

OCTOBER 2025 News from Helping Seniors Non-Profit

Helping You Get Your Medicare Ducks in a Row!



# Inside:

Getting Your Ducks in a Row for the 2025 Annual Enrollment Period. Smart Money Moves for Seniors: A Guide to Financial Confidence. Your Medicare Part-B Premium | Long-Term Planning – Lessons Learned.

# The 9th Annual Helping Seniors Car Raffle - Sunday October 26th







Joe's Senior Resource Center 1344 S Apollo Blvd - Ste 2c Melbourne FL 32901 (321) 473-7770 HelpingSeniorsofBrevard.org





#### **HELPING SENIORS 4TH THURSDAY** SENIOR EDUCATION SERIES



10am - Oct 23rd **Knowledge College** Real Estate for Seniors Carlett Delliquadri FLamazing Real Estate



11am - Oct 23rd **Wellness Series** Medication Management Dr. Chrisita Cornish Faith Walk by Two

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# We Found Your Keys!

Kerry Fink Executive Director - Helping Seniors

Will we find your Car Keys at the American Muscle Car Museum?

We absolutely could have YOUR Car Keys there - assuming that you got your Helping Seniors of Brevard 9th Annual Car Raffle tickets! We'll turn those keys over to their rightful owner on Sunday afternoon, October 26th, as soon as we identify who they belong to! We'll reach into that golden barrel to pull out the owner's name and it mght as well be you!

Oh, and one more thing, you'll have to tell us which car you want that key to go to - seeing as it could start 1 of 7 amazing brand-new vehicles, from Boniface Hiers dealerships, that you choose from!

The Helping Seniors Car Raffle has become such a fun event - and this year, we are back bigger and more fun than ever with our family friendly fun outing. You'll tour Mark Pieloch's astounding collection of nearly 500 cars under his museum roof, explore another 100+ Best of the Best Classic Cars in Brevard outside and, later that very day, you might just be picking out your new car as we learn who wins the 2025 Car Raffle fundraiser!

Each \$25 ticket donation (5 tickets for a \$100 gift) supports the work of our Helping Seniors non-profit, gives you a chance in the drawing, and is your "Admit One" to all the fun onsite that afternoon! (Need not be present to win - but why miss the fun?).

And, we are working to make this year's event the most fun ever! It is the last weekend in October, so we want to establish this as Brevard County's Biggest Trunk-Treat fun with the 100+ cars outside! So bring the kids - they are covered free with your Adult Ticket - and let's have a great family time together as we help our "Little Charity that Could" in this fundraiser that helps us now in our 15th year of Service.

Get your tickets today by calling (321) 473-7770, online at HelpingSeniorsCarRaffle.com, at Boniface Hiers auto dealerships, or at Helping Seniors Resource Center at 1344 S Apollo Blvd - 2nd Floor!

Get a ticket and, hopefully, let's get you your keys!





## President's Message

John Harper, President Helping Seniors of Brevard

As we start to think about the upcoming fall season with events and holidays that bring us closer to family and friends it's also time to think about the current trend in our country and communities in which it seems like family, friends and country seem to be lost in the sea of unhappiness.

I have been talking to a lot of people in our area regarding recent situations that are trying to shape our lives. We must not forget that many have fallen to the stories on social media which are taking our country into many different directions. We must try to get back to basics in our country to get our compass back on course.

Our communities are based on some tried and true beliefs that have served us well over the years but now....seem to be lacking. Think about our families who cared for each other...brothers and sisters looking out for each other and parents who were really concerned for what their children were watching and listening and doing each day.

We've got to get back to basics, putting family, education, and faith first in our homes again. Give it some thought and when we meet again hopefully the current climate will start to change....change back to family, love and understanding.

John Harper - a long-ime popular friendly voice on the radio and nationally recognized broadcaster, helped our Founder & Long-Time President Joe Steckler establish Helping Seniors in 2011 and has served as on the Board since the charity's inception and as Vice President for many years until he stepped into the role of President to ensure Joe's vision can carry forward into the future.



# It Takes a Village!

Nancy Deardorff **Director of Development** Helping Seniors of Brevard

Did you know that there are more people in Brevard County over the age of 50 than there are people 18 years or younger?

Helping Seniors of Brevard is a local to Brevard non-profit organization dedicated solely to enhancing the lives of seniors in Brevard County?

Helping Seniors of Brevard provides information, education, and resources to seniors and their families. We operate based on private donations, corporate and business sponsorships, bequests, and fundraising events. Our "Friend of Joe's" honor role also helps keep our late Founder Joe Steckeler's legacy alive.

We cannot and do not do this alone. As they say, "It takes a village." Every donation we receive stays right here in Brevard County to benefit our seniors.

It is through our generous donors, sponsors and our fundraisers that allow us to continue our many important programs for seniors, including our Senior Information Phone Line. Last year we took over 4000 calls and helped thousands of seniors find the help and resources they needed.

Please consider supporting Helping Seniors of Brevard through a one-time, monthly, or annual donation, a business sponsorship, a bequest ,or by supporting our 9th Annual Helping Seniors Car Raffle Fundraiser.

We cannot do this alone, but together we can continue Helping Seniors of Brevard.

To donate or for information about how to leave a bequest, become a business sponsor, or support our fundraising events, contact Helping Seniors of Brevard by phone at 321-473-7770, or visit us on our website at HelpingSeniorsofBrevard.org.





Getting Your Ducks in a Row for 2025 Annual Enrollment Period!

Vicki Moore Moore Insurance Solutions

Medicare's Annual Enrollment Period (AEP) is almost here, running from October 15 to December 7, 2025. This is your yearly chance to review your plan and decide whether to make a change. The choices you make this fall will set you up for 2026.

## Why Plan Ahead for 2026?

The Inflation Reduction Act and new CMS guidance will bring several important changes in 2026. Prescription drug costs will shift, premiums and deductibles are increasing, and there will be more focus on chronic care. Plan now to avoid surprises later.

## Here are the highlights:

# 1. \$2,100 Cap on Prescription Costs.

Starting in 2026, your out-of-pocket drug costs under Part D will be capped at \$2,100 per year. That's slightly higher than the \$2,000 cap in 2025 but still a significant improvement over past years. If you're enrolled in the Prescription Payment Plan (which spreads drug costs monthly), you'll stay enrolled unless you opt out.

# 2. More Drug Price Negotiations

Medicare will continue negotiating lower prices for expensive medications. The 2026 list includes Eliquis, Xarelto, Jardiance, Januvia, Enbrel, Stelara, Farxiga, Entresto, Fiasp/Novo Log, Imbruvica, and more. These were chosen because they are costly, widely used, and lack generic alternatives. Lower prices should start showing up at the pharmacy.

#### 3. Premium and Deductible Increases

The standard Part B premium will rise from \$185 in 2025 to \$206.50 in 2026, while the Part B deductible will increase from \$257 to \$288. For Part D, the maximum deductible will rise from \$590 to \$615.

While these changes may seem small individually, they do add up and are important to consider in your budget planning.

## 4. Emphasis on Chronic Care

CMS is placing greater focus on supporting people with chronic conditions. This includes diabetes, cardiovascular disease, and pulmonary conditions. Many benefits will be geared toward managing these long-term health needs, reflecting a shift toward preventive and ongoing care.

# 5. Changes to Healthy Food and Utility Benefits

Through 2025, those on Dual Special Needs Plans (D-SNPs) could use monthly credits for groceries, OTC products, and utilities. In 2026, only people with certain chronic conditions—such as diabetes, cardiovascular, or pulmonary disease—will be able to use credits for food and utilities. Others will continue to receive credits for OTC products. This change comes as CMS ends the Value-Based Insurance Design (VBID) program and shifts to the Special Supplemental Benefits for the Chronically Ill (SSBCI) program. Some members may roll over automatically if their condition is already documented, while others will need a doctor's confirmation. If you're in that group, you'll have 60 days to verify your condition.

# How to Prepare During This AEP

Even though these updates won't begin until 2026, your 2025 plan choices will determine how you're affected. Here's what to do:

- Review how your 2025 coverage worked for you.
- Compare your 2025 options while keeping the 2026 changes in mind.
- If you take expensive prescriptions or qualify for a D-SNP, ask how your plan will handle the new rules.

# Helping You Stay on Track

Medicare can feel like a big pond with ripples you didn't see coming. At Moore Insurance Solutions, we're here to help you make sense of it all and keep



your ducks moving in the right direction.

You can meet with me, Vicki Moore, or with Kara Davis at our office inside the Helping Seniors Resource Center, 1344 S. Apollo Blvd., Melbourne or let us know if you would like to schedule an in-home appointment. Appointments are free, personal, and available now.

Let's get your ducks in a row for 2025 so you can step into 2026 prepared, confident, and ready for the changes ahead.





October 2025 Real Estate Market

> Mark Gallegos Real Estate

As the autumn season begins, analysts are forecasting an active residential real estate market. In August 2025, the median home price in Brevard County was \$354,000, representing a 3.9% decrease from the same period last year.

Homes in Brevard County are taking slightly longer to sell, averaging 78 days on the market this year compared to 71 days last year. Typically, homes are selling for about 2% below the listing price and are going pending in approximately 76 days. Despite these trends, utilizing over 40 years of real estate experience, I have successfully found and sold expired listings and properties that other agents could not sell, often closing the sale in less than 60 days.

There is notable interest from buyers in other metropolitan areas. Orlando homebuyers showed the most significant interest in relocating to Palm Bay, followed by those from Miami, Tampa, NY and DC..

Bill Banfield, Chief Business Officer at Rocket Mortgage, commented on the recent 25-basis-point rate cut by the Federal Reserve. According to Banfield, this move signals that economic conditions are weakening enough to require intervention. He stated, "The Fed's 25-basis-point cut reflects their recognition that employment is weakening and inflation remains above the Fed's goal of two percent. This move helps bring monetary policy back toward neutral, supporting growth overheating the economy."

Schedule an appointment with me, to identify and highlight those crucial features so you can make the most of your sales.

Let's make your next move a smart one. © MARK GALLEGOS, ValueREmsg@gmail.com





**Smart Money Moves for Seniors:** A Guide to Financial Confidence in Retirement

> Tisha Hill, AAMS® WMS Financial Advisor Wealth Management Specialist

As retirement unfolds, financial stability becomes more important than ever. Seniors today face unique challenges, from rising healthcare costs to navigating fixed incomes, but with a few smart strategies, you can make your money work harder for you.

## **Budget Wisely**

Start by reviewing your income sources, Social Security, pensions, retirement accounts, and compare them to your monthly expenses. Separate essentials like housing and healthcare from discretionary spending such as travel or hobbies.

#### Plan for Healthcare Costs

Healthcare can be one of the largest expenses in retirement. A 65-year-old couple may need over \$300,000 for medical costs. Consider supplemental Medicare plans or long-term care insurance to help protect your savings.

#### Maximize Tax Benefits

Seniors may qualify for extra tax deductions and credits. For example, those over 65 receive an additional standard deduction. Strategically withdrawing from retirement accounts can also help minimize tax liabilities.

## Update Your Estate Plan

Help to ensure your will, power of attorney, and any trusts are current.

#### Stay Scam-Savvy

Unfortunately, seniors are frequent targets for fraud. enable multifactor Use strong passwords, authentication, and never share personal information with unsolicited callers.

Financial planning doesn't stop at retirement, it evolves. With thoughtful budgeting, proactive healthcare planning, and regular financial checkups, seniors can enjoy a fulfilling retirement.

> Raymond James 709 S Harbor City Blvd, Ste 510 Melbourne FL 32901 321-253-7914

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Why You Need an End-of-Life Plan.

Cheryl A. Ward, ESQ Law Firm of Cheryl A. Ward, PL

Even if You're Healthy, End- of- Life planning is something every adult should consider, especially in times of good health or financial stability.

Life is unpredictable, and creating a plan that suits your needs is essential to ensure your wishes are honored and your loved ones are protected no matter what. The most important reason to plan in advance is to reduce stress and confusion for your family during a difficult time. Without guidance, your loved ones may struggle to dictate decisions regarding healthcare, finances, or your estate. In the worst-case scenario, this could lead to legal disputes or leave no one with the proper authority to act on your behalf.

A comprehensive estate plan includes a Will, Trust, Living Will/Health Care Surrogate, and Durable Power of Attorney. These documents allow you to direct how your assets are distributed, who has the authority to manage your affairs, and your medical care preferences in the event you cannot speak for yourself. Naming trusted individuals to act on your behalf ensures your voice will be heard no matter the circumstances.

Without these legal protections, your family may face delays through probate or guardianship. These processes may not reflect your true wishes or may be costly.

Ultimately, creating an estate plan is a thoughtful act you can do for those you care about. It brings peace of mind, not only to you, but to your family.

The Law Firm of Cheryl A. Ward, PL is here to provide you with the legal support and guidance you need. Whether you're dealing with a personal injury or need assistance with any legal matters, they are ready to help. Call (321) 334-6991 or visit CAWLawOffice.com



**Your Medicare** Part-B Premium.

Jerry Hadlock, Jr. **Medicare Solutions** 

If you don't get Social Security or RRB benefit payments, you'll get a bill for your Part B premium.

Typically, Part B premiums are billed quarterly. If you also pay for Part A or Part D IRMAA,(Income Related Monthly Adjustment Amount) or use Medicare Easy Pay to pay your premiums, you'll get a monthly bill.

There are several ways to pay your premium bill:

Pay online through your secure Medicare account: Visit Medicare.gov/ account/login to log into (or create) your Medicare account. Then, select "Pay my premium" to make a payment by credit card, debit card, Health Savings Account (HSA)(Health Savings Account) card, or from your checking or savings account. This service is free and is the fastest way to pay your premium.

Medicare Easy Pay: This free service automatically deducts your payment from your savings or checking account each month. Call 1-800-633-4227 or visit Medicare.gov/Medicare-easy-pay to find out how to sign up. TTY(Teletypewriter) users can call 1-877-486-2048.

Through your bank: Contact your bank to set up a one-time or recurring payment from your checking or savings account. Not all banks offer this service, and some charge.

Source: Medicare & You page 24.

Jerry Hadlock Medicare Solutions Helping you Unlock the Medicare Confusion 321-720-4526





Long-Term Planning Lessons Learned.

Jennifer Barton Seniors Helping Seniors

My first lesson on long-term planning came when my father-in-law passed away. He was a businessman with a bed-bound wife suffering from MS. Thankfully, he had started the planning process, but not everything was in place. Suddenly, the "kids" were in charge, and we knew nothing.

We were grateful for the life insurance that secured my mother-in-law's care, but heartbroken his will was never signed. Not only because of probate, but because we never truly knew his wishes. What kind of funeral did he want?

Probate stretched on for over a year. In the meantime, I combed through family paperwork looking for answers—policies, accounts, lock boxes.

None of us want to face our own mortality, yet the best gift we can leave our families is not money, it's clarity.

Long-term planning gives your loved ones space to grieve without being overwhelmed by details. By putting wishes in writing, you both ease their burden and ensure your voice is heard.

When my father-in-law passed, what his children wanted most was simply to hear him say he loved them. Planning gives you that chance.

My godmother, knowing she wouldn't make it to my high school graduation, left a card tucked in the family Bible. Delivered after her passing, it was a priceless gift. Her forethought left no doubt that I was loved.

I've done my preplanning, so my family knows. Have you?

Planning on staying at home?
Call Seniors Helping Seniors, we can help!
321-722-2999



A New Beginning.

Dr. Lee Sheldon Drs. Sheldon & Furtado / Solid Bit

Our practice began on October 16, 1980. My wife and I started that first office, a modest one-operatory space in just 1,000 square feet. It was where I practiced my entire career, and leaving it is emotional. That office is like an old shoe, comfortable, worn in, and full of memories.

Over the years, that "old shoe" grew far beyond what we ever imagined. From one operatory to six. From a solo periodontal specialty practice to a full-service dental practice. From a fledgling startup to a team of three dentists and 25 dedicated staff members serving patients throughout our community and beyond. I am proud of what we've built, but the credit goes to the people who made this practice part of their lives.

We've stretched our old office to its limits. We should have moved years ago, and now we finally have the space our patients deserve. Our new state-of-the-art facility on Eau Gallie Boulevard is beautiful and modern, with advanced technology designed to provide the best possible care. But what matters most is not the building, it's the heart and soul of this practice. It's our committed doctors, devoted staff, and loyal patients who know we care.

For those referred by their dentists, we continue to be the trusted partner who collaborates and returns you in better health. For those seeking full-service care, we provide everything from routine visits to advanced implant and periodontal treatment, always with a focus on comfort, even for the most anxious patients.

This new home allows us to do what we've always done, only better. We thank you for being part of our journey and for trusting us with your care. Our promise is to keep improving, for you, and for us.



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Dr. Robert Brennan - (321) 724-1084 Orthopedic Surgeon - OMNI

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

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

Senior Helpers of Melbourne - (321) 844-8650 Senior Care, Only Better

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

THRIVE USA Home Care - (321) 407-2727 Mia@THRIVEUSAHomeCare.com

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

Vitas Healthcare

(321) 751-6674 - Vitas.com







SENIOR SERVICES DIRECTORY



# **Helping Seniors Info Series**

#### OCTOBER 2025

## **Helping Seniors Resource Center Events**

(1344 S Apollo Dr - Ste 2-C - Melbourne)

#### **Key Events:**

#### The 9th Annual Helping Seniors Car Raffle

#### 1pm - 4pm Sunday October 26th 2025 - American Muscle Car Museum

- Win Your Pick of 7 Great Brand New cars in our Helping Seniors Car Raffle!
- Mark Pieloch's American Muscle Car Museum collection - 500 Classics insid!
- Tour 100+ Brevard's Great Cars from Best Car Collectors countywide outside!
- See Brevard's Best displays those Serving Seniors - at the Museum!

- Water, Soda, Cookies courtesy of the Museum (while supplies last)
- Kids are Free (with paid Adult ticket) Brevard's Largest Trunt-Treat Afternoon!

Get your tickets today at HelpingSeniorsCarRafflecom or call (321) 473-7770

#### Helping Seniors Car Show at Calvary Chapel -Saturday Oct 18th - 8am-12nn

Calvary Chapel Melbourne - 2955 Minton Road - West Melbourne FL. Just ahead of 9th Annual Helping Seniors Car Raffle - join us for a HUGE Car

#### Senior Resource Center Events:

#### Lunch & Learn Medicare/Medicaid - Friday Oct 10th - 1100am-1230pm

Joe's Senior Resource Center - 1344 S Apollo Blvd

- 2nd Floor - Melbourne FL 32901. Presented by Moore Insurance Solutions - Free but RSVP Required (321) 473-

#### Senior TechTalk - Friday Sept 12th - 100pm-230pm

Joe's Senior Resource Center - 1344 S Apollo Blvd - 2nd Floor - Melbourne FL 32901. "Smart Phone Basics" - Let's learn the basics for SmartPhones to navigate technology safely and efficiently.. Free! RSVP at (321) 473-7770

#### Knowledge College for Aging - Thursday Oct 23rd -10am-11am

Joe's Senior Resource Center - 1344 S Apollo Blvd - 2nd Floor - Melbourne FL 32901

Real Estate for Seniors - Carlett Delliquadri, Flamazing Real Estate, share tips about Downsizing and Buying/ Selling Real Estate as Seniors. Kerry Fink, Helping Seniors, moderates. Coffee/Snacks and great info! RSVP at (321) 473-7770

# **CALENDAR HIGHLIGHTS**





#### Find SCG-TV:

**Spectrum Channel 499** Comcast (North Brevard) Channel 51 Comcast (South Brevard) Channel 13 AT&T U-Verse Channel 99

Date	Day	8:00am	8:30am	5:00pm
Oct 1	Wed	Al Dia Today	Updating Your Estate Plan	Best Home Care Ideas
Oct 2	Thu	Wellness: College of Natural Health	What Chaplaincy Means	AARP / Hometown News
Oct 3	Fri	The Parts of Medicare	KCA: Retirement Finances	Wellness: Skin Health
Oct 6	Mon	Guardianship: The Basics	Rock Steady Boxing	Finding Good Place for Mom or
Oct 7	Tue	The Dental Experience	Considerations in Home Care	KCA: Organizing Paperwork
Oct 8	Wed	Turning 65? Medicare need to know	Wellness: Express Thoughts Clearly	Your Aging Plan - What it is!
Oct 9	Thu	Durable Power of Attorney	Great Employment for Seniors	Wellness: Footcare & Wellness
Oct 10	Fri	Get Your Ducks in a Row - Part 1	Get Your Ducks in a Row - Part 2	The Business of Helping Seniors
Oct 13	Mon	Senior Events & Expos	Checking Out Zon Beachside	15 Years of Helpng Seniors
Oct 14	Tue	The Helping Seniors Travel Club	KCA: Medicare/Medicaid	Don't Go Broke at Nursing Home
Oct 15	Wed	Finding Good Place for Mom or Dad	When Assisted Living is Appropriate	Smile - Form & Function
Oct 16	Thu	Chefs for Seniors	Volunteering at Helping Seniors	What Chaplaincy Means
Oct 17	Fri	VA Aid & Attendance Benefits	Case Management: What is It?	Considerations in Home Care
Oct 20	Mon	Cosmetic Dentistry	5 Steps to Staying Safely at Home	Helping Seniors & MSC Cruises
Oct 21	Tue	KCA: Long Term Care Planning	Senior Info in Senior Scene	Power of Attorney & Super Power
Oct 22	Wed	KCA Advances in Medical Research	Best Home Care Ideas	Turning 65? Medicare Need to K
Oct 23	Thu	Rock Steady Boxing	15 Years of Helping Seniors	Probate: The Basics
Oct 24	Fri	Helping Seniors Directory	The Business of Helping Seniors	Zon Beachside
Oct 27	Mon	Concierge Home Care	Understanding Medicare Options	Two Assisted Livng Questions
Oct 28	Tue	Consideratons in Home Care	Medicare Supplement or Advantage	Volunteering at Helping Seniors
Oct 29	Wed	KCA: Your Legal Plan	Trusts	Finding Good Help at Home
Oct 30	Thu	Things to Know About Elder Law	Wellness: Rock Steady Boxing	Finding Good Place for Mom or I
Oct 31	Fri	What Chaplaincy Means	Faith College of Natural Health	Wellness: Senior Solutions Mind

#### KCA Advances in Medical Research Understanding Medicare Options Capital Update Dad Senior Info in Senior Scene Medicare Supplement or Advantage How to Cruise Successfully Two Assisted Living Questions Capital Update Probate - What it is/How it works 5 Steps to Staying Safely at Home Technology & Home Care Wellness: Rock Steady Boxing Capital Update Golden Providers - Biz to Biz ers The Parts of Medicare KCA: Retirement Finances

Know Faith College of Natural Health Capital Update The Helping Seniors Travel Club

Case Management: What is it? Senior Events & Expos Dad Periodontal Disease Capital Update





## 12pm - 1pm Wednesdays

Listen on 90.3 WEJF-FM Radio or online WEJF.net



Date	Day	Program	Special Guest		
Oct 1	Wed Helpi	ng Seniors on Elder Law	Bill Johnson, Esq.	William A Johnson, PA	Elder Law - Need to Know
Oct 8	Wed Helpi	ng Seniors on Your Smile	Dr. Lee N. Sheldon	Sheldon & Furtado, PLLC	Dental Health & Related
Oct 15	Wed Helpi	ng Seniors on Elder Law	Cheryl Ward, Esq.	Law Firm of Cheryl A. Ward	Elder Law - Need to Know
Oct 22	Wed Helpi	ng Seniors on Help at Home	Jennifer Barton	Seniors Helping Seniors	About Companion Care
Oct 29	Wed Helpi	ng Seniors on Senior Living	Kerry Fink	Helping Seniors of Brevard	Helping Seniors on Senior Living

#### **Helping Seniors Wellness - Thurs** Oct 23rd -11am-12nn

Joe's Senior Resource Center - 1344 S Apollo Blvd - 2nd Floor -Melbourne FL 32901

Medication Management - Dr. Chrisita Cornish (Faith Walk by Two) shares her expertise as a licensed pharmacist to help keep us safe from RX interactions and "polypharmacy." Coffee/Snacks and great info! RSVP at (321) 473-7770

#### AARP/Helping Seniors Events:

#### AARP Walk with a Doc - Friday Oct 10th - 845am-945am

Merritt Square Mall - 777 E Merritt Island Cswy - Merritt Island FL. Meet Lydia Rivera, ARNP, Family Medicine & friends from Helping Seniors on-site!

#### **More Great Events:**

#### Golden Providers B2B Networking Lunch - Tuesday Oct 21st - 1100am-1230pm

Glenbrooke Senior Living - 815 Briar Creek Blvd NE - Palm Bay FL. Great Business-to-Business Learning & Networking for those who serve Seniors

# More Helping Senior Car Raffle

#### Cars & Coffee at Tint World - Saturday Oct 4th - 9am-12nn Tint World - 3945 W Eau Gallie Blvd

- Melbourne FL

#### Friendly's Car Show - Thursday Oct 9th - 5pm-8pm

Friendly's - 1101 E Eau Gallie Blvd -Indian Harbour Beach FL

#### Immaculate Conception - All Masses - Oct 11th & 12th

Immaculate Conception Catholic Church - 780 S Hwy A1A -Melbourne Beach

#### **Burger Inn Car Show - Thursday** Oct 16th - 4pm-8pm 1819 N Harbor City Blvd -

Melbourne FL







**6th Annual Helping Seniors** Foundation Cruise

**BOOK YOUR CABIN BY JUNE** 30 & RECEIVE A \$25.00 CAR RAFFLE TICKET FOR THE FAMOUS HSOB CAR RAFFLE & ENTRANCE TO THE "MUSCLE CAR MUSEUM"

Balcony - As low as \$1308 pp Inside -As low as \$1024 pp

Outside - As low as \$1125 pp **Based on double occupancy** 

Includes: Cabin, Port Charges, Beverage Package, Wi-Fi, Gratuties, Travel Insurance (under 80)

> Contad: Helping Seniors of Brevard Travel Club Chris Morse 818-430-1480 Cell





Halping Saniors of Braverd (as Florida 501(303) National Multiping Saniors of Evolved -P.O. Box 372996 - Satul National Contra -CST # 200000891-10 FST # 14622 - who is saidly responsible for all travel an anguments. A protion of travel contrast on a from the provided of the major and the saniors from Halping Saniors Travel Club Matrib as travel funds the Halping Saniors Endowments.



# THE ALASKA CRUISE HELPING SENIORS OF BREVARD

Jun 2026 - 7-Night Cruise Round Trip Seattle

Sail with your Brevard Friends!





Let's explore the Majesty of Alaska together June 2026 as you sail with your friends and bring your whole family! Meet your Helping Seniors friends from Brevard County on the luxurious MSC Poesia for the Inaugural Alaska season. With our 7-night Round-Trip Seattle sailing, we'll call on Ketchikan, Alaska, Juneau, Alaska and Icy Strait Point, Alaska well as Victoria, Canada - plus cruising the Tracy Arm Fjord.





## The Alaska **Helping Seniors Foundation Cruise**

- \* Cabin \* All Port Charges \* All Taxes \* Gratuities \* Meals \* Drink Package \* Wi-Fi \* Special Events
- \* Travel Insurance \* Admin Fee \* Donation - Helping Seniors of Brevard

(Round Trip Seattle)

Deluxe Balcony - \$1821 pp including Gratuities Standard Balcony - \$1741 pp including Gratuities Inside - \$1401 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, 32937P.O. Box FL 32937. The Helping Seniors Travel Club is operated by Senior Travel division of The Travel Center - CST # 20000881-10 FST # 14672 - who is solely responsible for all travel arrangements. A portion of travel commissions from Helping Seniors Travel Club Members travel funds the Helping Seniors Endowment.