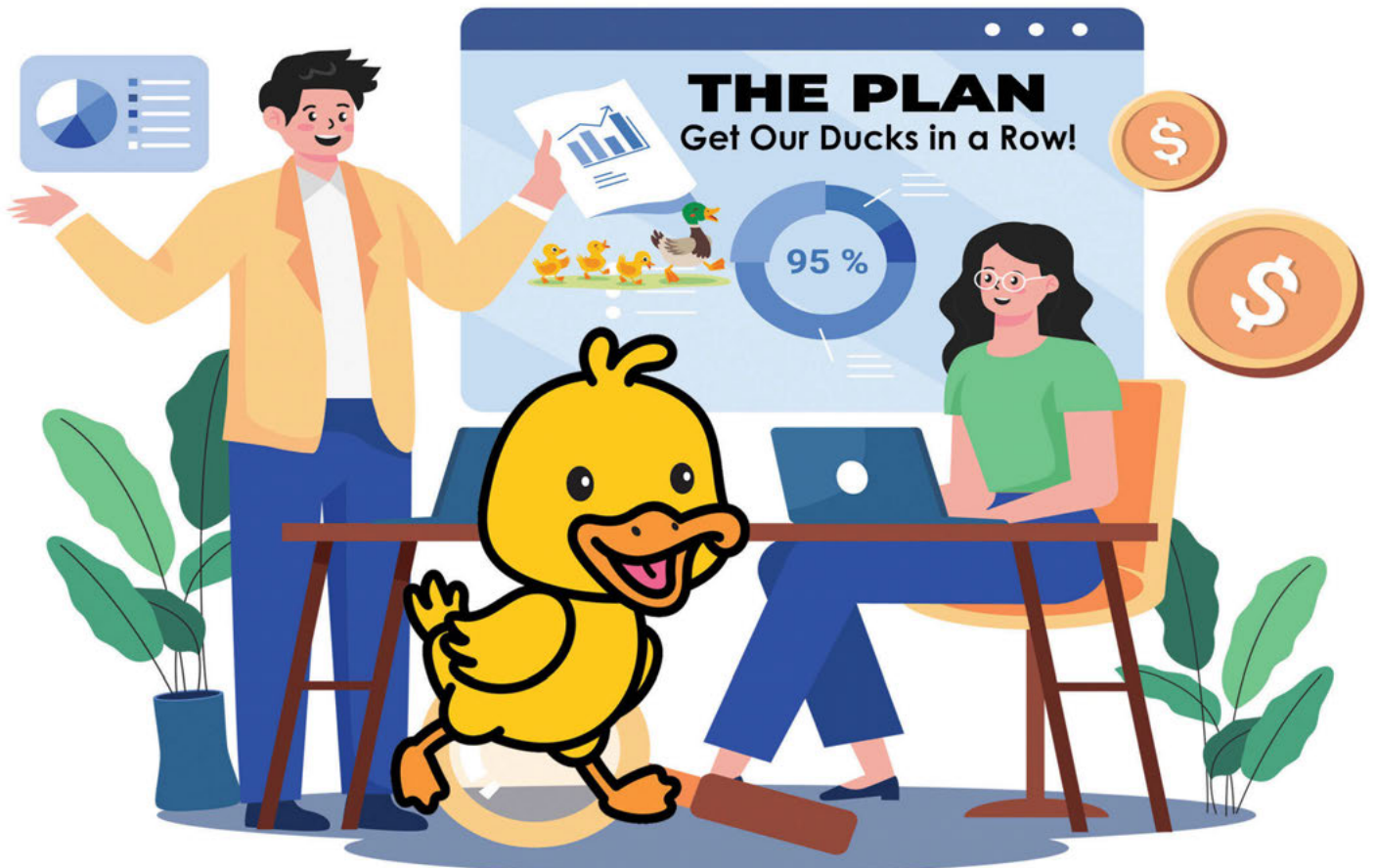


Your Aging Plan - Putting it All Together!



Look Inside for:

- * Getting Your Aging Plan Together - Attorney Katie Jackson-Stolz
- * Putting Your Healthcare Plan Together - Vicki Moore
- * Your Aging Plan - Putting it All Together - Denise Bergman
- * Saving Money on Prescription Drugs - Joe Ponds



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Your Aging Plan!

Kerry Fink

Executive Director - Helping Seniors

Your Aging Plan! Well, with recent memories of our “Hurricane Plan” - we all should have an even better insight into the value of preparing in advance! Our Aging Plan is the same idea - we don’t want an “Aging” storm, but we do want to be ready!

Joe Steckler, our Founder and President Emeritus, has talked about the importance of developing a good advance plan as he has seen, first hand, the challenges that can come along and how being prepared is always an advantage. This month, we tackle “Putting it All Together” as we gear up toward Holiday Season and a bright new 2025 on the horizon!

At Helping Seniors, we are all about helping to equip you with information, resources and education that will make a difference for you AND help you get that Aging Plan - we call it “Getting Your Ducks in Row” - all put together!

Also want to thank each and every one of you who has helped us in the 8th Annual Helping Seniors Car Raffle Fundraiser - and we’ll have a great recap (and photos) from our recent Grand Drawing event coming up in our December Holiday Extravaganza issue of Helping Seniors News.

Meanwhile, we are at your service - our Senior Information Helpline is active and taking calls daily at (321) 473-7770 and we are beyond excited about being able to upgrade our Media programs designed to educate Seniors, and those who love and care for them, on best tips for Senior years success. Thank you for being part of the Helping Seniors family - we appreciate you!



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Saving Money on Prescription Drugs

*Joe Ponds
Canadian Meds*



Hurricane Kit

*Karen Wernlund, Senior Navigator
Helping Seniors of Brevard*

Among the elements of creating a plan to help us as we age is the need to prepare for prescribed medications. There are many of us who have no need for these medications; however, within the United States, approximately half of all Americans take at least one prescription drug.

The costs of taking just one drug can be expensive so you can imagine having to take as many as a dozen can make the money spent seem astronomical!

The good news is that with proper planning we do not just survive but thrive as we get older. Here are a few ways we can plan to keep our hard-earned money in our pockets:

- **Go generic.** Use equally effective alternatives at a fraction of the price.
- **Make your prescription drug insurance work better.** Seek advice from many of our local experts, which is often free of charge.
- **Compare prices.** Pricing can vary depending on where you choose to buy your medications so shop around to find the best deals.
- **Use a preferred pharmacy or pharmacy service (like Canadian Meds).** Buying from sources like ours can save you anywhere between 60-90%!

Enjoy the best days of your life by creating and then sticking to a well-conceived aging plan. When it comes to saving money on your prescriptions, please feel free to contact us at Canadian Meds to help you with a complimentary consultation. We may be reached at (321) 574-6976 or email directly to joe@CanadianMeds-Melbourne.com.

Remember: “Don’t HAVE a great day, MAKE it a great day!”

I am willing to admit that I was not prepared for this hurricane season. As many of us were, I was caught off guard by Hurricane Milton. I had water, and I had gas in my car, but most of my food staples were perishables. This got me thinking of ways to prevent this unpreparedness from happening in the future.

I love “Buy One Get One” free (BOGO) at my grocery store. Who doesn’t? Water is frequently offered as a BOGO. Why not get that second case of water and start a hurricane kit in one of your cabinets? You could make it a game. How many disaster supplies can I accumulate for FREE utilizing BOGO sales?

Some of the items I often purchase under the BOGO system are peanut butter, nuts, crackers, cookies, tuna or chicken in a pouch, apple sauce, granola bars, toilet paper, toothpaste, pet treats, trash bags, napkins, and even wine. Although not BOGO, I see coupons for batteries, toothbrushes, cereal, band aids, and more.

You can make your hurricane kit as personal as you want. You could add a current list of the medications and the doctors who prescribe them; even the pharmacy you use. You could add your emergency contact. You can make a first aid kit, a tool kit, and even add a battery powered clock radio. Then put it on your calendar to update your hurricane kit every three months.

Even if you must evacuate your area, you can grab your hurricane kit and go! Stay safe.

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



Getting Your Aging Plan Together

*Katie Jackson-Stolz, Esq.
Law Office of Amy B. Van Fossen, PA*

Do you have an aging plan? Is this the year you put one together? It's never too early to create an aging plan and discuss it with loved ones. The following topics are components to consider when developing your own aging plan.

Legal & Financial. All too often a loved one talks about their wishes but fails to put them in writing. A great place to start is a Durable Power of Attorney (DPA). A DPA is a legal document that gives your agent the power to act for you in your financial and legal affairs if you are incapacitated or unable to handle your own financial and legal matters. You want a DPA drafted by an elder law attorney to ensure it includes sections related to the aging process. Other important estate planning documents include a Living Will & Health Care Surrogate, Last Will & Testament, Revocable Living Trust, and Declaration Naming Preneed Guardian. Having your aging plan in writing can help prevent disputes and arguments amongst loved ones as you age and after you pass away.

Living Safely at Home. Many older adults prefer to age in place in the comfort of their own home. If you or a loved one plans to age in place, then consider taking additional measures to make the home as safe as possible. To help prevent a fall, install grab bars, ramps, and handrails, remove area rugs and fix carpets firmly to the floor, add no-slip strips or non-skid mats, light pathways, and place light switches on both the top and bottom of stairs.

You must also stay alert against the threat of financial exploitation. Deny strangers entry into your home, refuse to speak alone on the phone with unknown callers, and refuse to share your personal or banking information with people you do not know. Be particularly wary of callers pretending to be a bank or creditor. Clients have told me stories of callers pretending to be their bank and requesting

they provide their account number, pretending to be the Internal Revenue Service and alleging they owe taxes, and pretending they need payment to pay bail to get a grandchild out of an alleged incarceration. These scammers are even able to have the caller ID reflect a legitimate business name. You must always stay alert and question the motive of an unknown caller or visitor to your home.

Choosing Additional Living Options. If aging in place isn't an option or your preference, then additional living options include independent living, assisted living, and skilled nursing facilities.

Independent living is designed to promote a sense of community while making your life easier and maintaining independence. Many communities offer activities, amenities, dining, and scheduled transportation. However, most do not provide medical care or nursing staff.

Assisted living facilities are a good option for older adults who can live somewhat independently but may require assistance with medication management, toileting, walking, dressing, and other daily activities. ALFs often provide social benefits and amenities and may offer a memory care unit.

Skilled nursing facilities, also called nursing homes, provide the highest level of care: 24 hour a day nursing care, case management, health monitoring, personal care, nutritional meals and special diets, physical, occupational, and speech therapy, social activities and respite care for those who are ill or physically infirm.

Medical & Wellness. Wellness varies from person to person, but common themes include regularly visiting your primary care provider, eating a healthy diet, exercising, socializing, and continuing to do the things you love and make you happy.

It's never too early to begin planning. If you haven't thought about your aging plan yet, now is the time to put a plan in place. The experienced attorneys at Amy B. Van Fossen, P.A. are available to help you prepare for the future. Call Amy B. Van Fossen, P.A. at 321-345-5945 to schedule a consultation to discuss your unique situation and begin your aging plan today.



Putting Your Healthcare All Together

Vicki Moore
Moore Insurance Solutions

Putting together a comprehensive healthcare plan for your retirement takes some forethought. It may not be a task you want to tackle alone. A licensed health and life professional can provide guidance and alleviate the stress that these decisions can bring. Important items to consider and plan for:

1. Medicare Enrollment

Original Medicare (Parts A and B): The plan you choose can be effective the first day of the month you turn 65, but you can enroll up to three months prior to your birthday month. Part A covers inpatient care and some skilled nursing facilities. Part B covers outpatient services, doctor visits, preventive care, and some medical equipment. Enroll during your initial enrollment period to avoid late penalties. Also, if you are still working at age 65, you may want to keep your employer group coverage. A licensed professional can guide you.

2. Supplemental Coverage

Medicare Supplement (Medigap): A Medigap plan helps cover out-of-pocket costs like deductibles, coinsurance, and copayments not covered by Original Medicare. This plan provides predictable costs for healthcare services.

Medicare Advantage Plan (Part C):

Alternatively, you might consider a Medicare Advantage plan that bundles Parts A, B, and usually D. These plans often offer additional benefits such as vision, dental, and wellness programs. Ensure you understand any network restrictions and out-of-pocket costs associated with the plan.

3. Prescription Drug Coverage

Part D Plan: If you have Original Medicare, enroll in a Part D plan to help cover prescription medications. If you choose a Medicare Advantage plan, most include part D coverage. Plans that do not cover part D may work well if you are a veteran and get your medications through the VA.

4. Ancillary Products for Comprehensive Care

Dental, Vision, and Hearing Insurance:

Original Medicare does not cover these benefits, you may want to obtain a standalone dental and vision/and or hearing plan to cover routine check-ups, procedures, glasses, and hearing aids.

Hospital Indemnity Plan: Pairing your Medicare Advantage plan with a hospital indemnity plan provides a fixed cash benefit for each day spent in the hospital. These plans help cover copays, deductibles, and non-medical expenses incurred during hospital stays. They are important now, as many of the hospital copays are increasing in cost. There is typically underwriting involved with these and so plan and secure them when you are healthy.

5. Long-Term Care Insurance

Long-Term Care Coverage: Investing in long-term care insurance to cover in-home care, assisted living, or nursing home care is important, as Medicare has limited coverage for long-term custodial care. This insurance protects your assets and ensures you receive care when needed but is important to secure when you are healthy.

6. Final Expense Insurance

Final Expense or Life Insurance: A final expense insurance policy can cover funeral costs, outstanding medical bills, and other end-of-life expenses. This helps alleviate the financial burden on your family and ensures that your affairs are settled without a significant financial impact.

7. Ongoing Management and Review

Annual Review: Regularly review your healthcare plan and coverage options each year during the Medicare Open Enrollment Period (October 15 to December 7). This allows you to adjust your plans based on your changing healthcare needs and ensure you are getting the best value.

This is an integrated approach to planning for healthcare in your golden years. Combining Medicare with various ancillary products can give you peace of mind that you are well-prepared for potential healthcare challenges as you age. If I can help in any of these areas, please call me at 321-272-0218 for a no cost consultation.



Your Aging Plan: Putting It All Together in 2024

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



Get Your Ducks in a Row

*Nancy Deardorff, Operations Director
Helping Seniors of Brevard*

As 2024 draws to a close, it's the perfect time to reflect on your aging plan and ensure you're prepared for the years ahead. One critical aspect of a comprehensive aging plan is often overlooked—navigating transitions to new living environments.

In my work as a senior placement agent in Brevard County, I've seen how planning for these transitions can ease the process and improve quality of life for seniors and their families. Change can be difficult for seniors moving into a retirement community, downsizing, or transitioning to assisted living. A successful plan should include strategies for guiding your loved one through these changes.

Start with open communication. Before the move, talk openly with your loved one about their feelings and concerns. Validate their emotions and reassure them that their feelings are normal.

Next, help familiarize them with the new environment by visiting ahead of time, meeting staff, and exploring the neighborhood. Personalize their new space with cherished items—family photos, favorite comforters, and mementos that make the new place feel like home.

Establishing a routine is essential. Structure provides comfort, so set regular mealtimes, exercise sessions, and leisure activities. Encourage socialization within the community through group activities or outings, as this can combat loneliness and promote a sense of belonging.

Don't forget emotional support. Be patient and empathetic as they navigate the transition. If necessary, seek professional assistance from counselors or support groups specializing in senior transitions.

Incorporating these steps into your aging plan, along with thorough financial and healthcare considerations, will help you and your loved one face the future with confidence.

On behalf of all of us at Helping Seniors of Brevard, our hearts go out to everyone who has been affected by Hurricanes Helene and Milton. The importance of having an effective hurricane plan cannot be underestimated.

Like a hurricane plan, a well thought out aging plan is essential. At Helping Seniors of Brevard, we call this "Getting Your Ducks in a Row." Your aging plan should be designed to help you navigate issues that inevitably affect all of us as we age. Your aging plan should be in place BEFORE you are in a crisis; after all, this is the whole point to having a plan.

Helping Seniors provides information, education, advocacy, and resources on important issues such as financial, legal, household, health and medical, senior living options, home care, safety, Medicare and Medicaid, transportation, the list goes on.

Throughout 2024, Helping Seniors has provided important information from trusted professionals and subject matter experts through our Helping Seniors monthly newsletter in Senior Scene Magazine, Helping Seniors Radio and TV, our live monthly wellness series and Knowledge College for Aging at Joe's Senior Resource Center of Brevard, located in the Omni Professional Tower at 1344 S. Apollo Blvd. Suite 2-C, Melbourne, 32901, and our Senior Information Line at 321-473-7770.

Our web site also archives all our Newsletters, radio and TV programs so that these are accessible to you by topic at your convenience.

www.HelpingSeniorsofBrevard.org

Stay informed and stay tuned for 2025 as Helping Seniors of Brevard continues to inform and educate you to help you "Get Your Ducks in a row."



It's Never Too Late—Improve Your Health Naturally

*Kevin Kilday, PhD, CRPS
Faith College of Natural Health*

With the demand for natural treatments and services growing and more people than ever seeking complementary and alternative treatments to address health problems, holistic natural health education is now readily available.

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Natural Health education plays a vital role in empowering individuals to make informed decisions about their health and lifestyle choices. Through our online education, everyone can gain valuable knowledge to extend one's life.

The number one reason you should consider an education in holistic natural health is that you have a desire to improve your health, your family's health, and help friends and associates each day. What could be more rewarding than that? No matter what point you are in life or what age you are, there should never be regrets about your education!

Start now for \$97 a month with access to unlimited courses online. FAITH COLLEGE OF NATURAL HEALTH. Visit www.fcnhedu.com or call 321-549-0711



Holiday Time Is Here!

*Corina Savela
Total Long-Term Care Consultant Services*

Here we are entering the fall season. If you live in Florida right now, there is much exhaustion over the busy hurricane season of late. Many of the seniors in Florida are simply exhausted, never mind those who have big messes to clean up after, damage to be repaired, or have lost everything from the storms.

Usually, the fall is a time for holiday celebrations, trips, and much activity, plus reviewing your existing or choosing your new Medicare insurance plan for 2025. Wow! I am tired just writing all that just now.

Take a breath, be thankful it is not worse, and try to focus on you for a minute. When schedules are busy with all the extras added to your calendar, remember the daily activities that keep you on the right path. Here are few reminders:

- **Medication:** remember to take your medications, the right medication, right dose at the right time. Be sure to keep your prescriptions filled so you do not run out on a trip or with company filling the house.
- **Fall risks:** the fall season means it gets darker earlier, be sure to have proper lighting both inside and outside your home, careful of those throw rugs and carpets, be sure the edges are taped down.
- **Driving:** also, remember to be off the roads before dark if you have cataracts or difficulty seeing at night, be extra cautious on the roads when driving in the dark.
- **Take care of yourself:** do not be afraid to say no when asked to attend holiday events. If you choose to attend, cut back from other regular activities so you are not overextending yourself.

Last of all, enjoy the holidays activities you do attend and be safe.



Making the Decision to Sell or Buy

Mark Gallegos, Realtor
REAL Broker, LLC

PRE-MILTON. I am writing this article prior to the impact of Hurricane Milton on Brevard County. We deliver our prayers and hopes for your safety during this likely catastrophic event.

POST-MILTON, we hope you and your family are safe and dry and uninjured in your home. At the beginning of October 2024, Brevard County is a buyer's market, which means home prices tend to be lower, and homes stay on the market longer.

Brevard Residential Market: A new report from Realtor.com® found that in September, there were 11.6% more homes newly listed on the market compared with a year earlier. That's a "three-year high on the heels of falling mortgage rates and the Fed's 50 bps rate cut," notes Realtor.com economist **Ralph McLaughlin** in his analysis.

In August 2024, the median listing home price in Brevard County was \$385,000, flat year-over-year. The median listing home price per square foot was \$231. The median home sold price was \$360,500. Often, the final price came in below the list price: Sale-to-list price ratio: 98.03%; Homes in Brevard County sold for 1.97% below asking price on average in August 2024.

Median Home Prices for Cities in Brevard County Pre-Hurricane: Cocoa Beach \$490,150; Rockledge \$397,604; Palm Shores \$466,534; Merritt Island \$441,127; Satellite Beach \$537,046; Cocoa \$304,884; Melbourne \$372,238; Indian Harbour Beach \$482,776; Melbourne Village \$422,844.

POST-MILTON, Sellers and Buyers will be reevaluating the decision to sell or to buy. We are here to assist as your trusted neighbor and friend. *Your home, your dream our commitment* MARK GALLEGOS, ValueREmsg@gmail.com



When Is It Time to Do Dental Work?

Lee Sheldon, DMD
Sheldon and Furtado, PLLC

I see patients at different stages in their lives, and they face various dental decisions. Some are straightforward—something needs to be fixed. Others are more complex. Let's discuss when the decisions get difficult.

1. You're in the middle of a medical issue.

My primary focus here is infection control and removal of disease, such as periodontal disease or tooth decay. This is the time to get you dentally stable so you can move on with your medical issue. The last thing you want is a dental infection while in the middle of medical treatment. Once you're stable, we can explore permanent options like dental implants or crowns. For now, the priority is getting you disease-free to support your overall healing.

2. You're not ready to decide.

I understand. Dental decisions can cost thousands of dollars. If you're not ready, my goal is to help you maintain critical teeth—teeth that we can build upon later on, improve your oral hygiene, and control your diet—particularly cutting out sugar if you're prone to decay. I may delay treatment to see how well you care for your teeth at home. Successful dental work depends on your efforts as well as ours.

3. You can't afford the recommended treatment.

This requires an overall plan, not just addressing immediate needs. For example, if you need a root canal but have decay in many teeth, then spending a lot of money to save one tooth isn't worth it. Better to extract as necessary, use partial dentures for cosmetics, preserving some teeth to chew on until you must go to dentures.

Yes, our group provides some of the most advanced dental work you will find. But there are practical approaches that will help nearly anyone.

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chaplainken@faithwalkbytwo.org
321-381-5988

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HolisticHealthCtr@gmail.com
321-549-50711

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We create “trips of a lifetime” for seniors



Helping Seniors Of Brevard



Helping Seniors Senior Resource Center Partners



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AdvocatesfortheAging.com



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CanadianMeds-Melbourne.com



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CoastalTherapyFL.com



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



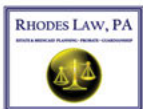
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Contact@JenHardy.net
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Moore Insurance Solutions
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Helping Seniors Silver Sponsors

Law Office of Amy B Van Fossen - (321) 345-5945
AmyBVanFossen.com

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AssistedLivingLocators.com

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

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ChefsforSeniors.com/Melbourne

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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 Info Series

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

Headline Events:

Knowledge College for Aging - Your Aging Plan (Medicare/Medicaid). Speaker: Vicki Moore (Moore Insurance Solutions). Date: Thursday, November 14th, 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: Vicki Moore, who understands all things Medicare/Medicaid, shares im-

portant updates and changes for 2025 based on the Inflation Reduction Act. Join us for Coffee/Snacks and great information.

Helping Seniors Wellness Series - Rock Steady Boxing. Date: Thursday, November 14th, 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. Plan your morning and join us for Coffee/Snacks and great information.

More Helping Seniors Key Events

Space Coast Podcasters - Tuesday - November 12th 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 - November 19th 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.

CALENDAR HIGHLIGHTS



Date	Day	8:00am	8:30am	5:00pm	5:30pm
Nov 1	Fri	Life Enrichment	Durable Power of Attorney	Senior Travel - Safe & Fun	Care Management
Nov 4	Mon	Considerations in Best Home Care	Myths about Hospice	Periodontal Disease	Wellness: Technology & Wellness
Nov 5	Tue	Senior info in Senior Scene	Finding Good Place for Mom or Dad	New to Florida? Elder Law.	Living Beyond Your Current Home
Nov 6	Wed	Helping Seniors Travel Club	Wellness: Heart Smart	Checking Out Zon Beachside	Probate - What it is/How it Works
Nov 7	Thu	Supplement or Medicare Advantage	Buying/Selling Real Estate	Golden Providers - Biz-2-Biz	Understanding Medicare Options
Nov 8	Fri	Wellness: Care & Case Manage	Occupational Therapy - What it is	Chefs for Seniors	Capital Update
Nov 11	Mon	Avoiding Probate	How Canadian Meds Helps Save	Considerations in Assisted Living	How to Cruise Successfully
Nov 12	Tue	Power of Attorney & Super Powers	Two Assisted Living Questions	Best Home Care Ideas	Senior Expos & Events
Nov 13	Wed	Care Management	Updating Your Estate Plan	The Parts of Medicare	Considerations in Best Home Care
Nov 14	Thu	Cosmetic Dentistry	Wellness: Skin Care & Summer Sun	How a Care Manager Can Help	Myths About Hospice
Nov 15	Fri	Great Employment for Seniors	Stay Safe at Home or Downsize?	Senior Info in Senior Scene	Capital Update
Nov 18	Mon	Safe and Secure at Home	Life Enrichment	Occupational Therapy - What it is	A Smorgasbord of Legal Matters
Nov 19	Tue	Myths About Hospice	Your Aging Plan Building Blocks	The Helping Seniors Directory	Comprehensive Evaluation
Nov 20	Wed	Reverse Mortgages - Now Time?	Understanding Medicare Options	Senior Real Estate - Things to Know	When Assisted Living is Appropriat
Nov 21	Thu	Best Home Care Ideas	Supplement or Medicare Advantage	Finding Good Place for Mom or Dad	Things to Know about Elder Law
Nov 22	Fri	Considerations in Assisted Living	Considerations in Best Home Care	Probate - How & Why to Avoid	Capital Update
Nov 25	Mon	Guardianship	5 Steps to Stay Safely at Home	Senior Info in Senior Scene	Wellness: Heart Smart
Nov 26	Tue	How Canadian Meds Helps Save	Technology in Home Care	Care Management	Buying/Selling Real Estate
Nov 27	Wed	Understanding Medicare Options	About Golden Providers	Considerations in Best Home Care	Top 3 Public Benefits Questions
Nov 28	Thu	How SRES Helps Real Estate	What an Elder Law Attorney Can Do	Helping Seniors Travel Club	The Parts of Medicare
Nov 28	Wed	Checking Out Zon Beachside	Too Many Teeth Being Extracted?	Myths About Hospice	Hometown News / AARP



Date	Day	Program	Special Guest
Nov 6	Wed	Helping Seniors on Elder Law	Bill Johnson Esq., William A Johnson, P.A. Elder Law & Related
Nov 13	Wed	Helping Seniors on Your Smile	Dr. Lee N. Sheldon Sheldon & Furtado, PLLC Dental Health & Related
Nov 20	Wed	Helping Seniors on Elder Law	Kerry Fink Helping Seniors About Helping Seniors
Nov 27	Wed	Helping Seniors on Help at Home	Jennifer Barton Seniors Helping Seniors Getting Great Help at Home

A Time to be Thankful

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often short in availability. Still, seniors need to advocate for themselves, be involved in making their needs known, and be willing to help share the cost of the nonprofits that are serving the elder section of our community.

I believe an elder population of about 250,000 requires a better senior advocacy program, so I am thankful that I have the energy and strength (?) to help develop senior care systems and programs. To be part of the effort to make senior needs more known, please contact Helping Seniors at 321-473-7770 or at info@helpingseniorsofbrevard.org. We need you and will be THANKFUL for your support.

Contact Helping Seniors at 321-473-7770 or at P.O. Box 372936, Satellite Beach, FL 32937. ☺



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.