

Who Takes Care of the Caregiver?

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

A new AARP report finds that the annual value of unpaid familyC aregiving in Florida has climbed to an estimated $81 billion. According Jeff Johnson, AARP State Director, 4.3 million family Caregivers of adults contribute about 4.1 billion hours of care each year and, if paid, would amount to that $81 billion, based on $19.66 hourly rate.

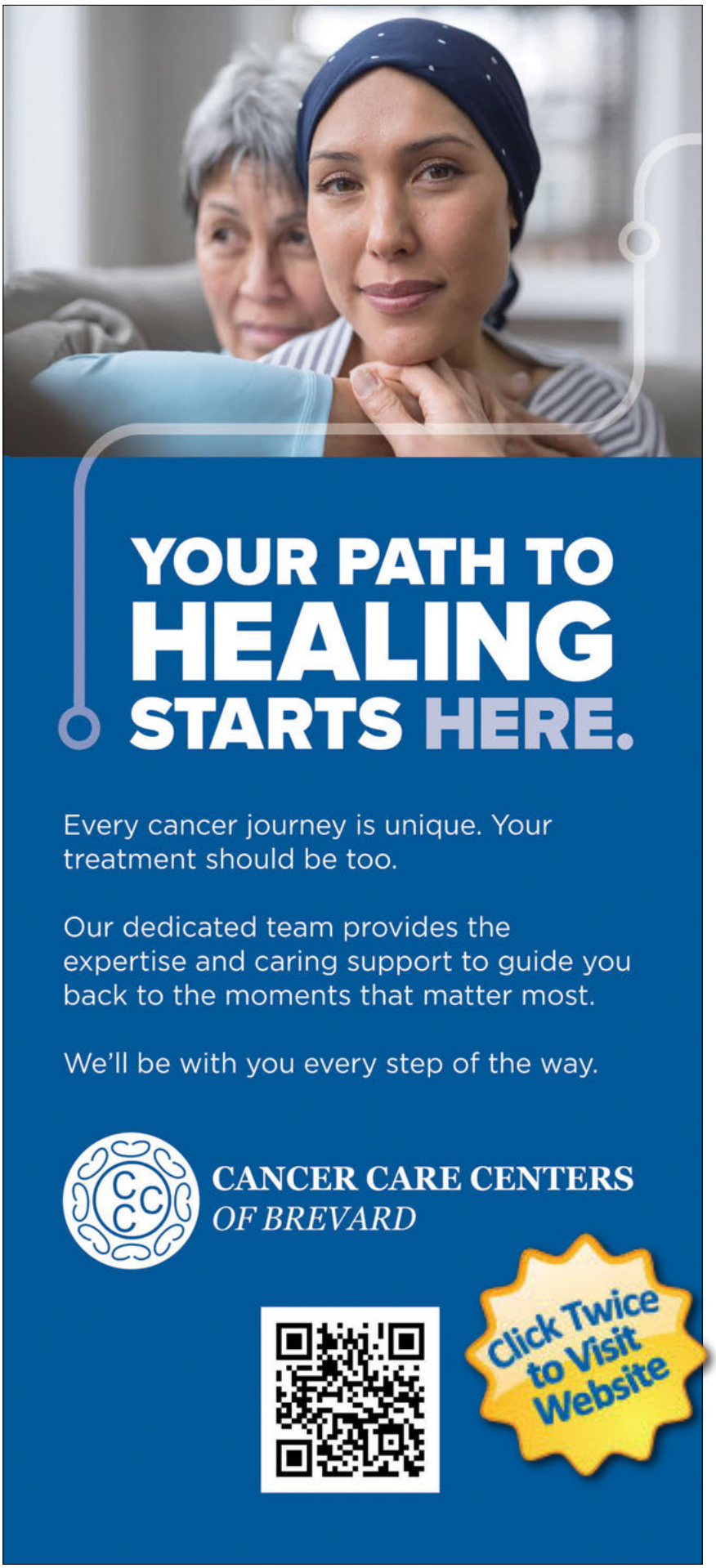
The statistics tell us that the average family caregiver in Florida is 71, with the average age of care recipient is 69 years - and the report further explains that 98% of family caregivers care for an adult, with about 15% caring for a child with complex medical needs.

All of this begs the question, how can we best support caregivers in our community? At the Helping Seniors non-profit, we are all about trying to find a way to help our Seniors and our Caregivers - who often face higher rates of anxiety, depression, and burnout due to chronic stress.

Our free call Senior Information Helpline (321-473-7770) handles more 4,500 calls each year and, often, those calls are all about finding resources and ideas that can help a caregiver cope with the relentless task that family Caregivers find themselves confronting. By working diligently to catalog and understand the many area programs and resources available in our area, Helping Seniors exists to navigate Caregivers to solutions that will keep it all moving for them while helping them manage the stress and hardships that Caregiving can bring.

Additionally, our Semi-Annual Caregivers Workshop, is a symposium of Caregiving experts and family Caregivers coming together to talk together and find reasonable solutions to unreasonable situations. On November 19th, 2026, Helping Seniors hosts the next edition of the popular event at the Senior Resource Center of Brevard, located at 1344 S Apollo Blvd, 2nd Floor, Melbourne Florida.

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This free 4-hour conference (lunch is included) is moderated by Jennifer Barton, Seniors Helping Seniors owner, who not only hires Seniors to help Seniors, but has extensive personal family Caregiving experience. She is joined by Case Managers, Home Health experts, Legal and financial experts as well as medical professionals, and these panelists foster a discussion with Caregivers in the room to work out ideas and directions that give Caregivers more tools and insight for their individual journeys with their family members.

Comments from the July session from attendees recorded how refreshing and helpful the conference was to help them (1) avoiding burnout and preserving their own health; (2) finding practical tools and strategies for everyday Caregiving; and (3) learning of community resources and team-building so Caregivers don't have to face their daunting assignments alone.

The session is free-of-charge, but limited to 50 participants to foster best discussion in the room - so please call 321-473-7770 to RSVP and/or visit HelpingSeniorsofBrevard.org for information/registation. Let's be successful in our efforts of Caregiving - see you there!

Facebook Has Become Almost Useless

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a. Go to Settings & Privacy > Settings.

b. Tap See More in Accounts Center at the top.

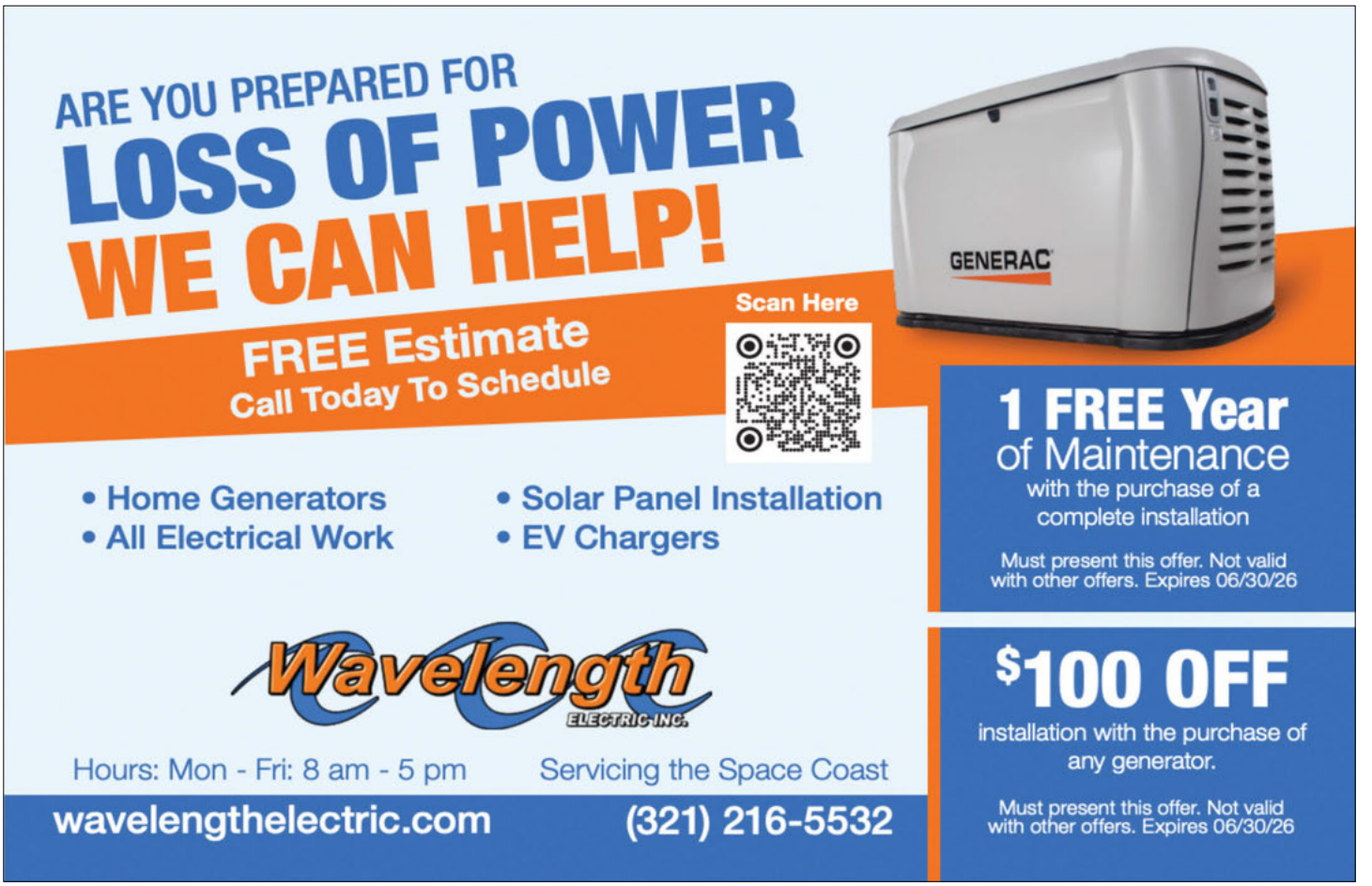
c. Scroll down and tap Ad Preferences.

d. Go to Ad Topics and select See Less on subjects you want to avoid.

e. Go to Manage Info > Audience-based advertising to opt out of businesses uploading your data to target you.

4. Aggressively Train the Algorithm

If you prefer to stay on the main "Home" tab, you have to manually signal to the system what you dislike. When a random, non-ad group or suggested post pops up, click the three dots (...) in the upper right-hand corner of that post and select Hide Post or Not Interested. Doing this repeatedly teaches the algorithm to stop serving you those specific topics.





SENIOR SCENE MONTHLY TRAVEL TIPS

11 Tips Cruise Lines Really Wish You Didn't Know *(Part 2 of 2)*

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A little inside knowledge can make a cruise feel smoother, more comfortable, and often less expensive. Some tips simply help you avoid surprises, while others can help you make smarter choices before you book or board. None of these are tricks or rule-breaking ideas — they are practical things senior travelers deserve to know before setting sail.

Casino Programs

Cruise casinos reward play with points, and those points can lead to offers or perks. But for travelers watching their budget, it is important to remember that gambling is designed to favor the house. In many cases, you may be better off simply paying for the cruise you want.

Earlier this year I analyzed Royal Caribbean's program. You earn different amounts depending on the game you play. For example, if you played slots and the house edge were 8%, I calculated that you would need to put about $125,000 through the machine, with an expected net loss of $10,000, before earning enough points for a balcony cabin. To me, that seems expensive for a balcony room.

Why Cruise Lines Love Private Destinations

One of the biggest changes in cruising over the past decade has been the rise of private islands and private destinations.

These stops have existed for years, but many have changed dramatically. Some still offer a quiet beach day, while others now feel more like full resort-style playgrounds with pools, water features, restaurants, cabanas, and paid activities.

Private destinations are cruise-line-owned or cruise-line-controlled stops, often built around beaches, pools, restaurants, cabanas, and paid activities. Cruise lines promote them as vacation destinations, but they also offer

11 Tips Cruise Lines Really Wish... continued on pg 39



major business advantages that are not always mentioned in the marketing.

They are also often close to major ports such as Miami, which can reduce fuel costs and make scheduling easier. Just as important, private destinations help cruise lines avoid some overcrowding concerns at independent ports, where local communities may push for limits on cruise traffic. For passengers, that can mean a more controlled and predictable day ashore.

The Reason for Pre-Cruise Discounts

Cruising can be relaxing and fun, but it is still a business. That means discounts, packages, and onboard offers are usually designed with the cruise line's bottom line in mind.

Many travelers know that drink packages, Wi-Fi, excursions, and other add-ons are often cheaper before the cruise begins. If you already know you want one of these packages, buying early can be a smart move.

Cruise lines often discount packages before the trip because of what is sometimes called a "fresh wallet." If you wait until you are on the ship and then spend $1,000 on a drink package, you may be less willing to spend more during the rest of the cruise.

For example, if you buy an $800 drink package several months before sailing, that cost may feel less immediate by the time you board. Once onboard, you may be more open to spending on specialty dining, shopping, excursions, or other extras. So yes, pre-cruise discounts can be useful — just make sure the package truly fits your plans and needs.

Transfers to the Port Maybe are not a Good Deal for Most

Before the vacation can begin, you still have to get to the cruise port. Cruise-line transfers can be convenient, especially if you prefer a simple, familiar option, but they are not always the best value.

Cruise-line transfers are convenient, but they are usually best only if you are going straight from the airport to the cruise port, or from the port back to the airport. If you need to make another stop, they usually will not work for you. You may also have to wait until the bus is ready to leave. From the port, that wait is often short. From the airport, it can take longer because the transfer may wait for passengers arriving on other flights. Check Lyft or Uber too, but remember that rates can double or triple during busy times.

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