

# The Rockin' Years

A newsletter to keep Belgrade's seniors informed and active

Fall 2023

## A Note from the Senior Resource Committee

Another summer is by us. Despite starting out rainy and miserable, we finished strong. We hope you were able to enjoy our beautiful lakes and this small piece of Heaven on Earth called Belgrade. In previous newsletters we mentioned volunteer opportunities for seniors to work in the town office to offset up to \$750 from their property taxes. This is still available. If you are interested in this opportunity, please contact the town office. The Property Tax Stabilization credit was repealed by the Legislature this year. There are other property tax credit programs still available (Veterans, Homestead, Widowed Veteran and Blind). If you think you might qualify or are interested in finding out more about these at the town's website, [Assessor | Belgrade ME \(townofbelgrade.com\)](https://www.townofbelgrade.com). There is also a program called the Property Tax Fairness Credit. It is based upon the previous year's taxes and refunds are available for both property owners and renters. It is income based. More information can be found at [https://www.maine.gov/revenue/sites/maine.gov/revenue/files/inline-files/22\\_1040me\\_sched\\_pstfc\\_ff.pdf](https://www.maine.gov/revenue/sites/maine.gov/revenue/files/inline-files/22_1040me_sched_pstfc_ff.pdf).

### AARP Defensive Driving Course

It's no surprise that driving has likely changed since you first got your license. The roads seem to be full of unsafe and distracted drivers. The AARP Smart Driver refresher course is specifically designed for drivers aged 50 and older. This course covers a variety of topics and helps you refresh your driving skills, gain a knowledge of rules, gain awareness of hazards. You may also be eligible for a reduction in your insurance premiums after completing the course. Check with your insurance agent prior to taking the course for any additional requirements for eligibility. This online course can be done at your own pace (within 60 days) and costs \$26.95/\$29.95 member/nonmember. To register [Defensive Driving to Help You Stay Safer on the Road \(aarpdriversafety.org\)](https://www.aarpdriversafety.org)

### Successful Aging Expo

Are you looking for information on aging? There is a Successful Aging Expos in our area. It will be in Augusta on October 19<sup>th</sup> from 9:00-2:00. This event is free. Come for an hour or stay the day. There will be something for every senior and their family. There

will be exhibitors, lectures, demonstrations. You can find out more by contacting Deborah McLean for more info at [dmclean@MaineSeniorGuide.com](mailto:dmclean@MaineSeniorGuide.com).

### Current /programs



There are a number of weekly programs available to Seniors. A walking group meets at the Center for All Seasons (CFAS) on Mondays at 9:00. Pickle ball is played

at the CFAS on Weds. and Fri. from 10:00 to 12:00. There are a couple different exercises and stretching classes. On Monday and Thursday at 4:30 there is a group that meets at Dockside Physical Therapy in Belgrade Lakes and on Wednesdays at 1:00 there is another at CFAS. A crafting group meets at the North Belgrade Community Center on Thursday from 9:00-12:00. For more information contact Dan McGlashing at the CFAS [recreation@townofbelgrade.com](mailto:recreation@townofbelgrade.com) or town clerk at [townclerk@townofbelgrade.com](mailto:townclerk@townofbelgrade.com)

## **Technology Tips to Ensure Safety**

Technology can be intimidating, even scary, for many, especially as it continues to evolve. For many people it is hard to imagine how we ever managed our lives without a smartphone. Technology does not have to rule our world but we can embrace the benefits.

- Technology promotes connection and communication with loved ones.
- It enhances social engagement. You can feel less alone or isolated when you have access to social media, games, online groups, etc.
- It encourages participating in a favorite hobby. You can access tips, tricks and new ways to enjoy your hobby.
- Using new technology provides mental stimulation — both by learning to use new technology *and* using technology to read, play games, and activities that can challenge the brain.



As with many things, there are people who are up to no good. It is important to protect yourself when using your devices. Here are a few tips to protect yourself.

### ***1. Protect Passwords and Personal Information***

When deciding on a password remember to avoid using keyboard patterns like 12345 or ABCDE. Instead, shake up your passwords by using a combination of numbers, symbols, upper and lowercase letters. Avoid using old passwords for new accounts whenever possible. Don't use pet's name, kid's name, birthday or common items that a scammer might be able to connect to you. Never provide your password, credit card numbers, bank account information, or any other personal information when asked in an email or website you're unfamiliar with.

### ***2: Manage Contacts***

Screening calls and managing your contacts has never been easier. Set up your contacts with family, friends, healthcare and other service providers that you might receive calls from. When you get a call or message from an unassigned contact in your phone, you can choose not to answer. Set up a voicemail so when numbers are unrecognizable, you can choose to have them go to your voicemail. the call to voicemail. Many phone carriers will flag potential scam numbers.

### ***3: Avoid Scams***

In 2020 alone, 2,000 seniors lost over \$100,000 each to scammers.

*If something is too good to be true, it likely is.*

For example, any email or website claiming you won luxurious prizes or inviting you to enter a "free" giveaway in exchange for your personal information, is *likely a scam*.

Don't remember entering a contest? Don't respond to phone calls, emails, or text messages about special offers or prizes.

Scammers may also try to steal online information via email. These emails generally look like they are from credible websites — banking, shopping, etc. — to trick you into providing them with personal information. Never provide personal information to someone you don't know. Be careful about clicking on any links unless you know they are legitimate.

### ***4: Keep Anti-Virus Software Updated***

Always keep your devices updated. Software updates may happen frequently. Ensure that when these updates become available your device automatically updates them. Ensure that you are keeping any anti-virus software on your devices updated. Some of these services are free, while others require a subscription. This may be vital to keep your devices safe and your subscription active.

### ***5: Be Careful on Social Media***

Social media can be a fantastic way to connect with family and friends, it can also make it easier for scammers to gain access to personal information. Avoid posting vacation dates, phone numbers, addresses, pictures of their property, etc. Remember to never respond to messages from unknown people, *even if they claim it's an emergency*. While it may feel like you **must** react, remain calm, and remember, real emergencies will never be addressed or brought to you via social media.