

# the lisbon link

October - November 2012

OPEN ENROLLMENT begins October 15 and ends Dec 7. During this time you should look at your health insurance and see if what you have best suits you for next year. If yes - good for you. If not start figuring it out NOW - don't wait til the last minute. Make your appointment today if you need help.

## Looking for something to do?

How about volunteering to be the receptionist at the Senior Center on Tuesdays and when other volunteer receptionists are absent? You would answer the phone, help walkins and help Judy.

Do you craft?? We do crafts to sell at the school during the holidays plus we sell here all year. We always welcome folks to join us. We have things you can do. We can teach you how to. You can teach us how to.

Committee work... The Shooting Stars revised their bylaws to better reflect what they truly do and are forming a fundraising committee, a speaker/program committee and a volunteer coordination committee. If you want more details or want to serve on one of these committees see Judy.

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Wanted - FLIP TOPS from soda, pet food cans, etc. We collect these and send them to the Shriner's Hospital for children in Springfield, Mass. They get turned into dollars that are used for many things to help the children.

So much too do and so little time...

October 19 AARP Driving Class 9:30-2 \$12 for members \$14 non-members. Take the class and save up to 10% on your auto insurance.

October 24 Legal Day starts at noon with Elder Law issues, Investments and Scams then at 1:00 Probate Judge Chuck Norris

October 26 "make your own pizza" for lunch then Dr Levine's Foot Clinic in the afternoon

October 31 - yes it is Halloween - yes we are doing something different - come to FUNERALS 101 at 10:45. Church and Allen will be here to teach, review basic funeral education. Lunch at 11:30 followed by Lizzie Borden's funeral complete with a reception sponsored by Church and Allen. Come laugh, learn and enjoy Halloween again.

November 1 10 to noon FLU SHOTS

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November 14 11:30 Thanksgiving Pot Luck Lunch. We supply the turkey - you bring a dish to share

November 28 leave at 11:30 for Thanksgiving lunch at Hank's in Brooklyn

The Shooting Stars have voted to move forward with becoming a special revenue account with the town. A Committee has been formed and will be working on the ordinance for a town meeting. It is expected that not much will change as far as the fundraising and the spending of that money - just that the money will be deposited with the town rather than a bank. If you have any questions or suggestions please contact us.

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## tidbits

The exercise groups are getting new tapes...stop in and take a look.

Phyllis Kershaw will be our bus driver in 2013!! Phyllis drove for us several years back and we are ecstatic to have her back!! Thanks Phyllis!!

The Annual Coat Drive is under way. Bring in your clean, gently used coats and we will get them to the area agency to be handed out. Last day October 26th.

**FLU SHOTS here Nov. first 10 til noon.**

Yes there is room for you in the book clubs. Both went very well. They have decided to meet at 10:30. The Good readers meet monthly - bring a good book or two you'd like to talk about. The "Last Friday Book Club" is reading "The War Brides" for the November 30th meeting.

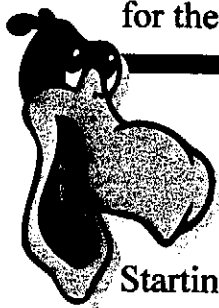
The Lisbon Senior Center is **looking to grow** - new members, new programming and new ideas. Judy has a number of things she is working on and would love to hear what thoughts you have. What do you want to learn about?. What problems are you having? What new things do you want do to? What is on your "want to do" list? Give us a call or drop us a note.

Last newsletter had 2 book clubs, too hot tennis and a walking group.

***This time it's two series and a new group.***

**October is Benefits and Access.** During these three workshops you will learn about state and federal programs that help make things easier.

**November is Housing Options.** What's out there and how do I decide what works for me. Do I stay or do I move. How do I plan for the future.



Starting November 2nd on Fridays at 1:00 the all new "**Tongue Waggers**" will gather to discuss, declare, report and talk about a wide range of things from politics to health to children (yours, mine and theirs) to society and on to so much more. Current and not so current events. Join in to chitchat, talk, patter and ponder with Judy.

# October 2012

The gardens of kindness never fade. -Greek Proverb

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Kindness is the language which the deaf can hear and the blind can see. -Mark Twain

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Blowout Bingo

Oct. 25

starts at 10:15

\$5.00 per person

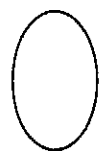
for up to 6 cards

Make an appointment

to have your  
hearing screened  
for free

November 14

10 til noon



Lisbon Senior Center

Holiday Party

December 13

prime rib or stuffed shrimp

limited seating

\$15.00



Club Lisbon

New Year's Party

January 9, 2013

Laura and Irv

to perform



## last of 2012 trips

October 17

leave at 8:30 for Vanity Fair and a day of  
shopping - bus \$8.00

December 6

leave at 10:00 for Wright's Chicken Farm  
and Wright's Bakery - \$20.00 bus and meal

December 9

leave at 11:15 for lunch on your own at the  
Courthouse then Bradley Playhouse for  
"Scrooge and Marley - A Christmas Carol"  
\$22.00 bus and show

The Travel Committee will be meeting  
with Judy to start planning the 2013 trips.  
The Shooting Stars think a trip a month  
will work the best. Let Judy or a travel  
committee member know where you want  
to go.

# Housing Options

**Nov. 5, 19  
and 26**

**1:00pm**

**meeting  
room 1**



Planning for my future ahead.

What's out there??

What works for me??

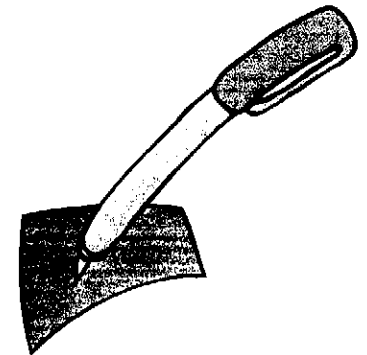
**Week 1** overviews and issues  
a guide for making housing decisions -types of  
housing - to stay or to move - yours, mine, ours

**Week 2** new construction  
granny flats - in law apts - turning one families  
into 2 families - hubs with master suite wings -

**Week 3** group settings  
elderly housing - assisted living - rooming  
house/group homes - nursing

**Lisbon Senior  
Center**

conducted by:  
**Judy Jencks**



# **Benefits and Access Workshops**

**Oct. 15, 22  
and 29**

**10:00am**

**meeting  
room 1**



**What's out there??**

**What programs am I entitled to??**

**How do I apply??**

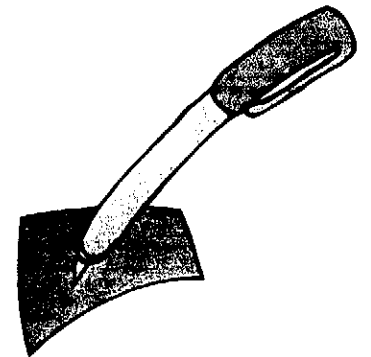
**Week one      myth or fact**  
**They'll take my house?? I can't have any  
money in the bank?? and other myths cleared  
up**

**Week 2      MSP and how it  
dovetails with Medicare Part B**  
**What it is and how it will save you lots of  
money**

**Week 3      Medicare.gov**  
**It's open enrollment time. What you need to  
know. How to do it yourself.**

**Lisbon Senior  
Center**

**conducted by:  
Nancy Krodel  
Deputy Director  
Senior Resources**



# ENHANCED BENEFITS SCREENING ARE YOU ELIGIBLE?



Do you need help paying for:

- Prescription Drugs
- Groceries
- Property Taxes
- And More!

**On the second and fourth Tuesday mornings of each month, Laura Crews, Benefits Educator from Senior Resources—Agency on Aging, will be here to screen individuals for a number of programs designed to financially assist individuals.**

**What do you need to do?**

Call the Lisbon Senior Center (860) 376-2329 or stop by the reception area to make an appointment! You will be asked to bring certain information with you. Please ask the Senior Center for a “My Benefit Checkup Worksheet” or you may ask for a list of items needed.

This program is supported by Senior Resources—Agency on Aging with Title III funds made available under the Older Americans Act.



**Monthly Medicare Supplement rates for Standardized Plans**

NOTE: The rates shown may vary by mode of payment. Check with the company for more information.

Company Individual Plans	A	B	C	D	F	F - High Deductible	G	K	L	M	N	Date of Approval
American Progressive Life & Health Ins. Company	\$305.44	\$395.39	\$476.28	\$432.58	\$452.28	\$75.58	\$397.04				\$165.75	02/29/2012
Anthem Blue Cross & Blue Shield	\$190.65				\$233.73	\$35.06	\$221.94				\$160.65	10/21/2011
Colonial Penn Life Insurance Company	\$526.93	\$609.65			\$404.28	\$80.68	\$388.43	\$129.57	\$234.63	\$347.74	\$249.09	08/10/2011
Equitable Life & Casualty Insurance Company	\$171.17				\$253.08						\$182.25	06/17/2011
Globe Life & Accident Insurance Company	\$147.50	\$199.00	\$230.00		\$232.00	\$50.00					\$171.50	01/18/2012
Gov't Personnel Mutual Life Insurance Company	\$274.05		\$368.83		\$283.35		\$221.28				\$196.40	07/03/2012
Humana Insurance Company (5)	\$218.96				\$247.63	\$88.48	\$236.54	\$121.04	\$174.97		\$197.92	07/27/2012
Omaha Insurance Company	\$315.00				\$225.00		\$202.50					06/26/2012
State Farm Mutual Automobile Insurance Company	\$339.58		\$471.16		\$365.33							03/22/2012
United American Insurance Company	\$183.00	\$278.00	\$323.00	\$319.00	\$317.00	\$64.00	\$312.00	\$131.00	\$183.00		\$189.00	11/10/2011
United of Omaha Life Insurance Company	\$443.80		\$262.13	\$245.03	\$317.00		\$277.57					02/29/2012
USAA Life Insurance Company	\$303.62				\$235.28							01/04/2012
<b>Group Plans (4)</b>												
United HealthCare Insurance Company/AARP	\$122.75	\$178.75	\$235.25		\$214.50			\$78.75	\$112.25		\$152.75	09/16/2011

- (1) Plans for Disabled - All companies must offer Plans A. If a company also offers Plan(s) B and/or C, then it must also offer the plan(s) to disabled Medicare beneficiaries.
- (2) High Deductible Plan - This plan provides the same benefits as Plan F after one has paid a calendar year deductible of **(\$2,070 for 2012)**. Out of pocket expenses for this deductible are expenses that would ordinarily be paid by the plan. These expenses include the Medicare A and B expenses that would ordinarily be paid by the plan. These expenses include the Medicare A and B deductibles, but not the foreign travel emergency deductibles.
- (3) The date a company's rate was approved is not necessarily the date the rate change will take effect. Check with the company for the effective date.
- (4) These are group plans that are available to individuals enrolled in Medicare. Payment of a group membership fee is required.
- (5) Company also offers Plans A, F, HDF, K and N with dental and vision benefits for an additional monthly cost of \$11.98.

## **VOLUNTEER OPPORTUNITIES WITH AARP FOUNDATION TAX-AIDE**

Volunteer for the nation's largest FREE tax preparation and assistance service. There are many kinds of volunteer opportunities – from Tax-Aide Counselors to Greeters as well as Communications and Technology Coordinators. One opportunity might be right for you! Like working with numbers? Tax-Aide volunteer Counselors interact with clients by preparing tax returns on a one to one basis. Even if you don't have accounting or tax preparation experience, becoming a Counselor may be right for you. Tax-Aide provides training in tax law procedures, the preparation of tax forms, and the use of tax preparation software.

**Like working with people better than working with numbers?**

A Tax-Aide Greeter is the first person clients meet when they enter a tax counseling facility. Greeters make sure the taxpayer has all the necessary paperwork before meeting with a volunteer Counselor, and they manage the flow of clients being served.

**Have a knack for computers and technology?**

Technology Coordinators manage computer equipment, work to ensure taxpayer data security, and provide technical assistance to volunteers at multiple sites on technology issues.

**Good at managing people and programs?**

Leadership Positions manage volunteers, synchronize plans with other volunteer leaders, and assure smooth program operation.

**FOR ADDITIONAL INFORMATION: Visit**

**<http://www.aarp.org/taxaide>**

AARP Foundation Tax-Aide is a program of the AARP Foundation, offered in conjunction with the IRS.

# Core muscles

## Strengthen and maintain for better stability



Every time you take a step or raise your arm to grab a bowl from a kitchen shelf, intricate muscle adjustments occur in the midsection of your body.

These core muscle adjustments support your body's shift in balance, providing a stable foundation as you go about your daily activities.

Although you may not be aware of these intricate muscle changes that underlie everyday movements, don't overlook core muscle value and the importance of building and maintaining your core strength.

### Center of gravity

Your core muscles are located around your midsection and pelvis. Some describe this group of 29 pairs of muscles as a centrally located muscular box.

The top of the box is formed by your diaphragm muscle, which is the large muscle located below your lungs. The base includes your pelvic floor muscles and the girdle of muscles surrounding your hips. Your abdominal muscles make up the front of your core muscle box. At the back are the paraspinal

### Pelvic tilt

The pelvic tilt can help to build core muscles.

To perform a pelvic tilt, lie on your back with your knees bent. Flatten your back against the floor by tightening your abdominal muscles and tilting your pelvis slightly toward your bellybutton. Hold five to 10 seconds then release. Repeat 10 to 15 times.

muscles — which run next to and support your spine — and the large gluteal muscles, on which you sit.

As you move about, your core muscles surround your center of gravity, support your spine and provide important stability. They provide a foundation for moving your arms and legs and are important in making these areas less prone to injury. For example, your knee joint has several muscles from the lower back and pelvis region that help provide stability when stepping down from one level to another — such as going down steps or stepping off a curb. If those core muscles aren't in condition, the mechanics of a stable landing may be impaired and the knee joint placed at a greater risk of injury.

### Core values

Strong core muscles make it easier to do most physical activities, from the routine — such as folding laundry or bringing the groceries in from the car — to the more challenging, such as playing tennis, a round of golf or raking a lawn full of leaves. Core muscle strength can also help combat poor posture and low back pain.

You can build core muscle strength by doing exercises that use the midsection of your body without additional support. For instance, the simple act of balancing on one leg while keeping your back and pelvis stable activates your core muscles. One of the key abdominal core muscles is the transversus abdominis, which creates a sort of belt around your abdomen. It's the muscle you feel contracting when you cough. As you perform exercises designed for core strengthening, focus on tightening this deep abdominal muscle while breathing freely and deeply.

Proper technique needs to be the focus when doing core strengthening in order to avoid injury and receive the most benefit. To get started, you may wish to work with a trained professional, such as a personal trainer or physical therapist. Other opportunities for core work are classes such as Pilates, tai chi

and yoga, which are often offered at community centers or gyms.

### Getting to the core

The core-strength exercises described on this page can be done on a carpeted floor or mat. During each exercise, breathe freely and deeply — don't hold your breath, which can cause dangerous spikes in blood pressure. Start by repeating each exercise five times. As your core strength improves, build up to 10 to 15 repetitions. If you have back problems, osteoporosis or other health concerns, first talk with your doctor. □

## The bridge

The bridge exercise can help you to improve the core strength of several muscles in combination.

To perform the bridge exercise, lie on your back with your knees bent.

Keep your back in a neutral position — not arched and not pressed into the floor. Avoid tilting your hips. Tighten your abdominal muscles and, pushing through the heels, raise your hips off the floor until your hips are aligned with your knees and shoulders.

Hold for three deep breaths. Return to the starting position and repeat. Narrowing your arm position closer to your body increases the core challenge.



# LITHUANIAN COUNTING

There are many regional dialects spoken in the Baltic States. This puzzle will teach you how to count in Lithuanian.

I N Y V E D X Z S E P T Y N I K K K  
 S P E N K I A S D E S I M T S S E Q  
 J T V A S T U O N I Z J R T E T T Q  
 S I M T A S Q K J V T Y M P U M U Q  
 S Z V I Z Z I V L R L I T R Q I R J  
 A T R Y S O Z A I I S Y I A J S I V  
 N M M V L E Q S K E N E K K L E O S  
 O V J I Q W D A D I N I Z I D D L T  
 J Y K V S E U S A Z L A V L P S I M  
 I A C H S E A S A O P O S O J A K I  
 L K J I J I D K I I E J I I Z I A S  
 I M M Y R E I S Q U N G C N Y N Z E  
 M T Q U S L E Z A C K O V O Y Y J D  
 S X T I Y S C H Y I I Q U U Q V C I  
 Z E M V S I T N A T S K U T H E E V  
 K T D E S I M T S C H E Q S S D X D  
 S A K I L O I N Y T P E S A Z A V K  
 S Q U I V I V I E N U O L I K A Z Y

- 1 VIENAS
- 2 DU
- 3 TRYS
- 4 KETURI
- 5 PENKI
- 6 SESI
- 7 SEPTYNI
- 8 ASTUONI
- 9 DEVYNI
- 10 DESIMTS
- 11 VIENUOLIKA
- 12 DVYLIKA
- 13 TRYLIKA
- 14 KETURIOLIKA
- 15 PENKIOLIKA
- 16 SESIOLIKA
- 17 SEPTYNI-OLIKA
- 18 ASTUONI-OLIKA
- 19 DEVYNIOLIKA
- 20 DVIDESIMTS
- 30 TRISDESIMTS
- 40 KETURIAS-DESIMTS
- 50 PENKIAS-DESIMTS
- 60 SESIAS-DESIMTS
- 70 SEPTYNIAS-DESIMTS
- 80 ASTUONIAS-DESIMTS
- 90 DEVYNIAS-DESIMTS
- 100 SIMTAS
- 1,000 TUKSTANTIS
- 1,000,000 MILLIONAS

Lisbon's Longevity Link Newsletter  
published by:

Lisbon Commission on Aging  
Lisbon Senior Center  
11 Newent Road  
Lisbon, CT 06351

October/November 2012

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