



## The Senior Resource Center

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

**T**he Home of Helping Seniors...



Helping Seniors Founder Joe Steckler had always envisioned a centrally located Resource Center dedicated to meeting the needs of Seniors and their families.

With help from Dr. Craig Deligdish and Omni Healthcare, the 100% local-to-Brevard non-profit has been able to bring this to reality on the 2nd floor of the beautiful Apollo Professional Tower, 1344 S Apollo Blvd, on the medical campus in downtown Melbourne.

Helping Seniors, now celebrating 15 years of service, operates the county's Senior Information Help Line (321-473-7770) - which handled more than 4400 calls last year alone. Helping Seniors is also marking 3 years in its 5600 sq ft Senior Resource Center - the headquarters for the Helpline as well as a hub for all things Seniors.

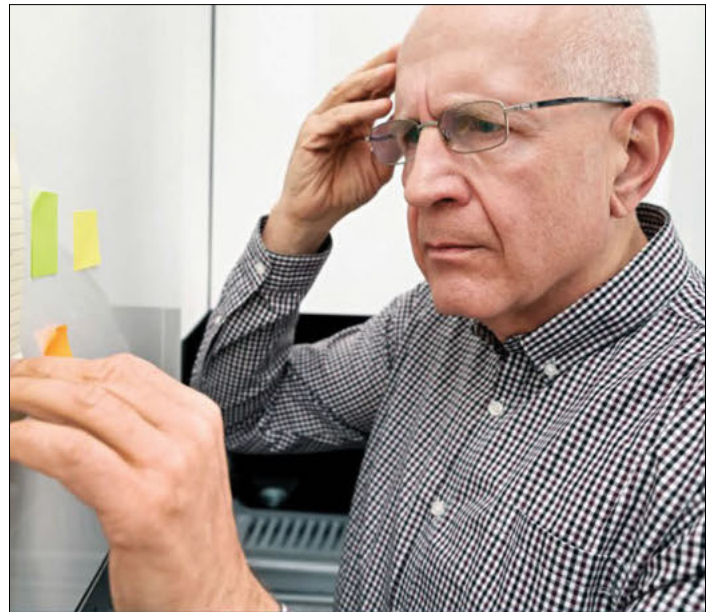
In addition to ongoing Senior Education programs, the Center also houses the Helping Seniors Media Studios - a state-of-the-art TV, Radio & Podcast studio dedicated to educating Seniors and families through extensive multi-media outreach.

The Center features a number of business partners that provide quality services to Seniors and their families - including organizations such as Rhodes Law, Synergy HomeCare, Moore Insurance Solutions, Arosa Care, Time with Terri Podcast, Senior Solutions Mind & Body, and TYG Media.

The Center is also home to a number of ongoing programs with the best for Seniors in mind - including "A Touch of Excellence" Senior Foot Care, which regularly provides concierge routine foot care by a Registered Nurse, and the location has also hosted Memory Screening Clinics with ClinCloud Research.

There is full schedule of excellent informational, educational, and fun activities that are created with the intention of assisting all who attend in "Getting their ducks

*The Senior Resource Center continued on pg 47*



# 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

---

## Which Kinds Of Businesses Are Least Likely To Be Disrupted By Artificial Intelligence? continued from pg 16

---

### 5. High-End Craftsmanship & Custom Work

Where uniqueness and personal touch matter more than speed.

- Custom furniture makers
  - Specialty chefs
  - Tattoo artists
  - Luxury designers
- ❖ Why safe: AI can generate ideas, but people pay for authenticity and craftsmanship.

### 6. Complex, High-Stakes Decision Roles

Jobs where responsibility, liability, and judgment matter.

- Trial lawyers
  - Surgeons
  - Executives / business owners
  - Crisis managers
- ❖ Why safe: Even if AI assists, humans remain accountable.

### 7. Businesses Built on Trust & Reputation

Especially in local communities.

- Financial advisors (relationship-driven)
  - Real estate agents
  - Insurance brokers
- ❖ Why safe: People trust people, especially for big life decisions.

#### ■ What's MOST at risk (for contrast)

These are the kinds of businesses AI is rapidly changing:

- Data entry / admin services
- Basic content writing
- Simple coding
- Customer support centers
- Bookkeeping (entry-level)

#### ■ The Big Rule of Thumb

If a business depends on:

- Physical presence ❖ safer
- Human trust & relationships ❖ safer
- Complex judgment ❖ safer

If it depends on:

- Repetition ❖ at risk
- Digital-only tasks ❖ at risk
- Predictable workflows ❖ at risk

#### ■ Bottom Line

The safest businesses are those that combine:  
"Hands-on work + human connection + unpredictability." Ⓢ

---

## Guarding your Nest Egg

continued from pg 17

---

help your spouse pay off a mortgage or supplement lost Social Security.

These are just a few ways to guard your nest egg. No two people reading this article will have the same financial situation or personal goals. This is why it is important to curate a financial plan that is specific to you and your needs. As a board-Certified Financial Planner®, not only do I have the experience, but the knowledge to assist all of my clients with their goals. If the concept of guarding your nest egg interests you, I encourage you to book a free, no obligation appointment with me at ValaVanis Financial. We are located in downtown Melbourne, but also take introductory appointments via Zoom and phone. To book an appointment, call (321) 956-7072.

*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. Ⓢ*

---

## The Senior Resource Center

continued from pg 20

---

in a Row" - something that Helping Seniors advocates that all Seniors (and soon-to-be Seniors) do.

The 4th Thursday Senior Education series is a great double-header that offers a 10 am Knowledge College for Aging meet and then an 11 am Helping Seniors Wellness Series event - with great information, snacks, and door prizes too!

Knowledge College for Aging sessions help each of us develop our own Aging Plan - we call it "Getting Your Ducks in a Row". Each class offers tips and ideas to help each person get ahead of the "Aging Curve" by tackling topics that represent the 7 Pillars of a good Aging Plan.

The Helping Seniors Wellness Series offers a great moment to learn about topics that will maximize our Health and Wellness in our Senior years.

The Center is also a licensed location of the AARP OATS Senior Planet program that helps us gain mastery of all things online - smartphones, computers, etc. Each 2nd Friday, 100pm-230pm, Senior Planet Tech Talks, under the leadership of millennial Bri Prentice, guides Seniors in making the best use of technology. Classes are free and are designed to maximize user success with common digital tasks.

The Senior Resource Center hosts many special programs as well - including the popular "Nourish Your Spirit" event hosted by Senior Helpers of Melbourne featuring Chefs For Seniors Executive Chef Jillian Zebris. Each class is not only a great learning experience to help us master healthy and nutritious meal preparation, but also serves as a great tasting experience as well!

Always check your Senior Scene Magazine - or call us at 321-473-7770 - to learn of the calendar of upcoming events! We hope to see you here soon! Ⓢ



## SENIOR SCENE MONTHLY TRAVEL TIPS

# Senior Day Trips and Cruises



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](mailto:travelcenterusa@gmail.com) • Site: <http://thetravelcenterusa.info> • CST #2000881-10 FTS#: 14672

**G**et ready to meet Chris & Betty—the undisputed champions of senior travel! They’re the go-to experts for adventures and unforgettable journeys in our community.

With 42 incredible years as a travel advisor, Chris has seen it all—from TV and radio appearances to handling over 134 global cruises. He’s a Brevard radio staple and a proud Vietnam Veteran who goes above and beyond for our heroes. His commitment to sharing practical travel tips keeps our seniors safe, informed, and ready to explore!

Betty’s achievements shine just as brightly! Recognized as a top Women Travel Advisor in the county, she’s a true specialist in helping seniors and their families discover new horizons—always with care, compassion, and a big smile.

We’re excited to share some family pride: our daughter’s acceptance into UF Shands Medical Center means she’s on her way to becoming one of Brevard County’s finest physicians. The future is bright!

Chris’s dedication extends beyond travel—he serves on the Board of Directors for Helping Seniors of Brevard, leads the Helping Seniors Travel Club, and stands out as one of America’s top travel advisors and agency owners. Community and service are always at the heart of his work.

Chris from Senior Travel and John from Odyssey Travel made history by launching Brevard County’s very first TRAVEL EXPO in 2025! Now, Chris and Jean at All About You Travel Unlimited are gearing up for the second TRAVEL EXPO, coming this October. Mark your calendars and get excited—it’s going to be another amazing community event! Stay tuned for more fun and inspiration! STAY TUNED!!

### Some of the great amenities that we offer are:

1. We’re proudly Special Needs Certified—everyone’s welcome and supported here!

2. Join the buzz! Our team curates the area’s top day trips that bring our community together. From cultural gems to hidden adventures, our tours are designed to spark joy and match everyone’s unique interests.
3. We partner with every major cruise line sailing from all four of Florida’s favorite ports—your options are endless!

Senior Day Trips And Cruises continued on page 45

## Simply Klean of Brevard

*Simply the Best in Senior-Focused Cleaning*



Enhance respiratory & environmental health



Reduce infection risk



Support immune function



Promote mental clarity & cognitive well-being



Preserve independence & dignity



Encourage a preventative approach to healthy aging

Call **Simply Klean of Brevard** today for a complimentary quote.

**321-698-7973**

*Mention Senior Scene Magazine for an Exclusive Discount*

*Locally owned.  
Trusted by Brevard families.*

*Experience the difference of a cleaner, healthier home.*



## What is Probate? *continued from page 13*

the decedent passed away will show the EIN. There is a substantially higher tax rate on a 1041 than on an individual 1040 return. To avoid the higher tax rate, income can be distributed from the estate to the beneficiaries and shown on Schedule K-1s. This way the income is reported on the beneficiaries' individual 1040 tax returns, avoiding the higher tax rate on the 1041.

For large estates, the Personal Representative may also have to file a 706 Estate Tax Return. An individual can pass \$15,000,000 before there is any estate tax. For a couple it is double the amount \$30,000,000. If the first spouse to die has not used his/her full \$15,000,000, the unused balance is available to the surviving spouse.

**ADMINISTRATION EXPENSES:** The Personal Representative will incur various expenses including attorney's fees. Florida Probate Rules require that every Personal Representative be represented by an attorney unless he/she is the sole interested person. The Florida Statutes suggest a fee for the attorney as well as the Personal Representative of 3% for estates between \$100,000 and a million dollars for ordinary services. The Statutes provides for additional fees for extraordinary services. There are also court filing fees and the cost of publishing Notice to Creditors in the newspaper. Ⓢ

*For further information you may be interested in Attorney Truman Scarborough's Booklet on Estate Planning in Florida. It is available without charge or obligation by calling (321) 267 - 4770. His office is located at 239 Harrison Street, Titusville, Florida.*

## Worldwide Trends In Diabetes

*continued from page 19*

Obesity is the greatest risk factor for diabetes, and the obesity epidemic too is soaring out of control. A recent study showed that more people in the world now overweight than underweight. This study also found that between 1975 and 2014, the global population's BMI (Body Mass Index) increased at a rate which correlates with every person becoming on average 3.5lb heavier each decade. Today, 66% of adults in the United States are considered overweight, and among them, more than one third (35.7%) are obese.

The burden of diabetes, both in terms of prevalence and number of adults affected, has increased faster in low-income and middle-income people than in high-income people. Research is increasingly demonstrating that diabetes can largely be prevented through healthier lifestyles and diet. However, translating this evidence into policy and practice is not an easy feat and will require significant reform of public health policies, health systems, and changes to the food and build environment.

[<sup>a</sup>The Lancet, April 09, 2016]. Ⓢ

# KITTEN ANGEL THRIFT

Best Thrift Shop In Town!

## SENIOR DISCOUNT



### EVERY TUESDAY

2740 North Harbor City Blvd, Melbourne

Open Tue to Sat. 10 am to 4 pm

## Senior Day Trips and Cruises

*continued from page 14*

4. Our price guarantee means you'll always get the best value for the travel adventure you deserve.
5. Traveling solo? No problem! We offer SOLO matching so you'll make new friends along the way.
6. Consider us your travel safety net—just a call away if you need us, any time, anywhere.
7. Our Senior Travel Insurance leads the industry, keeping your peace of mind our top priority.
8. You're never alone on our adventures! We accompany every day trip and cruise, cheering you on and supporting you every step of the journey.
9. We're here for our seniors and our community—nearly 24/7—because your travel dreams are our mission.
10. We have been promoting our Senior Program for the past 10 years in Florida and for the past 25 years in Los Angeles, California. WE ARE SENIOR EXPERTS! Ⓢ

### Contact Us:

Chris Morse-President/Founder	Betty Powers- The Travel Center
818-430-1480 (Merritt Island)	818-618-1211 (Merritt Island)
Chris's e-mail:	Betty's E-mail:
travelcenterusa@gmail.com	travelwithpowers@gmail.com
website: www.thetravelcenterusa.info	



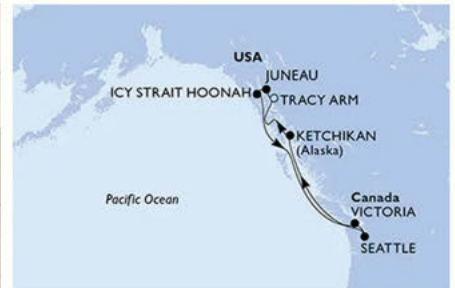
# THE ALASKA CRUISE HELPING SENIORS OF BREVARD

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. 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.



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

# THE 7<sup>TH</sup> ANNUAL FOUNDATION CRUISE HELPING SENIORS OF BREVARD

Jan 9<sup>th</sup>-16<sup>th</sup> 2027 - 7-Night Cruise Round Trip Port Canaveral

**Sail with Brevard Friends to Ocean Cay and More!**



Meet your Helping Seniors friends back on the luxurious MSC Grandiosa for our 7th Annual Helping Seniors Foundation Cruise - and bring the whole family! Make January 2027 special on our 7-night Bahamas & Mexico sailing! We look forward to welcoming you on board!



## 7th Annual Helping Seniors Foundation Cruise

- Pricing shown includes:
- \* Cabin \* All Port Charges \* All Taxes
  - \* Gratuities \* Meals \* Beverage Package
  - \* Wi-Fi \* Special Events
  - \* Travel Insurance
  - \* Donation - Helping Seniors of Brevard

**Balcony - As low as \$1,402 pp including Gratuities**  
**Outside - As low as \$1,341 pp including Gratuities**  
**Inside - As low as \$1,182 pp including Gratuities**  
**Yacht Club - \$3,586 pp including Gratuities**  
 (based on double-occupancy)

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



**SeniorTravel**  
 Your Senior Travel Specialist  
 a division of The Travel Center  
 CST# 2000881-10 FST#14672

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 FL 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.