



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!"

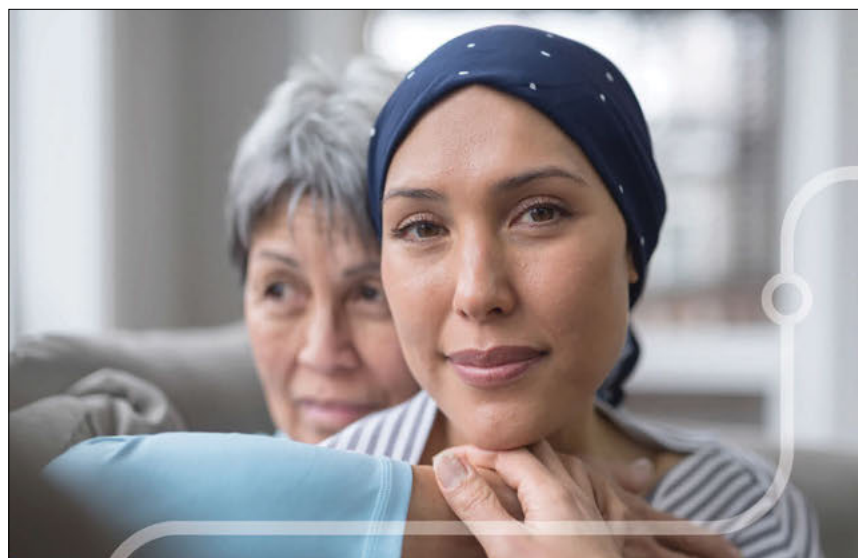
This year, Helping Seniors will handle more than 5,000 calls through our Senior Information Helpline at 321-473-7770, helping seniors — and those who love and care for them — navigate their aging journey. Our services are provided free of charge, which means we are always looking for creative ways to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



YOUR PATH TO HEALING STARTS HERE.

Every cancer journey is unique. Your treatment should be too.

Our dedicated team provides the expertise and caring support to guide you back to the moments that matter most.

We'll be with you every step of the way.



**CANCER CARE CENTERS
OF BREVARD**



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 ...
2026 Mazda Miata

For the Explorer You ...
2026 Jeep Compass Sport

For the Hauler You ...
2026 Chevrolet Colorado

Weekly SUDOKU

				1			4	9
				4	3			5
6	1	4			9	7		
						9	7	
			1			3		4
1		2	3	9		6		8
4	6	7	9			5		3
9	5				8	2		7
2				3			9	6

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!

© 2026 King Features Synd., Inc.



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.

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

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

Simply Klean

— of Brevard —

A Klean Home is a Happy Home! ♥

PROFESSIONAL CLEANING SERVICES

-  **RESIDENTIAL CLEANING**
Homes, Apartments & Condos
-  **COMMERCIAL CLEANING**
Offices & Small Businesses
-  **DEEP CLEANING**
One-Time or Seasonal
-  **RECURRING CLEANING**
Weekly • Bi-Weekly • Monthly
-  **MOVE IN / MOVE OUT CLEANING**
Make Your Move Stress-Free





Tammy Hass
OWNER

*Reliable. Trustworthy. Detail Oriented.
Every Time. ♥*

 321-698-7973

 simplyklean@gmail.com

 Simply Klean of Brevard

 Proudly Serving Brevard County & Surrounding Areas

★ SIMPLY KLEAN. SIMPLY BETTER. ♥

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

★ HELPING SENIORS FOUNDATION PRESENTS ★
7th ANNUAL HELPING SENIORS CRUISE!
Sail with Friends Aboard the Magnificent
MSC GRANDIOSA



JANUARY 9 – JANUARY 16, 2027
7 NIGHTS • BAHAMAS & MEXICO

Start 2027 with the Vacation You Deserve!

Join your Helping Seniors friends aboard
the beautiful MSC Grandiosa for our

7th Annual Helping Seniors Foundation Cruise!

Bring the whole family and make January 2027
the start of a special seven night Bahamas &
Mexico sailing. We look forward to welcoming
you on board!



THE BEST PART?

Donations go back to Helping Seniors
in Brevard County.

Come as travelers, leave as friends.



The easiest vacation you'll ever take.



Make memories, not plans—
we'll handle the details.



Travel is better when shared with friends.



Seven nights of laughter,
relaxation, and new adventures.



INSIDE CABIN

\$1,182

Per Person



OCEAN VIEW CABIN

\$1,341

Per Person



**MARTIN
ANDERSEN
SENIOR LIVING**

We Care. We Serve. We Empower.
martinandersenliving.com

Reserve Your Cabin Today!

CHRIS MORSE
818-430-1480

Travelcenterusa@gmail.com

OR

BETTY POWERS
818-618-1211

Travelwithpowers@gmail.com

YOUR CRUISE FARE INCLUDES:

- ✓ Port Charges & Taxes
- ✓ Prepaid Gratuities
- ✓ All Meals & Dining Venues Included
- ✓ Beverage Package
- ✓ Wi-Fi Package
- ✓ Special Group Events
- ✓ Travel Insurance (for guests under age 80)
- ✓ Exclusive Helping Seniors Activities

*We Are Proudly
Special Needs Certified*



Our team understands the unique needs of senior
travelers and is committed to making your vacation
comfortable, enjoyable, and stress-free.

★ **SPECIAL GROUP RATES** ★



**MOST
POPULAR!**

BALCONY CABIN

\$1,402

Per Person



MSC YACHT CLUB

\$3,586

Per Person

Rates are based on double occupancy and subject to availability.



Senior Travel

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

EXPERIENCED. TRUSTED. DEDICATED TO SENIORS. ♥ *Because You Deserve the Best!*