



Beat Scammers At Their Own Game!

By Kerry Fink, VP/Exec Director,
Helping Seniors of Brevard

The December 2025 Woman's World article proclaims, "Don't Fall for It! How To Stay Safe!" The article explains everything on the newest threats - from AI deepfakes to fake Amazon texts.

When you read what the "Bad Guys" are up to, you hear things like AI-generated products, Pig butchering crypto scams, QR code phishing, Toll-payment text scams, Amazon text scams and more. It is so important we learn what these are and how to stay safe.

At our November Scam Jam, at Addington Place Titusville, Cpl Jay Martinez, Brevard County Sheriff's Office, cited his own personal case of an online scam. At the end of the day, he teaches the key is to avoid these "traps" by recognizing them ahead of time:

1. "I know this sounds too good to be true" ... My father often repeated, "They don't put the cheese in the trap because they love the mice." We need to stop when we see that "fabulous" offer that we somehow understand is too good to be true!

2. "If you don't hurry, you'll miss out" ... "FOMO" - Fear of Missing Out - a great technique to get us to part with our money before we have truly "calculated the cost." Many times, our desire to "get that bargain" gets us in trouble. Scammers know how to manipulate us to get the response they want to line their pockets.

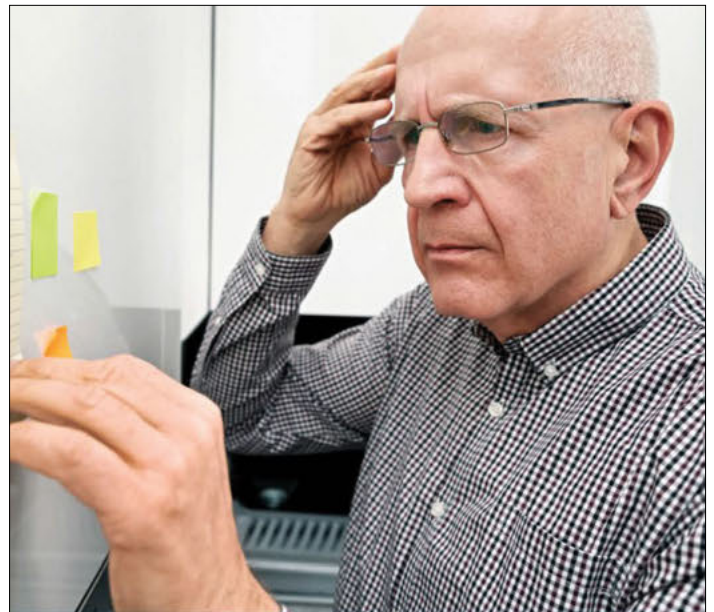
3. "Awful situation, but you can avoid it with gift cards" ... From "Grandson in Jail in Mexico" to "Sheriff's Office on the way to arrest you" scams - they feature a way to "get out of trouble" quickly - per the scam artist. A "solution" involving gift cards, cash payments or now, crypto payments using ATM's at convenience stores, combined with "right now" deadlines, is a sure sign of a setup.

Scam Safety involves STOPPING it before it happens. Law Enforcement will try to help BUT there is precious little that can be done when the proverbial "horse is out of the barn."

Our SCAM JAM workshops, in partnership with AARP, have become very popular. We offer these free events throughout Brevard County - we want you to access this 4-hour training session (lunch included) and graduate as a Certificate-holding "SCAM JAMMER" who pledges to stay from scams, and help those around them stay safe too.

Most events also feature a free SHRED event - where you can safely and securely dispose of your sensitive documents

Beat Scammers at their Own Game! continued on pg 46



FREE MEMORY SCREENING

Feeling forgetful? ClinCloud is offering complimentary memory screenings every weekday!

- no-cost study-related care
- compensation for time and travel

Call ClinCloud today for details!



CLINCLOUD
VIERA

(407) 680-0534
ClinCloudResearch.com

Custom Jewelry Made on Premises

Jewelry Repairs - Same Day Service
Master Goldsmiths On Location

**Watch
Battery**

Installed • Most Watches

\$4.67

(Limit 2 per customer)

*The
Jewelry Store*

321-253-1413

1801 POST RD • MELBOURNE 32935



Mon 9am - 2pm Tues-Fri 9am - 5pm Sat 9am - 2pm

Our 39th
Anniversary
Sale is Going
On!

Estate Planning Tips *continued from pg 17*

to the public. So, what can we do? Personally, I am not a fan of drawn-out proceedings that are expensive and strip people of their privacy.

Thankfully, there are three main alternatives to probate. First, you can list a beneficiary on an account like IRAs, bank accounts, or life insurance. With a valid death certificate, these accounts will promptly transfer the ownership to the named beneficiary. There are also titling options that provide survivorship features. For example, a married couple can own their house as Tenants by the Entirety, and when one spouse passes away, the sole ownership of the house can swiftly shift to the surviving spouse. A third strategy for avoiding probate is the creation of a trust. A trust is reasonably affordable,

can promote anonymity, and can quickly shift assets to your heirs. With a trust, you can designate primary and contingent beneficiaries for most of the assets you own.

Most seniors procrastinate planning their estate, but it is vital to have a comprehensive plan. If you are unsure about the steps involved in your family's estate planning, our office is available to help. Please call 321-956-7072 to schedule a private, no-obligation appointment.

Securities offered through J.W. Cole Financial, Inc. (JWC) Member FINRA/SIPC. Advisory services offered through J.W. Cole Advisors, Inc. (JWCA). ValaVanis Financial and JWC/JWCA are unaffiliated entities. Ⓢ



everythingbrevard.com
WE LIVE LOCAL WE DO LOCAL

Showcasing **Good Living** on
Florida's Space Coast | SINCE 2011

- Monthly Stories
- Business Directory
- Events Calendar
- Promotions

BREVARD'S LARGEST ONLINE COMMUNITY

ARTS | BUSINESS | COMMUNITY | CULTURE | EATS | EDUCATION | EVENTS
FAMILY | MONEY | OUTDOORS | SHOPPING | TECHNOLOGY | SPORTS | WELLNESS

www.EverythingBrevard.com | Info@EverythingBrevard.com

Beat Scammers at Their Own Game!

continued from pg 15

scammers would just love to otherwise find in your garbage can!

Our next SCAM JAM workshop is Friday, February 13th 2026, at the Clubhouse at Glenbrooke Senior Living, 815 Briar Creek Blvd, Palm Bay 10am-2pm, with SHRED event following 2pm-4pm. Limited to 70 participants, the workshop is free, but please RSVP today with Helping Seniors at (321) 473-7770 or online at HelpingSeniorsOfBrevard.org.

Let's beat Scammers at their own game - by deciding NOT to play! Ⓢ



SENIOR SCENE MONTHLY TRAVEL TIPS

THANK YOU!

Senior Travel Agent Chris Morse has over 35 years travel agent experience.



Senior Travel / The Travel Center / Corporate Travel • Phone: 800-870-9345 • Cell: 818-430-1480 • Office: 321-978-5211
Email: travelcenterusa@gmail.com • Site: <http://thetravelcenterusa.info> • CST #2000881-10 FTS#: 14672

Many of you have told us that you like our agency because of our **Customer Service**. Many like that we are **Special Needs Certified** and all of you like the fact that we offer the **lowest pricing** based on your travel itinerary. And you all know that we only use travel vendors that support our Senior Community.

Thank You Seniors!! Because of your support and friendship/trust we have joined the elite exclusive top 100 Travel advisors in the United States.

Here's why we're the top choice for senior travelers:

- Unmatched Customer Service: Our clients rave about the personal attention and care they receive every step of the way.
- Special Needs Certified: We're committed to making travel accessible, comfortable, affordable and enjoyable for our special needs seniors.
- Best Prices – Always: We consistently deliver the lowest rates, tailored specifically to your unique travel plans.
- Senior-Focused Travel Partners: We exclusively partner with vendors who share our dedication and pricing to our senior community to the senior community.
- Let us show you why seniors trust us for their adventures – experience the difference.

If you booked direct for your cruise you are paying too much!!

We meet or beat any internet or direct booking price.

Some of our fantastic accounts include:

- Helping Seniors of Brevard
- Buena Vida Estates
- Martin Anderson
- Elks Club
- Moose Club
- Veterans & Nurses Reunions
- Chamber of Commerce
- Heritage Isle
- Theme Muical Cruises
- 50IC3 Fund raising partners
- And many more ☎



Accepting award for One Of The Top Agencies In The US

Thanks to all of our senior clients for making Senior Travel / The Travel Center the #1 agency in Brevard



At the Top Agency Awards Celebration



Betty accepting Customer Service Award



Chris accepting award for #1 Agency in Brevard County-Clients & Vendors



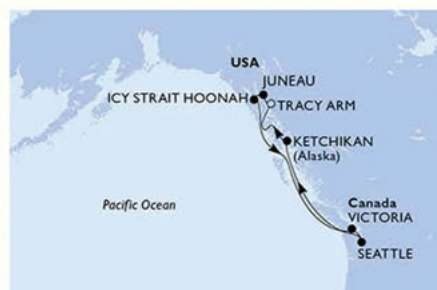
THE ALASKA CRUISE HELPING SENIORS OF BREVARD

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, 32937 P.O. Box 32937. The Helping Seniors Travel Club is operated by Senior Travel division of The Travel Center - CST # 2000881-10 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.