



Brevard Is Good for Seniors!

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

It is often said that “it takes a village” to raise a child. At Helping Seniors of Brevard, we’ve adopted that same philosophy for helping older adults and their families. Building a strong network of trusted organizations and professionals is one of the best ways to ensure that seniors have the support they need to age safely, confidently, and with dignity.

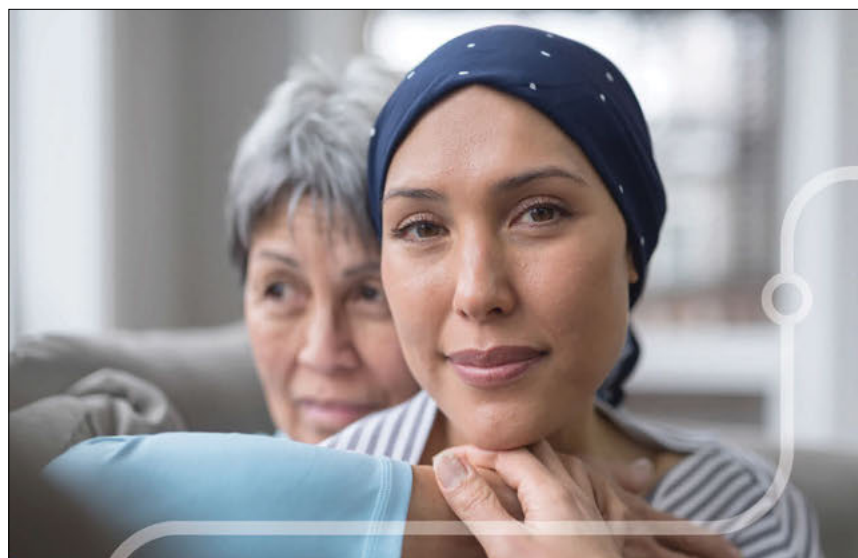
This article is being written just after our inaugural Caregivers Conference at the Helping Seniors Senior Resource Center in Melbourne. Thanks to Jennifer Barton of Seniors Helping Seniors for expertly moderating three outstanding panel discussions designed to remind caregivers that they are not alone, introduce them to valuable local resources, and show them how to access those resources here in Brevard County.

One message stood out throughout the day: Brevard is filled with people and organizations committed to improving the quality of life for seniors. During our closing survey, attendees were asked whether they had discovered resources they didn’t know existed before attending. Nearly every hand in the room went up.

Looking across our panelists, volunteers, and community partners, it became clear that Brevard is serious about helping seniors — one person, one family, and one challenge at a time.

When retired Navy Captain Joe Steckler founded Helping Seniors of Brevard, after previously establishing the Brevard Alzheimer’s Foundation, he often reminded us that seniors needed more services. That remains true today. But Joe also recognized another important reality: even the best programs cannot help if families don’t know they exist or how to access them.

Fortunately, we are seeing remarkable collaboration throughout our community. Organizations such as Helping Seniors of Brevard, Aging Matters in Brevard, the Brevard Alzheimer’s Foundation, One Senior Place, Health First’s Aging Institute and Family Caregiver Center, AARP Florida, the Alzheimer’s



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**CANCER CARE CENTERS
OF BREVARD**



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SENIOR SCENE MONTHLY TRAVEL TIPS

Senior Travel Scams

A Must Read For All Seniors 50+ and The High Cost of Inexperience

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



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

As one of the top travel advisors in the US, and with over 42 years in the Travel Industry I have seen many travel scams in my lifetime. But I have never seen so many SCAMS this year that hurt and affect our Seniors.

Here is what you need to do to make sure that the vacation that you want is actually the vacation that you get!

We know that many seniors are lonely and will answer the phone just to talk to someone. This is where they get caught in some of the horrifying Travel Scams.

The greatest scams targeting senior travelers:

I know that some of you are going to say, "this will never happen to us" or "I took the call and hung up." But some seniors actually get caught in these scams, more than you think. So let us not pretend that this does not happen, it does to all of us sooner or later!

1. Prize Trip & "You've Won" Frauds

The #1 scam by volume. Seniors receive a postcard, robocall, or email claiming they have won a free cruise or resort stay. To "claim" it, they must pay taxes, processing fees, or sit through a high-pressure timeshare presentation. The trip either never materializes or is a bait-and-switch nightmare. The FTC receives hundreds of thousands of these complaints annually. Congratulations — you've won a free Bahamas cruise! Simply pay \$399 in "port taxes" to claim your prize. The trip is anything but free and often fails to materialize at all.

RED FLAGS: You never entered a contest; required to pay fees to claim a "free" prize; mandatory timeshare presentation attached.

2. Impersonation & Spoofed Calls

Scammers pose as airline agents, hotel staff, cruise lines, or even TSA/Customs officials. Using caller ID spoofing, they make the call appear legitimate, then request credit card numbers or Social Security numbers to "resolve" a fabricated booking problem. Seniors lose an average of \$1,500 per incident. Your caller ID shows the airline's name. The voice is professional and calm. There is a problem with your reservation, they say — could you verify your credit card? This is a spoofed call. Real airlines never ask for payment info this way.

RED FLAGS: Unsolicited call demanding payment or personal info; caller discourages you from hanging up; urgency around "fixing" a reservation. Find the official phone number-call directly.

3. Timeshare Exit & Resale Scams

One of the fastest-growing travel frauds. Victims — often existing timeshare owners — are contacted by fake resale companies claiming a buyer is ready. Upfront "legal" or "closing" fees are collected, sometimes totaling thousands of dollars, and the supposed buyer never exists.

RED FLAGS: Unsolicited calls claiming a buyer is waiting; requests for upfront payment before any sale; high-pressure urgency.

4. Fake Vacation Package Deals

Heavily discounted "luxury" packages are advertised online, via email, or in mailers. Victims pay deposits for resorts that do not exist, hotels with no reservation on file, or trips that are wildly misrepresented. These scams spike heavily around holiday seasons and tax refund time.

RED FLAGS: Extreme time pressure to pay; vague or unverifiable resort names; prices far below market rate.

5. Fake Booking Websites

Lookalike websites mimicking Expedia, Booking.com, or major hotel chains collect payment for reservations that were never made. The sites often rank high in search results through paid ads. Victims only discover the fraud upon arrival at their destination.

RED FLAGS: URL has slight misspellings or unusual domains; prices dramatically lower than all other sites; payment by wire transfer required. Also look at their email and see if the company name is included in the email!

6. Phony Travel Agencies

They have professional websites, friendly voices on the phone, and even fake reviews. But when you arrive at your destination, there is no reservation — and the agency has vanished along with your money.

RED FLAGS: No physical address; insists on wire transfer or gift cards; no real booking confirmation number. NOTE: Because

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Association, and the Resource Center for Disability Solutions are working together to connect seniors with the information, services, and support they need.

They are joined by an outstanding network of home health agencies, professional caregivers, case managers, elder law attorneys, financial advisors, senior living specialists, healthcare providers, and many other professionals who share the common goal of helping older adults thrive.

Government agencies are strengthening this village as well. From the Brevard Commission on Aging to programs like Project Lifesaver through the Brevard County Sheriff's Office, public and private partners are working together to make Brevard a community where seniors can flourish.

As we watched the conversations unfold during the Caregivers Conference, something special became evident.

Panelists shared their expertise, attendees asked thoughtful questions, and caregivers even offered solutions and encouragement to one another. That spirit of collaboration is what builds a stronger community.



*Caregiver's Conference - Panel Discussion
July 16th 2026 - Senior Resource Center*

We still have work ahead, but together we are creating a Brevard where growing older comes with greater support, better information, and more hope. We invite you to become part of that village. Together, we can continue making Brevard one of the very best places for seniors to call home. §

Why Won't The Attorney Talk With Me? *continued from page 13*

beneficiary. If a conflict arises, the beneficiary must seek legal advice from another attorney.

5. Communication with a person who has an attorney: The Rules of Professional Conduct prohibit an attorney from communicating with a person who is represented by an attorney without the other attorney's consent. This rule applies even if the represented person initiates or consents to the communication. Furthermore, the attorney may not make a prohibited communication through a third person.

6. Undue Influence: The law recognizes that a beneficiary who has an opportunity to discuss an estate plan with the drafting attorney has an unfair advantage over other beneficiaries. If this beneficiary receives a substantially larger inheritance, other beneficiaries can have the will or trust

voided by the court. Also, if the client needs to have someone else's help to formulate an estate plan, it raises a question about the client's mental capacity. The possibility of undue influence will increase as capacity diminishes.

The Rules of Professional Conduct on the other hand, require an attorney under normal circumstances to promptly communicate with the client and explain a matter to the extent reasonably necessary to permit the client to make informed decisions. §

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.

Dog: What the Nose Knows! (How Dogs Can Help With Human Health) *cont'd from page 19*

a test can be developed that is far superior to the PSA test. The results would indicate the existence of a potential odor signature of prostate cancer that may correspond to one or, more likely, multiple volatiles. We understand already that dogs can smell prostate from urine and are investigating identifying the different markers between PSA and cancer.

Similarly, we hope to find that volatiles from dogs also present in breath samples collected from breast cancer patient. In 2016, over 246,000 new cases of breast cancer are estimated to be diagnosed in women in the U. S. and just under 45,000 die. Under current procedures for detecting breast cancer, many women have to wait until they are fifty years old before they are invited in for their first mammogram. As someone who has had breast cancer significantly younger than fifty, it should be painfully aware that would have been too long for a woman to wait before being scanned for cancer for the first time.

So, if scientists succeed in proving that dogs can detect breast cancer on breath samples, younger women and women

who had breast cancer and need regular checks to ensure the tumor has not returned, could simply breath into a tube and find out safely and quickly their state of health.

A recent study has tested the dog's ability to distinguish exhaled breath samples of 31 breast cancer patients from those of the 83 healthy controls. Dog handlers and experimental observers were blinded to the identity of breath samples, obtained from subjects not previously encountered by the dogs during the training period. Among breast cancer patients and control, sensitivity was 0.88 and specificity 0.98. However, there were some limitations in the design of this study. And number of subjects included and further work is needed.

The work will eventually help scientists create an 'electronic nose' that could screen urine and breath samples. When though dogs will never replace doctors, there is hope that in future clinicians send urine and breath samples to be screened by the dogs. §

Senior Travel Scams

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of am a senior and my phone number is listed, I get scam calls from "Travel with Sally" or "Captain Smith Cruise Agency" etc. These are not real travel agents; they get your name from senior listings and then try and pretend they are travel agencies and sell you a trip that is not even available. As an example, you cannot get a hotel room at the Las Vegas Bellagio Hotel for \$99.00. I know seniors that have bought this program and traveled all the way to Las Vegas to be denied.

Here is what you need to ask your travel advisor to be sure that you are working with a professional agent:

1. What is your IATAN, CLIA OR TRUE#? (These organizations monitor all travel agencies/agents worldwide)
2. How much is your E/O insurance? (all professional travel advisors have E/O insurance of \$1 million)
3. What is your Florida or State license #? (all professional travel agencies must have this number from the State of Florida or California)
4. What is your Headquarters phone number so I can ask if are part of this organization.

NOTE: If the advisors hesitate to answer these questions, do not do business with this agent or agency.

Your 5 Golden Rules for Safe Travel Booking

1. Always call Senior Travel, The Travel Center for any questions that you may have regarding a booking, a phone call, or email that you received. (we get 4-5 calls per week on phony travel programs)
2. Wire transfers and gift cards offer zero fraud protection. Do not purchase unless you vet or know these companies directly!
3. Hang Up & Call Back If You Get Confused. Call Senior Travel and let us investigate or google the company and get their legitimate phone number!
4. Pause Before You Pay. Legitimate offers don't expire in ten minutes. You have 24 hours after booking an air ticket, 48-72 hour after booking a cruise, and the same for land packages.
5. Search Before You Sign. Google the company name plus the word "scam."

6. Never book online. Companies like Expedia, Booking.com, etc. make mistakes. Other companies could be frauds. Always Call Senior Travel for advice or to book your next travel program.

Senior Travel, The Travel Center are certified with Expedia, Booking.com, Priceline, Viator, and all the other online travel companies. We can get the very same rates as you can, but we can go one step further, we guarantee your travel bookings, these other vendors cannot guarantee your travel bookings. (have you ever got on a cruise and looked at the line in from of the service desk, 100's of people. 95% of them booked online!)

7. Many of the products that you may purchase are not refundable with your credit card. 56% of all SCAM transactions are non-refundable no matter how much you try and negotiate with your credit card company or how bad the scam was.

Resources & Reporting

AARP Fraud Helpline 1-877-908-3360

FTC Reporting ReportFraud.ftc.gov

Verify Travel Agents www.asta.org

Best Senior Tip:

Always book with Senior Travel. You all know Chris & Betty, the top travel advisors in Brevard County. Give them an opportunity to earn your business! Ⓢ