

The Lisbon link

Thank you!
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By the time you are reading this your new Director will be in place! Stop in to meet and greet. It will take time for them to meet everyone and get their bearings.

This will be a time of growth and change. And as you have heard me say many times. "Change is a good thing!!"

The 2015 Defensive Driving Classes are scheduled for May 8 and Oct 9. Save up to 10% off your auto insurance by taking this!

I know this seems real early but it's not! The **Spring Yard-bake-book-craft sale** will be April 25. Set up week is April 20-24 and clean up will be April 27-30. We need good, clean sellable stuff. If you don't need it we'll try to sell it!! You can help by baking, donating and working!!

More stuff to do...

Birthday cake Feb 12, March 18 and April 15

Spring Breakfast March 20

Blowout Bingo April 30

Enhanced Benefits - Feb. 10, March 10 & April

Farewell, so long, take care and thanks for the memories!! I truly appreciate all you have given to me, helped me to learn and guided me into becoming the person I am! I would not be who I am today without you!

I move into the next phase of my life with the opportunity to do anything and everything I want to do. I have started a business—collaborative website development and management. You'll be seeing it as the first one is—Southeastern Connecticut Senior Centers. It will be launched in the next month or so. Check it out.

Again thanks for everything!

Corn Beef and Cabbage -March 17 -\$10.00

Lisbon TALK

Sign up and pay by March 6. The menu is corn beef, cabbage, onion, carrots, potatoes, coffee, tea and dessert.

Check the calendar, bring a topic or two and let's chat about what's going on in Lisbon, CT and the world!

One Touch Diabetic Screening—March 11-noon

Rite Aid will be showing us all about this system and answering your questions

Reverse Mortgage-April 8- noon

Learn the ins and outs, the dos and don'ts on using

Justin Chandler April 16, 2015 12:30-1:30

Absolutely outstanding country singer!! Stop in and enjoy a relaxing hour of music!

Exercise caution after joint replacement

If you've had a joint replacement, it's generally best to avoid participating in high-impact or high-contact sports, such as football, basketball, racquetball, volleyball, hockey, running, martial arts and other similar sports.

These types of activities can place undue stress on your joint, causing premature loosening and wear and tear. If you're unsure about an activity or sport, talk to your doctor about what's best for you. Use the chart below as a guide.

| After hip replacement | | |
|--|---|--|
| OK | OK if you have experience | Not recommended |
| Walking, stationary bicycling, low-impact aerobics, tai chi, gentle yoga, weight machines, gardening, golfing, shooting, swimming, rowing, doubles tennis, bowling, ballroom dancing | Weightlifting, Pilates, road bicycling, hiking, cross-country skiing, downhill skiing, horseback riding, ice skating or rollerblading | Singles tennis, racquetball, squash, jogging, running, baseball, softball, rock climbing, water skiing, other high-contact or high-impact sports |

| After knee replacement | | |
|---|---|---|
| OK | OK if you have experience | Not recommended |
| Walking, stationary bicycling, low-impact aerobics, tai chi, gentle yoga, gardening, bowling, golfing, shooting, horseback riding, swimming | Road bicycling, speed walking, weightlifting, doubles tennis, hiking, rowing, cross-country skiing, ice skating | Singles tennis, racquetball, squash, jogging, running, baseball, softball, rock climbing, waterskiing, other high-contact or high-impact sports |

| After shoulder replacement | | |
|--|---|--|
| OK | OK if you have experience | Not recommended |
| Hiking, jogging or running, cross-country skiing, swimming using breast stroke, aerobics, Pilates, tennis, cycling, bowling, rowing, dancing | Racquetball or squash, baseball or softball, golfing, shooting, downhill skiing | Weightlifting, rock climbing, water skiing, other high-contact or high-impact sports |

***** It's For FREE *****

Hunting and Fishing Licenses

People 65 and older are entitled to free fishing licenses. Older adults who meet the guidelines can also obtain a free hunting license. See your Town Clerk.

State Park and Forest

The Charter Oak Pass provides free access to state parks and forests for people 65 and older. The pass is accepted at all day use areas where there is a parking fee. The pass holder does not need to be the driver. Only the pass holder is free at Gillette Castle, Dinosaur or Fort Trumbull State Park. Otherwise the vehicle and passengers are all free. Send a LEGIBLE copy of your current CT driver's license or other legal proof of age and residency to:

DEEP Charter Oak Pass, State Parks Division

79 Elm Street

Hartford, CT 06106-5127

Public Colleges and Universities

Tuition for persons 62 and older is waived when space is available. Older adults are encouraged to take advantage of the rich resources available through CT's higher education system. For information on tuition waivers and course schedules contact the colleges and universities or call EEIC (education and employment information center) at 1-800-842-0229 weekdays 9:00am-4:00pm

THANK YOU, PAT!!

We now have an electronic Bongo Flashboard!

Pat Brouillette very generously has donated the equipment needed so the hearing impaired can now enjoy bingo, as well as make it more fun for everyone! Come on in on Thursdays and check it out! Bingo starts at 12:15.

| | weekly events | time | room |
|-----------|-----------------------------|-------|-----------|
| Monday | lunch | 11:30 | lunchroom |
| | drawing | 12:30 | lunchroom |
| | pickleball | | |
| Tuesday | exercise | 9:30 | main room |
| | quilting | 9:30 | main room |
| | rummycub | 10:30 | main room |
| | lunch | 11:30 | lunchroom |
| | Wii bowling | 12:15 | main room |
| Wednesday | chair caning, carving, etc | 9:30 | main room |
| | lunch | 11:30 | lunchroom |
| | The Yarn Club pickleball | 12:30 | lunchroom |
| Thursday | exercise | 9:30 | main room |
| | Rummycub | 10:30 | main room |
| | lunch | 11:30 | lunchroom |
| | bingo | 12:30 | main room |
| Friday | crafting | 9:30 | lunchroom |
| | lunch | 11:30 | lunchroom |
| | Rummycub | 1:00 | main room |

Don't sit home!

Get out!

Make new friends

Learn new things

Take a class

Share your experiences and knowledge

The Senior Center is a happening place.

We welcome you.

We'll give you a tour.

We would love to get to know you.

The Senior Center offers a wide

Range of activities, events, etc.

You can learn to play Rummycub.

Play pickleball and Bingo.

Enjoy our beautiful pool tables.

Have lunch made to order.

And much, much more.

Our Van gives rides each day

To the Senior Center and

Doctors, dentists, hair dresser,

Shopping at Walmart, Better

Value, Aldi and Big Y. To the bank

| February | | 2015 |
|----------|-------------------------------|---------|
| 4 | Shooting Star Ex Board | 10:15 |
| | Souper Bowl | 11:30 |
| | Christine Cooney with Cabaret | |
| 9&23 | Lisbon TALK | 10:30 |
| 10 | Enhanced Benefits | by appt |
| 11 | Bank Account set up | 12:00 |
| | Shooting Star meeting | 12:30 |
| 16 | Closed | |
| 17 | Preston Lisbon Wii Bowling | 12:15 |
| 27 | Last Friday Book Club | 10:30 |
| March | | 2015 |
| 4 | Shooting Star Ex. Board | 10:15 |
| 9&23 | Lisbon TALK | 10:30 |
| 13 | Enhanced Benefits | by appt |
| 14 | ONE TOUCH demonstration | 12:00 |
| 17 | Shooting Star meeting | 12:45 |
| 17 | Corn Beef and cabbage | 11:30 |
| 30 | Last Friday Book Club | 10:30 |

Medicare Part B covers walkers, including rollators, and other things as durable medical equipment (DME) that your doctor prescribes for use in your home.

Who's eligible?

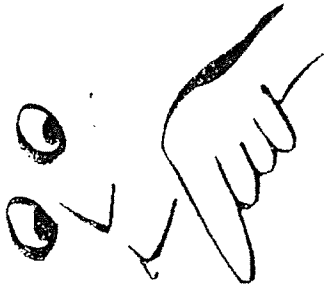
All people with Medicare

Your costs in Original Medicare

You pay 20% of the Medicare approved amount. Medicare pays for different kinds of MDE in different ways. Depending on the type of equipment, you may need to rent the equipment, you may need to buy equipment or you may be able to choose to rent or to buy.

Medicare will only cover DME if your doctor or supplier is enrolled in Medicare. If a DME supplier doesn't accept assignment, Medicare doesn't limit how much the supplier can charge you. You may also have to pay the entire bill

(your share and Medicare's share) at the time you get the DME.



RUTH'S RICE PUDDING

- 2 CUPS COOKED RICE
- 5 CUPS MILK
- 1 CUP SUGAR
- 6 EGGS
- 1 TSP. VANILLA
- 1 DASH NUTMEG (1/4 TSP.)

PREHEAT OVEN TO 425 DEGREES

COOK RICE. COOK MILK IN LARGE POT UNTIL VERY HOT, NOT QUITE BOILING (SCALD). PUT RICE IN CASSEROLE DISH. I LIKE TO USE A DISH ABOUT 8X8 AND ABOUT 4-6 INCHES DEEP. POUR MILK OVER RICE AND STIR. BEAT EGGS AND ADD SUGAR GRADUALLY. (A BLENDER IS GREAT FOR THIS) FOLD EGG MIXTURE INTO MILK & RICE. PLACE CASSEROLE DISH OVER PAN OF WATER. DISH SHOULD NOT SET IN WATER. I USE A ROUND CAKE PAN WITH A SMALL COOLING RACK OVER THE TOP OF CAKE PAN. BAKE AT 425 DEGREES FOR 10 MINUTES. TURN OVEN TO 325 DEGREES AND BAKE FOR 1 HOUR LONGER OR UNTIL PUDDING IS SET.

Laughter is by definition healthy.

DORIS LESSING
(1919-)
British writer

| April | 2015 | |
|------------|--------------------------------|--------------------|
| 1 | Shooting Star Ex Board | 10:15 boardroom |
| 3 | CLOSED | |
| 6 | COA | 7pm |
| 8 | Shooting Star meeting | 12:30 lunchroom |
| 1,15,22&29 | The Yarn Club | 12:30 main room |
| 13&27 | Lisbon TALK | 10:30 main room |
| 14 | Enhanced Benefits | 9:00 boardroom |
| 16 | Country Music with Justin Chan | 12:30-1: boardroom |

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| C | T | L | E | B | R | O | Y | E | V | N | O | C |
| H | R | T | L | E | M | A | R | A | C | R | L | T |
| O | H | E | S | L | I | C | E | S | K | O | I | M |
| C | C | R | A | F | N | T | B | Y | L | C | C | K |
| O | N | F | T | M | T | L | S | L | R | Y | O | P |
| L | T | S | C | T | S | N | I | B | N | D | R | A |
| A | E | G | N | I | P | I | H | S | N | I | C | |
| T | S | S | D | L | O | M | O | E | E | A | C | K |
| E | M | S | W | P | L | V | T | R | G | C | E | A |
| T | U | R | S | M | L | U | T | Y | D | R | M | G |
| H | R | F | R | Y | H | H | M | T | U | M | H | I |
| Y | D | N | A | C | D | R | A | H | F | D | U | N |
| D | C | R | S | R | A | E | B | Y | M | M | U | G |

CANDY FACTORY

- BINS
- GUMMY BEARS
- HARD CANDY
- CANDY CORN
- CARAMEL
- LICORICE
- LOLLIPOPS
- CHOCOLATE
- CHUTES
- MINTS
- CONVEYOR BELT
- MOLDS
- CREAMS
- PACKAGING
- DRUMS
- SHIPPING
- FUDGE
- SLICES
- GUMDROPS
- TEST

Medicare 2015 costs at a glance

2015 Costs at a Glance

| | |
|--------------------------------------|--|
| Part B premium | Most people pay \$104.90 each month. |
| Part B deductible | \$147 per year. |
| Part A premium | Most people don't pay a monthly premium for Part A. If you buy Part A, you'll pay up to \$407 each month. |
| Part A hospital inpatient deductible | You pay: \$1,260 deductible for each benefit period Days 1-60: \$0 coinsurance for each benefit period Days 61-90: \$315 coinsurance per day of each benefit period Days 91 and beyond: \$630 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime) Beyond lifetime reserve days: all costs |
| Part C premium | The Part C monthly <u>premium</u> varies by plan. |
| Part D premium | The Part D monthly <u>premium</u> varies by plan (higher-income consumers may pay more). |

Detailed Medicare cost information for 2015

Medicare Part A (Hospital Insurance)

Monthly premium (for people who pay a premium):

If you buy Part A, you'll pay up to \$407 each month.

Loneliness

A surprising health risk

Mother Teresa, who devoted her life to service to the poor, referred to loneliness as “the most terrible poverty.”



The loss of a close friend or loved one, a move to a new area, retirement — these are just a few situations that can trigger intense feelings of loneliness. While the emotion is a common struggle, especially during certain points in life, much has been uncovered in recent years about its profound health effects.

A lack of connection

Are you lonely? Odds are you might experience a feeling of isolation or disconnectedness from time to time. In a 2010 AARP survey, 35 percent of respondents reported feeling lonely. And close to half of the lonely group indicated that their loneliness had persisted for six years or longer.

Experts suggest that we may experience loneliness now more than ever. Despite advances in technology that allow us to be ever increasingly connected — think cellphones, email and social media — these conveniences may take the place of face-to-face time and may inhibit the development of truly deep connections.

A greater risk than obesity?

An occasional bout of loneliness is normal, especially in the face of life-changing situations. But when it persists, it can have profound effects on your body. In fact, research has suggested that the effects of loneliness may be worse for you than carrying around extra pounds — increasing your chances of premature death by 14 percent.

It may not be surprising that loneliness affects your mental health, often going hand in hand with depression.

But the effects don't stop there. One recent study associates feelings of loneliness with an increased risk of developing dementia in later life. Another shows that lonely people are subjected to fragmented sleep — a factor that's significant due to the profound impact of quality sleep on your health.

Feelings of isolation also may trigger changes that increase inflammation in your body. This, in turn, may exacerbate inflammatory conditions such as arthritis and heart disease.

Loneliness lifters

Are you simply destined to be lonely? Of course not. But if it's something you genuinely want to change, it may require you to step out of your comfort zone. That applies whether you're building up existing relationships or creating new ones.

Friendships do require effort. But the enjoyment and comfort friendship can provide makes the investment worthwhile. To nurture your friendships:

- **Reach out** — An unexpected phone call or email, even just to say hello, is a meaningful gesture.

- **Be positive** — Think of friendship as an emotional bank account. Make deposits of kindness and approval, keeping in mind that criticism and negativity draw down the account. Nonstop complaining also puts a strain on a friendship.

- **Listen up** — Ask what's going on in your friends' lives. Let people know you're paying close attention through eye contact, body language and reaffirming comments. When friends share details of hard times they are experiencing, be empathetic.

- **Extend and accept invitations** — Invite a friend to join you for coffee or lunch. When you're invited to a social gathering, say yes. Contact someone who recently invited you to an activity and return the favor.

- **Respect boundaries** — Don't overtax the friendship with your own needs. Remember that friendships require both give and take.

At the same time, it's never too late to pick up a new friend or even a group of them. Here are a few friend-finding suggestions:

- **Attend community events** — Get together with a group of people working toward a goal that you believe in, such as an election or the cleanup of a natural area. Find a group with similar interests in an activity, such as reading, sports, crafting or gardening.

- **Volunteer** — Offer your time or talents at a hospital, place of worship, museum, community center, charitable group or other organization. You can form strong connections when you work with people who have mutual interests.

- **Take up a new interest** — Take a college or community education course to meet people who have similar interests. Join a class at a local gym, senior center or community fitness facility.

- **Join a faith community** — Take advantage of special activities and get-to-know-you events for new members.

- **Take a walk** — Put on some good shoes and keep your eyes open. Chat with neighbors who also are out and about, or head to a popular park and strike up conversations there.

- **Think beyond two legs** — Whether it has four legs or even wings, a pet can provide many of the same companion benefits as human friendships can.

Loneliness vs. being alone

It's important to not confuse loneliness with being alone. You can feel lonely in a crowd, just as you can feel perfectly content by yourself. If you know you have a solid support system waiting in the wings, you're more likely to be able to navigate the alone times with ease or even pleasure.

While the health benefits of friendships are considerable, time spent alone can be a valuable asset. Use this time to be productive or to invest in yourself — recharge, pursue a solitary hobby, meditate, indulge in a daydream or even plan how to pursue that dream in the future. □

You Can Stop Those Annoying E-mails

Jason Catlett, PhD, former executive vice president of Guidescope Inc., a privacy advocacy group that fights spam, Brookside, New Jersey. He testified on the problem before the Federal Trade Commission, the US House of Representatives and the US Senate.

Unsolicited E-mail, or "spam," represents about 65% of all E-mail. The average computer user spends 25 hours a year deleting it.

WHO IS DOING THIS?

Spammers are usually individuals who send out millions of advertisements a day, swamping Internet service providers (ISPs). About 7% of the spam sent results in sales.

Spammers usually work on commission, getting, for example, \$50 for each mortgage lead or \$85 for each cell-phone sale.

HOW THEY FIND YOU

Legitimate E-mail marketers send E-mails to their customers or rent lists of E-mail addresses. They also allow you to opt out of receiving their mail.

Illegitimate marketers don't adhere to the opt-out rule. They try to prevent anyone from recognizing and blocking their messages. They do this by constantly changing the false return addresses they use and the subject lines on their E-mails.

Some even use software programs to steal E-mail addresses from legitimate chat rooms and newsgroups.

Others legitimately buy address lists from Web sites that collect addresses from visitors.

SPAM DEFENSES

• **Use two E-mail addresses if you receive a lot of spam.** Give your primary E-mail address only to business colleagues, friends and family members.

Use the second address for chatting and shopping online and visiting Web sites that don't have privacy policies. Change this E-mail address when it attracts too much spam.

Free E-mail addresses are available from such sites as www.yahoo.com and www.hotmail.com.

• **Be careful when signing up for freebies or entering online (or offline) contests** that require personal information. These contests often exist only to collect and sell E-mail addresses. Your chances of winning are minuscule.



• **Decline any requests from your ISP** to list your E-mail address in a member directory.

• **Use a mailbox filter.** Most E-mail applications and services let you block specific E-mail addresses as well as particular words or phrases in the subject line or body of the text, such as "free money" or "X-rated."

In Microsoft *Outlook Express*, for example, click on "Tools," then "Rules," then "New Rule." Then you can create rules for the words and addresses that you want blocked.

• **Buy antis spam software.** It is more sophisticated than the free security tools that are in your E-mail application.

Favorite: McAfee Internet Security, available at www.mcafee.com.

• **Complain.** Forward fraudulent and deceitful spam to the Federal Trade Commission at spam@uce.gov.

WHAT THE GOVERNMENT IS DOING

A federal law to regulate spam went into effect on January 1, 2004, making it illegal for anyone to send unsolicited commercial E-mail using a false return address or misleading subject line...collect addresses off Web sites...or fail to use a mechanism that allows recipients to opt out of getting future mailings. The penalties include fines and jail time.

In August 2004, Attorney General John Ashcroft announced that federal and state law-enforcement agencies had arrested or charged dozens of people with crimes related to junk E-mail, identity theft and other online scams.



Drugs with aging

Misperceptions about medications

Using medications appropriately and safely can be tricky for people of any age, and it often becomes even more challenging for older adults.

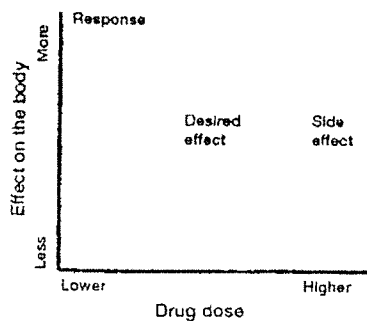
For one thing, older adults are more likely than are younger adults to be taking more than one drug at a time. Multiple drugs tend to be more difficult to keep organized, and interactions between drugs can cause side effects that might not occur if a drug were taken alone. In addition, physical changes in older adults can alter the effectiveness and side effects of a drug, compared with what a younger adult might experience.

Although doctors and pharmacists take special precautions when dealing with older adults and drug prescriptions, it pays to be vigilant for yourself and for loved ones in terms of drug safety. Use the following myths and facts to correct common misperceptions about medications:

MYTH — If a drug works well at a certain dose, taking more will have a better effect.

FACT — The effect of many drugs follows a drug-dose response curve. In simple terms, when you take a prescribed dose of a drug, its beneficial effect increases to a certain level, then plateaus. Meanwhile, the risk of side effects or toxicity from taking the drug often starts off low with a low dose, then rises with higher doses. With many drugs, the benefit won't increase after a certain dose, but the risks will.

For example, taking two acetaminophen (Tylenol, others) pills gives you a certain level of pain relief with minimal risk of side effects. However, taking four acetaminophen pills doesn't provide additional pain relief, but it greatly increases the risk of harmful side effects



and toxicity. Taking too high of a dose of some drugs can be especially harmful in older adults, as diminished liver and kidney function with age means reduced ability to process (metabolize) and eliminate a drug. This may result in accumulation of a drug in your system at high levels for prolonged periods of time.

MYTH — I've been taking a drug at a certain dosage for years, so the new side effects I feel now can't be from that.

FACT — Even if the drug and the dosage remains the same, your body may not. With increased age, you're likely to experience significant changes in your body. Your body weight may change, as may the ratio of lean muscle mass to fat. Your digestion, circulation, and kidney and liver function may all slow down. These changes affect the processing, circulation and excretion of drugs, and can make a drug more or less effective than it may have been for you in the past.

In addition, adding one or more drugs to your previous prescription, or use of nonprescription drugs, herbal or dietary supplements, or alcohol can lead to interactions and possibly new side effects.

MYTH — My doctor never told me when to stop taking a drug, so that means I should just keep taking it.

FACT — Despite best efforts, communication of details about drugs you take can sometimes get lost in the shuffle. This may be especially true if you see more than one doctor or utilize more than one pharmacy.

Whenever you're prescribed a drug, be sure to get answers — in writing — to the following questions:

- What types of laboratory tests or follow-up appointments are needed to monitor therapy, if any?
- How and when do I take this drug, and for how long?
- What should I do if I miss a dose or another problem arises?

In addition to the regular care you receive, ask your doctor or pharmacist once a year to specifically review the drugs you take for possible adjustments to your prescriptions — and in particular if there are any drugs you take that could be discontinued.

MYTH — It's obvious when something is a side effect of a drug or a symptom of a disease or condition.

FACT — Side effects of certain drugs can be mistaken for diseases or conditions associated with aging, or even for symptoms that are simply chalked up to "getting older." Side effects of certain drugs also can worsen symptoms of an existing disease or condition.

Drugs that often aren't well tolerated by older adults are those with an "anticholinergic" effect. These include tricyclic antidepressant drugs and certain antihistamines, nausea medications, muscle relaxants and drugs for incontinence. Side effects of these drugs can include blurred vision, glaucoma, drowsiness, constipation, dry mouth, loss of coordination, urinary retention — particularly in men who have enlarged prostates — and confusion or memory problems.

Doctors and pharmacists can refer to lists of drugs that are recommended to avoid or use with caution in older adults. Still, no list can account for every variation in biology and circumstance from one person to the next. Therefore, it's important for you, your doctor and your pharmacist to keep in mind the possibility that any symptom — or signs of "old age" such as weakness, drowsiness, confusion, anxiety or memory loss — could be a drug side effect. □

How to Avoid Identity Theft

Frank W. Abagnale, president, Abagnale and Associates, secure-technology consultants, Box 701290, Tulsa, Oklahoma 74170, and author of *The Art of the Steal* (Broadway Books). Mr. Abagnale's early life was the inspiration for the movie *Catch Me If You Can*.

Identity theft is the fastest-growing crime in the US. According to the Council of Better Business Bureaus, about nine million people were victimized last year.

Each victim of identity theft spends months or even years and thousands of dollars trying to clear his/her name.

PREVENTION STRATEGIES

How you can steer clear of identity thieves...

- **Don't disclose any personal information** until you find out how it will be used (including whether it will be shared with others).

- **Pay attention to billing cycles** so you can follow up with creditors if your bills don't arrive on time. A missing bill could mean that someone has taken over your credit card and changed the billing address to cover his tracks. If your card has expired and you haven't received a replacement, call the card issuer immediately—someone may have obtained your new card.

- **Shred every bill and other documents** that contain personal or account information. A shredder costs around \$25.

- **Install a lock on your mailbox** to prevent someone from stealing your mail to obtain your account and other personal information.

- **Remove your name, phone number and address from marketing lists** by contacting the Direct Marketing Association (www.the-dma.org). This does not remove your name from all lists, but from many of them.

- **Reduce the number of preapproved credit card offers you receive** by contacting the credit reporting industry at 888-567-8688, www.optoutprescreen.com.

- **Order a copy of your credit report once a year** from each of the three major reporting agencies. Make sure the information is accurate and that the report includes only legitimate transactions.

Contact: Equifax (800-685-1111 or www.equifax.com)...Experian (888-397-3742 or www.experian.com)...TransUnion (800-888-4213 or www.transunion.com).

experian.com)...TransUnion (800-888-4213 or www.transunion.com).

Note: You are entitled to one free report each year (www.annualcreditreport.com). And, if you have been turned down for credit, you can get a free report if requested in writing.

- **Consider subscribing to a credit monitoring service** that alerts you within 24 hours of any changes to your credit file (for example, an application for a new credit card).

Examples: PrivacyGuard.com (877-202-8828 or www.privacyguard.com)...and Identity Fraud, Inc. (866-443-3728 or www.identityfraud.com). Costs range from \$9.95 to \$160 per year.

- **Consider purchasing identity theft insurance**—a new type of policy now being offered in some states to help identity theft victims with the expense of restoring their good name and credit.

The insurance covers the cost of fixing credit records, lost wages for time away from work to talk with credit bureaus and investigators, long-distance phone calls, attorney fees and other costs.

Examples: Travelers (888-695-4625, www.travelers.com) and Chubb Group of Insurance Cos. (908-903-2000, www.chubb.com). Premiums for \$15,000 of coverage with a \$100 deductible range from \$15 to \$30 per year.

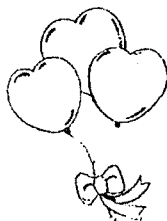
- **Don't carry sensitive information**, such as your Social Security number, PIN numbers or passwords, in your wallet or purse.

- **Don't give out personal information** over the telephone unless you initiated the call.

- **Don't put your Social Security or driver's license number on your checks.**

- **Don't use easily available information**, such as your mother's maiden name, your birth date or the last four digits of your Social Security number, as your password for credit/debit cards, phone accounts, etc.

- **Don't have new checks sent to your residence.** Instead, pick them up at the bank or have them delivered by registered mail so that you'll have to sign for them.



Happy Valentine's Day

Lisbon's Longevity Link

Published by:

Lisbon Commission on Aging

Lisbon Senior Center

11 Newent Road

Lisbon, CT 06351

**PRST STD
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NORWICH, CT
PERMIT #86**

Issue: **February-March 2015**

RETURN SERVICE REQUESTED

Lisbon Senior Center

Monday – Friday

9:00 am – 3:00 pm

860-376-2329

Board of Selectmen

Thomas Sparkman

Robert Browne

John Gwiazdowski

Commission on Aging

Lee Szruba, Chairman

Director

Judith M. Jencks

Van Driver

Vikki

Nutrition Site Server

Glenda

The **Lisbon Senior Center** is for young, vibrant folks, age 60+ to 90+ looking for a club-like setting that includes socialization, activities, trips, classes, information, etc.

Transportation is available for Lisbon residents for the following: doctor and dentist appointments; banking; hairdresser or barber; shopping and pharmacy; to the Senior Center, etc. For a ride, call the Senior Center 860-376-2329 as soon as you have your appointment. For all other rides, call Monday of that week to set up a time with our van driver.

Restaurant style, made-to-order lunches are served daily at 11:30 am.

Help is available for paperwork, applications and insurance decisions.

Services are available for maintaining the health, independence and well-being of our town's treasured seniors.

Our **Sunshine Committee** sends cards to those who are enduring a loss or who are ill. Call Carolyn 860-376-9770 with the name and address of those who should receive a card.