

News from Helping Seniors Non-Profit

September 2023

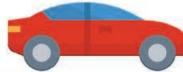
Your Transportation Checklist.

Safe Travels for Seniors.



Inside: Case Manager's Guide to Transportation; Driveability; Transportation & Medicare; Helping Seniors Travel Club; The Helping Seniors 7th Annual Car Raffle.







President's Message

A Word from Joe Steckler, Our President & Founder



Writing about senior care is a serious topic for there are so many areas that need addressing. Here I refer to the recent loss of funding for Brevard Cultural Arts (BCA) programs of \$535,000, which helped fund programs that seniors enjoyed. I liken this to the 2020 loss of \$505,000 that helped many nonprofit organizations provide services to seniors. The decision to cut the BCA funding was a quick unanimous decision by five Commissioners and not viewed favorably by many as good business.

Now that the Commissioners have cut cultural funding and those opposed are working to reinstall it, perhaps a similar effort can be made to restore the lost funding for nonprofits serving seniors. Providing food to seniors in need or helping get electricity or water turned back on - these are serious happenings and while many arguments can be made for their initial prevention, they do exist, and help is needed.

The broad scope of BCA programs that serve young and old and the nonprofit programs that affect a senior's ability to live are both important. I would argue that service to seniors that keeps them alive might be most important. But why am I making these arguments?

Well, the Commissioners said they needed the money to pay lifeguards. If we could increase the county budget from 1.83 billion to a little over 2 billion, while giving county workers a generous pay raise, then perhaps payment for lifeguards could have been made with a reduction in raises. Then the 165,000 seniors who mainly live on fixed incomes could continue enjoying BCA programs.

On a brighter side the Senior Resource Center is open with full occupancy, radio shows are being broadcast, and seniors are being helped by businesses that serve seniors. The Grand opening will be on September 30th, and you are invited to attend and see what was made possible through the generous donation of OMNI owner Dr. Craig Deligdish.







Keep on Rolling! (With the Changes!)

Kerry Fink, Executive Director Helping Seniors of Brevard

As the title of the classic REO Speedwagon song says, "You got to keep on Rolling". So, here we will focus on transportation for three key reasons:

- Our major fundraiser is just around the corner - the 7th Annual Helping Seniors Car Raffle - set for Saturday, October 7th at Mark Pieloch's amazing American Muscle Car Museum (best collection in North America - if not the world!)
- Our 3rd Annual Helping Seniors
 Foundation Cruise sets sail October
 12th/15th from Port Canaveral
- 3. We get numerous calls every month from Seniors and their families regarding finding answers for transportation locally.

 As you read through this edition of

Helping Seniors News invites you to check the center section with details about the upcoming Car Raffle, how to get your tickets, and how to get ready for a great night where you just might be driving home in your new car.

There are also some good articles to help you get your "Ducks in a Row" about best ideas for transportation. Sometimes it is as simple as checking out your proficiency in Senior Driving - see Jital Patel's (Coastal Occupational Therapy) article on her "DriveAbility" program here in Brevard County - and sometimes it can pay to know ways that your own Medicare Supplement plan can help you accomplish medical transportation - see Vicki Moore's (Moore Insurance Solutions) article on this.

And, don't miss Amber Payne's (Case Manager at the Law Office of Amy B. Van Fossen) article with inside tips - "A Case Manager's Guide to Transportation".

Lots of good information to keep things moving. As always, we are available to serve you on our Senior Information Helpline at (321) 473-7770.



A Case Manager's Tips on Transportation

Amber Payne Law Office of Amy B. Van Fossen, P.A.

As we all know, losing your driver's license is not an easy subject to discuss. When is it appropriate to decide to give up driving or tell a loved one that the time has come to stop? This is one of the hardest changes in our adult lives, as driving signifies independence for many.

These are some solutions for transportation and tools to assist in these difficult conversations. Options for free transportation:

- Resource Center for Disability Solutions (must meet enrollment criteria)
 321-633-6011
- Aging Matters Senior TransServe or Vets
 Driving Vets Program (must meet eligibility
 criteria)
 321-639-8770
- Medicaid If you or a loved one are enrolled in a Medicaid program, ask your case worker about transportation options.
 For many programs, free transportation is a benefit to recipients.

Options for paid transportation:

- Stellar Transport
 321-222-6222
- Private Duty Home Care A reliable home care agency can offer a caregiver to provide transportation and stay with your loved one during appointments. For a list of agencies, visit <u>www.floridahealthfinder.gov</u>

Unsure if you or a loved one should continue to drive or need some assistance in retraining? DriveAbility offers comprehensive driving evaluations, driving rehabilitation, and preparation to be licensed to drive with adaptive driving equipment. For details on their programs, contact DriveAbility at 321-361-8040.





Drivability

Jital Patel, OTR/L, CFPS, DRS Coastal Occupational Therapy

In the journey of life, one's ability to drive symbolizes freedom, autonomy, and a sense of control over one's own path. For seniors, maintaining the privilege of driving can become a delicate balance between independence and safety. DriveAbility, a remarkable Driver Rehabilitation and Training program, offers a comprehensive solution for individuals with disabilities seeking to regain their place on the open road.

As we age, medical conditions, diminished cognitive functions, and physical limitations can all make driving potentially unsafe. DriveAbility's mission is to help seniors assess, adapt, and ultimately, if possible, return to driving without compromising safety. There are three fundamental steps to the program:

- Clinical Assessment: Occupational
 Therapist Driving Rehab Specialists (OT-DRS), professionals with expertise in assessing an individual's driving abilities, evaluate cognitive, visual, perceptual, behavioral, and physical limitations that might influence driving performance. Every aspect of a senior's capability behind the wheel is thoughtfully considered.
- 2. Behind-the-Wheel Training: Individuals who are deemed suitable candidates for returning to the road undergo tailored Behind-the-Wheel Training. Under the guidance of the OT-DRS, individuals receive hands-on instruction, honing their driving skills and building confidence. If necessary, training with adaptive equipment, (such as left-hand controls), is provided during this step.
- 3. Outcomes Discussion: At the conclusion of the program, the concerned driver, their

family, the healthcare team, and the OT-DRS review the results of the clinical assessment and progress made during training and explore potential next steps.

DriveAbility stands as a prime example of innovation that promotes both safety and independence. It's a reminder that aging doesn't need to equate to giving up on cherished activities. Instead, it's a call to adapt, overcome, and thrive. With DriveAbility's approach, individuals with disabilities can continue to engage with the world around them while ensuring their well-being and the safety of others on the road.

As we venture into an era where the baby boomer population is growing, the need for comprehensive solutions to maintain seniors' quality of life becomes increasingly pressing. DriveAbility is not merely a program; it's a roadmap for the future, where individuals can retain their mobility, engage with their communities, and enjoy the fruits of their lifelong journey—all while upholding the highest standards of safety.

Are you looking to reclaim your place on the open road? The DriveAbility program, led by the experienced hands of Jital Patel, OTR/L, DRS, is here to guide you on this empowering journey. With a deep understanding of your unique needs and a commitment to safety, Jital Patel and the DriveAbility team are dedicated to helping you navigate the path to safe and confident driving.

Don't let age define your mobility. Take the first step towards a fulfilling driving experience by reaching out to Jital Patel, OTR/L, DRS, today. Embrace the freedom of the road while prioritizing your safety like never before. Your journey awaits—seize the wheel and drive towards a brighter, more independent future. Your road to safe and empowered driving begins now.



Contact Jital Patel at: DriveAbility 321-361-8040 admin@coastaltherapyFL.com





A Night at the Museum 6pm-9pm Saturday October 7th 2023 The American Muscle Car Museum



It's the Most Wonderful Automotive time of the year! Saturday October 7th is just around the corner with that special evening -6pm-9pm - when Mark Pieloch opens the doors to his American Muscle Car Musuem and hosts the 7th Annual Helping Seniors Car Raffle for charity.

The Brevard County "must-see" event offers a fun evening touring Mark's collection of more than 435 cars - the largest and most exciting collection in North America, if not the world - and Mark also is a great host - offering visitors beer, wine, soda and a fun assortment of food snacks as well.



American Muscle Car Museum Owner Mark Pieloch welcomes 3,000 guests to the 2022 Car Raffle Grand



to that Car Winning ticket pull as American Muscle Car Museum Ov Mark Pieloch brings the excitement level to great crescendo as he hosts this great Automotive evening.

The evening culminates with the exciting Grand Drawing pull as we find out who the winner will be in the 2023 Car Raffle! It is such an exciting moment as Mark reads out the Winning Ticket number and we learn who the winner will be!

Joe Steckler; President & Founder of Helping Seniors, teamed up with AJ Hiers, of the Boniface Hiers automobile dealership fame, in 1996, when Joe was building up what today are known as the Joe's Club and the tradition of Car Raffle fundraisers continues today.





While you do not have to be present to win (the entire Grand Drawing is broadcast via Focebook Live), it is so much fun when the ticket winner is in the house - as was the case last year when Gail McGinnis' Winning ticket was drawn!

Last year, Gail McGinnis, who lives here in Brevard County, won her very own brand new Chevrolet Camaro - and was on hand as Mark read the winning number at the Museum!

The 2023 edition of the Helping Seniors Car Raffle expands to give this year's Winner now the

opportunity to select from five great vehicles now that AJ has added Mitsubishi to his great line of dealerships!

The 2023 Helping Seniors Car Raffle

Imagine as the excitement builds, Saturday evening, October 7th, as the crowd anxiously awaits to hear the Grand Drawing Winning number - and you find out YOU are the winner!

That becomes a real possibility when you donate and get your Car Raffle tickets - 1 for \$25 or 5 for \$100 donation! Each ticket not only supports the work of Helping Seniors - 100% local to Brevard County - and also represents a chance in the drawing where you select the car YOU want to win.



You pick - a brand new 2023 Dodge Challenger or a brand new 2023 Chevrolet Camaro (they say this is the final year for both of these Muscle Car models) -or- choose from a 2023 Mazda Miata, 2023 Kia Sportage or even a 2023 Mitsubishi Outlander. Half of the fun is deciding which car you want to drive home!





So many great cars to see at the American Muscle Car Museum. Here, Helping Seniors Board Members Jennifer Barton (Seniors Helping Seniors and Captain of Team Dodge) and Ashleigh Caswell (Ralle IT and Captain of Team Chevy) checkaut a spectacular 1959 Porsche prototype valued at more than \$4,000,000.

Quite possibly the best part of getting your 2023 Helping Seniors Car Raffle ticket(s) is that each ticket is "Admit One" on the night of the Grand Drawing - so your \$100 donation gives you five shots at winning AND allows you and 4 of your closest friends and/or family entrance to the Museum 6pm-9pm on Saturday, October 7th for a fabulous "Night at the Museum!"

(Not sure if you can even enjoy a movie and pizza night out for 5 folks for \$100 - and, here, you have the satisfaction of knowing you are doing good for Seniors by supporting our 100% local to Brevard County organization!)



Helping Seniors President & Founder Ioe Steckler thanks those attending for supporting the work of Helping Seniors at the 2022 Grand Drawing event at the American Muscle Car Museum in Melbourne FL

The night is special - and it literally represents about 50% of the annual Budget for the Helping Seniors non-profit. Last year, our Senior Information Helpline (321-473-7770) handled more than 5400 calls from Seniors and their loved ones on every matter - from housing to transporation, from legal to financial and from medical to help at home. Your donation ensures that the Helping Seniors organization remains able to continue service into our 13th year of Service - and a time when the call volume is rapidly increasing as more and more turn 65 each day AND many join us here in Florida for their retirement years.



Let's talk tickets!

They're easy to come by! You can call us at (321) 473-7770 and get yours by phone, you can visit HelpingSeniorsCarRaffle.com and get yours online safely and securely, and tickets are available at all of the Boniface Hiers automobile dealerships.

In addition, just about all Helping Seniors Business partners have tickets available at their offices and/or places of business - so just ask! In addition, look for the Helping Seniors Raffle Car team (and the great cars!) out at many Car Shows, Senior Expos and Community Events from here until drawing day!

The Dodge v Chevy Challenge



Team Dodge on Mark Pieloch's Museum Test Track - (L-R) Amanda Walker (CarePatrol), Josh Bryont (Team Crew Chief Boniface Hiers Dodge), and Jennifer Barton (Seniors Helaina Seniors).



Team Chevy in the 2023 Camaro - (L-R) Riki Montgomery (Seniars Helping Seniars), Matt Preston (Team Crew Chief Boniface Hiers Chevy), and Ashleigh Caswell (Rolle IT) ready to run the 2023 Dodge v Chevy Challenge.

The Dodge v Chevy Challenge has become a sub-theme (now in its 4th years!) of the Helping Seniors Car Raffle, in as much as two of our Helping Seniors Board Members quickly took sides when they learned Dodge Challenger and Chevy Camaro were great picks in the Car Raffle.

In a friendly rivalry, and all for a good cause, Ashleigh Caswell (Rolle IT) built her "Team Chevy" and Jennifer Barton (Seniors Helping Seniors) drafted her "Team Dodge" and they were all off to Mark Pieloch's test track so run out their differences. (And it was all caught on film!)

You have to visit DodgevChevyChallenge.com where you can view the first showdown (2020), the re-match (2021) and the third run (2022) and you will see that everyone had fun but noone changed car preference.

So what happened in 2023? Let's just say Sheriff Wayne Ivey had to step in ... view it now at DodgeVChevyChallenge.com and be sure to get your Car Raffle tickets at HelpingSeniorsCarRaffle.com and "Be in it to Win it!





Medicare Advantage and Transportation

Vicki Moore Moore Insurance Solutions

Transportation is a crucial aspect of accessing medical care, especially for older adults who may have difficulty traveling. Many Medicare Advantage plans are recognizing this need and including transportation in their comprehensive offerings.

Services can range from non-emergency medical transportation to doctor appointments, rehabilitation sessions, and even fitness activities. These services often come with unlimited miles per trip within the plan's service area.

Increasingly plans are also offering monthly allowances for non-medical transportation costs like taxi's, Uber, and Lyft. These allowances are most often found with special needs plans.

By addressing transportation challenges, Medicare Advantage plans contribute to a higher quality of life for their beneficiaries. Accessible transportation not only encourages regular medical check-ups but also promotes social engagement and participation in community events, fostering a sense of belonging and mental well-being.

As beneficiaries weigh their options for the 2024 plan year, it's important to consider the transportation benefits provided by different Medicare Advantage plans. Be sure to read your Annual Notice of Change that comes in the mail or electronically, depending on your preference, by September 30 from your current plan/carrier.

Do you have the transportation benefits you want and need for the upcoming year? Do you qualify for enhanced non-medical transportation benefits? You can go to Medicare.gov or contact a local agent that you trust to review your benefits.

I can be reached at 321-272-0218. My office is located at 1344 S. Apollo Blvd Suite 2C Melbourne, FL 32901 at the Helping Seniors of Brevard Senior Resource Center.

AARP

How AARP Florida Protects Your Community from Fraud

When Brevard County resident Karen Civitate noticed some of her family members were being victimized by fraudsters, she knew she wanted to act. From phone calls by imposters claiming to be with the "IRS" to "employees from the Social Security Administration" demanding credit card information, she did not want to see other members of her community suffer at the hands of scammers. That's when she decided to volunteer with AARP Florida and become a fraud educator.

Karen loves to travel with the AARP Florida team to teach others about the top scams and how



Karen, far right, at Daytona Beach International Airport with fellow AARP Florida volunteers.

to avoid them. She recently participated in a romance scam awareness event at the Daytona Beach International Airport, where she and other AARP volunteers provided conversation and resources to

combat the community's uptick in fraud.

"Every time somebody thanks me for the information I've shared with them, it just affirms how much good I am doing for those around me. It feels amazing," Karen explains.

And what's Karen's top advice? Always remember that no government entity will ask for any identifiable information over the phone, email, or postage. If you receive a letter from a government agency, visit your local office and question the contents in person.

While volunteers like Karen share fraud resources in your community, ΛΛRP Florida also offers a Fraud Resource Center online. Visit aarp.org/FLFraud for Florida-specific resources, education and updates to keep Floridians safe.

Whether online or at an event near you, know that AARP is always here to help.

Helping SENIORS of Brevard

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Saving Money with RX Drug Law

Jerry Hadlock Insurance Agent, Medicare Solutions

A new prescription drug law will help save money for people with Medicare. Here's how:

People with Medicare Part D drug coverage now pay nothing out-of-pocket for even more recommended vaccines, including shingles, whooping cough, and more.

Your Medicare drug plan can't charge you more than \$35 for a one-month supply of each **Part D-covered insulin**, and you don't have to pay a deductible, even if you get Extra Help to lower your prescription drug costs.

If you use an insulin pump that's covered under Part B's durable medical equipment benefit, or you get your covered insulin through a Medicare Advantage Plan, your cost for a month's supply of **Part B-covered insulin** can't be more than \$35. The Part B deductible won't apply. If you have Part B and Medicare Supplement Insurance (Medigap) that pays your Part B coinsurance, your plan should cover the \$35 (or less) cost for insulin.

Starting April 1, 2023, you might pay a lower coinsurance for certain drugs and biologicals covered by Part B, if their prices have increased higher than the rate of inflation. The specific drugs and potential savings change every quarter.

Starting in 2024, if you have drug costs high enough to reach the <u>catastrophic coverage phase in your Medicare drug coverage</u>, you won't have to pay a copayment or coinsurance. Also, Extra Help affording prescription drug coverage will expand for people with limited resources who earn less than 150% of the federal poverty level.

Starting in 2025, your yearly Part D out-ofpocket costs will be capped at \$2,000. You'll also have the option to pay out-of-pocket costs in monthly amounts over the plan year.

Source: Medicare.gov. Call/text Jerry Hadlock Insurance Agent (321) 720-4526



Why Didn't My Dentist Find That?

Lee Sheldon, DMD Sheldon and Furtado, PLIC

It happened again. It happens far too often. I see a patient. And the patient has tooth decay. "Why didn't my last dentist discover that?" the patient asks.

It's a difficult question to answer, but not for the reason you think. Usually, the dentist has done everything correctly. The dentist does the examination and makes findings and recommendations for treatment. Our diagnostic tools are only one part of the equation.

The bigger question is, what did you do to cause the decay?

We are not very good at preventing disease. We are good at treating the results of disease.

A patient can undo anything that we do. We can make the finest crown and bridge work and do the best implants. And the patient can screw it up. In the case of tooth decay, it's sugar. It's also a dry mouth that often occurs due to medications. Both create an environment for decay.

For the long-term maintenance of dental implants, if a patient insists on smoking, not practicing good nutritional habits, not getting supplements where necessary, not minimizing the abuse of alcohol and processed foods, and not practicing good oral hygiene, then that solution has limited longevity.

We are good at fixing things. You have to be the one who's good at preventing things.

When you do dental work, particularly extensive (and expensive) dental work, you get a second chance to smile and chew as normally as possible. But once that dental work is in place, it's up to you to keep it there.

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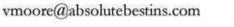
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Literally \$1 a day is all it takes to add your listing to the growing number of businesses found in our Senior Services Directory!

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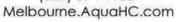


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Helping Seniors Info Series

Helping Seniors Info Series

Friday - September 4th - 10:00am-11:00am

Zon Beachside (1894 S Patrick Dr -Indian Harbour Beach)

This 55-minute event is free - as are the coffee & snacks.

Monday - September 25th, 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

Join Helping Seniors Senior Information Series Presentation "Your Transportation Checklist" with Guest Panelists Mark Allen (Stellar Transportation); Shelby Villatoro (Space Coast TPO); Jennifer Keyser (Aging Matters)

Renters of Palm Bay FL **Housing Workshop**

Saturday - September 23, 9:00am-12:00n

Memaw's BBQ (Banquet Room) -4916 Babcock St - Palm Bay FL

CALLING ALL SENIORS OF THE CITY OF PALM BAY!!!

If you are renting your home we have

important information 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 **Oualified Renters.** Space is very limited and open to Residents of Palm Bay FL.

CALENDAR HIGHLIGHTS





Find SCG-TV:

Spectrum Channel 499 Comcast (North Brevard) Channel 51 Comcast (South Brevard) Channel 13

Date	Day	8:00am	8:30am	5:00pm	5:30pm
Sep 1	Fri	Top 3 Public Benefits Questions	How to Cruise Successfully	Durable Power of Attorney	Capital Update
Sep 4	Mon	Periodontal Disease	Life Enrichment	Reverse Mortgages - Now?	What Assisted Living Can Mean
Sep 5	Tue	Is Assisted Living Right for You?	Controlling the Cost of RX	Your Legal Documents Checklist	Chefs for Seniors
Sep 6	Wed	Medicare - Questions & Answers	Probate - What it is/How it Works	How Public Adjuster Helps	Helping Seniors Travel Club
Sep 7	Thu	Debt Relief for Seniors	Great Employment for Seniors	The Parts of Medicare	Real Estate Transactions Senior
Sep 8	Fri	Living Beyond Your Current Home	Care Management	Senior Info in Senior Scene	Capital Update
Sep 11	Mon	How Assisted Living Helps Thrive	Safe & Secure at Home	Checking out Zon Beachside	Discounted Prescriptions
iep 12	Tue	3 Reasons for Reverse Mortgage	Helping Seniors 12 Years Later	Cosmetic Dentistry	The Dirty "D" Word - Dementia
Sep 13	Wed	Pain Relief through Supplements	Put Kids on the Bank Account?	Stay Safe at Home or Downsize?	Technology & Home Care
Sep 14	Thu	A Smorgasbord of Legal Matters	When to Call Adult Abuse Line	About Golden Providers	Power of Attorney/Super Powers
Sep 15	Fri	Get Your Ducks in a Row (Part 1)	Get Your Ducks in a Row (Part 2)	Senior Travel Safe & Fun	Capital Update
Sep 18	Mon	Chefs for Seniors	Things to Know About Elder Law	Value of Professional Printing	The Vial of Life
Sep 19	Tue	Communications & Helping Senior	Helping Seniors Directory	Avoiding Probate	Reverse Mortgages - Now?
ep 20	Wed	Two Assisted Living Questions	Importance Comprehensive Eval	Holistic Approach to Pain Relief	The Parts of Medicare
iep 21	Thu	Trusts	Senior Mental Health	Helping Seniors 12 Years Later	Care Management
Sep 22	Fri	Ordering RX at Lower Prices	Know Senior Real Estate	New to FL? Things to Know!	Capital Update
Sep 25	Mon	What Elder Law Attorney Can Do	Helping Seniors Travel Club	5 Steps to Stay Safe at Home	All About Home Health Care
Sep 26	Tue	How Public Adjuster Helps	The Talk About Assisted Living	Getting RX at Best Prices	Elder Law Services
Sep 27	Wed	The Parts of Medicare	Benefits of Holistic Approach	Living Beyond Your Current Home	Life Enrichment
iep 28	Thu	Guardianship	3 Reasons for Reverse Mortgage	Medicare - Questions & Answers	Too Many Teeth Extracted?
on 20	Fri	Real Estate Transactions Seniors	Senior Info in Senior Scene	Finding Good Help at Home	Capital Update



or online WEJF.net

Date	Day	Program	Topic	Special Guest	
Sep 6	Wed	Helping Seniors Radio	Focus on Elder Law	Bill Johnson, Esq.	William A. Johnson P.A.
Sep 13	Wed	Helping Seniors Radio	Focus on Your Smile	Dr. Lee N. Sheldon	Sheldon & Furtado, PLLC
Sep 20	Wed	Helping Seniors Radio	Focus on Your Home	Barbara McIntyre	Mutual Reverse Mortgage
Sep 27	Wed	Helping Seniors Radio	Transportation Options	Jennifer Barton	Seniors Helping Seniors



SENIOR SCENE is on Facebook!

Get updates & info @ facebook.com/ Seniorscene



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









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

Lord 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 alass-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

Contact:

Helping Seniors of Brevard Travel Club 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 - P.O. Box 372936 - Satellite Beach, 32937F.O. Box 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.