senior Funding

By Joe Steckler, President, Helping Seniors of Brevard County

My first venture into nonprofit fundraising was in 1992, the year I went to work for the Alzheimer’s Association East Central Florida Chapter. It was also my first contact with the Brevard County Board of County Commissioners and the County Manager. At that time, there were 73,000 seniors in Brevard, about half of the 150,000 seniors we now have.

These numbers illustrate a relevant point: that seniors pay a large chunk of the county budget through their property taxes. In fact, studies show that 65- to 74-year-olds have the highest home ownership rate among all age groups. Why does this matter? Because fair play and equity do not always prevail in nonprofit funding.

When I became associated with nonprofit work, there were few organizations that served seniors. Mainly these organizations were left to their own devices to raise money to fund their work—free services to help the homeless, those who had outlived their resources, those who never managed to make enough to plan a retirement, and those who did not plan when they could have and became dependent on the goodwill of others.

Without reliable funding, nonprofits must turn to

fundraising if they are to keep their doors open serving people. Car raffles, golf tournaments, art auctions, and annual fund drives are all types of fundraising events that benefit charities. “Nonprofit” simply means that an organization seeking your help does not have to pay taxes on the money they collect to provide services. Remember that few things in life are truly free.

Now that you know more about nonprofits, I come to the real reason for my article. When I started in this arena, the Brevard County Commissioners set aside about \$1 million to serve all nonprofits in Brevard. When the money dropped to about \$750,000, I helped the Space Coast Early Intervention program bring several children in need to a county meeting. That made our point, and the money went back up. Over the years it was gradually reduced to \$550,000, then cut out altogether in 2022.

Today we fight for federal grants, but then deal with paperwork that diverts precious hours from already limited employee time, but a little does trickle into nonprofit coffers to help people in need. Remember, also, the huge debate over where to locate the new Daily Bread building

Return of Senior Funding cont’d on pg 40

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*These statements have not been evaluated by the FDA. CBD is not intended to diagnose, treat, cure, or prevent any disease. It is advised you check with your physician before starting any new dietary supplements



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SENIORS
TRAVEL CLUB

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Oct 12th & Oct 15th 2023 - 3- 7- or 10-Night Cruise Round Trip Port

3 Cruises to Choose From!



Sail with your friends and your Helping Seniors friends from Brevard County on the luxurious MSC Seaside! Choose our 3-night weekend getaway to Ocean Cay Marine Preserve, our 7-night sailing to Costa Maya, Cozumel and more, or come with us for the entire fun sailing!

**Take a 3-night getaway,
Explore the 7-night sailing
or join us for 10-nights
of fun and luxury!**



**BACK TO SEA SPECIAL:
Special Pricing.
Call for Details!**



Special 7-Night Musical Guest
Lorri "I'd Like to Teach the World to Sing" Hafer

Lorri Hafer - who was lead singer in the "Hillside Singers", who had the world-wide hit with "I'd Like to Teach the World to Sing" - is a renowned Jazz/Big Band Singer who has toured the world with the Glenn Miller Orchestra, Buddy Morrow & The Tommy Dorsey Orchestra, Les Brown & his Band of Renown, and more.



MSC Seaside rewrites the rule book of cruise ship design, combining indoor and outdoor areas to connect you with the sea like never before. MSC Seaside features a unique seafront promenade lined with places to eat, drink, shop, swim and sunbathe. And you can enjoy superb views from two glass-floor catwalks and panoramic elevators.



3rd Annual Helping Seniors Foundation Cruise

- * Cabin * All Port Charges * All Taxes * Gratuities
- * Drink Package * Wifi Package
- * All Meals * Special Events
- * Private Cocktail Party * Admin Fee
- * Fundraising Donation - Helping Seniors of Brevard
- * Work-Out Facilities * World Class Spa * Great Dancing

Call for the Limited Time Special \$20 Upgrade from Outside to Balcony!

- 10-nights - All Inclusive as low as \$1,421 pp
 - 7-night - All Inclusive as low as \$970 pp
 - 3-night - All Inclusive as low as \$556 pp
- (double-occupancy and includes amenities as listed above!)

Contact:
Helping Seniors of Brevard Travel Club
Chris Morse 818-430-1480 Cell
Cruising the Sea of Excellence



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Your Senior Travel Specialist
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CST# 2000881-10 FST# 14672

Helping Seniors of Brevard is a Florida 501(c)(3) Nonprofit. Helping Seniors of Brevard - P.O. Box 327936 - Satellite Beach, 32937P.O. Box 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.



SENIOR SCENE MONTHLY TRAVEL TIPS

Solo Travelers Taking Great Trips



Brought to you by
SeniorTravel 818-430-1480

Senior Travel Agent Chris Morse has over 35 years travel agent experience.

At Senior Travel, The Travel Center, we get many calls from Solo travelers asking us where they can go to enjoy the world. Solo travelers have very different requirements when traveling. We match you up with your destination and make sure that the trip we plan is exactly what you want to do. Since there are many more Women doing Solo Travel, we keep safety in mind.

Here is a list of some of the great Solo Travel Destinations that you can visit as a senior.

Call us at 818-430-1480 when you want to take a solo trip. You will be glad you did!

■ Take a self-guided tour of Ireland

For U.S.-based travelers, Ireland is kind of a no-brainer when it comes to solo travel, thanks to easy access and friendly locals. Travel to the Emerald Isle becomes even easier with great Ireland vendors. While they offer traditional group tours, solo travelers should try one of the “locally

hosted rail” options: These excursions will set you up with hotels, transports (including train rides and chauffeured drives), and one activity per day, but leave you with enough free time to explore on your own. Even better? You’ll be given a 24/7 emergency number and a local guide who will meet you in each city, ready to provide restaurant recommendations, insider tips, and more.

Price: From \$1,787

When to go: Open all year

■ Set sail on a European river cruise

It’s hard for solo travelers to consider a cruise without first worrying about “single supplements”—the dreaded fees slapped on passengers for booking a room designed to hold two or more people. Luckily, the industry is becoming increasingly accommodating, with cruise lines of all sizes offering Solo Cabins. They cater to solo travelers, with a

Solo Travelers Taking Great Trips cont’d on page 44

Are you retiring or downsizing? Have you been thinking about buying or selling a home in 2023?

I am not only a Realtor, I am also a Certified Financial Planner and a Seniors Real Estate Specialist. I expertly help seniors to manage the financial, emotional and transitional issues that are associated with buying or selling their home.

Let me help you through the process of buying and selling your home, making the transaction less stressful and more successful!

Contact me today for more information.



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