

Helping You Get Your Medicare Ducks in a Row!



Look Inside for:

- * Pros & Cons of 2025 Medicare Changes for Medicare Advantage users brought about by the Inflation Reduction Act of 2022.
- * Medicaid Planning: How Would You Pay for Long-Term Care?
- * Life Care Planning and what Elder Care Coordinators do.

October 2024 is "Choose Your Adventure"
Helping Seniors Car Raffle Month!
Get tix at (321) 473-7770



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The 8th Annual Helping Seniors Car Raffle



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The Helping Seniors 8th Annual
"Choose Your Adventure" Car Raffle Grand Drawing Celebration
1pm-4pm Sunday October 27th 2024
at the American Muscle Car Museum.
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Helping SENIORS of Brevard

**The 8th Annual Helping Seniors
"Choose Your Adventure"
Car Raffle Grand Drawing Celebration!**
1pm-4pm - Sunday Afternoon - October 27th 2024



Cars shown and/or pictured are for illustrative purposes only. Base model provided. Upgrade at winner's cost/discretion. Each ticket is Entry in Grand Drawing & Invite to Grand Drawing Event (2 tickets for Entry to American Muscle Car Museum Full Collection). Need not be Present to Win. See Official Rules for complete details. Helping Seniors of Brevard is a Florida nonprofit.

President's Message

A Word from
Jennifer Bartron - President



They say that change is inevitable, and change has come to our organization.

At the end of August, Joe Steckler announced that he would be stepping back from his role of President of Helping Seniors. At 90, he will be spending well deserved time with his beautiful wife, children, and grandchildren.

While continuation plans for this inevitable day had been discussed, it was still a bittersweet moment for all of us at Helping Seniors. This amazing man has spent decades caring for others, he deserves this overdue "retirement" more than anyone I know. He will step into a President Emeritus position and I, to President.

Please allow me to introduce myself and to acknowledge the huge shoes I will be diligently trying to fill. My name is Jennifer Barton, and I have run a small home care business here in Brevard for the last 13 years. I am blessed to still have my own senior parents living right next door. Over the years I have been involved with the Alzheimer's Walk, Brevard County Triad, the Florida State Guardianship Association, as well as many other organizations. I met Joe Steckler a little over eleven years ago and Joe's passion and energy led me to become a board member of Helping Seniors.

Thankfully, Joe is passing the baton at a time when the organization is as healthy and vibrant as ever before. We have an engaged board of directors and staff with servant hearts. The senior community continues to be incredibly supportive. We will continue to work together to honor Joe's passion for seniors.

Joe, you have been a friend, mentor, sometimes a task master, leader, and guide. On behalf of our community, thank you for all you have done for our seniors. Words cannot accurately express what you mean to us.



(321) 473-7770
Brevard County Senior Information Helpline
Helping Seniors of Brevard

Need Help?
321-473-7770



Options – You Are in Control!

*Kerry Fink, Executive Director
Helping Seniors of Brevard*

So, here we are in October - and lots of decisions to make! Some serious - and some fun:

Your mailbox is getting flooded with Annual Enrollment literature from every Medicare and Medicaid provider under the sun - and, this year, especially important to pay attention because of the “Inflation Reduction Act” changes that could either help/hurt your coverage... so please pay attention and talk with a local expert who understands and has studied all the new things to consider.

Are you going to choose the 3-night Helping Seniors Foundation cruise Jan 30, 2025, or the longer 7-night/10-night options? A call to 321-473-7770 or HelpingSeniorsTravelClub.com can help you sort that one out!

Which car do you pick at the end of THIS month - Sunday October 27th - when we pull YOUR name as the winner of the 8th Annual “Choose Your Adventure” Helping Seniors Car Raffle? It all happens 1pm-4pm at the American Muscle Car Museum and our winner will choose from seven amazing automotive choices and head home with a brand new 2024 car!

Get your tickets today - 1 for \$25 or 5 for \$100 - and plan to join us (and sure do hope you can! Not necessary to be present to win, but why miss the fun if you can make it!) that afternoon for a family-friendly fun event inside and out of Mark Pieloch’s amazing museum! Call us at 321-473-7770, visit HelpingSeniorsCarRaffle.com, or fetch your tickets at all Boniface Hiers car dealerships, Joe’s Senior Resource Center or any of our dozens of partners who have them as well!

Let’s make GOOD decisions this month and get ready to enjoy a great 2025 together!



Reaching Out

*Karen Wernlund, Senior Navigator
Helping Seniors of Brevard*

Reaching out on our own behalf can be difficult. Yet, it is also rewarding.

Helping Seniors of Brevard has a helpline 321-473-7770 that has a diverse number of resources. For instance, there are caregiver support groups throughout Brevard County. One specializes in support for those whose loved ones are diagnosed with dementia or Alzheimer’s disease. Others specialize in grief support, and then there are groups that are supportive in all areas of caregiving.

The same holds true with our resources for disability assistance. If someone you love and care for is losing their eyesight, there is a resource for that. Or if you yourself are diagnosed with Parkinson’s disease, there is a resource to help with that. There are resources for those who are going through cancer treatment. There are resources that are supportive of all disabilities in general.

We are coming up on open enrollment for insurance plans. We have resources of insurance agents that may be able to help you make the right choices for your individual situation. Or perhaps you are looking into memory care or assisted living facilities, we have resources that are about senior advocacy and placement and can help you see which place might be right for you.

You might know someone who is alone, with no family, and is becoming confused with everyday life. Yes, we have care management resources for that too. Reaching out can be the best learning process for all of us. Talk to you soon!

For more information, please reach out to Karen Wernlund at 321-473-7770 or visit our website at Helpingseniorsofbrevard.org.



Inflation Reduction Act & Annual Enrollment

Vicki Moore
Moore Insurance Solutions

The Inflation Reduction Act (IRA) of 2022 brings significant reforms to the healthcare system, notably Medicare, aiming to reduce prescription drug costs and increase access to affordable care. For Medicare Advantage (MA) plan users, these changes will begin taking effect in 2025, offering both benefits and challenges. Below are pros and cons for MA plan users in 2025.

Pros of the IRA for Medicare Advantage Users

1. **Lower Prescription Drug Costs** - One of the most significant provisions of the IRA is the cap on out-of-pocket costs for prescription drugs under Medicare Part D. Beginning in 2025, annual out-of-pocket costs for Part D enrollees will be capped at \$2,000, providing financial relief for seniors, many of whom face crippling drug expenses. MA plans that incorporate Part D will benefit directly from this cap, allowing seniors enrolled in these plans to predict and manage their healthcare budgets better.
2. **Improved Access to Affordable Medications** -The IRA empowers Medicare to negotiate prices for a set number of high-cost prescription drugs for the first time. This negotiation will begin in 2026 but is expected to have an indirect effect on MA plans starting in 2025. As MA plans often follow pricing structures and formularies tied to traditional Medicare Part D, lower negotiated drug prices will likely reduce overall costs for MA plan users as well, increasing access to essential medications.
3. **Stronger Coverage for Chronic Conditions** - Many seniors enrolled in MA plans suffer from chronic conditions like diabetes, hypertension, and heart disease, which require continuous medication. The

IRA provisions that focus on reducing costs for insulin and other essential drugs could make managing these conditions more affordable and improve overall health outcomes for seniors. This ensures that MA users with chronic illnesses see better affordability and quality of care.

4. **Potential for Plan innovations** - With reduced drug costs and more predictable spending, MA plans may have more financial flexibility. This could lead to the introduction of more innovative and tailored plan options that improve care coordination, preventative care, or added benefits like wellness programs. Insurers could reinvest savings into services that provide additional support for seniors enhancing the overall user experience.

Cons of the IRA for Medicare Advantage Users

1. **Potential increase in premiums** - While out-of-pocket costs for prescription drugs may decrease, insurance companies could offset the reduced drug revenues with higher premiums. MA plans, which are often privately managed, may experience financial pressure from drug price negotiations and out-of-pocket caps, possibly leading to higher monthly premiums for beneficiaries. If drug manufacturers respond by increasing prices in other markets or for non-negotiated drugs those costs could be passed on to consumers through increased plan premiums.
2. **Limited Immediate Impact** - Although some provisions of the IRA begin in 2025, the full benefits of price negotiations won't take effect until 2026 and beyond. For MA users, this means that while the IRA offers long-term savings, its immediate impact may be limited. The time delay in implementing full drug price negotiation and capping mechanisms could frustrate seniors seeking immediate financial relief.

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3. **Reduction in Drug Accessibility** - One potential downside to price negotiation is that drug manufacturers might reduce access to certain medications or limit availability of newer drugs. If pharmaceutical companies are forced to lower prices, they may compensate by limiting the distribution of high-cost drugs. This could affect the availability of certain medications within MA plans' formularies, creating a potential barrier to access for seniors who rely on more specialized treatments.

4. **Market Uncertainty for Medicare Advantage Plans** - The implementation of IRA reforms introduces some uncertainty into the MA market. Insurers may face difficulties predicting future costs due to changing drug prices and reimbursement models. In response to these uncertainties' insurers may become more conservative, reducing the number of plan options or benefits available to users. This could limit consumer choice and affect the overall competitiveness of the MA landscape.

The Inflation Reduction Act offers benefits for Medicare Advantage plan users, particularly in terms of reducing out-of-pocket drug costs and improving access to affordable medications. However, these gains come with some potential downsides including the possibility of higher premiums and reduced drug availability.

It's important to examine your Annual Notice of Change when it comes in the mail at the end of September, especially this year due to the potential for changes. If you don't like what you see or are curious about other options, please call a local and licensed insurance agent that you trust.

I am currently scheduling appointments for this Annual Enrollment Period that runs October 15-December 7. Vicki Moore-Moore Insurance Solutions 321-272-0217 1344 S Apollo Blvd. Suite 2C Melbourne, FL 32901. Located inside Joe's Senior Resource Center.



Brevard Real Estate Market Remains Robust in 2024

*Mark Gallegos, Realtor
REAL Broker, LLC*

Driven by strong economic growth, the Space Coast remains a sought-after destination for homebuyers and investors. Gaining residents from 37 of the 50 states over the last five years has created momentum that Florida can capitalize on. For Brevard County this suggests:

- As demand outpaces supply, average home prices in Brevard are expected to rise.
- Beachfront and oceanfront homes remain highly desirable.
- Investing: The growing tourism industry and influx of new residents have fueled a robust rental market, making Brevard County an attractive option for investors seeking steady income streams.
- Several new residential and commercial developments are underway, adding to the county's housing inventory and expanding its economic base.

In its Economic, Housing and Mortgage Market Outlook forecast, Freddie Mac anticipates that the central bank will approve one rate cut in 2024. While this should prompt a gradual easing of mortgage rates, the mortgage giant expects mortgage rates to remain above 6.5% through the end of 2024 and then descend below 6.5% in 2025.

Yet nationally sales of newly built homes in the U.S. surged unexpectedly in July, as home builders saw a bump in demand due to falling mortgage rates. Sales are at the highest level since May 2023. It was also the biggest increase in nearly two years. Sales of newly built homes in the U.S. rose 10.6% to an annual rate of 739,000 in July, up from a revised 668,000 in the prior month, the Commerce Department reported.

Your home, your dream our commitment MARK GALLEGOS, ValueREmsg@gmail.com



Life Care Planning

*Amber Payne, Dir Elder Care Coordination
Law Office of Amy B. Van Fossen*

Life care planning law firms focus on preserving your assets to maximize quality of life and independence and preserve a legacy for your loved ones. **Life Care Planning**, a holistic, elder-centered approach to navigating aging, begins with establishing a solid legal and financial foundation.

Support from a professional **Elder Care Coordinator** lights the way along this path. With experience as geriatric professionals and nurses, Elder Care Coordinators can help guide your care plan through assessment, education, coordination, and advocacy.

Your Elder Care Coordinator advocates for your care needs to help you stay at home for as long as possible. They conduct in-home visits to assess safety and offer recommendations to maintain independence. Elder Care Coordinators also suggest local programs and keep updated on the latest technology to enhance quality of life.

Your Elder Care Coordinator also identifies the availability, quality, and cost of community resources so you can make an informed decision when staying at home is no longer an option. They also attend care plan meetings, offer guidance to family caregivers, and advocate for the best care.

Your Elder Care Coordinator keeps you updated on patient rights, responsibilities related to ongoing care needs, and what to expect from care providers or different levels of care. When changes occur, they collaborate with the life care planning team to revise the plan, ensuring you continue to receive the quality care you deserve.

Dedicated Elder Care Coordinators are what set a life care planning law firm apart from other solutions. Contact us today to learn more about our holistic approach to addressing your legal, financial, and personal care needs as you navigate long-term care services.



Rock Steady Boxing

*Janice Moia
Rock Steady Boxing
at Advance Fitness Melbourne*

Rock Steady Boxing (RSB) at Advance Fitness, Melbourne, is a 501(c)(3) nonprofit that has some of the world's toughest fighters come to train several times each week. However, they do not fight each other, they fight a single enemy, Parkinson's disease. This training gives people with Parkinson's disease hope by improving their quality of life through a non-contact boxing-based fitness curriculum. The results have been amazing, attracting the attention of medical experts and national news media. RSB offers nine classes a week for all levels of the disease, no boxing experience is necessary. We have female and male boxers ranging from age 44 to 90.

RSB recognizes the absolute most important aspect is the coach and their ability to do everything they can to keep everyone safe during their participation in the classes. They have been trained in specific guidelines for each class level including what condition and skill level the boxer is at. We have two certified head coaches, me and Felisha Baden, we are both physical therapist assistants as well. Together we bring over 30 years of physical therapy experience to improve balance, core, strength training and more.

Please call us if you or someone you know has Parkinson's to hear how we can help. It's a life-changing experience. We offer a PD support group every Wednesday morning at 9:30 and a Care partner support group the 4th Thursday of every month at 9:30. Please call 321-693-9246.

Rock Steady Boxing has some exciting news, we completed a mini documentary with the most amazing production company Eastern Florida Alliance of Media Producers. Produced by Russell Sanders, this documentary has been chosen to appear at the Melbourne Independent Film Festival on October 17th-19th.



How Will You Pay for Long-Term Care?

*Ruth C. Rhodes, Esq.
Board Certified Elder Law Attorney
Rhodes Law, P.A.*

What would you do if you suddenly needed Long-Term Care? How would you afford to pay for that care? As we age, we are faced with many challenges and difficult decisions about our lifestyle and health care. Many people are surprised to learn that Medicare and supplemental health insurance do not cover Long-Term Care. The two major ways to pay for Long-Term Care are private pay or government benefits known as Medicaid. A skilled nursing facility can cost privately as much as \$10,000 to \$14,000 per month without any government assistance.

To qualify for Medicaid, you must have less than \$2,000 in countable assets and less than \$2,829 in gross monthly income. If you do not qualify, there are ways we can help you qualify while preserving assets. Medicaid Planning does not need to be as overwhelming as you think when you have the help of a Board-Certified Elder Law Attorney.

Why can't I just give my assets away to my family now? Giving any asset away can automatically disqualify you or your loved one from receiving Medicaid benefits. Currently, Medicaid has a 5 year look back period and the rules are very complex and are always changing.

Many people think they would never be eligible for Medicaid because of the strict income and asset limitations. However, there are many legal ways to plan and structure your income and assets to help you qualify for these benefits even though you think you would never qualify.

Whether you are in crisis or are planning ahead, we are here to help you and your loved one navigate through the Medicaid process. Always remember, failing to plan is planning to fail. Call Board Certified Elder Law Attorney Rhodes Law, P.A., at (321) 610-4542, to schedule your free Medicaid Planning consultation.



Am I Ready for Home Care?

*Traci Graf, RN
AVID Home Care*

Research shows that at least half of adults ages 65 or older can expect to need care during their older years, making the decision about when and if to hire caregivers an important consideration for those planning to age in place. A large portion of older adults ages 50 to 80 (88%) feel it's important to remain in their homes for as long as possible, according to a report from the University of Michigan.

To see if you or someone you love is ready for help, observe the person's behaviors or simply have a talk with them. As seniors start to see their health decline they start to slow down. They may start doing things that make life easier but may be detrimental to their health and well-being.

They may stop cooking or preparing fresh meals. They may find it difficult to go shopping, even with the use of an electric cart they still need to park the car and be able to walk into the store. Typically, when they stop preparing fresh food they resort to frozen or fast food which will certainly lead to a multitude of health issues.

Keeping up with medications can also be a challenge. People may throw out an empty bottle intending to get a refill and then completely forget. After a few weeks they may start to see symptoms related to the missing medication and even end up hospitalized. Symptoms like unexplained high blood pressure or elevated blood sugars can often be explained by a missing medication.

Of course, there are unlimited activities seniors give up that could continue with the help of a trusted home care agency—going to the nail or hair salon, going out to eat, a trip to the beach to sit on the boardwalk and watch the ocean, a scenic ride, going for coffee, or meeting up with friends for social outings. Aging may slow you down, don't let it stop you from doing things you have always loved!



New Advances in Alzheimer's Research

*Karem Sapp
ClinCloud Research*

ClinCloud Partners with Novoic to Offer Advanced Memory Assessments

ClinCloud has been in partnership with Novoic, a leader in AI-driven cognitive health technology, to bring cutting-edge memory tests to the public. This collaboration provides a convenient and non-invasive way to monitor cognitive health.

Using Novoic's advanced AI and machine learning technology, these memory assessments analyze speech patterns and other cognitive markers to detect early signs of memory impairment, such as those associated with Alzheimer's disease.

This partnership allows us to offer accessible and effective tools for early detection, empowering individuals to take proactive steps in managing their cognitive health.

Stay ahead of cognitive decline with ClinCloud and Novoic. For more information, visit <https://www.clincloudresearch.com/> or contact us today by calling (407) 680-0534.



We Are Eating Ourselves to Death

*Lee Sheldon, DMD
Sheldon and Furtado, PLLC*

Consider sugar alone. A century ago, the average person consumed just four to six pounds of sugar per year, primarily from natural food sources. Today, we consume over 100 pounds annually, mostly processed sugar. This excessive intake contributes to weight gain, and those extra pounds are a direct cause of chronic inflammation.

And then there are the oils. In the past, we relied on natural fats like butter and tallow. Now, we're consuming highly processed oils such as corn, canola, safflower, grapeseed, and sunflower oils—many of which are inflammatory.

Look at the labels. Packaged products in bags and boxes, often labeled “non-GMO” or “natural.” But don't be fooled—these labels mask the reality that these foods are far from healthy. We pay the price with rising rates of chronic diseases like Type 2 diabetes, arthritis, asthma, heart disease, cancer, periodontal disease, acne, and chronic fatigue.

Many of us assume the foods we eat are safe because government agencies exist to protect us. Unfortunately, that's not always the case. Much of nutrition science today is funded by companies that produce these unhealthy foods. This creates an inherent bias that leaves us vulnerable to misinformation.

We are in a health crisis. As a nation, we spend more on healthcare than any other, yet our treatments are increasingly ineffective. While modern medicine may reduce symptoms, it does little to prevent the underlying issues. In fact, we are shortening our lifespans by relying on pills to counteract the damage caused by poor dietary choices.

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chaplainken@faithwalkbytwo.org
 321-381-5988

Faith College of Natural Health SILVER SPONSOR

Dr. Kevin Kilday
HolisticHealthCtr@gmail.com
 321-549-50711

TRAVEL

Helping Seniors of Brevard Travel Club

travelcenterusa@gmail.com
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 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



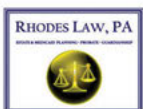
Fabulous After 50 / Hardy House Media
Contact@JenHardy.net
JenHardy.net



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



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



The Peery Agency (Lori Peery)
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LauraPeeryAgency.com



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MonarchHomesofBrevard.com



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ZonBeachside.com



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(321) 802-2810
DrLeeSheldon.com



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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) 345-5945
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

Faith College of Natural Health - (321) 549-0711
FCNHedu.com

Family Home Care Central Florida - (407) 641-4306
Email - Gabriella@FamilyHomeCareCF.com

Fyzical Therapy & Balance Center
(321) 372-3090 - Fyzical.com/Indialantic

Mark Gallegos (Real Broker, LLC)
(305) 761-8500 - ValueREMSG@gmail.com

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

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



Helping
SENIORS
TRAVEL CLUB

THE 5TH ANNUAL FOUNDATION CRUISE HELPING SENIORS OF BREVARD

Jan/Feb 2025 - 3-Night/7-Night/10-Night Cruises Round Trip Port Canaveral

Sail with your Brevard Friends!



Sail with your friends - and your whole family! Meet your Helping Seniors friends from Brevard County on the luxurious MSC Seashore! Start your 2025 with a 3-night, 7-night or 10-night sailing to visit Ocean Cay Marine Preserve, the MSC Private Island Reserve, and more!



Your Own Private Island
MSC Ocean Cay Marine Reserve



Balcony Stateroom
MSC Seashore



3-Night Bahamas
Jan 30 - Feb 2 2025



7-Night West Caribbean
Feb 2 - Feb 9 2025



10-Night Bahamas/Mexico
Jan 30 - Feb 9 2025

The 5th Annual Helping Seniors Foundation Cruise (Choose All Inclusive for Maximum Savings or Ala Carte - as you please!)

Sail All-Inclusive with:

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

Helping Seniors Travel Club Jan/Feb All Inclusive Sailing Pricing

	3-Night	7-Night	10-Night
Inside	\$632	\$1,163	\$1,590
Balcony	\$742	\$1,443	\$1,960

Prices are Per-Person based on Double-Occupancy.
Call for pricing for Outside Staterooms and Yacht Club Availability.
Come Sail with your friends at Helping Seniors of Brevard



**Helping Seniors Travel Club 321-473-7770
or call Chris Morse 818-430-1480 (mobile)**

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



Helping Seniors Info Series

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

Headline Events:

Helping Seniors "Choose Your Adventure" Car Raffle. Date: Sunday, October 27th, 1:00pm - 4:00pm

Location: American Muscle Car Museum - 3500 Sarno Road - Melbourne. Tickets/Information - (321) 473-7770 -or- HelpingSeniorsCarRaffle.com

Join us for the 8th Annual Helping Seniors Car Raffle Fundraiser - someone is going to choose their winning car - might as well be you! A fun daylight hours and family-friendly afternoon - with great cars and fun both inside the Museum and outside - all punctuated by the 2:30pm Grand Drawing when we find out who our 2024 Car Raffle winner is! Get your tickets and join us - and bring the whole family! (Kids under 10 are free with each ticket holding adult (limit 2 children per adult!))

Knowledge College for Aging - Your Aging Plan (Long Term Care). Speaker: Cathy Rowlands (Total Long-Term Care Consultants). Date: Thursday, October 24th, 10:00am - 11:00am

Call for Information - (321) 473-7770
Join us for our "Get Your Ducks in a Row" Knowledge College for Aging certificate program. It is a FREE monthly series, 10 am-11 am on the 4th Thursday of the month at Joe's Senior Resource Center! It is 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: Cathy Rowlands, who has a lifetime of experience with Case/Care Management, as well as Guardianships, shares need-to-know info on understanding and Preparing for Long Term Care." Join us for Coffee/ Snacks and great information.

Helping Seniors Wellness Series - Rock Steady Boxing. Date: Thursday, October 24th, 11:00am - 12:00pm. Call for Information & RSVP - (321) 473-7770. Join us for this panel discussion - secure your safety and focus on your wellness. Learn from our panel of experts in this group discussion that will provide you some great tips on maximizing your safety - personal and at home - so that you can stay "Safe & Well!" Great speakers with good information to share - this month join Janice Moia, as she shares information that has really had a positive impact for those affected by Parkinson's disease - Rock Steady Boxing. While it is not at all Championship Style Boxing in the ring - the moves are making a big difference in the lives of so many.

Space Coast Podcasters - Tuesday - October 8th 2024 6:00pm-8:00pm - SpaceCoastPodcasters.com. Joe's Senior Resource Center - 1344 S Apollo Blvd - Ste 2C - Melbourne FL 32901

Golden Providers Network Meeting - Tuesday - October 15th 2024, 11:00am-12:30pm - Golden Providers Business-to-Business Meeting (for those who Serve Seniors with Excellence - GoldenProviders.org). Glenbrooke Senior Living - 815 Briar Creek Blvd NE - Palm Bay FL.

BACK TO WORK 50+ Job & Resource Fair - Wednesday - October 23 2024, 10:00am-1:00pm - CareerSource Brevard Space Coast Health Foundation - 1100 Rockledge Blvd - Rockledge FL

Helping Seniors "Choose Your Adventure" Car Raffle Appearances, Burger Inn Car Show - Thursday - October 3rd 2024 5:00pm-8:00pm - The Burger Inn Car Show, Burger Inn - 1819 N Harbor City Blvd, Melbourne FL 32935

Tint World Melbourne - Saturday - October 5th 2024, 9:00am-12:00pm - Orlando Cars & Coffee on the Coast, Tint World - 3495 W Eau Gallie Blvd Melbourne FL 32934

Helping Seniors Car Raffle Signup - Sat/Sun - October 5th & 6th. All Weekend Masses - Ascension Catholic Church Ascension - 2950 N Harbor City Blvd - Melbourne FL

Friendly's Car, Truck & Bike Show - Thursday - October 10th 2024 5:00pm-8:00pm - Friendly's Car Truck & Bike Show, Friendly's - 1101 E Eau Gallie Blvd - Indian Harbour Beach FL 32937

Helping Seniors Car Raffle Kick-Off Cruise-In - Saturday - October 12th 2024, 8:00am-11:00am - Joe's Senior Resource Center. Apollo Professional Tower - 1344 S Apollo Blvd - Melbourne FL 32901

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CALENDAR HIGHLIGHTS



Date	Day	8:00am	8:30am	5:00pm	5:30pm
Oct 1	Tue	Technology & Wellness	Your Aging Plan: Building Blocks	Skin Health & Summer Sun	Save on RX
Oct 2	Wed	Buying, Selling, Investing Real Estate	Considerations in Best Home Care	Wellness: Care & Management	AI Dia Today
Oct 3	Thu	Printing & Direct Mail Options	Updating Your Estate Plan	Best Home Care Ideas	Top 5 Reasons for Hospital Stays
Oct 4	Fri	Consideration in Assisted Living	Chefs for Seniors	Occupational Therapy - What it is	Capital Update
Oct 7	Mon	How Home Care Manager Can Help	Golden Providers - Biz to Biz	Understanding Medicare Options	Probate - How & Why to Avoid
Oct 8	Tue	Hometown News / AARP	Living Beyond Current Home	Long Term Care Insurance	Senior Expos & Events
Oct 9	Wed	Wellness Series: Heart Smart	New to Florida? Elder Law ...	Find a Good Place for Mom or Dad	Senior Info in Senior Scene
Oct 10	Thu	Wellness Series: Technology & Well	The Parts of Medicare	Periodontal Disease	Myths About Hospice
Oct 11	Fri	Considerations in Best Home Care	Let's Talk Medical	Care Management	Capital Update
Oct 14	Mon	How to Cruise Successfully	Two Assisted Living Questions	5 Steps to Staying Safely Home	Medicare Supplement or Medicare
Oct 15	Tue	Cosmetic Dentistry	Durable Power of Attorney	Helping Seniors 12 Years Later	Reverse Mortgages-Now is Time?
Oct 16	Wed	What is Holistic Health	A Smorgasboard of Legal Matters	Checking Out Zon Beachside	Buying, Selling, Investing Real Estate
Oct 17	Thu	Find a Good Place for Mom or Dad	5 Steps to Stay Safely at Home	Life Enrichment	Great Employment for Seniors
Oct 18	Fri	VA Aid & Attendance Benefits	Helping Seniors Directory	Is Assisted Living Right for You?	Capital Update
Oct 21	Mon	Wellness: Care & Management	Best Home Care Ideas	Comprehensive Evaluation	Value of Professional Printing
Oct 22	Tue	Occupational Therapy - What It Is	Probate - What it is/How it Works	Considerations in Best Home Care	Considerations in Assisted Living
Oct 23	Wed	The Parts of Medicare	The Dirty "D" Word - Dementia	Your Aging Plan: Putting it Together	Stay Home Safe or Downsize?
Oct 24	Thu	Understanding Medicare Options	When to Call Adult Abuse Hotline	What an Elder Law Attorney Can Do	How Home Care Manager Can Help
Oct 25	Fri	Long Term Care Insurance	Save on RX	Wellness Series: Heart Smart	Capital Update
Oct 28	Mon	Myths About Hospice	5 Steps to Stay Safely at Home	Senior Mental Health	Chefs for Seniors
Oct 29	Tue	Senior Info in Senior Scene	Care Management	Medicare Supplement or Medicare	Knowledge: Long Term Care
Oct 30	Wed	Too Many Teeth Extracted?	Technology in Home Care	Find a Good Place for Mom or Dad	Hometown News / AARP
Oct 31	Thu	Senior Expos & Events	Buying, Selling, Investing Real Estate	Helping Seniors Travel Club	Golden Providers - Biz to Biz



Date	Day	Program	Special Guest		
Oct 2	Wed	Helping Seniors on Elder Law	Bill Johnson Esq.	William A Johnson, P.A.	Elder Law & Related
Oct 9	Wed	Helping Seniors on Your Smile	Dr. Lee N. Sheldon	Sheldon & Furtado, PLLC	Dental Health & Related
Oct 16	Wed	Helping Seniors on Elder Law	Jen Hardy (Hardy House Media)	Traci Graf (Avid Home Care)	Podcasting & Tech for Seniors
Oct 23	Wed	Helping Seniors on Help at Home	Jennifer Barton (Seniors Helping)	Lois Thomas (Back to Work 50+)	Live from AARP Back to Work 50+
Oct 30	Wed	Helping Seniors on Elder Law	Janice Moia	Rock Steady Boxing	Rock Steady Boxing for Parkinson's