



Friendship Flyer

FEBRUARY 2021

2785 Leisure Drive
Melbourne, FL 32935
(321) 255-4494

Hours: Mon-Fri: 8:30 am—4:30 pm
Sat: Closed Until Further Notice
Website: www.bcwpsc.org



Diane Weinzierl

President's Message

My first thought in January was “*hurray – the vaccine is finally here. This vaccine is the key to us being able to fully re-open the Center.*” I do realize it's still a struggle to get vaccine shots in Brevard County, as well as the rest of the country, but hopefully they will get this situation handled and we can make some real progress on this front soon. I was lucky enough to receive my first vaccine shot two weeks ago and I'm looking forward receiving my second one in early February. To help keep you informed, you'll find an article in this newsletter with all the information we currently have on registering for the vaccine shots (see page 4). You'll also find a link on the front page of our website (www.bcwpsc.org) to the Brevard County vaccine update page on the internet.

I want to thank everyone for your continued support of the Center. We wouldn't be here without you. I would also like to make a plea to everyone who hasn't renewed their dues this year to please do so as soon as you can. Even with COVID, our monthly expenses have not gone away and your dues are what enables us to pay our bills. Without our monthly member renewals and program participation fees, we still continue to lose money each month. **So please, please, consider renewing your membership dues now even if your program is not yet fully operational at the Center yet.** The membership dues are still only \$20/year. You can stop in and pay them at the front desk or mail them to us at the address at the top of this page.

We still have a few volunteer positions that are critical for us to fill this year. Open positions include an Assistant Treasurer, Volunteer Coordinator and two Board Director positions. If you are interested, or know of anyone else who might be interested, please contact me or Vinnie Germann, our Nominating Committee Chairperson.

I'm glad to see that our pool/billiard crowd is back to holding their monthly tournaments. It was depressing to look at the monthly winner plaque each month and continue to see “COVID-19” listed as the winner. Congratulations to the real winners of the January tournament (see page 6).

I am sad we won't be having our Valentine's Day dinner this year, but I'm looking forward to this fall when we might finally be able to celebrate with our monthly Friday Night Dinners again.



Mission Statement

Our Mission is to provide a congenial and happy environment for seniors to enjoy activities, meet new friends, and attend educational programs. Furthermore, to provide a resource for obtaining assistance and guidance in times of need.

“There are no strangers here, only friends you have yet to meet!”

Board of Directors Update

Business conducted at the January 11, 2021 Board Meeting:

- **New Computers** - 2 new computers purchased and installed at Front Desk – expecting reimbursement from the Tec Soup grant.
- **Election Day discussion** - There was some discussion about political signs and tables outside the Center during the election day this year. The Board voted to purchase a hanging banner which will be displayed outside the lobby area during elections indicating that WPSC does not endorse any political candidates.
- **COVID-19 discussion** - Reviewed the Brevard County statistics and while they continue to rise, the decision was made to stay open and ensure everyone continues to adhere to our WPSC COVID-19 safety protocols.
- **Volunteers still needed** - We are looking to fill the following positions: Assistant Treasurer, Volunteer Coordinator and 2 Board of Directors. Anyone interested should contact Vinnie Germann, Nominating Committee chairperson.
- **Honorary Memberships** – Approved 3 honorary memberships for 2021 – our CPA, our Attorney and our newsletter chairperson.
- **Volunteer Memberships** – Approved free dues for 28 members who have volunteered for 3-plus years.
- **Director's Manual** – Reviewed and approved recommended changes to the 2021 Director's Manual. Also reviewed and approved committee appointments outlined in that manual.

The next meeting is scheduled for Monday, February 8 at 9:30 am. Attendance is open to all WPSC members.

Understanding Medicare Star Ratings

The Centers for Medicare & Medicaid Services (CMS) uses a 5-star rating system to help consumers compare Medicare Advantage plans. Each year, plans earn a rating between 1 and 5 stars. Medicare rates plans by measuring categories such as member experience, chronic condition management, and drug safety and pricing accuracy.

When it comes to your health, you deserve excellence. Based in Florida, CarePlus Health Plans earned 5 out of 5 stars for 2021. Five stars means excellent and is the highest possible rating. CarePlus is an HMO plan with a Medicare contract. Enrollment in CarePlus depends on contract renewal. Every year, Medicare evaluates plans based on a 5-star rating system.

Because CarePlus has a 5-star rating, you may be able to enroll today! Visit their website at www.CarePlusHealthPlans.com or call a licensed CarePlus sales agent to learn more at (321) 419-7409 (TTY: 711).



WANTED! Bunco Program Manager

Bunco has been a very popular program at Wickham Park Senior Center. Jackie DeGaetano has done a fabulous job with that program, but she is wanting to retire, so we are actively seeking another program manager to manage the Bunco program. Bunco is held twice a month, the first and third Thursday of each month from 12:30 to 4:00 pm.

Jackie is willing to train the new program manager and help out with the program. If you're interested, please call Jackie at 321-242-7304 or email her at jackiedegaetano@yahoo.com. If we cannot find a new program manager, we will be retiring Bunco from our list of programs.

WPSC Committee Assignments for 2021

The following committees were assigned at the January 11, 2021 Board Meeting. Anyone interested in joining a committee or who has questions should contact the appropriate committee chairperson.

Note: Per the By-Laws, the President is an ex-officio (non-voting) member of all committees except the nominating committee.

1. By-Laws/Policies Committee

Responsible for By-Laws, Policies & Procedures and their interpretation. The Chairman will also act as Parliamentarian for all board and annual meetings.

- a. **Chairperson: Gary McGuire**
(321-960-9838)
- b. **Members:** John Efird, Vinnie Germann, Beverly Morgan

2. Facilities, Maintenance & Safety Committee

Responsible for all operations involving the safety and security of WPSC and its membership. Also responsible for coordinating with Parks & Recreation or outside vendors to correct all maintenance issues within the center.

- a. **Chairperson: Vinnie Germann**
(321-961-6155)
- b. **Members:** Gary McGuire, Pam Page

3. Information Technology (IT) and Technical Services

Responsible for purchasing and daily function of all computer hardware and software, as well as electronic equipment within WPSC.

- a. **Chairperson: John Efird** (321-704-0520)
- b. **Members:** JT Turner, David Leacock

4. Membership Committee

Responsible for maintaining and keeping up the membership of WPSC.

- a. **Chairperson: Linda Payne**
(321-223-9083)
- b. **Members:** Jackye Williams, Michelle Goldstein

5. Nominating Committee

(Note: Per By-Laws, President appoints Chair and 2 Committee members)

Responsible for identifying prospective Officers, Directors and Committee Chairmen to fill vacancies, etc.

- a. **Chairperson: Vinnie Germann**
(321-961-6155)
- b. **Members:** Gary McGuire, Peggy Miles

6. Programs & Scheduling Committee

Responsible for scheduling various activities to avoid conflicts of dates, etc., and arranging for simulative and attractive programs for meetings, etc.

- a. **Chairpersons: Gary McGuire/Diane Weinzierl** (321-960-9838/321-591-3966)
- b. **Members:** Linda Payne, Ginny Parker

7. Purchasing Committee

Responsible for ordering & purchasing all supplies needed within the Center.

- a. **Chairperson: Pam Page** (321-537-0907)
- b. **Members:** Carol Lush (Kitchen), Pat Snyder/Brenda Clarson (Bingo), John Efird (IT), Dick Robinson

8. Special Events Committee

Responsible for planning and executing any special event activities that are not part of regular scheduled programs at WPSC.

- a. **Chairperson: Beverly Morgan**
(303-458-8273)
- b. **Members:** Vinnie Germann, Barbara Holliday, Linda Payne, Diane Butler

9. Travel Committee

Responsible for arranging short trips, tours and cruises that will be of interest to the members.

- a. **Chairperson: Deana Booth**
(253-226-5507)
- b. **Members:** Cindy Smith, Gloria Robinson

10. Volunteer Committee

Responsible for maintaining a volunteer base for the Center, as well as training & development of said volunteers.

- a. **Chairperson: Open Position**
- b. **Members:** Pam Page, Lynn Higginbotham, Deana Booth

Other Key Contacts for 2021:

Billiards: Wally Topinko

Bingo: Brenda Clarson/Pat Snyder

Financial & Insurance: Dick Robinson

Librarian: Elaine Guernsey

Newsletter: Nilda Rosario

Shuffleboard: Greg Jones

Soda Machine: Jay Koeller

Sunshine Committee: Jo-Ann Efird

Tax Exemption Certificate: Dick Robinson

Web Site: Diane Weinzierl/John Efird

COVID-19 Vaccine Information



Below is the latest vaccine information from Brevard County as of 1/22/21. We have included a link on the front page of the website to keep this up to date for you (www.bcwpssc.org).

Vaccines from Department of Health in Brevard:

Moderna COVID-19 vaccinations distribution has begun for individuals 65-plus and health care workers with direct patient contact and who aren't affiliated with a hospital system.

- All appointments filled. There will be no waiting list or walk-in appointments,
- New vaccine appointment notifications will be issued by press release, social media and via alerts that you can receive on your mobile phone from the AlertBrevard.
 - To register for text alerts, simply create a new text message on your mobile phone to 888777 and in the text message body write BrevardEOC and hit send.

OMNI Vaccine Pre-Registration:

- All appointments filled, but pre-registration continues.
- Long-term care facility residents and staff, people 65 and older, and health-care workers with direct patient contact.
- Appointment number (321) 802-5515
- Visit www.COVID19vaccinebrevard.com for updates.

Health First Vaccinations:

- All appointments filled for people 65-plus and health care workers.
- For information, visit <https://hf.org/staywell> or call (321) 434-3636.

Publix:

- Vaccination appointments are scheduled online only at www.publix.com/covid-vaccine/florida.
- New appointments will be available at 6 am Wednesday, January 27.
- Appointments cannot be made by calling Publix or the Publix Pharmacy.

WPSC Sunshine Committee

Do you know a WPSC member who is sick, experienced a family member loss, or needs some cheer or support? If so, please let our Sunshine Committee know by dropping off your request in the mailbox labeled "Sunshine Committee" (located near the billiards room behind the front desk).



Please be sure to include the person's full name and any information you might have so we can find them in our database, as well as why you think they qualify. Also, please be sure to include your name and telephone number so we can reach you if we have any questions.

Join Us for Silver Sneakers

Now that we are into the New Year, I would like to invite you ALL to join me for Silver Sneakers on Mondays & Thursdays!

The cost is just \$6 per class, but for some of you, your health insurance may cover the cost of the class and you can come and work out FOR FREE! All you need to do is contact your health insurance company and ask them if your policy includes Silver Sneakers. If it does, please have them give you your account number and bring that information to me. I'd love to have you.

Silver Sneakers is a low impact cardio and stretching class that's done 60% in a chair and the other 40% standing. It is a great workout for ALL levels of fitness! I can't wait to see you on Mondays & Thursdays. If you have any questions, please contact **Kim Billins** at (469) 662-4176.

Chair Yoga Classes on ZOOM

Shelly Anderson, is now offering a Sponsored **LIVE** Chair Yoga Class on Zoom, Thursdays from 1:00—2:00 PM. If you have an interest, please visit Shelly's website at <http://www.chairyogawithshelly.com> to register for the class under the *Schedule* tab.

Jungle Queen, Ft. Lauderdale

Date: Thursday, March 11, 2021

Cost: \$125 Per Person

Lunch at Bubba Gump Shrimp celebrate Spring on a cruise down the historic New River with a tropical isle visit to view lemurs, monkeys, exotic birds and alligators.



“Respect”–Winter Park Playhouse

Date: Thursday, April 8, 2021

Cost: \$125 Per Person

Enjoy this high-energy, joyful Off-Broadway musical that takes a look at the lives of women reflected in popular 20th century music. Lunch at Cheesecake Factory with dessert!

Ireland

Date: June 17-29, 2021

Cost: \$4,799 Per Person Double, incl Airfare

Discover highlights of the entire Emerald Isle!

Lancaster Show Trip & The Dutch Country

Date: September 19-25, 2021

Cost: \$745 Per Person Double

JOIN FOOTPRINTS TRAVEL

Cross Canada By Rail

Date: June 7-19, 2021

Cost: \$6,999 Per Person Double

Fly from Orlando to Toronto where your journey begins. Take VIA Rail's *The Canadian* to Jasper in Sleeper Plus Class. A breathtaking tour across the continent ending in Vancouver!

The WPSC Travel Office is open Monday thru Friday 10:00 am—2:00 pm



Upcoming Virtual Webinars & Support Groups

Below is a list of virtual webinars and support groups that will be provided by St. Francis Reflections in the upcoming weeks **via ZOOM**. All of their Grief Support, Educational Webinars and workshops are free to the Brevard community.

- Evening Grief Support: Held on the 1st and 3rd Tuesday of every month @ 6:30-7:30 PM. Call (321) 269-4240 to register or email: GriefSupport@ReflectionsLSC.org
- Caregiver Support Group: Held on the 1st and 3rd Tuesday of every month @ 6:30-7:30 PM. For more information, contact Pam McMillan at (321) 349-6915 or email: pmcmillan@ReflectionsLSC.org
- Grief and Valentine's Day: Held on Friday, February 12 @ 2:00 PM. Please RSVP to receive Zoom link at (321) 269-4240 or email: GriefSupport@ReflectionsLSC.org

The Senior Center is 100% Operated by Volunteers!

Volunteers are the backbone of the WPSC operation. If you have a few hours to spare and would like to volunteer – please pick up a Volunteer Application at the Front Desk. Below are some of the volunteer positions currently needed:

- Assistant Treasurer
- Board of Director (2 positions)





OPEN TO THE PUBLIC: Tuesdays & Fridays
11:15 am—2:00 pm

Doors Open @ 10:00 am – Early Bird Starts at 11:15 am

Play 29 games including early-bird, two 50/50 games and one Winner-Take-All game. Packages start at \$6. Bingo payouts will be adjusted based on attendance.

Kitchen open from 10:00 am to 11:30 am, with a limited menu (snacks, pizza and hotdogs).

To comply with CDC guidelines designed to ensure safety during the COVID-19 pandemic, the following plan will be in effect:

- Six-foot tables are set up to accommodate two (2) people per table (one on each side at opposite ends). Players wishing to sit more players per table may do so at their own discretion.
- Attendance may be limited due table space available. Once all available seats are filled, it may be necessary to turn people away.
- All tables and chairs will be sanitized prior to each session.
- Everyone entering WPSC is required to wear a face mask/covering. Face covering may be removed while bingo numbers are being called, at your own discretion. However, anytime you are walking around the building or interfacing with another individual, a face covering must be worn.
- To ensure accurate contact tracing:
 - All members of the Senior Center must scan their membership cards when they enter the building and show them at the door into the bingo hall.
 - Any non-members will be required to provide a name, email address and/or telephone number information before entering the bingo hall. If you are not a member, we encourage you to join to help us with this effort. Membership is only \$20/year.

Line Dancing

Tuesdays @ 4:15—5:15 pm Beginners

Tuesdays @ 5:30—6:30 pm Intermediate



Come join the fun and exercise! Must be a member and CDC guidelines are being followed for your safety. Please call **Sue** for additional information at 321-505-0846.

Pool (Billiards)

Monday thru Friday @ 8:30 am—4:30 pm

YE OL Pool Room 8 Ball Results of Tournament on 12/16/2020:

1st Place:	Jorge Fernandez
2nd Place:	Dave Reeve
3rd Place:	Dale Foster
4th Place:	Paul Monti

YE OL Pool Room 8 Ball Results of Tournament on 1/13/2021:

1st Place:	Dale Foster
2nd Place:	Wally Topinko
3rd Place:	Bill Belg
4th Place:	Paul Monti

Results from the January 27 Tournament of Champions will be posted next month. We are planning to have the tables redone in February which will require us to close the pool room for 2 days. As of this printing we do not have the exact dates yet, but we will post them at the front desk and in the pool room as soon as they are known. This may also cause us to postpone the monthly February tournament to another week.

If you have any questions about the pool room and our tournaments, please contact **Wally Topinko** at (321) 622-5728.

Shuffleboard

Mondays @ 1:00 pm / Saturdays @ 9:00 am

New Officers Elected: The WPSC Shuffleboard Club elected the following new officers at its annual Board meeting in January: Greg Jones, President; Tom Winkelspecht, 1st VP; Kerry Siler, 2nd VP; Sheila Winkelspecht, Secretary; and Karen Siler, Treasurer.

The Board also recognized Tom Winkelspecht for his outstanding service during his tenure as

President. Under his leadership the club installed 8 new metal benches, repaired the exterior lights and scoreboards, and most significantly, resurfaced all 12 shuffleboard courts. Thank you, Tom!

The shuffleboard club is hosting a Draw – No Two Pro’s tournament on February 4 & 5. The entry fee is \$6 and anyone can play.

For more information on learning how to play or participating in shuffleboard tournaments, please call **Greg Jones** at 606-219-3994 or email: greg.sonesta@gmail.com.



The WPSC Shuffleboard Club Members

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- Grief Support

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~~~~~ Gabriel Quezada  
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# CALENDAR OF EVENTS

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2785 Leisure Way  
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Phone: 321-255-4494  
Web: [www.bcwpssc.org](http://www.bcwpssc.org)

## FEBRUARY 2021

| ACTIVITY                  | NOT RESUMING<br>IN FEBRUARY         | SCHEDULE FOR FEBRUARY                                             |
|---------------------------|-------------------------------------|-------------------------------------------------------------------|
| Ballroom Dancing          | <input checked="" type="checkbox"/> |                                                                   |
| Bingo                     |                                     | Tuesdays & Fridays @ 11:00A                                       |
| Bone Makers Plus          | <input checked="" type="checkbox"/> |                                                                   |
| Blood Pressure            | <input checked="" type="checkbox"/> |                                                                   |
| Bridge: Duplicate         | Meets Virtually                     | Mon., Wed., and Fri. @ 12:30P<br>Thurs. @ 12:15P and Sat. @ 7:00P |
| Chat                      | <input checked="" type="checkbox"/> |                                                                   |
| Rogue                     | <input checked="" type="checkbox"/> |                                                                   |
| Rubber                    |                                     | Thursdays @ 1:00—4:00P                                            |
| Bunco                     | <input checked="" type="checkbox"/> |                                                                   |
| Chair Yoga                | <input checked="" type="checkbox"/> |                                                                   |
| China Painting            | <input checked="" type="checkbox"/> |                                                                   |
| Euchre                    | <input checked="" type="checkbox"/> |                                                                   |
| Financial Lunch-n-Learn   | <input checked="" type="checkbox"/> |                                                                   |
| Games: Hand & Foot        |                                     | Mondays & Fridays @ 9:00A—Noon                                    |
| Games Galore              | <input checked="" type="checkbox"/> |                                                                   |
| Greeting Cards            | <input checked="" type="checkbox"/> |                                                                   |
| Jazzercise Lo             |                                     | Mon., Wed. & Fri. @ 8:30—9:30A                                    |
| Line Dancing: Beginners   |                                     | Tuesdays @ 4:15—5:15P                                             |
| Intermediate              |                                     | Tuesdays @ 5:30—6:30P                                             |
| Mahjong: American         | <input checked="" type="checkbox"/> |                                                                   |
| Chinese                   |                                     | Wednesdays @ 1:00—4:00P                                           |
| Mexican Train Dominos     |                                     | Wednesdays @ 1:00—4:00P                                           |
| Pinochle                  |                                     | Fridays @ 12:30—4:00P                                             |
| Poker: Dealers Choice     |                                     | Tuesdays & Fridays @ 1:00—4:00P                                   |
| Friendly                  |                                     | Monday @ 1:00—4:00P                                               |
| Pool (Billiards)          |                                     | Monday thru Friday @ 8:30A—4:30P                                  |
| Senior Law                | <input checked="" type="checkbox"/> |                                                                   |
| Shuffleboard: League Play |                                     | Mondays @ 1:00P<br>Saturdays @ 9:00A                              |
| Silver Sneakers           |                                     | Mondays @ 4:30—5:30P<br>Thursdays @ 11:00A—Noon                   |
| Social Scrabble           | <input checked="" type="checkbox"/> |                                                                   |
| Strength / Flexibility    |                                     | Thursdays @ 9:30—10:30A                                           |
| Tai Chi Class             |                                     | Wednesdays @ 8:30—9:15A<br>Fridays @ 8:30—9:30A                   |
| Watercolor Instruction    | <input checked="" type="checkbox"/> |                                                                   |
| Zumba Gold                |                                     | Tuesdays @ 8:30—9:15A                                             |



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CMS Rating



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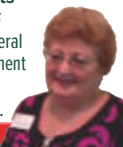
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## Welcome

### New Members in December

|                          |                     |
|--------------------------|---------------------|
| Billins-Butcher, Michele | Pino, Jessie        |
| Diehl, Diane             | Price, David        |
| Freeman, Joan            | Price, Susan        |
| HarrThompson, Sheryl     | Sturdivant, Richard |
| Hays, Iva                | Williams, Margaret  |
| Pearce, Jane             | Winters, Jean       |
| Pearce, John             |                     |

### Meet Our Staff

#### Officers

|                 |                   |
|-----------------|-------------------|
| President:      | Diane Weinzierl   |
| Vice President: | Gary McGuire      |
| Secretary:      | Lynn Higginbotham |
| Treasurer:      | Dick Robinson     |

#### Directors

|                 |                    |
|-----------------|--------------------|
| Deana Booth     | Pam Page           |
| Vincent Germann | Linda Payne        |
| Peggy Miles     | Jaqueline Williams |
| Beverly Morgan  |                    |

#### Staff

|                |               |
|----------------|---------------|
| Systems Admin: | John Efird    |
| IT Staff:      | David Leacock |
|                | John Turner   |
| Sunshine:      | JoAnn Efird   |
| Newsletter:    | Nilda Rosario |

Deadline for copy submission to the newsletter is the **15th of each month**. Please email copy to:  
**WPSCnews@cfl.rr.com**





## Our “STARS” Sponsors

The Officers and Membership of Wickham Park Senior Center appreciate the continued support of our many Sponsors. As an all volunteer run organization the continued financial support allows us to offer Activities and Social events for our members.

*A BIG Thanks to our Sponsors!*

### Diamond Level:

BELTONE HEARING  
COURTNEY SPRINGS VILLAGE  
EDWARD JONES INVESTMENTS  
SLONIM & LEMIEUX LAW OFFICES  
HEALTH FIRST HEALTH PLANS  
ST. FRANCIS REFLECTIONS  
HUMANA PLUS, INC.  
UNITED HEALTH CARE

### Gold Level:

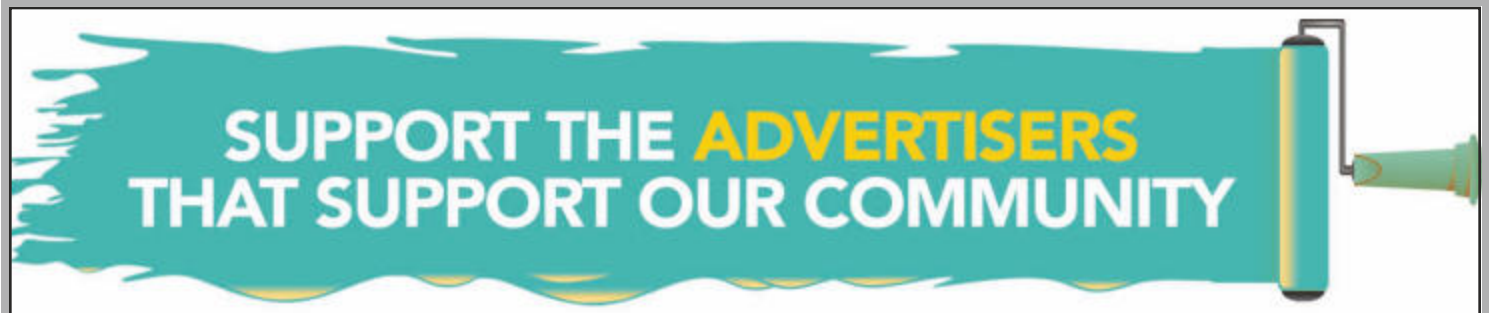
VICTORIA LANDING

### Silver Level:

BUENA VIDA ESTATES  
CLEAR CAPTIONS

### Meet & Greet Sponsors:

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## Prevent Identity Theft During Tax Season



Identity theft is a topic that continues to garner media attention, largely because it is a form of crime that is difficult to detect and prevent. New scams pop up before old ones are conquered. Tax season is a time when identity theft typically peaks, and older adults are at higher risk than younger ones.

The Federal Trade Commission (FTC) says that 13% of seniors were victims of identity theft in 2016. For 29% of them, their personal identity was used to commit tax fraud.

While identity theft varies widely, many types of scams share similarities. Learning more about these may help you or a senior loved one avoid becoming a victim.

### Protecting Seniors from Identity Theft During Tax Season

#### **1. Sign up with a credit monitoring service:**

People who have their identities stolen often don't realize they've become a victim. Some discover it only when applying for a credit card or receiving a bill for an account they have never applied for. Enrolling in a credit monitoring service that provides an alert about new credit activity (i.e. applying for a car loan or credit card) is essential. Most of these have monthly or yearly fees. Consumers Advocate ([www.consumersadvocate.org/id-theft-protection](http://www.consumersadvocate.org/id-theft-protection)) suggests exploring services such as LifeLock, ProtectMyID.com and MetLife Defender.

#### **2. Keep personal information locked up:**

Many of us carry important documents around every day. Whether it's a Social Security card or a health insurance card, we do so out of convenience. But this is a behavior that puts our personal information at risk. A safer option is to purchase an in-home safe to store documents when we aren't using them. Be sure to take them out only on the days they are required for use.

**3. Protect against computer viruses:** While an increasing number of seniors are filing their income taxes online, not everyone is aware of how essential virus protection software is. Once installed, it's vital that antivirus programs be updated frequently. Along those same lines, be sure email, apps, and other online platforms have a secure password that includes letters, numbers, and characters.

#### **4. Sign up to block mail solicitations:**

Unsolicited direct mail from credit card companies can put personal information at risk. Seniors can make it harder for identity thieves to steal those solicitations from their mailbox by signing up to block direct mail campaigns. Visit the Direct Marketing Association website ([www.dmachoice.org/static/learn-more.php](http://www.dmachoice.org/static/learn-more.php)) and update all direct mail preferences. Another option is to call 1-888-5-OPTOUT.

**5. Monitor financial accounts online:** It is also helpful for seniors to take time to monitor financial statements on a regular basis. Doing so helps to spot small issues before they become big ones. Be sure to check your credit report, too. The Federal Trade Commission ([www.ftc.gov/faq/consumer-protection/get-my-free-credit-report](http://www.ftc.gov/faq/consumer-protection/get-my-free-credit-report)) requires each of the big three credit agencies to provide a free copy once every 12 months.