

Helping Seniors News

INFORM
EDUCATE
CONNECT

"Getting Your Ducks in a Row!"

OCTOBER 2026



*Which One Would
YOU Choose?*



**GETTING OUR
DUCKS IN A ROW...
FOR A WINNING SUNDAY!**



OCTOBER 25, 2026

AMERICAN MUSCLE CAR MUSEUM

3500 Sarno Road • Melbourne, FL

Special Car Raffle Edition- Supporting Helping Seniors



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



The 10th Annual Helping Seniors Car Raffle!

1pm-4pm - Sunday - October 25th 2026

Supporting the work of our 100% local-to-Brevard County Charity!



Our 2025 Winner!

**Tom & Patti Kabana
selected Kia!**

Which car will YOU
pick when you win
October 25th?



7 Great Choices!

As you probably know, the American Muscle Car Museum is NOT OPEN TO THE PUBLIC, which is why we are so grateful that Mark Pieloch, once again kindly opens his doors to host Sunday at the American Muscle Car Museum and our Grand Drawing event live 1pm-4pm on Sunday October 25th 2026!

There's fun inside the museum and outside the museum - as Mark's amazing collection is available for you to tour inside and a great Classic Car Show is happening outside at the same time. Don't miss this - get tickets ahead of time at HelpingSeniorsCarRaffle.com



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Got Your Tickets?



Mark Pieloch, owner of the American Muscle Car Museum, reads out the winning ticket!
Let's be sure he has your number!



This year - you choose from 7 great driving adventures - the Chevy Colorado midsize truck, the Jeep Compass Sport, the Dodge Hornet, the Mazda3, the Mitsubishi Outlander, the Kia Sportage or the Mazda Miata Convertible. All great choices from AJ Hier's family of fine dealerships at Boniface-Hiers Automotive! When Mark Pieloch reads out that winning number Sunday afternoon October 25th, let's hope he calls out your name!



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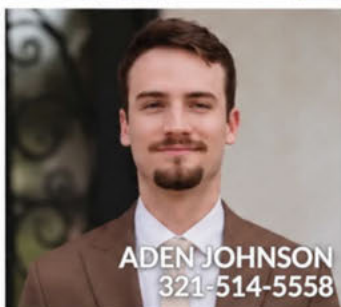
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321-848-1377



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The 10th Annual helping Seniors Car Raffle - Helping Seniors News Special Edition

The Cars & The Story About the Cars!

Helping Seniors Founder Joe Steckler paid a visit to his friend A.J. Hiers to talk ideas for a follow-up to the work he and AJ did together when Joe first was building "Joe's Clubs" at Brevard Alzheimer's.

AJ handed Joe the keys to a car from his personal collection, a beautiful 1951 Ford Victoria - like the one Robert Mitchum drove in the classic movie "Thunder Road" - and, with that, the annual Helping Seniors Raffle came to life!



Kerry Fink (Helping Seniors) behind the wheel of the 1951 Ford Victoria HotRoad that got the Raffle Rolling!



AJ Hiers (Boniface Hiers) with our 2020 Car Raffle Winners and their beautiful new Camaro!

Our Winners:

- 2025 - Tom & Patti Kabana (Melbourne) - Kia
- 2024 - Jim Neumann (Cocoa) - Chevy Colorado
- 2023 Diane Pelak (Melbourne) - Mitsubishi Outlander
- 2022 - Gail McGinnis (West Melbourne) - Chevy Camaro
- 2021 David Odahowski (Orlando) - Kia Sportage
- 2020 - Troy Darling (Indialantic) - Chevy Camaro
- 2019 - Karen Hoodless (Melbourne) - Dodge Challenger
- 2018 - James Lawler (Satellite Beach) - Classic Ford
- 2017 - "Win the Jaguar" Inaugural



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The 10th Annual helping Seniors Car Raffle - Helping Seniors News Special Edition

Did You Hear?



Helping Seniors Car Raffle Tickets are now Available!

CALL (321) 473-7770

HelpingSeniorsCarRaffle.com

Boniface-Hiers Automotive Group

Helping Seniors of Brevard



The Winning Ticket is in the Barrel!
The Question is - Will we pull Your Ticket?

Get your 10th Annual Car Raffle Tickets!

- * Tickets are available online right now - visit HelpingSeniorsCarRaffle.com
- * Call us at 321-473-7770 and secure your tickets today to support Helping Seniors
- * Drop by our Senior Resource Center at 1344 S Apollo Blvd-2nd Floor - Melbourne
- * Visit any Boniface Hiers Automotive Dealership and get your tickets there!
- * Tickets are available at the Museum onsite on day of Raffle.



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Helping Seniors Sunday at the Museum & Car Raffle

**1pm-4pm Sunday
October 25th 2026**

Inside: Tour the Amazing
American Muscle Car Museum!

Outside: Enjoy The Fall Festival
Car Show & Trunks with Treats!



Zone 1 - Visit the Museum

The Opportunity we have all been looking forward to! Grab your wristband (with your Raffle ticket) and join us inside to explore Mark Pieloch's amazing American Muscle Car Museum!

500 Cars pack the show floor and you could spend hours just enjoying the fabulous collection - in the Front Showroom and the Main Hall too!



Zone 2 - Raffle Car Row

As you approach the Museum, you'll head right for Raffle Car Row - your opportunity to explore the 7 great choices that you pick from in the 10th Annual Helping Seniors Car Raffle!

You'll also see our "Winner's Row" with some great cars including a collection of some of "Best in Show" Cars plus some great Food Trucks on-site as well!



**So Many Interesting Cars to See!
Inside and Outside!
1p-4p Sunday October 25th!**



Zone 3 - Fall Fest Car Show

This year our "Best of the Best" Car Show returns outdoors on the grounds of the American Muscle Car Museum and featuring some of the finest cars in all of Brevard County!

And, as it is last weekend in October, it also offers a fun "trunks of treats" experience for the kids! Costumes are encouraged and bring containers for the kids candy!



Zone 4 - The Fun

As you enter the Museum, there's so much to see and do! You can get more Raffle tickets and increase your odds - or jump into the 50/50 Raffle for more winning at the Museum!

There is actually much more than cars to check out at the Museum - you'll be amazed by the great memorabilia and fun things that you will find as you explore that day!



Getting Your Medicare Ducks in a Row

Vicki Moore
Moore Insurance Solutions

Navigating healthcare choices can feel overwhelming, but preparation is key as the 2027 Medicare Annual Enrollment Period (AEP) approaches. Standard enrollment runs from October 15 through December 7, with all changes going into effect on January 1, 2027.

Working with an independent broker means you are never limited to just one insurance carrier. Our experienced local team is ready to provide personalized guidance tailored to Brevard County residents.

Key Steps to Prepare for 2027: Review Your Annual Notice of Change (ANOC)-Every September, your current Medicare Advantage or Part D plan sends an "ANOC" detailing adjustments to premiums, deductibles, and drug tiers. Never ignore this document - autorenew without looking can lead to unexpected out-of-pocket expenses.

Evaluate Total Yearly Exposure: Part D prescription drug plans and Medicare Part B will see updated cost structures and maximum deductible limits for 2027. Be sure to look at your total yearly exposure combining monthly premiums and out-of-pocket drug cost, rather than focusing solely on the monthly premium.

Check Provider and Formulary Networks: Never assume your preferred doctors or medications are covered the exact same way next year. Formularies change frequently, meaning a drug you rely on could move to a higher tier, require prior authorization, or even be dropped.

Watch for new enrollment limits: Beginning in 2027, certain Medicare Advantage plans are permitted to set CMS-approved enrollment capacity limits. Popular plans could close to new members before December 7 if they hit capacity, making early research vital.

Assess Past Usage: Take time early to evaluate your medical and pharmacy usage from the past year so you can select the most cost-effective coverage for your needs.

As your trusted local resource, the team at Moore Insurance Solutions is here to help you navigate these updates and find a plan that genuinely fits your life and budget.

Schedule Your Consultation Today. Don't leave your coverage to chance.

Meet Your Local Team at Moore Insurance Solutions:

Vicki Moore

Agency owner, and licensed Agent.

Kara Davis - licensed Agent.

Nancy Colwell (Port St. Lucie) - licensed Agent.

Ligia Garcia - Licensed Agent.

(fluent Spanish / Habla Espanol fluidamente)

Landry Noel - Licensed Agent

(fluent Creole / Pale kreyòl fluadman)

Visit our office located inside the Senior Resource Center at 1344 S. Apollo Blvd, Suite 2C in Melbourne, available by appointment or call 321-272-0218 or email at Vicki@mooreinso.com.





The Brevard County Housing Market

Mark Gallegos
Real Broker, LLC

Palm Bay and greater Brevard County continue to show steady real estate conditions. After several years of rapid shifts, the market has settled into a balanced pace.

Inventory has improved and homes are spending 60–72 days on the market.

Home values remain stable, with modest appreciation between 2% and 4% across most Palm Bay neighborhoods. Well-maintained homes in the \$300,000 – \$375,000 range continue to draw steady interest from Space Coast professionals, retirees, and relocating families.

The most significant factor shaping the months ahead is the expected rise in mortgage interest rates. After briefly easing earlier in the year, rates are projected to move back into the high-6% to low-7% range. While this may tighten affordability for some buyers, it reinforces the strength of local home equity, an advantage for seniors considering a sale.

As rates rise, strategic preparation becomes even more important. Clean inspections, realistic pricing, and attention to insurance considerations help sellers stand out and secure strong offers.

Palm Bay's fall market offers stability, opportunity, and a clear path forward for seniors planning their next chapter.

SRES TIP BOX – Fall 2026

- Review insurance before listing. Know your premium expectations early.
- Consider a pre-inspection.
- Explore financing options.
- Plan your move timeline.

Contact me at: ValueREMSG@gmail.com



Before You Give Up on a Tooth ...

Dr. Lee Sheldon
Drs. Sheldon & Furtado - Solid Bite

Over the course of my career as a periodontist, I have seen many teeth that looked hopeless. Some probably were. But others surprised me. This has taught me to be cautious about extracting a tooth simply because the X-ray looks bad.

When treating advanced gum disease, I think about three things.

First, is the root truly clean? Today, we can use a tiny periodontal endoscope to see beneath the gumline and remove deposits that otherwise might be missed.

Second, is there an infection that needs to be identified and treated? In selected patients, bacterial testing can provide information that we cannot get from an X-ray or examination alone.

Third, is the tooth being subjected to excessive biting forces? A tooth that has already lost some of its support may be particularly vulnerable to those forces. Then comes something that is just as important: time.

Once we have cleaned the root, addressed infection when necessary, and reduced excessive forces, we need to give the body an opportunity to respond.

Not every tooth can be saved, and there are times when extraction is the right treatment. But before giving up on a questionable tooth, it is worth asking whether everything reasonable has been done to give it a chance.

Once a tooth is extracted, we will never know how well it might have healed.



(321) 259-8000



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Terri Petzar – TimewithTerriShow@gmail.com
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Helping Seniors Info Series

OCTOBER 2026

Helping Seniors Resource Center Events
(1344 S Apollo Dr - Ste 2-C - Melbourne)

Helping Seniors Car Raffle & Sunday at the Museum, 1pm - 4pm - Sunday - Oct 25th - at the American Muscle Car Museum. Join us at 3500 Sarno Rd for a great Sunday Fall Festival and Car Show with Big Drawing that afternoon! HelpingSeniorsCarRaffle.com for tickets!

Senior Resource Center Events:

Helping Seniors Info: 321-473-7770 and/or
HelpingSeniorsOfBrevard.org.

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

The Senior Resource Center of Brevard

is your hub for trusted senior information, education, and resources. Home to the Helping Seniors Information Helpline, media studios, workshops, and community programs, the Center connects seniors and families with the information and help they need to navigate aging well.

Helping Seniors Car Raffle Pep Rally - Saturday - Oct 17th - 800am-1200nn

Senior Resource Center - 1344 S Apollo Blvd - 2nd Floor - Melbourne FL 32901. Join Show Organizer Bill Antonetz and his great car friends as we get ready for our 10th Annual Car Raffle with a BIG CAR SHOW on the grounds at Senior Resource Center!

Oct 2nd - Friday - 1000am-500pm - Medicare Preview Days (Day 1), Learn about Medicare 2026 with the Moore Insurance Solutions Team.

Oct 6th - Tuesday - 1000am-500pm - Medicare Preview Days (Day 2). Learn about Medicare 2026 with the Moore Insurance Solutions Team.

Oct 9th - Friday - 200pm-400pm - Senior Planet - Senior Planet Tech Talk. Free help for older adults to build technology skills - Workshop 2pm with our millennial expert Bri Prentice & Smartphone Lab 3pm with: Raaha Sellamuthu & Mindcare Medics.

Oct 15th - Thursday - 1100am-1230pm - Nourish Your Spirit Cooking Class. Join Celebrity Chef Jillian Zebris of Chefs for Seniors, in partnership with Senior Helpers of Melbourne. Fall Flavours! Free to attend. Advance RSVP is required.

Oct 21st - Wednesday - 1000am-1100am - Donuts with Daniel. Coffee & Donuts (Thank you Dunkin' & Rhodes Law!) with Daniel Thillet (Rhodes Law)

Oct 22nd - Thursday - 1000am-1100am - Knowledge College for Aging About Your Balance and Movement - Mica Allen (Beyond Balance Therapy)

Oct 22nd - Thursday - 1100am-1200pm - Helping Seniors Wellness. Stress Management - Angelika Keene (UF IFAS Extension)

Oct 23rd - Friday - 1000am-1100am - Veterans Claim Clinic. Presented by THRIVE USA at the Senior Resource Center

AARP/Helping Seniors Events:

Oct 2nd - Friday - 1100am-100pm - AARP Chapter #1413 Meetup. Gleason Park Center - 1233 Yacht Club Blvd - Indian Harbour Beach FL

Oct 9th - Friday - 845am-945am - AARP Walk with a Doc, Merritt Square Mall - 777 E Merritt Island Cswy - Merritt Island FL

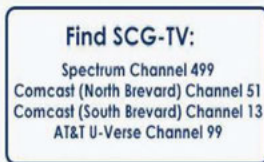
Oct 19th - Monday - 1100am-100pm - AARP Chapter #2622 Lunch, BCAS-CA Center - 2174 Harris Avenue - Palm Bay

More Great Events:

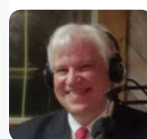
Oct 20th - Tuesday - 1000am-1230pm - Barefoot Bay Health Fair, Barefoot

Helping Seniors continued on pg 49

CALENDAR HIGHLIGHTS



Date	Day	8:00am	8:30am	5:00pm	5:30pm
Oct 1	Thu	Best Home Care Ideas	Chefs for Seniors	The Parts of Medicare	Your Aging Plan: Your Legal Plan
Oct 2	Fri	Buying/Selling/Investing in Real Estate	Understanding Medicare Options	Concierge Home Care	Capital Update
Oct 5	Mon	Senior Expos & Events	Avoiding Probate	Buying/Selling/Investing in Real Estate	Your Aging Plan: Medicare/Medicaid
Oct 6	Tue	Rock Steady Boxing	Finding Good Place for Mom or Dad	Best Home Care Ideas	Wellness: Expressing Thoughts
Oct 7	Wed	Great Employment for Seniors	Concierge Home Care	Chefs for Seniors	Considerations in Home Care
Oct 8	Thu	Medicare Supplement or Advantage?	Periodontal Disease	Turning 65? All About Medicare	Wellness: Footcare & Wellness
Oct 9	Fri	How to Cruise Successfully?	Updating Your Estate Plan	What an Elder Law Attorney Can Do	Capital Update
Oct 12	Mon	Chefs for Seniors	Durable Power of Attorney	Concierge Home Care	Rock Steady Boxing
Oct 13	Tue	Considerations in Home Care	Buying/Selling/Investing in Real Estate	The Parts of Medicare	Helping Seniors Directory
Oct 14	Wed	New to Florida? Elder Law to Know	Best Home Care Ideas	Cosmetic Dentistry	Your Aging Plan: Organize Paperwork
Oct 15	Thu	Turning 65? All About Medicare	Two Assisted Living Questions	Finding Good Place for Mom or Dad	5 Steps to Staying Safely at Home
Oct 16	Fri	Your Aging Plan - What is It?	Finding Good Help at Home	Helping Seniors & MSC Cruises	Capital Update
Oct 19	Mon	Probate - What it is/How it Works	The Business of Helping Seniors	Chefs for Seniors	Your Aging Plan: Putting it Together
Oct 20	Tue	Importance of Comp Evaluation	Senior Information in Senior Scene	Don't Go Broke Paying Nursing Home	When is Assited Living Appropriate?
Oct 21	Wed	Concierge Home Care	Medicare Supplement or Advantage?	Senior Info in Senior Scene	Your Legal Documents Checklist
Oct 22	Thu	In Home Care Giving	Rock Steady Boxing	Understanding Medicare Options	Helping Seniors - 15 Year of Service
Oct 23	Fri	Finding Good Place for Mom or Dad	Considerations in Home Care	Best Home Care Ideas	Capital Update
Oct 26	Mon	Best Home Care Ideas	Making Plans for Retirement	Senior Expos & Events	Golden Providers Biz-to-Biz
Oct 27	Tue	Probate: The Basics/The Process	Safe & Secure at Home	Concierge Home Care	Power of Attorney & Super Powers
Oct 28	Wed	Two Assisted Living Questions	VA Aid & Attendance Benefits	Considerations in Home Care	Rock Steady Boxing
Oct 29	Thu	Buying/Selling/Investing in Real Estate	Chefs for Seniors	The Parts of Medicare	Senior Travel Safe & Fun
Oct 30	Fri	Turning 65? All About Medicare	Too Many Teeth Being Extracted	Finding Good Place for Mom or Dad	Capital Update



Date	Program	Special Guest	Listen On	Podcast On
Oct 7	Helping Seniors on Elder Law	Bill Johnson, Esq. - William A Johnson	90.3 WEJF-FM (online WEJF.net)	All Major Podcast Platforms
Oct 14	Helping Seniors on Your Smile	Dr. Lee Sheldon - Solid Bite Dental	90.3 WEJF-FM (online WEJF.net)	All Major Podcast Platforms
Oct 21	Helping Seniors on "It Takes a Village"	Helping Seniors Team	90.3 WEJF-FM (online WEJF.net)	All Major Podcast Platforms
Oct 28	Helping Seniors on Help at Home	Jennifer Barton - Seniors Help Seniors	90.3 WEJF-FM (online WEJF.net)	All Major Podcast Platforms

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Folks ... Start Your Engines!

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

2027 is on its way — and Helping Seniors will soon begin its 16th year of service.

When retired Navy Captain Joe Steckler founded Helping Seniors, after successfully building Joe's Clubs and the Brevard Alzheimer's Association, he wanted to leave a legacy: making sure seniors had somewhere to turn for help navigating the challenges on the highway of life.

Brevard County has grown significantly since then — but its senior population has grown even faster. In 2010, Census data showed 110,850 residents age 65+. By 2026, that number is estimated at approximately 165,500. While Brevard's overall population grew roughly 23.5% during those 16 years, our 65+ population increased nearly 49%.

Joe was right when he told us: "Keep it Going! Seniors need us!"

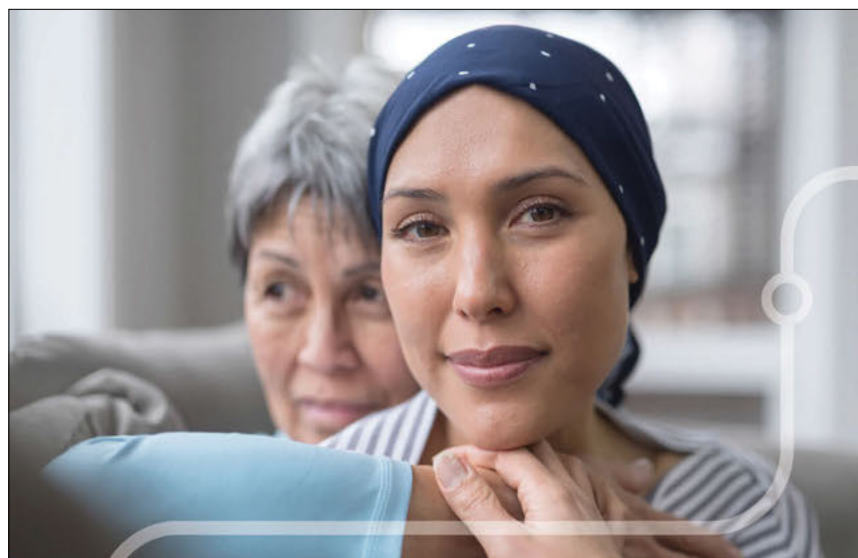
This year, Helping Seniors will handle more than 5,000 calls through our Senior Information Helpline at 321-473-7770, helping seniors — and those who love and care for them — navigate their aging journey. Our services are provided free of charge, which means we are always looking for creative ways to fund this important work.

And that brings us to some automotive fun!

Joe's friendship with AJ Hiers of Boniface-Hiers goes back to the 1990s, when Joe was building the Brevard Alzheimer's Association. Today, that friendship continues as we prepare for the 10th Annual Helping Seniors Car Raffle, featuring seven great vehicle choices from AJ's family of automotive brands.

The Grand Drawing is Sunday, October 25, 2026, from 1–4 p.m. at Mark Pieloch's incredible American Muscle Car Museum. The Museum, home to an extraordinary collection of nearly 500 automobiles, opens only on select dates to support worthwhile community causes.

This year there's even more! Car-show organizer Bill Antonetz is inviting 150+ collector



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Folks ...Start Your Engines! cont'd on pg 40

JROTC Launched with Great Support for 2026-27 School Year

All 14 JROTC Schools with both Instructors joined by MOAACC, BVMC members and BPS Supt Mark Rendell to celebrate the New Year with big checks in hand.

All Brevard JROTC Instructors from 14 Army (7), Navy (2) Air Force (3) Marine (1) and Space Force (1) visited the BVMC Military Museum on 05 August for a workshop designed to kick off another banner school year, less than week before students/cadets return to classes. Over 15 MOAACC and BVMC attended the first 90 minutes of the program which featured community supporters.

Highlights of the session included –

- Welcome by BVMC President Dean Schaaf who reminded how the museum and VM Park make for great field trips.
- MOAACC Good Deeds Foundation presentation of a record \$49,000 garter to help all the programs launch at \$3500 each.
- JROTC Units signed up for Color Guards all year long at BVMC and MOAACC.
- Brevard Public Schools Superintendent Dr. Mark Rendell presented encouraging remarks and support to the

programs and the veteran groups that help them.

- Briefings from FIT ROTC Leaders, all military recruiting offices, new program to support ROTC and Academy applications by Scott Waggoner, former MIHS JROTC Instructor, SAR and other veteran groups on awards and scholarship money. Coffee, donuts and lunch was provided courtesy of GDF.



It was a great start to what promises to be a solid year for Brevard JROTC programs with plenty of support from GDF, BVMC and many other veteran organizations. We know how important supporting such programs is to the future of our country. ☺

Folks... Start Your Engines! *cont'd from pg 9*

cars for an outdoor show, complete with a Fall Festival atmosphere and treats for the kids. Two children age 12 and under are admitted free with each adult admission.

Your Car Raffle ticket does triple duty: it supports Helping Seniors, gives you a chance to win your choice of a great new vehicle, and serves as your admission to an unforgettable afternoon at the American Muscle Car Museum. You need not be present to win.

Tickets are \$25 each, five for \$100, or become a "Friend of Joe" with 10 tickets for a \$200 donation.

Call 321-473-7770, visit HelpingSeniorsCarRaffle.com, or stop by any Boniface-Hiers dealership.

Folks ... Start Your Engines! Join us for some Big Fun — and help keep Joe's vision moving forward! ☺

Win! Win! Win!

Pick Your Winning Car!

You Pick the Car You Win!

For the Roadster You ...
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For the Explorer You ...
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Weekly SUDOKU

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Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ♦♦

♦ Moderate ♦♦ Challenging
♦♦♦ HOO BOY!

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SENIOR SCENE MONTHLY TRAVEL TIPS

11 Tips Cruise Lines Really Wish You Didn't Know (Part 1 of 2)



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

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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.

You Aren't Limited to Just a Single Item on the Menu

Food is one of the pleasures of cruising, and cruise lines know it matters to passengers. Behind the scenes, though, feeding thousands of guests is also a major expense. In 2025, Carnival Corporation spent \$1.5 billion on food across its ships.

Because food costs are so high, cruise lines look for ways to reduce waste without making the experience feel limited. That is why dining-room portions may be modest, and why some lines now charge for certain room-service orders.

The good news is that in the main dining room, you can usually ask for more. If two appetizers sound good, or you would like to try an extra entrée, just ask your server. Some cruise lines may charge if you order quite a lot, but if you are still hungry or simply want to sample something new, you are not limited to only one item.

Those Big Sales Are Kind of Bogus

Everyone enjoys feeling like they found a bargain, and cruise lines understand that very well. Once you join an email list, you may see a steady flow of messages about limited time offers, special savings, and sales that sound too good to miss.

But before you rush, take a moment to compare the actual price.

Always call Senior Travel at 818-430-1480 to get the TRUE sales price!

11 Tips Cruise Lines Really Wish... continued on pg 44

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Give Your Savings a Little More Power in Retirement

Retirement planning is more than building investments. It is also about having savings available for everyday needs, unexpected expenses, travel, home repairs, health-related costs, and other priorities that may arise.

A high-yield account can be a useful part of that plan by giving you a place to keep money accessible while still earning interest.

Keep a Portion of Your Retirement Savings Accessible

Many retirees prefer to keep some funds outside of long-term investments, so they are readily available when needed. A high-yield account can provide flexibility while helping those dollars earn more than they might in a traditional savings account.

This can be especially helpful for money set aside for short-term expenses, emergency savings, planned purchases, or upcoming withdrawals.

Add Stability to Your Financial Plan

Investment accounts can play an important role in long-term retirement planning, but market values can fluctuate. Keeping a portion of your savings in a high-yield account can provide a more stable place for funds you may need in the near term.

That can help you avoid having to rely on investment funds for every unexpected expense.

Let Your Savings Continue to Grow

The interest you earn is added to your balance, allowing you to earn interest on both your original deposit and previously earned interest. Over time, that compounding can help your savings continue working for you.

Make Your Retirement Savings Work Smarter

A well-rounded retirement plan can include different types of accounts for different needs. Investments may support long-term growth, while a high-yield account can provide accessibility, stability, and interest on money you want to keep close at hand.

With rates up to 3.00% APY,* Community Credit Union of Florida's High-Yield Account can help you make more of the money you have worked hard to save.

For more information about our High-Yield Account, please call 321.690.2328 or visit ccuflorida.org.

*APY=Annual Percentage Yield. Rates as of September 1, 2026. Rates are subject to change without notice. Interest earned on balance. Amount of dividend is based on your average daily balance for the month. The minimum deposit required to open is \$25. Avoid a monthly service fee of \$25 by maintaining a minimum daily balance of \$10,000. Membership available in Brevard, Indian River, Orange, Osceola, Polk & Volusia Counties. A share savings account with a one-time \$5 membership fee is required. ⓘ



11 Tips Cruise Lines Really Wish You Didn't Know *continued from page 14*

One tip to know is that cruise-line sales are often less special than they sound. Cruise lines run promotions constantly. When one sale ends, another usually replaces it, often with similar pricing. A "buy one, get one free" offer, for example, may work out much like 50% off.

Those "ends soon" messages can feel urgent, especially when a countdown timer is involved. In many cases, though, the sale is extended or replaced by another offer that looks terribly similar.

The best approach is simple: book when the cruise, cabin, and total price work for you — not just because a sale banner says time is running out.

Wet Wipes Are a Must (Just Don't Flush)

Cruise ship bathrooms are compact and use extremely sensitive plumbing, so it is important to be thoughtful about what gets flushed.

The toilet paper provided on many ships is thin because it needs to break down quickly in the ship's system. It may do the job, but it is not always the most comfortable option.

That is why many experienced cruisers bring a small pack of wet wipes for personal comfort. They can make an enormous difference, especially on longer trips.

Just remember even wipes labeled "flushable" should go in the trash, not the toilet. They can cause plumbing problems



11 Tips Cruise Lines... continued on page 45