# Senior Newsletter

# Middlebury Senior Center

1172 Whittemore Road Middlebury, CT 06762 Phone 203-577-4166 Fax 203-577-4173

E-mail jcappelletti@middlebury-ct.org Hours: Monday through Friday 9:00am - 1:00pm

<<<<<<>>>>>

July, 2018



# **Department Staff**

JoAnn Cappelletti Director

Jeanne Generali.......Dispatcher/Clerk Terri Markie.....Bus Driver

Angela Leveille......Publications & Programs Sean Howard.......Computer Lab

<u>Newsletter Staff</u> JoAnn Cappelletti Angela Leveille

# **Commission on Aging**

Judy Mirrer Chairperson

Barbara DeRiu Ann Spierto
Noa Miller Nancy Pun
Nancy Mastroianni Jean Hansen

Ralph Barra JoAnn Cappelletti Andrew Perrella



# Town of Middlebury

Department of Social and Elderly Services

Shepardson Community Building

1172 Whittemore Road

Middlebury, CT 06762

Phone 203-577-4166

Fax 203-577-4173

E Mail jcappelletti@middlebury-ct.org

## **Notifying the Public Under Title VI**

## THE TOWN OF MIDDLEBURY

The Town of Middlebury operates its programs and services without regard to race, color, and national origin in accordance with Title VI of the Civil Rights Act. Any person who believes she or he has been aggrieved by any unlawful discriminatory practice under Title VI may file a complaint with the Town of Middlebury.

For more information on the Town of Middlebury's civil rights program, and the procedures to file a complaint, contact JoAnn Cappelletti 203-577-4166 ext. 707; email <a href="mailto:jcappelletti@middlebury-ct.org">jcappelletti@middlebury-ct.org</a>; or visit our administrative office at 1172 Whittemore Road. For more information, visit <a href="https://www.middlebury-ct.org">www.middlebury-ct.org</a>.

A complainant may file a complaint directly with the Federal Transit Administration by filing a complaint with the Office of Civil Rights Attention; Title VI Program Coordinator, Connecticut Department of Transportation, Bureau of Public Transportation, Complaint Department, 2800 Berlin Turnpike, Newington, CT 06111.

If information is needed in another language, contact 203-577-4166 ext. 707

Si se necesita informacion en otro idioma, comuniquese al 203-577-4166 ext. 707

## **Department of Social Services & Elderly Services**



#### **Mission Statement**

The Department of Social Services and Elderly Services is a focal point for all town residents who seek public services. We provide aid in time of crisis, both financial as well as

service oriented. We furnish state-administered programs through referrals in order to see that each resident is provided with a standard in conducting their lives.

To the elderly community we are constantly seeking to improve their quality of life by educating them in new concepts of living. We keep our elderly active in the community through volunteerism as well as educational and recreational programs. We continue to keep them up to date, through informative group sessions, which enhance their personal development.

As changes occur in our world, our goal is to re-adapt programs so that our citizens can keep in step with the rest of the community.

# Have our Newsletter Mailed to Your Home Every Month

Cut out and mail this form

Name		
Address		
City	State	
	Please enclose a check for \$9.00 made payable to The Middlebury Senior Center and mail to:	
	Department of Social Services 1172 Whittemore Road	
	Middlebury, CT 06762	

# Please support our Sponsors



**FAMILY OWNED AND OPERATED** 58 bed skilled nursing facility Providing care beyond compare since 1961.

# Specializing in Short Term Rehabilitation

- ► Still a 5 Star Federal Medicare Rating
- ► An outstanding ratio of staff to residents
- ▶ A new rehabilitation room offering physical, occupational and speech therapies 7 days a week and is now equipped with NeuroGym® technology. MCH is the first skilled nursing facility in Connecticut to have just acquired this new state-of-the-art therapy equipment.
- ► A new recreation room and patio providing a full and vibrant calendar of events and activities

**203-758-2471** 778 Middlebury Road Middlebury, 06762

www.midconvhome.com



# A&B Homecare Solutions, LLC Home Is Where the Heart Is

A&B Homecare Solutions, LLC is a family owned and operated in-home care agency formed in 2003 by Mother and Son, Bella & Aron Galinovsky. Aron and Bella's vision was to provide meaningful, high quality in-home care for individuals and families that know "HOME" Is Truly Where the Heart is...

We accept private pay, long term care insurance, state insurance, and veteran's benefits.

Call us today (203) 495-1900

24/7 on call (203-495-1900

Our personalized services are available as you need them, whether it be 2 hour visit per day 24hr 7 days a week care.

# Get READY FOR HOME at Lutheran Home

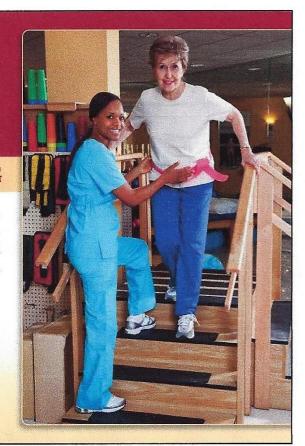
# 2016 5-STAR MEDICARE RATING

Welcome to the first rehab program personalized for you. From your own Resident Service Liaison checking in each day, to a CNA Companion program for a smooth transition, and therapies offered 7 days a week, our Center for Short-term Rehabilitation is your place to get ready for home.

Call 203-264-9135 to Pre-book your stay or learn more.



990 Main Street, North Southbury, CT 06488 **203.264.9135** www.lhsouthbury.org





The Village at East Farms has a bi-monthly Caregivers Support group on the first (1st) Wednesday of the month at 10:00am and the third (3rd) Wednesday of the month at 6:00pm.

The complexity of Alzheimer's disease and related dementias impacts the family and relationships. A support group provides an opportunity to learn more about the different stages of this progressive disease and offers tips on ways to cope.

Join the group for educational discussions and have the opportunity to learn and share with others who understand. Refreshments will be served.

Complimentary care and programs are provided for your loved one during every session. Kindly RSVP to 203-757-7660

#### MIDDLEBURY HOUSING REHABILITATION LOAN PROGRAM INFORMATION

(funding provided by Connecticut Department of Housing)

The Town of Middlebury has Community Development Block Grant funds available for income eligible residential property owners for housing rehabilitation.

Types of work that may be eligible for funding include the correction of health and safety

violations, code compliance, roofing, carpentry, electrical work, pining, plumbing, heating, and other non-luxury work subject to approval of the Town.

## **Application & Eligibility**

All applications must be fully completed and returned to the address listed on the back of the application. Applications are reviewed on a first come first serve basis.

Eligibility is based on a combination of household size and annual household income. Income documentation for each of the household

residents over the age of 18 must be submitted with the application. This documentation must include copies of the last 4-6 week stubs, the most recent Federal tax return, social security documentation, or other pertinent income verification. All tax returns must be signed.

The income limits, which determine Program eligibility, differ for each community. In the Town of Middlebury based on your household size, you may be eligible for a deferred loan if your annual household income is at or below the following amounts:

Household size	Income Limits *
1	\$47,600
2	\$54,400
3	\$61,200
4	\$68,000
5	\$73,450
6	\$78,900
7	\$84,350
8	\$89,800

<sup>\*</sup>Income limits are subject to periodic change.

Applications and information regarding this program are available at the Middlebury
Department of Social Services located at
1172 Whittemore Road
Middlebury, CT 06762
203-577-4166

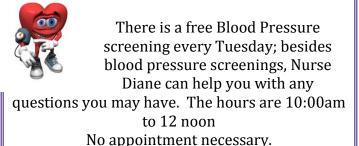
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# Center Services

#### **Commission on Aging**

The next Commission on Aging meeting will be held September 18, 2018 at 9:30am. All interested persons are welcome to attend.

# **Free Blood Pressure Screening**



#### **Probate Information**



If you would like to make an appointment with the Probate Judge, please call 203-720-7046 and speak only to Patty Aleggi.

#### FREE HEARING SCREENING

The free hearing screening this month will be on Wednesday, July 11, 2018 9:00am. Please call for an appointment at 203-577-4166.

## **CONTACTING US**

Contacting our office is easy!
Dial the main number (203-577-4166) and
enter the extension for the person you wish to
speak with. Each staff member has their own
extension number, which are:

JoAnn Cappelletti	ext 707
Jeanne Generali	ext 708
Angela Leveille	ext 709
Sean Howard	ext 711

# YOUR NEW MEDICARE CARD is coming



Personal identity theft affects a large and growing number of seniors. People age 65 or older are increasingly the victims of this type of crime. This is why the Centers for Medicare & Medicaid

Services (CMS) is readying a fraud prevention initiative that removes Social Security Numbers from Medicare cards. The aim is to help combat identity theft and safeguard taxpayer dollars.

Starting June 2018 thru April 2019, CMS will begin mailing new Medicare cards that include a new Medicare Number. The mailings will be staggered throughout the year, with completion expected by April 2019.

When you receive your card you may use it immediately. Make sure your mailing address is up to date. If your address needs to be corrected, contact Social Security at ssa.gov/myaccount or 1-800-772-1213. TTY users can call 1-800-325-0778.

Beware of anyone who contacts you about your new Medicare card. Medicare will **NEVER** ask you to give up personal or private information to get your new Medicare number and card.



Keeping citizens informed.

The Town of Middlebury has adapted Code Red which is a public notification system for emergency information. It notifies the public of road closures, fires, floods, missing children and other emergencies.

Code Red is a geographically based system. This means that anyone with a code Red app can get notifications anywhere they travel.

To be included in Code Red, you must enroll: go to the town's website, Middlebury-ct-org, and click on the "Community" tab. Then click on the Code-RED logo. Please provide your phone number(s) and text and information. The town was provided a database of some numbers for residents, but no one should assume their numbers are among those the town already has. Those without computers can go to the assessor's office or the Middlebury Public Library and get help registering for Code-RED.

# **USED INK CARTRIGES**'

Don't throw you used ink cartridges away. Please donate them to the Middlebury Senior Center, we

recycle.



Thank You

#### **OPERATION FUEL**



The Operation Fuel program for all utilities (heat or nonheating sources) will be offered beginning July 9th thru October 31st.

The Middlebury Senior center will be taking applications Monday thru Friday 9:00am to 12:00pm.

You can only apply for this program one time every 12 months.

You must have made at least 4 payments within the last 12 months, your bill should be at least 30 days overdue and you must have a shut off notice.

Bring with you your shut off notice, gas or electric notice & income for the household. Any questions please call JoAnn Cappelletti @ 203-577-4166 ext. 707.

# **Renter Rebate Program**



Effective April 1, 2018 Ends September 15, 2018

Elderly residents of Middlebury or totally disabled persons who rent may apply for the Renter Rebate Program at the Department of Social Services office located in the Shepardson Community Building, Rm. #20 between the hours of 9:00am and 12:30pm.

You must also be a resident of Middlebury and provide proof of income and rent expense for the vear 2017.

If utilities are not included in your rent, you must provide proof of your utilities expense. If you filed a tax return you must bring a copy.

Further questions regarding this program must be directed to JoAnn Cappelletti at 203-577-4166 ext.707

# **Computer Training**



The Middlebury Senior Center is currently offering computer training. There is no age limit for computer training.

Available is one-on-one lessons, subject to availability of time. These lessons will be on Tuesdays, Wednesdays & Thursdays from 9:30amto 1:00pm by appointment only.

The fee is \$15 per hour or \$25 for 4 one hour sessions. If you need help with your IPAD, Nook, Kindle or other tablet, instruction is also available. Sean is also able to help you with viruses and malware for a nominal fee. Those interested should call the Middlebury Senior center at 203-577-4166



## **'WANTED"**

## **Attention Pool Players**

The billiard room is open every day, Monday thru Friday, from 9am to 4pm. All are invited; ladies are always welcome to join in the fun



# Shopping & Lunch

Thursday, July 19, 2018

Join us on Thursday, July

19, 2018; we are going to the Christmas Tree Shop in Orange CT.

After some fun shopping time, we will enjoy lunch.

The bus will leave the Senior Center at 10:30am

Please call 203-577-4166 to reserve your seat.

Transportation is \$7.00 per person

# Losing Weight with Elizabeth



Thursdays 11am -12pm

Waterbury Regional chamber member Elizabeth Petruccione, founder of Losing Weight with Elizabeth (LWWE), launched her business this past year and has had great success. Elizabeth battled her fat demons for more than 40 years before she found herself under the layers and began her weight loss journey.

After shedding 93 pounds, and coaching for three years with a national chain, Elizabeth opened her business to help others lose weight, especially "the forgotten men and women of weight loss" or those over 50, through the use of her "Banking Method" and her "Complete Weight Loss Teller's Kit."

In the kit are several SLIM-ple tools to help guide clients along their weight loss journey, including "Losing Weight with Elizabeth: The Handbook," a heart shaped pedometer, cloth tape measure check register and cover for "deposits and withdrawals" of calories, a total food calorie counter, a magnet with her motto, "Don't Diet, Edit" plus a one-time consultation with Elizabeth over the phone or via SKYPE.

Losing Weight with Elizabeth hosts several weekly meetings around the Greater Waterbury Area.

Come in to see for yourself if this is the right program for you. The first meeting is free. Join us any Thursday at 11am in room 26 in the Middlebury Senior Center, 1172 Whittemore Road.

# **AARP Driver Safety Program**

Monday, July 2, 2018



9:00am

The AARP Driver Safety course is the nation's first and largest driver refresher course. The course covers:

- Learn new defensive driving techniques
- Refresher in new laws and regulations
- How to deal with aggressive drivers
- How aging affects reaction time, seeing and hearing
- New materials and new videos

Drivers who attend this class will receive a completion certificate and may be entitled to a discount on automobile insurance (contact your insurance company for details).

The cost to participate is only \$15.00 for AARP members and \$20.00 for AARP non-members. All checks must be made out to "AARP"

Please call 203-577-4166 to register AARP membership is not required and drivers of all ages are invited to attend.

There is a screening tool for driving from the FTDS webpage: Family members or caregivers who have driven with the driver in the last three months, can rate a driver's difficulties with 54 driving skills, through this on-line screening. After completing the screening, a key form or rating profile of the driver is available which includes a classification of the driver into one of three categories (at-risk driver, routine driver, or accomplished driver). Based on the specific driver category, recommendations are given as follow-up steps.

"Fitness to Drive screening: http://ftdsphp.ufl.edu/us/

"The fascinating advantage of new cars with more features – they potentially enable senior drivers to drive longer!"

# Property Tax Relief.



# <u>Tax Relief</u> <u>Programs</u>

Applications are available

for the Veterans Program.

Ends September 24, 2018

Qualifications for these programs include residency, income, age or disability. Applications must be accompanied by all income statements and Social Security benefits and must be filed no later than September 24, 2018.

No application will be accepted without proof of income and Social Security statements.

Qualifying income is based on 2017 adjusted gross income; married applicants must submit combined adjusted gross income plus 2016 Social Security benefits payments.

Household income cannot exceed \$42,900; this number varies from single to married persons. Elderly Homeowners applicants must reside in Middlebury, qualify under the income limits, and must be 65 years of age or older.

Totally Disabled Homeowners applicants must be eligible to receive permanent total disability benefits under Social Security or other federal, state or local plan.

Applications can be picked up at the Middlebury Social Services Department at the Shepardson Community Center, 1172 Whittemore Road in Middlebury, Room 20 between the hours of 9am to 1:00pm, Monday thru Friday.



# Tom Rosa's Hollywood Movie Bio & Talk

Thursday, July 12, 2018 - 12:30pm

The movie this month is "House of Strangers."

Made in 1949 Director: Joseph L. Mankiewicz

Writers:

Philip Yordan (screenplay), Jerome Weidman (novel)

Stars:

Edward G. Robinson, Susan Hayward, Richard Conte

After years in prison, Max promises revenge on his brothers for their betrayal. His lover Irene and memories of his past yield him a broader perspective.

Refreshments will be served--all are welcome.

# Lunch & Learn



Thursday, July 26, 2018

Cindy Hamel from the Lutheran Home of Southbury gives us a Lunch & Learn every month. This month we will be play "Household Bingo".

A regular Bingo game where the prizes are household items.

Join us for a fun time and a free delicious lunch.

Please call to reserve your seat. 203-577-4166



# Jimmy's of Savin Rock

Thursday, July 12, 2018

Join us for lunch down by the seashore at Jimmy's on Thursday, July 12<sup>th</sup>.

Bus will be leaving the senior center at 10:30am. Please call 203-577-4166 to reserve your seat. Cost for transportation is \$7 per person. Please call 203-577-4166 to reserve your seat.

# **Angel Card Reading**

w/ Corinne Fabian



Angel Cards are a powerful and fun way to connect with the guidance, love and healing from the

Angelic realm. Angel cards will not only help you connect with your Guardian Angels but they will also provide angelic guidance and answers to your questions about love life, career, family, health, life purpose and more.

Corinne will be at the Middlebury Senior Center every Wednesday.

Appointments are 10 and 11am for your own personal one on one reading. 203-577-4166

These readings are free of charge.



#### Senior Lunch

Lunch is available at the Senior Center on Tues day & Wednesday; The suggested

donation is \$3.50 per meal. Advanced reservations are required 2 days in advance. Contact our office for more information.



#### Low Impact Dance Lessons

Thurs days, 10:30 - 11:30 6 classes for \$20. Learn the steps to Salsa, Merengue, and Cumbia with Gabriela.

#### <u>Pilates</u>

The Pilates classes are held on Mondays and Wednesdays, 10:30 -11:30a,/ The cost is \$30 for 8 classes.

### Yoga



The Yoga classes are held on Tuesdays, 9:30-10:45 & Thursdays 10:30-11:45. Fee is \$25.00 for 6 classes.

# Fitness Fury



Fitness Fury will lead the Adult Strengthening classes weekly every Friday from 11:30 -12:15. The fee is \$3.00 per class.

# 3

#### Tai Chi

Instructor Gary Welton Wednesdays @ 8:00am to 9:00 & from 9:15am to 10:15am. The fee is \$25 for 10 classes.

# Art Class



Dolores Rose offers art classes on Fridays from 9:30-11:30am. The fee is \$5.00 per class.

### Mah-jongg



Mah-jongg is a Chinese game that is played using 144 dominolike tiles. Middlebury Senior Center has mah-jongg games every Monday @ 10am; Tuesday

@ 10am, 1pm & 5 pm; Wednesdays @ 10am; Thursdays @ 10am & 1pm. Fee is \$1.00.

#### Nutritional Cooking Classes



Join us every Friday at 10:30 am for classes on nutrition sponsored by Brass City Market. Learn how to

prepare delicious meals that are good for you. Cook along with your friends and enjoy your creations.

This class is free of charge.

# PBRF

## Chair Massage

A massage can help people feel better motivate them to take care of

themselves with diet, exercise or other positive lifestyle changes.

Get a 20 minute massage for \$15. For an appointment, call 203-577-4166 All massages are done on Thursdays.

All payments for classes are due prior to beginning of classes.







Laura VanHorn's 5<sup>th</sup> grade class from MES joined our seniors on Wednesday, June 13<sup>th</sup> for a pizza lunch and a game of "Family Feud"

# MANY CONFUSED OVER NEW MEDICARE CARDS



Despite publicity efforts, 60% don't know IDs are free, according to AARP survey.

As Medicare begins to mail new ID cards to its 60 million members, more than three quarters of them know little or nothing about the initiative to use newly assigned ID numbers in place of their Social Security number (SSN) as their identification. In addition, 6 in 10believe they might have to pay for the new card (they don't). That belief could make them vulnerable to scam artists.

In April, individuals new to Medicare began receiving the updated card, which displays a unique combination of 11 letters and numbers, rather than a beneficiary's SSN. Replacing cards for current beneficiaries is a yearlong process that began in May. (To learn more about when your card will arrive go to Medicare.gov/NewCard.)

"The new Medicare cards are a step forward for fraud prevention, but con artists are working overtime on new ways to scam seniors," says Nancy LeaMond, AARP's chief advocacy and engagement officer.

Scammers posing as Medicare representatives are already calling beneficiaries demanding a processing fee. Other fraudsters are telling beneficiaries that they are owed a refund from transactions on their old card and then asking for bank account information to process the reimbursement.

Medicare will never ask an enrollee for a bank account number, and no refunds are owed. AARP's Fraud Watch Network provides more prevention tips and advice on many types of scams, including those involving card replacements. Consumers can also sign up for "Watchdog Alert" emails to get regular updates on new scams.

# FALSE RECALL MORE LIKELY AS WE AGE



# Older Brains Fill in aps of 'Remembered' Scenes

Some eye-opening research shows that what older people believe they recall in the after math of a

conversation or encounter may actually be a false memory. And that could cause problems, says Nancy Dennis, associate professor of psychology at Penn state University. Dennis and graduate student Christina published recently in the Journals of Gerontology.

"It is one thing to forget to take a pill," Dennis says. "But it could be worse if you falsely remember a doctor's instructions to take two pills every day, rather than one pill every two days."

As people age, the brain resources devoted to recalling details diminish, Dennis Says. We remember the gist of an event but not the specifics. Our brain can trick us by filling in the details with false images that feel real.

The Penn State research, done with volunteers 60 to 80 years old and a control group ages 18 to 30, involved showing people scenes like a barnyard or a bathroom for about 10 seconds. But some things—a sink or a rooster—were left out. When asked to identify things they were certain they saw, older participants more often recalled things that weren't there.

Dennis says there are ways to manage false recall. Her advice: Write down critical information. Focus on a couple of important details, instead of an entire scene. And work on quickly recognizing what is significant in an event and hold on to only that information.

# TYPE 2 DIABETES TARGETED BY NEW PROGRAM

If you're at risk of becoming one of the 25% of Americans age 65-plus with

type 2 Diabetes, you may be eligible for the new Medicare Diabetes Prevention Program (MDPP) aimed at helping those diagnosed as pre-diabetic.

During the yearlong program, Medicare pays for older adults at risk for the disease to meet regularly in groups to learn about and encourage one another in maintaining healthy diets and physical activity. For the first six months, participants attend weekly session, after which they meet monthly. If participants meet a weight-loss goal of at least 5% of their weight, they can attend an additional year of health-maintenance sessions.

Meetings in local informal settings, such as hospitals and community centers, will be led by lifestyle coaches certified by the Centers for Disease Control and Prevention (CDC). You are eligible for MDPP if you are enrolled in Medicare Part B, are clinically overweight and have elevated glucose levels that are not yet high enough to indicate diabetes. Nearly half of all Americans age 65 and older are pre-diabetic, meaning they are likely to develop type 2 diabetes within a decade.

# **NATIONAL PARENTS' DAY**



National Parents' Day honors all parents on the fourth Sunday in July.

In May we celebrated mothers, and in June we celebrated fathers. It follows that in July we can bring all our parents together and show them some appreciation all at once. Parents play a vital role in the lives of children. From the day we are born, parents are our protectors, teachers, providers and role models. As families, they are the core of our communities. On National Parents' Day, we honor all parents for what they do every day to raise their children in a world that is constantly changing and challenging.



#### Trivia buffs:

Test your knowledge of early American history, the Declaration of Independence, and the Founding Fathers of the United States. Did you know that the legal separation of the Thirteen Colonies from Great Britain actually occurred on July 2, 1776—not on the 4th of July?

In a letter to his wife, John Adams wrote:

"The second day of July, 1776, will be the most memorable epoch in the history of America. I am apt to believe that it will be celebrated by succeeding generations as the great anniversary festival. It ought to be commemorated as the day of deliverance, by solemn acts of devotion to God Almighty. It ought to be solemnized with pomp and parade, with shows, games, sports, guns, bells, bonfires, and illuminations, from one end of this continent to the other, from this time forward forever more."

## Why We Celebrate Independence Day on July 4th

So why is Independence Day celebrated on July 4th? From the outset, Americans celebrated independence on July 4th because it was the date shown on the much-publicized Declaration of Independence, not on July 2nd, which was the date the resolution of independence was approved in a closed session of Congress.

Another bit of interesting trivia is that most historians think the Declaration was actually signed on August 2nd, 1776, nearly a month after its adoption and not on July 4th as is commonly believed.

Did you know that John Adams and Thomas Jefferson, both of whom not only signed the Declaration of Independence but went on to serve as President of the United States, died on July 4th, 1826? Another Founding Father who became President, James Monroe, died on July 4, 1831, becoming the third President in a row to die on Independence Day

# **Credit Freezes Will Be Free**



Congress has passed legislation that will allow people to freeze their credit lines for free.

To help consumers battle against identity theft, Congress has passed a law that will allow people at no

cost to block thieves from opening up credit in their name.

In the past, credit rating companies have charged fees of \$2 to \$10 to those who want to freeze their credit reports to help protect themselves from fraud. In states that have not already outlawed the fees, the freezes can cost from \$2 to \$10, and you need to pay it to each credit-rating agency separately. The House of Representatives included the free freeze language as part of a broader banking bill it approved on Tuesday, and the president signed the bill on Thursday. The no-fee service will go into effect in coming months.

Bipartisan support for the freeze gained ground in the months since Equifax, one of the three major credit-rating agencies, announced its data had been breached and that as many as 150 million consumers' personal information was revealed. Fraudsters can use such information to establish credit in another person's name, posing significant financial liability on the unsuspecting consumer and negatively affecting the consumer's credit rating. With a freeze in place, no one can set up such credit in your name.

The broader legislation loosens a number of banking and mortgage-lending regulations. Among them is the "too big to fail" rule enacted in 2010 that subjected banks with more than \$50 billion in assets to very strict rules on lending. The threshold will now be \$250 billion.

Follow these steps to make it easier to protect your credit information.

Placing a <u>freeze on your credit</u> data is one of the most effective ways to prevent identity thieves from using your info to steal. Expect it to take 10 minutes of computer time per each adult in your household. Here's how to do it. (You can also do this over the phone, but it'll take longer.)

- **Step 1** Gather Social Security numbers, birth dates and past addresses for each adult. Be familiar with recent borrowing. (You may be asked, for instance, about your mortgage balance.)
- **Step 3** On your own computer at home, go to one of the three main credit bureaus' websites (below). If you're asked to create an account, write down your username and password.
- **Step 5** You'll receive or create a personal ID number. Add it to your folder, along with the account-holder name, username and password. You'll need all this to unfreeze your account.
- **Step 2** Grab a physical file folder and label the folder "Credit Bureau Security Freeze." You will need to store important information in this folder in case you ever want to unfreeze your credit.
- **Step 4** To verify your identity, the site will ask for your past and present addresses (and maybe other personal info). Then you can request your freeze. If your state allows fees, pay now.
- **Step 6** Repeat for the next adult in your household. Then proceed the same way with the next two credit bureaus. When done, put your folder in a secure place.

# REACHING THE CREDIT BUREAUS

**Equifax**: www.freeze.equifax.com; 800-685-1111 (in New York state: 800-349-9960)

**Experian**: experian.com/freeze/center.html; 888-397-3742

**TransUnion**: <u>transunion.com/securityfreeze</u>; 888-909-8872

# July In History

#### 10 Years Ago (2008)

- ◆ The 550-mile-long Avenue of the Saints four lane highway that connects St. Louis, MO and St. Paul, NM was completed.
- ◆ The Dark Knight, starring Christian Bale and Heath Ledger, premiere in New York City.
- ♦ The historic Grand Pier in Weston-super-Mare on the Bristol Channel in North Somerset, England burned down for a second time in 80 years. It opened in 1904. The first fire was in 1930.

#### 15 Years Ago (2003)

- ♦ Uday and Qusay Hussein, sons of Saddam Hussein, were killed by the members of 101st Airborne aided by Special Forces at an attack on a compound in Iraq.
- ♦ American Lance Armstrong won the 90<sup>th</sup> Tour de France. (Armstrong's wins from 1999 to2005 were nullified in 2012 due to doping-use of banned athletic performance-enhancing drugs.)
- ◆ The Last "old style" Volkswagen Beetle rolled off the assembly line in Mexico on July 31.

#### 20 Years Ago (1998)

- ◆ Russell Eugene Weston, Jr. burst into the US Capitol and opened fire, killing two Capitol police officers.
- *◆Saving Private Ryan* starring Tom Hanks, Edward Burns, and Matt Damon premiered.
- ♦ Harry Potter and the Chamber of Secrets, the second book in the series b J.K. Rowling, was published.
- ◆ France beat Brazil 3-0 in the FIFA World cup.
- ◆ Russia buried Tsar Nicholas II and his family 80 years after they were executed.
- ◆The Mask of Zorro starring Antonio Banderas, Catherine Zeta-Jones, and Anthony Hopkins was released.

#### 30 Years Ago (1988)

- ♦ Volkswagen, the first non-American automaker in the US closed its Westmoreland Assembly Plant south of Pittsburgh after more than nine years of operation.
- ♦ WYHY radio (Nashville, TN) offered one million dollars to anyone who could bring the rock 'n' roll king to Nashville for

- an interview. They wanted to dispel rumors that Elvis Presley was still alive.
- ♦ Olympic sprinter and long jumper Carl Lewis, ran a windassisted 100m in 9.78 seconds.
- ♦ On July 17, San Francisco recorded the city's highest temperature at that time 103 degrees.
- ◆ Michael Duakis was selected as the Democratic Presidential nominee.

#### 40 Years Ago (1978)

- ◆ World News Tonight premiered on ABC with Frank Reynolds as lead anchor. It was previously called ABC Evening News.
- ♦ Henry Ford II fired Lee Iacocca after Iacocca tried to mount a coup to overthrow Ford from the Ford Motor Company.
- ◆ The price of gold went over \$200 an ounce for the first time.

#### 50 Years Ago (1968)

- ♦ The Intel company was founded by semiconductor pioneers Robert Noyce and Gordon Moore.
- ♦ The CIA's Phoenix Program was officially established. It was designed to identify and destroy the National Liberation Front of South Vietnam.
- ♦ Han Aaron of the Atlanta Braves hit his 500th home run.
- ◆ The soap opera, One Life to Live, premiered on TV.
- ♦ Iron Butterfly's *In-A-Gadda-Da-Vida* became the first heavy metal song to hit the music charts.

#### 100 Years Ago (1918)

- ♦ The Great Train Wreck of 1918 occurred in Nashville, TN when an inbound local train collided with an outbound express, killing 101 and injuring 171.
- ♦ Approximately 504 sheep were killed by lightning in the Wasatch National Park in Utah.
- ◆ Russia's Tsar Nicholas II, his empress, and their five children were executed by the Bolsheviks.
- ♦ Annette Adams, and American Lawyer and judge in California, became the first woman to be the Assistant Attorney General in the U.S.





"As you get older three things happen. The first is your memory goes, and I can't remember the other two."



# "HAPPY BIRTHDAY"

# **JULY 2018**

# How old would you be if you didn't know how old you are? Satchel Paige

Karen Santo 1st Kim Norton 1st Richard Haines 2<sup>nd</sup> Annette Lamadeleine 2<sup>nd</sup> Maryhelen O'Neill 2<sup>nd</sup> Marguerite Buckhart 2<sup>nd</sup> Ellen Mahaney 3rd Victoria Novak 3<sup>rd</sup> Elaine Cannada 3rd Susan Napiello 3<sup>rd</sup> Ruth Mussa 4<sup>th</sup> Grace Zwyner 4th Ann Fantano 6<sup>th</sup> Grace Neidmann 6th Sheila Tetreault 6th Linda Bianowicz 6<sup>th</sup> Peggy Gibbons 7th Dennis Daugherty 7th Marguerite Trella 7<sup>th</sup> Yolande Bosman 7th William Tulacro 7th Lucie Morrissette 8th Susan Bryant 8<sup>th</sup> Rona Cappozi 9<sup>th</sup> Gloria Peck 9<sup>th</sup> Stephen LaFreniere 9th Anita Adams 11th Richard Kiley 11th

Kathy Bona 11<sup>th</sup>

Robert Ash 13th

Marie LoSchiavo 13th Elizabeth Bartholomew 13th Rosemarie Douty 14th Emily Gibbs 14<sup>th</sup> Terri Markie 15<sup>th</sup> Elizabeth Bianco 15<sup>th</sup> Rose Dibiase 15th Helga Meikis 15<sup>th</sup> Joanna Green 15<sup>th</sup> Carol Wiltshire 16th Bernard Evens 17<sup>th</sup> Mary Varanelli 17<sup>th</sup> Marilyn Villano 17<sup>th</sup> Maggie Hsu 17<sup>th</sup> Virginia Grandell 17<sup>th</sup> Virginia Roberts 17<sup>th</sup> Marian Levine 17<sup>th</sup> Robert Muller 19th Denise Gilbert 19th Catherine Young 20th Raymond Geigle 20<sup>th</sup> Penny McCasland 20th Ellen Baron 20th Catherine Hitchcock 21st Joan Natelle 21st Robert Mariano 21st Manuel Desilva 21st Barbara Moran 21st Ann Jannetty 22<sup>nd</sup> Al Lucarelli 22<sup>nd</sup>

Mary Cruess 23<sup>rd</sup> Gemma Petrucci 23<sup>rd</sup> Catherine Pape 23<sup>rd</sup> Terrence Kelly 24<sup>th</sup> Alicia Oster 24th Diane Lazar 24<sup>th</sup> Clarke Stocker 25<sup>th</sup> Helen Muharem 26th Dave Beglan 26<sup>th</sup> Elaine Ciavarella 26<sup>th</sup> Dorothy Daniels 27th Andrea Stevens 27<sup>th</sup> Catherine Frantzis 28th Thelma Nelson 28th Brian Denyer 28<sup>th</sup> Janet Conroy 28<sup>th</sup> Evelyn Slason 29th Marion Morelli 29th Daniel Vargas 29th Jenny Beloin 29<sup>th</sup> Winifrd McKoy 30th Concetta Piomba 30<sup>th</sup> Judy Puma 30<sup>th</sup> Donatila DaSilva 30<sup>th</sup> Gary Fleischer 30<sup>th</sup> Barbara Dummar 30<sup>th</sup> Beverly Gugliotti 30th Rita Dest 31st Pat Goode 31st Linda Bragg 31st







TUESDAY	WEDNESDAY	THURSDAY		
Tomato Bsil Soup Oven fried chicken Roasted potato Fresh zucchini WG diner roll Melon	Flaging, Fourth of July	To be announced		
Italian Wedding Soup Tuna Salad plate/lettuce/cucumber & beet salad Herb breadstick Fresh fruit	Spinach quiche Tossed salad/ carrots & olives/ Italian dressing Marble rye Grape juice Chocolate pudding/topping	To be announced		
17 Chicken tenders Macaroni & Cheese Mixed vegetables Multigrain dinner roll Fruit juice Fruited Jello/ whipped topping	Cheese baked ziti Roasted vegetables Caesar salad Italian bread Apple Juice' Chocolate Chip cookie	To be announced		
24 Lentil Soup/crackers Cold cut grinder/ham, turkey, cheese, salami Lettuce, tomato, pickle Peaches	Veggie Lasagna Roasted squash Spinach salad/carrots Raspberry vinaigrette Garlic bread melon	26 Lunch & Learn		
31 Tuna & Pasta plate Tossed salad/cucumber & French Dressing Multigrain bread Apple juice Mable Cake	Suggested donation is \$3.50 per meal			

Lunch Reservations thre	` '		Lunch donation - \$3.50	Middlebury Senior Cent
Minibus operates 8:30 A	M to 3 PM - 2 day notice required		Lunch served at 11:45 AM	203-577-4166
		July 2018		
Monday	Tuesday	Wednesday	Thursday	Friday
	2 3	4	5	
	l 9:00 Billiards		9:00 Billiards	
9:00 Billiards	9:30 Computer Training		9:30 Computer Training	9:00 Billiards
10:30 Mah Jongg	9:30 Yoga		9:30 Mah Jongg	9:30 Art
10:30 Pilates	10:00 Piano lessons			10:30 Nutrition class
10.00 1 nates	10-12 Blood Pressure Screen		10:30 Yoga	11:00 Wii Bowling
	10:30 Mah Jongg			11:00 Adult Strengthening
	12:30 Bridge Club		12:30 Bridge Club	12:30 Bridge Club
	5:30 Mah Jongg PM		1:00 Mah Jongg	12.00 Bridge Glab
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	9 10	<u>11</u>	12	
	1	8:00 Tai Chi	9:00 Billiards	
9:00 Billiards	9:00 Billiards	9:00 Hearing by appointment	9:30 Computer Training	9:00 Billiards
10:30 Mah Jongg	9:30 Computer Training	9:00 Table Tennis	9:30 Mah Jongg	9:30 Art
10:30 Pilates	9:30 Yoga	9:00 Billiards	10:30 Dance Class	10:30 Nutrition class
	10:00 Piano lessons			11:00 Wii Bowling
	10-12 Blood Pressure Screen		0 0	11:00 Adult Strengthening
	10:30 Mah Jongg	10:30 Pilates	12:30 Bridge Club	12:30 Bridge Club
	12:30 Bridge Club	10:30 Mah Jongg	1:00 Mah Jongg	1
	5:30 Mah Jongg PM	12:30 Bingo	12:30 Tom Rosa Movie	1
		Computers by Appointment	Jimmy's	
	<u>16</u>   <u>17</u>	<u>18</u>	<u>19</u>	
	9:00 Billiards	8:00 Tai Chi	9:00 Billiards	
9:00 Billiards	9:30 Computer Training	9:00 Table Tennis	9:30 Computer Training	9:00 Billiards
10:30 Mah Jongg	9:30 Yoga	9:00 Billiards	9:30 Mah Jongg	9:30 Art
10:30 Pilates	10:00 Piano lessons	9:15 Tai Chi	10:30 Dance Class	10:30 Nutrition class
	10-12 Blood Pressure Screen	9:30 Computer Training	10:30 Yoga	11:00 Wii Bowling
	10:30 Mah Jongg	10:30 Pilates	11:00 Losing Weight	11:00 Adult Strengthening
	12:30 Bridge Club	10:30 Mah Jongg	12:30 Bridge Club	12:30 Bridge Club
	5:30 Mah Jongg PM	12:30 Bingo	1:00 Mah Jongg	
		Computara by Appaintment	Christman Tree Chan	
	23 24	Computers by Appointment  25	Christmas Tree Shop	1
	9:00 Billiards	1		
9:00 Billiards	9:30 Computer Training	8:00 Tai Chi	9:00 Billiards	9:00 Billiards
10:30 Mah Jongg	9:30 Yoga	9:00 Table Tennis	9:30 Computer Training	9:30 Art
10:30 Pilates				10:30 Nutrition class
	10-12 Blood Pressure Screen			11:00 Wii Bowling
	10:30 Mah Jongg	9:30 Computer Training	10:30 Yoga	11:00 Adult Strengthening
	12:30 Bridge Club		11:00 Losing Weight	12:30 Bridge Club
	5:30 Mah Jongg PM		12:30 Bridge Club	l
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		Computers by Appointment	Lunch & Learn	
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Bus Reservations two (2) day			donation - \$.50 one way in t		
Minibus operates 8:30 AM to	2:30 PM - 2 day notice require		\$1.50 one way out of town	Middlebury Senior Center	
GWTD reservations Monday deadline July		/ 2018 Bus Sche	dule	203-577-4166	
Monday	Tuesday	Wednesday	Thursday	Friday	
2	3	4	5		
Grocery Shopping			1		
Personal shopping		5 * * * * * * * * * * * * * * * * * * *	GWTD DAY		
	Medical appointments		Mini bus in town	Medical appointments	
Senior Center Activities	Senior Center Activities	4th of July	Senior Center Activities	Senior Center Activities	
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Grocery Shopping			GWDT DAY	Senior Center Activities	
	Medical appointments	Medical appointments	Mini bus in town		
	Senior Center Activities	Senior Center Activities	Senior Center Activities		
Senior Center Activities					
			Jimmy's	No Lunch Today	
No Lunch Today		Waterbury Mall			
				MEDICAL EMERGENCIES	
	MEDICAL EMERGENCIES		MEDICAL EMERGENCIES		
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				Medical appointments	
Grocery Shopping			GWDT DAY	Senior Center Activities	
	Medical appointments	Medical appointments	Mini bus in town	1	
medical appointment	Senior Center Activities	Senior Center Activities	Senior Center Activities	1	
Senior Center Activities				1	
				No Lunch Today	
No Lunch Today		Waterbury Mall	Christmas Tree Shop	1	
				MEDICAL EMERGENCIES	
				1	
	MEDICAL EMERGENCIES	MEDICAL EMERGENCIES	MEDICAL EMERGENCIES		
<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>2</u>	
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Grocery Shopping			GWDT DAY	Senior Center Activities	
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	MEDICAL EMERGENCIES				

