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## Your Financial Plan. Chapter #3 of Your Aging Plan!



## Inside this Edition:

- Tips to Help You Handle Financial Stress
- Rock Steady Boxing
- Solid Financial Plan for Assisted Living
- State Programs Save
- A Move to Continuing Care Retirement is a Financial Decision



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## President's Message

A Word from Joe Steckler,  
Our President & Founder



Welcome to the April edition of Senior Scene and my Helping Seniors message from the President's perspective. Those of you who have followed me in my media outreach programs over the years know that I have always placed great emphasis on physical fitness. That belief has served me well as I have worked to again walk for the last three years following a knee operation.

Every therapist I have used has commented favorably on my upper body strength and said that this has enabled me to build my leg strength. It has been a long process and I now know that had I worked harder in earlier knee rehabilitation, I might now be walking. All said, I again have confirmed my belief in taking care of one's body with a daily workout based on one's age and physical condition. Never give up and do your best, both men and women, to practice a daily workout regime. It really is important, along with managing your body weight.

The 2024 car raffle is underway and our idea to use cars representing all Boniface-Hiers dealerships seems to be working. The more tickets for which we receive donations the happier I will be.

We have also started our Annual Fund drive. Instead of sending a letter for the Annual Fund we used the internet to send a message to all previous donors. Please read our short email and if you can do so, please donate to the Annual Fund electronically. This will enable us to develop a donor source with minimal fundraising costs, because we all have seen the rising costs of using the postal system.

The Resource Center is adding new capabilities, and we need volunteers for several new programs. If you want to be involved, I invite you to call the office at 321-473-7770. I assure you that we do need volunteers and will work to get you into a program you will enjoy.

If you have a question or want to comment, please call us at 321-473-7770 or send an email to [info@helpingseniorsofbrevard.org](mailto:info@helpingseniorsofbrevard.org). Many thanks.







## Step #3 In Your Aging Plan

*Kerry Fink, Executive Director  
Helping Seniors of Brevard*

Welcome to April 2024. This month we tackle Step #3 in Your Aging Plan, “Your Financial Planning” and managing your money for your best success. (You may recall that Step #1 is “Health & Wellness Planning” and Step #2 is “Legal Planning.”)

This month let’s look at ideas that can help you balance your checkbook long-term and provide good solutions for the long run. This issue features articles like “Tips on Handling Financial Stress” as well as ideas to help develop a solid financial plan for assisted living, where beneficial, in your future.

So many good things ahead in April - we are beginning our “Knowledge College for Aging” Series at Joe’s Senior Resource Center, to help you, in easy monthly sessions, complete your own Aging Plan. Look for details on how to register for these free classes online at [HelpingSeniorsofBrevard.org](http://HelpingSeniorsofBrevard.org) or call us at (321) 473-7770.

Our CarePlus/Omni Healthcare Wellness Series continues April 25th at Joe’s Senior Resource Center featuring Licensed Pharmacist Dr. Chrisita Cornish sharing on polypharmacy and ensuring that your prescriptions are doing good and not harm! And, our 55+ Renters Workshop series continues April 20<sup>th</sup>, making a positive impact as Seniors understand their legal rights in those circumstances.

Want to remind you, as well, about our weekly Helping Seniors Radio program - each Wednesday 12pm-1pm on 90.3 WEJF-FM (online WEJF.net) - as we tackle up-to-the-minute news and information and conversations that can make the aging journey more pleasant and provide illumination in those areas it helps for us to understand better.

Thanks for supporting the work of Helping Seniors - we are grateful for your help, your encouragement, and your support to help us keep going to serve Seniors in Brevard!



## Have You Thought About This?

*Nancy Deardorff, Operations Director  
Helping Seniors of Brevard*

People today are living longer, and we must plan for that financially. Do you have your financial ducks in a row?

Some questions to ask yourself when it comes to financial planning for the future:

Do you have a mortgage or rent, are there homeowner’s association fees? Do you have a car payment? How much is your car insurance? What do you spend on gas per month? What are your annual property taxes and homeowner’s insurance costs? How much do you spend on groceries per month? What are your electricity and utility costs per month, TV, cable, and internet costs?

This list goes on. And what about unexpected but necessary home repairs, not to mention any out-of-pocket prescription drug costs?

A good starting point when getting your financial ducks in a row is to make a detailed list of all your expenses, then compare your list of expenses and your income. Also consider if your income was cut in half due to the death of a spouse.

Do you have a savings account for unexpected expenses, and if so, how long might this last you? Also consider your “Wants” list. This is a list of expenses for things you do not necessarily need, but you want, such as travel, eating out, home remodeling and the like.

I know it can seem stressful and overwhelming, but taking time now to plan for your future will save you stress in the long run, knowing that you have your financial ducks in a row.

For more information or to donate, contact us at Helping Seniors of Brevard by telephone at 321-473-7770 or online at [www.helpingseniorsofbrevard.org](http://www.helpingseniorsofbrevard.org).





## Tips to Help You Handle Financial Stress

*Corina Savela*  
Total Long-Term Care Consultant Services

It's natural to feel as though your money doesn't go as far as it used to. At the end of June 2022, consumer prices were 9.1% higher than a year earlier. It was the largest increase in 40 years.

Inflation has slowed a bit since then, but you may still be worried about money. These tips might help you manage that stress.

Pay essential bills first. Paying your most important bills first (before making any discretionary purchases) can help you stay on track and spend less on nonessentials.

Rework your budget. Revising your budget regularly can ease your anxiety over the unknown. You'll have a better picture of your finances at any given time, even as circumstances change.

Reevaluate your debt. If you're carrying high-interest credit card debt, one option is transferring the balance to a 0% APR credit card. The new card will charge you a fee — 3% to 5% of the amount you transfer — but can give you a year or longer to repay your balance before you have to pay interest again.

Ask for help. If you're struggling with money management, try seeking advice from a financially stable family member or friend. Other options include getting help from a fee-only financial planner or educating yourself with books and podcasts by financial experts.

Have the right insurance. When things don't go as planned, having the right insurance coverage can alleviate financial stress. Certain risks are too large and unpredictable to cover from your savings. The less financial cushion you have, the more insurance you need. Worried about paying insurance premiums? You may be able to adjust your policy to make it fit your budget. If you have health or life insurance questions, call Total Long-Term Care Consultant Services at (321) 752-0995.



## Financial Planning for Assisted Living

*Denise Bergman, CSA, CDP*  
Senior Care Authority Brevard

As individuals approach their later years, planning for assisted living becomes increasingly important. While many focus on the emotional and logistical aspects of this transition, having a solid financial plan in place is essential. Here's why:

1. **Understanding Costs:** Assisted living facilities vary in terms of amenities, services, and associated costs. A professional financial plan can help seniors accurately their current financial situation and determine how much they need to save or invest to cover the expenses of assisted living comfortably.
2. **Long-Term Care Funding:** The cost of long-term care can be substantial, and many seniors underestimate the financial implications. A financial planner can evaluate various funding options, such as long-term care insurance, annuities, and Medicaid planning, to ensure seniors have the resources needed to afford quality care without depleting their savings.
3. **Preserving Assets:** Seniors may be concerned about preserving assets for their loved ones while covering the costs of assisted living. A financial plan can identify strategies for asset protection, such as establishing trusts, gifting assets, or maximizing tax-efficient investment vehicles.
4. **Managing Retirement Income:** Transitioning to assisted living may coincide with a shift in income sources. A financial plan can help optimize retirement income streams, including Social Security benefits, pensions, retirement accounts, and other investments, to support their lifestyle in assisted living. *(Continued on page 28)*





# Helping Seniors Of Brevard



## A Move to a Continuing Care Retirement Community

Teri Brant  
Buena Vida Estates

Moving to a retirement community, whether a rental or a Continuing Care Retirement Community (CCRC), is a financial decision that some people truly agonize about!

There are many other life decisions we make that are also major financial commitments, but people don't seem to worry about them quite as much as they do the decision to move to a CCRC. People worry about whether they can afford their decision and how much their monthly costs will be compared to remaining in their current home. Deciding to have children, or moving to different parts of the globe, are some other choices people make with much thought and consideration. While a CCRC can be a big financial commitment, when you weigh it all out, many people find it's a commitment worth making...just like the decision to have children!

For those that opt for a CCRC, there is an even greater perk that must be factored into the cost-benefit analysis. CCRC residents know that should their ability to live independently change, they will have access to a continuum of care services, usually on the same campus! This peace of mind can create the ultimate freedom for residents, and their loved ones—peace of mind—as they let go of worries about the future's unknowns.

In today's world, a long-term care policy is not the same as it was years ago. They cost much more, and the coverage is not the same as was originally offered. A CCRC's entry fee acts as a long-term care policy—which is usually a medical tax deduction (ask your financial expert about more specifics on this), and specifically at Buena Vida Estates, will ensure you that your care costs for assisted living, memory care and/or nursing care—when needed, will be less than the retail costs at a rental community.

An entry fee at a CCRC ensures you that you know the costs ahead of you, but also that you will have a place when you need it. Unlike the rental communities which are month to month commitments, a CCRC has a contract that states you won't be asked to leave for medical or financial changes. Talk about peace of mind and security!

Moving to a retirement community isn't right for every senior adult. There are many different factors that go into a senior living decision, and a person should make an informed choice based on their individual preferences, finances, and goals. People considering their senior living options sometimes wrestle with what freedoms they may be giving up if they move to a CCRC or other type of retirement community. Besides giving up freedoms, consider that you may also gain new freedoms in exchange.

Just as other decisions in life, such as having children and traveling the world, can bring immeasurable happiness—for some people, the cost and relatively minor freedoms that may be given up with a retirement community move may be well-worth it when they weigh the deciding factors that are most important to them.

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## TOGETHER, WE CAN HELP CREATE A MIRACLE.

Your gift of \$25, \$50, \$100, \$250 or more will help ensure that **Helping Seniors of Brevard**, a registered 501(c)(3) charitable organization, can continue assisting callers.

Thank you!



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## State Programs Can Save You Money

*Jerry Hadlock  
Medicare Solutions*

Your state may be able to help you pay your Medicare premiums. In some cases, Medicare Savings Programs may also pay Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) deductibles, coinsurance, and copayments if you meet certain conditions.

There are four kinds of Medicare Savings Programs:

1. Qualified Medicare Beneficiary (QMB)
2. Specified Low-Income Medicare Beneficiary (SLMB)
3. Qualifying Individual (QI)
4. Qualified Disabled & Working Individuals (QDWI)

If you qualify for a QMB, SLMB, or QI program, you automatically qualify to get Extra Help paying for Medicare drug coverage (Part D).

If you answer “yes” to the questions listed below, call your State Medical Assistance (Medicaid) office to see if you qualify for a Medicare Savings Program in your state:

- Do you have, or are you eligible for Part A? If you aren’t sure, look on your red, white, and blue Medicare card, or call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.
- Is your income at or below the following limits? The 2024 resource limits for the QMB, SLMB, and QI programs are \$9,430 for one person and \$14,130 for a married couple. Resource limits for the QDWI program are \$4,000 for one person or \$6,000 for a married couple. Countable resources include money in a checking or savings account, stocks, and bonds. When you count your resources, don’t include your home, one car, burial plot, up to \$1,500 for burial costs (if you’ve put that money aside), furniture, or other personal items.

If you have income from working, you may qualify for these benefits even if your income is higher than these limits. Many states figure your income and resources differently, so you may qualify in your state even if you think you’re above these limits. Limits are slightly higher in Alaska and Hawaii. Some states have higher resource levels or don’t count resources. Check with your state to find out more.

QMB \$1,235 \$1,663 Part A and Part B premiums and other costs (like deductibles, coinsurance, and copayments) SLMB \$1,478 \$1,992 Part B premiums only QI \$1,600 \$2,239 Part B premiums only QDWI \$4,945 \$6,659 Part A premiums only

Please call Jerry Hadlock at 321-720-4526 or email [jldm253@aol.com](mailto:jldm253@aol.com). Source-Medicare.gov

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*Financial Planning for Assisted Living  
(Continued from page 26)*

5. **Planning for Unexpected Expenses:** Healthcare needs can change unexpectedly, leading to additional expenses beyond the scope of typical assisted living fees. A financial plan can include provisions for emergency funds and medical expenses to provide peace of mind and ensure seniors are prepared for any unforeseen circumstances.
6. **Avoiding Financial Stress:** Worrying about money can detract from the enjoyment and comfort of living in an assisted living facility. A professional financial plan can alleviate financial stress by providing a clear roadmap for managing expenses, maximizing resources, and achieving financial security in retirement.

Having a professional financial plan in place is vital for seniors preparing for assisted living. By working with a knowledgeable financial planner, seniors can make informed decisions, protect their assets, and ensure a comfortable and financially secure future in assisted living.





## Fight Back Against Parkinson's

*Janice Moia  
Rock Steady Boxing  
at Advance Fitness Melbourne*

April is Parkinson's Awareness Month, which not only raises awareness about the disease our Rock Steady Boxers live with every day, but also shines a light on their incredible tenacity in 'fighting back' against the disease.

We are about more than just one class or one program, Rock Steady Boxing at Advance Fitness's mission is to provide hope and better quality of life for people with Parkinson's disease in our community.

The Rock Steady Boxing Method was developed in Indianapolis over the course of seven years. In 2012 the training was launched to share the Rock Steady Boxing Method.

Today, there are over 900 Rock Steady Boxing affiliate programs around the world, initiated by Certified Rock Steady Boxing "Coaches." All coaches completed the requirements of Rock Steady Boxing and have been officially certified. They are required every two years to update their certification by completing continuing education courses.

"Since its inception, there has always been something special about the Rock Steady Boxing Method," said Rock Steady Boxing, Inc. President Ryan Cotton.

"In 2006 when Rock Steady was founded, there was little scientific evidence for this method of exercise. Today, there is growing scientific evidence supporting the Rock Steady Method. We can confidently say that participants in Rock Steady have fewer falls, better balance, and improved quality of life. Regular and consistent exercise is now considered an essential component for the

management of Parkinson's symptoms."

Rock Steady Boxing (RSB) at Advance Fitness Melbourne 501c (3) will be having fundraisers to raise funds to help with scholarships, respite care, transportation, education, and eventually full tuition for all activities at RSB at Advance Fitness in Melbourne. We will join millions in observing Parkinson's Awareness Month.

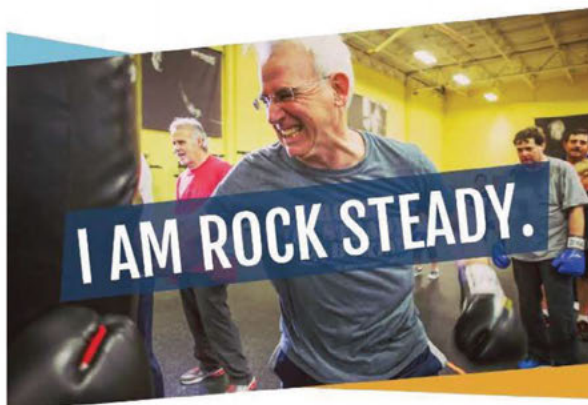
RSB at Advance Fitness Melbourne gives those living with Parkinson's disease hope, by offering a non-contact, boxing-inspired fitness routine proving to dramatically improve their quality of life. Their facility is also expanding and already offers Tai Chi, Dance S.T.E.P.S. classes along with a weekly PD support group, and a monthly care partner support group.

Soon we will also be incorporating fall prevention, balance, stretch and core classes along with hosting an activity day once a month with Ping Pong, card games and bingo or just a day of socialization. The hope is that we become a great Resource and Activity Center for those with Parkinson's and their families.

My name is Janice Moia, I started this program almost six years ago with 4

boxers and 3 classes a week. I now have 9 classes a week with 68 boxers. I have 5 certified coaches and many volunteers. All proceeds are kept locally to serve those in our community who are battling Parkinson's disease. I run my program according to the founder Scott Newman's mission, a quote from Scott,

"We want to be meeting and exceeding expectations about what can be done to conquer PD, well equipped and decently funded to that task, but designed to fall short as a profit center, growing for the moral reasons, not the financial or self-justifying reasons, so we must be partners together that form a champion, something larger than life."







## Fall Prevention

*Carlos E. Cuesta*  
SYNERGY HomeCare of Palm Bay

According to the U.S. Department of Health and Human Services, 1 in 3 older adults experience a fall every year, making it one of the biggest hazards in the older population. At SYNERGY HomeCare of Palm Bay, we know this all too well.

In order to help reduce the prevalence of falls in our older community, we've created an all-in-one Fall Prevention Guide with plenty of tips that you can use to protect yourself and your loved ones.

Try following some of this simple advice:

- Secure or remove all throw rugs in the house to reduce the risk of tripping.
- Place non-slip mats on the bathroom floor and in the shower or bathtub.
- Keep frequently used items in easily accessible cabinets.
- Keep the house brightly lit, especially in hallways and stairways for easier navigation and to be able to spot potential hazards.
- Monitor medication side effects and interactions that may cause drowsiness, lightheadedness, disorientation, or confusion.

Even though you're more than capable of taking fall prevention into your own hands, we're still happy to help and be a free local resource that can take your prevention planning one step further. For absolutely no cost, our professional caregivers can provide free in-home safety assessments, where we can identify and problem-solve any additional concerns in your home.

To contact us, please call 321-340-3828 or go to <https://synergyhomecare.com/fl-palm-bay-32905/>. You can also visit us in person at 1501 Robert J Conlan Blvd. NE, Suite 140, in Palm Bay.



## Will I Get My Teeth Cleaned the Same Day?

*Lee Sheldon, DMD*  
Sheldon and Furtado, PLLC

“Will I get my teeth cleaned on the same day?” How many times have I heard that question? The answer to that question is the heart of this paper. Because getting your teeth cleaned the same day has so many different meanings that it's impossible for me to do that correctly.

Why? 42% of adults in the U.S. have periodontal disease. That means that nearly half of those who see us need more than “a cleaning.” It also means that more than half of those who see us don't. I love it when I see a patient for a second opinion, and I surprise that patient by saying, “You don't need anything.” It happens a lot.

Periodontal cleaning is a specialized skill requiring talented hygienists and equipment. Great hygienists who are coached by two periodontists, an endoscope to help them see diseased root surfaces below the gum line, chemical agent that helps to dissolve calculus, hand instruments that are hand-sharpened and replaced regularly, sharpening stone, ultrasonic scaler, and full periodontal chart of each patient for comparison with previous visits. Each patient is scheduled for a full hour, meaning that the patient is in the chair for a full fifty minutes.

There are different levels of cleaning for each patient. Some need a lot with a consequent amount of time and skill. Some need none and are only seeing us because they want their teeth cleaned, not because they need their teeth cleaned.

A part of the comprehensive examination is to determine what is necessary to control your periodontal disease, if you need that control at all. That's one of the reasons that a doctor sees you first. From there, we can determine what you need or do not need.





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**Coastal Occupational Therapy** **SILVER SPONSOR**  
**CENTER SPONSOR**  
Mobile Outpatient Therapy Service  
[www.coastaltherapytl.com](http://www.coastaltherapytl.com)  
321-361-8040



**PHARMACY / MEDICAL EQUIP**

**Browning's Pharmacy and Health Care**  
 Durable Medical Equipment  
 141 E. Hibiscus Blvd, Melbourne  
[www.brownings.net](http://www.brownings.net) | 321-725-6320

**Canadian Meds of Melbourne** SILVER SPONSOR  
CENTER SPONSOR

1344 S. Apollo Blvd, Ste 2-C, Melbourne  
[www.canadianmeds-melbourne.com](http://www.canadianmeds-melbourne.com)  
 321-754-6976

**Faith Walk By Two** SILVER SPONSOR  
 Medication Therapy Management  
[drchrisita@faithwalkbytwo.org](mailto:drchrisita@faithwalkbytwo.org)  
 321-381-5980

**The Medicine Shoppe Pharmacy**  
 2176 Sarno Rd., Melbourne  
[www.melbourne.medicineshoppe.com](http://www.melbourne.medicineshoppe.com)  
 321-242-2440

**PHYSICAL THERAPY / FITNESS**

**FYZICAL Therapy & Balance Center** SILVER SPONSOR  
 150 5th Ave., Ste C, Indialantic  
 Balance, Fall Prevention, Vertigo  
 321-372-3090

3830 S Hwy A1A Ste C-5, Melbourne Beach  
 Rock Steady Boxing for Parkinson's Disease  
 321-327-7889

**Rock Steady Boxing at Advance Fitness** SILVER SPONSOR  
 2176 Sarno Rd. Ste. 102, Melbourne  
[advancefitness@rsbaffiliate.com](mailto:advancefitness@rsbaffiliate.com)  
 321-693-9246

**PODCAST**

**Hardy House Media** SILVER SPONSOR  
 Fabulous Over 50 podcast  
 Jen's Friends daily encouraging video email service  
[Jenhardy.net](http://Jenhardy.net) | 321-831-2411

**PRINTING**

**Allegra Marketing Print Mail**  
 2040 Murrell Rd., Rockledge  
[www.allegramarketingprint.com](http://www.allegramarketingprint.com)  
 321-252-4701

**REAL ESTATE / DOWNSIZING**

**Next Chapter Real Estate** SILVER SPONSOR  
CENTER SPONSOR

Debbie Beard, Broker 321-298-5562  
 55+ Real Estate & Downsizing Expert  
[www.NextChapterFlorida.com](http://www.NextChapterFlorida.com)

**Team Taranto Keller Williams Realty** SILVER SPONSOR  
 Downsizing Experts  
 2020 Highway A1A Unit 107, IHB  
[tomtaranto@kw.com](mailto:tomtaranto@kw.com) | 321-961-2871

**SENIOR LIVING / MEMORY CARE**

**Buena Vida Estates** SILVER SPONSOR  
 2129 W. New Haven Ave., W. Melbourne  
[www.buenavidaestates.org](http://www.buenavidaestates.org)  
 321-724-0060

**Hibiscus Court Assisted Living and Memory Care Community** GOLD SPONSOR  
 540 E. Hibiscus Blvd, Melbourne  
[www.slm.net](http://www.slm.net) | 321-345-9830

**Palm Cottages Assisted Living**  
 3821 Sunnyside Ct., Rockledge  
[www.palmcottagesfl.com](http://www.palmcottagesfl.com)  
 321-633-1819

**Residences at Zon Beachside** PLATINUM SPONSOR  
 1898 S. Patrick Drive, Indian Harbour Beach  
[www.theresidencesatzonbeachside.com](http://www.theresidencesatzonbeachside.com)  
 321-777-8840

**Zon Beachside** PLATINUM SPONSOR  
 1894 S. Patrick Drive, Indian Harbour Beach  
[www.zonbeachside.com](http://www.zonbeachside.com)  
 321-777-8840

**SPEECH THERAPY**

**Proclaim Communication and Rehab.**  
 Services – Outpatient Speech Therapy  
[www.proclaim-services.com](http://www.proclaim-services.com)  
 321-209-0171

**SPIRITUAL / MENTAL HEALTH**

**Faith Walk By Two** SILVER SPONSOR  
 Hospital/hospice/assisted living visitation, chapel services  
[www.faithwalkbytwo.org](http://www.faithwalkbytwo.org)  
 321-381-5980

**TRAVEL**

**Helping Seniors of Brevard Travel Club**  
[travelcenterusa@gmail.com](mailto:travelcenterusa@gmail.com)  
 Chris & Betty | 321-978-5211  
 We create “trips of a lifetime” for seniors





# Helping Seniors Of Brevard



## Helping Seniors Senior Resource Center Partners



**Advocates for the Aging, Inc.**  
(321) 953-2273  
AdvocatesfortheAging.com



**Aqua Home Care**  
(321) 574-1180  
Melbourne.AquaHC.com



**Canadian Meds of Melbourne**  
(321) 574-6976  
CanadianMeds-Melbourne.com



**Coastal Occupational Therapy**  
(321) 361-8040  
CoastalTherapyFL.com



**Faith Walk by Two**  
(321) 381-5988  
FaithWalkbyTwo.org



**Moore Insurance Solutions**  
(321) 272-0218  
LinkedIn.com/in/vmoorehealthplans



**Next Chapter Real Estate**  
(321) 321-8289  
NextChapterFlorida.com



**Practitioners in Motion**  
(321) 216-2288  
BringingCaretoYou.com



**Ruth C. Rhodes, Esq. / Rhodes Law P.A.**  
(321) 610-4542  
RhodesLawPA.com



**Senior Care Authority**  
(321) 341-8444  
SeniorCareAuthority.com/brevardfl



**Seniors Helping Seniors**  
(321) 722-2999  
SeniorCareBrevard.com



## Helping Seniors Gold Sponsors



**CarePlus Health Plans**  
(321) 751-7645  
CarePlusHealthPlans.com



**Hibiscus Court Assisted Living**  
(321) 345-9830  
HibiscusCourtMelbourne.net



**The Peery Agency (Lori Peery)**  
(321) 848-3838  
LauraPeeryAgency.com



**Wuesthoff Brevard Hospice**  
(321) 253-2222  
LHCGroup.com



## Helping Seniors Platinum Sponsors



**Monarch Homes of Brevard**  
(321) 806-3948  
MonarchHomesofBrevard.com



**The Residences at Zon**  
(321) 777-8840  
ZonBeachside.com



**Sheldon & Furtado, PLLC**  
(321) 802-2810  
DrLeeSheldon.com



WILLIAM A. JOHNSON, P.A.  
WILSON LAW, MEDICINE & ESTATE PLANNING

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



**Zon Beachside Assisted Living**  
(321) 777-8840  
ZonBeachside.com



## Helping Seniors Silver Sponsors

**Law Office of Amy B Van Fossen** - (321) 426-1848  
AmyBVanFossen.com

**Assisted Living Locators** - (321) 367-3520  
AssistedLivingLocators.com

**Avid Home Care Services** - (321) 392-3400  
AvidHomeCareServices.com

**Buena Vida Estates** - (321) 351-3082  
BuenaVidaEstates.org

**Chefs for Seniors** - (321) 210-6953  
ChefsforSeniors.com/Melbourne

**ClinCloud Research** - (407) 680-0534  
ClinCloudResearch.com

**David's Handcures** - (321) 961-9870  
Email - Beachside123@Yahoo.com

**Fabulous After 50 / Hardy House Media**  
Contact@JenHardy.net / JenHardy.net

**Medicare Solutions - Jerry Hadlock, Jr.**  
(321) 720-4526 - Email JLDM253@aol.com

**Platinum Events Productions**  
(321) 723-1454 - PlatinumEventsProduction@gmail.com

**Rock Steady Boxing** - (321) 693-9246  
RockSteadyBoxingBrevard.com

**St Francis Reflections** - (321) 269-4240  
ReflectionsLCS.com

**Synergy Home Care / Carlos Cuesta**  
(321) 340-3828 - SynergyHomeCare.com

**Team Taranto - Keller-Williams Realty**  
(321) 676-0185 - TeamTaranto.KW.com

**Total Long-Term Care Consultant Services**  
(321) 752-0995 - TLCConsultantServices.com





# Helping Seniors Info Series

**Helping Seniors Resource Center Events**  
(1344 S Apollo Dr - Ste 2-C - Melbourne)

**Food Truck Tuesday**

**Date: Tuesday, April 2nd, 11:00am - 1:00pm**  
Call for Information – (321) 473-7770

Call your friends and make it a lunch date! Food Truck Tuesday at Joe's Senior Resource Center of Brevard! Get a great lunch - your purchase benefits the work of Helping Seniors - and visit with the great team members at the Center and at OMNI Healthcare! Look for the Food Truck in the Parking Lot and then join us on the 2nd Floor at lunch!

**Knowledge College for Aging - Your Aging Plan**

**Date: Thursday, April 18th, 10:00am - 11:00am**  
Call for Information – (321) 473-7770

April sees the launch of our "Get Your Ducks in a Row" Knowledge College for Aging certificate program. It is

a FREE monthly series, 10am-11am on the 2nd Tuesday of the month at Joe's Senior Resource Center, designed to help you learn the 7-key Chapters in your own aging plan. Kerry Fink, Helping Seniors Executive Director, moderates the series with the help of subject matter experts. This month - gain a 35,000 foot overview of the components that make up your Aging Plan so you are ready for the road ahead! Join us for Coffee/Snack and a complimentary take-home lunch for those who are RSVP'd.

**Helping Seniors Wellness Series - Medication Therapy Management**

**Date: Thursday, April 25th, 11:00am - 12:30pm**

Call for Information & RSVP – (321) 473-7770

Heard the word Polypharmacy - meaning the use of multiple medications at the same time? Learn how to stay safe with your Prescriptions/Medications with

special guest speaker Licensed Pharmacist Dr. Christa Cornish, of Faith Walk by Twon. She explains how to avoid drug interactions and invites you to bring "your bag of medicine" for an independent review to help keep you safe! Programs brought to you by Care Plus Health Plans, Omni Health Care, and Helping Seniors of Brevard.

**More Helping Seniors Events:**

**Renters of Palm Bay FL Housing Workshop**

**Saturday – April 20th, 9:00am-12:00nn**  
Memaw's BBQ (Banquet Room) - 4916 Babcock St - Palm Bay FL

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

Breakfast with the Attorney - Frank Scaglione, Esq., presents on the Florida Eviction Prevention Series from the Florida Bar.

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 Qualified Renters. Space is very limited and open to Residents of Palm Bay FL.

**Helping Seniors "Choose Your Adventure" Car Raffle Appearances**

**The 2nd Annual All European Car Show - Sunday - April 14th 2024 10:00am-2:00pm** - The All European Car Show

American Muscle Car Museum - 3500 Sarno Road - Melbourne FL 32934

**Young at Heart Senior Expo - Thursday - April 25th 2024 10:00am-1:00pm** - Platinum Expos presents "The Young at Heart Expo" Viera Regional Community Center - 2300 Judge Fran Jamieson Way - Viera FL 32940

**Golden Providers Network Meeting - Tuesday - April 16th 2024 11:00am-12:30pm** - Golden Providers Business-to-Business Meeting (for those who Serve Seniors with Excellence - Golden-Providers.org) Hibiscus Court - 540 E Hibiscus Blvd - Melbourne FL 32901

**The Fearless Caregivers Conference - Thursday - April 25 2024 10:00am-2:00pm** - The Fearless Caregivers Conference. Complimentary Tickets for Family Caregivers Still Available.

Caregiver 911 - Find the Money, the Support & Resources You Need Now!

Ascension Catholic Community - 2950 N Harbor City Blvd - Melbourne FL 32935. Register at Caregiver.com or call 954-362-8126

## CALENDAR HIGHLIGHTS



Date	Day	8:00am	8:30am	5:00pm
Apr 1	Mon	Al Dia Today Newspaper	Elder Law Services	Printing & Direct Mail Options
Apr 2	Tue	Senior Mental Health	Controlling Cost of RX	Chefs for Seniors
Apr 3	Wed	Real Estate Transactions for Seniors	Medicare - Questions & Answers	The Talk About Assisted Living
Apr 4	Thu	Senior Expos & Events	Debt Relief for Seniors	Info Resources for Seniors
Apr 5	Fri	The Dental Experience	Care Management	Senior Travel - Safe & Fun
Apr 8	Mon	Safe & Secure at Home	Hometown News	Put Your Kids on House Title?
Apr 9	Tue	Smorgasbord of Legal Matters	When Assisted Living Appropriate?	The Parts of Medicare
Apr 10	Wed	Helping Seniors Travel Club	Living Beyond Your Current Home	Discounted Prescriptions
Apr 11	Thu	Info Needs for Seniors	Why Dental Implant not the Best	The Dirty "D" Word - Dementia
Apr 12	Fri	Durable Power of Attorney	Assisted Living Options	Golden Providers - Biz to Biz
Apr 15	Mon	Life Enrichment in Assisted Living	Probate - What it is/How it Works	How to Cruise Successfully
Apr 16	Tue	Legal Documents Checklist	Reverse Mortgages - Now Time?	A Beautiful Smile
Apr 17	Wed	Great Employment for Seniors	All About Home Health Care	Staying Home Safe or Downsize?
Apr 18	Thu	Ordering RX at Lowest Prices	Senior Info in Senior Scene	Avoiding Probate
Apr 19	Fri	The Parts of Medicare	Chefs for Seniors	How Assisted Living Benefits
Apr 22	Mon	Helping Seniors 12 Years Later	The Value of Professional Printing	Getting RX at Best Prices
Apr 23	Tue	What Elder Law Attorney Can Do	5 Steps to Stay Home Securely	Technology and Home Care
Apr 24	Wed	About Golden Providers	2 Assisted Living Questions	Power of Attorney/Super Powers
Apr 25	Thu	Periodontal Disease	Top 3 Public Benefits Questions	Hometown News / AARP
Apr 26	Fri	Assisted Living Right for You?	Helping Seniors Travel Club	Care Management
Apr 29	Mon	How Assisted Living Helps Thrive	Senior Expos & Events	Trusts
Apr 30	Tue	New to Florida? Elder Law	Senior Real Estate - Things to Know	The Parts of Medicare



Date	Day	Program	Special Guest
Apr 3	Wed	Helping Seniors on Elder Law	Bill Johnson, Esq.
Apr 10	Wed	Helping Seniors on Your Smile	Dr. Lee N. Sheldon
Apr 17	Wed	Helping Seniors on Senior Living	Terri Brant
Apr 24	Wed	Helping Seniors on Help at Home	Jennifer Barton





*Helping*  
**SENIORS**  
**TRAVEL CLUB**

# THE 4<sup>TH</sup> ANNUAL FOUNDATION CRUISE HELPING SENIORS OF BREVARD

June 9-16 2024 - 7-Night Cruise Round Trip Port Canaveral

**Great Family Cruising!**



Sail with your friends - and bring your whole family! Meet your Helping Seniors friends from Brevard County on the luxurious MSC Seashore! Make Summer 2024 special on our 7-night sailing to the Ocean Cay Marine Preserve, Costa Maya, Cozumel and more!



## 4th Annual Helping Seniors Foundation Cruise

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

**Balcony - As low as \$1,320 pp including Gratuities**  
**Outside - As low as \$1213 pp including Gratuities**  
**Inside - As low as \$963 pp including Gratuities**  
(based on double-occupancy)

**Contact:**

**Helping Seniors of Brevard Travel Club**  
**Chris Morse 818-430-1480 Cell**



Helping Seniors of Brevard is a Florida 501(c)(3) Nonprofit. Helping Seniors of Brevard - P.O. Box 372936 - Satellite Beach, 32937PO. 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.