



The Islander

♦ P.O. Box 450786 ♦ Kissimmee, Florida 34745

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www.cafainc.org

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When Bad things Happen To Good People

Identity Theft

In the course of everyday business, you may write a check, rent a car, use your cell phone, or apply for a new credit card. In each of these transactions you will be required to share some personal information, such as your bank and credit card account numbers, your income, your Social Security number, name, address, and telephone numbers. All this may be done without a second thought ... but identity thieves have the means of getting your personal information.

How Do They Do It?

Skilled identity thieves may use a variety of methods to gain access to your data. They may steal wallets and purses containing your identification and credit and bank cards. They steal your mail, including your bank and credit card statements, pre-approved credit offers, telephone calling cards and tax information. They complete a 'change of address form' to divert your mail to another location. They fraudulently obtain your credit report by posing as a landlord, employer or someone else who may have a legitimate or legal right to it. They even rummage through your trash, or the trash of businesses, for personal data. In some cases they may buy your personal information from "inside" sources. (continued on page 2)

Older Americans Month

We are all aware that on the second Sunday in May we pay special tribute to all Mothers. But do you know that May is also officially designated as Older Americans Month?

President John F. Kennedy established the month of May as "Senior Citizens Month" and every president since JFK has issued a formal proclamation asking that the entire nation pay tribute in some way to older American persons in their community. President Jimmy Carter modified the designation and changed the name to "Older Americans Month." During this month, let us take time out to recognize the many contributions older persons (male and female) have made and continue to make in our society.



Welcome

We welcome Baby Faithé to the CAFA Family. Faithé is the beautiful daughter of Melissa and Franklin Halls, and the first grandchild for Maitlan Sampson. God Keep you in his light always!

Get Well wishes are extended to Phyllis Phillips.

SAVE THE DATE!

**Annual Family Day
Bus Ride
to Fort DeSoto Park
Sat. June 9, 2007**

Adults \$25
Children \$12 (under 12)

June Meeting
Sat. June 23
6:00 p.m.

**Hurricane Exposition
for Learning,
Preparation and
Safety (HELPS)**

Sat. & Sun.,
May 19 & 20
Orange County
Convention Center
West Concourse ~ Hall
A2
Parking Shuttle
Provided from Parking
Area
FREE ADMISSION –
FREE PARKING

Identity Theft ...

Minimize Your Risk

Try to be cautious about what information you give to people and businesses. A good practice is to shred all information you may throw away.

Before you reveal any personal information, find out how it will be used. Ask if you have the choice to keep it confidential. The only dumb question is the one not asked. This is your personal information; you have the right to ask. Don't give out personal information on the phone.

Clear mail from your mailbox promptly. And, if you plan to be away from home, contact the U.S. Postal Service to request a hold on your mail.

Limit the cards you carry to what you'll actually need.



If You Are A Victim

Sometimes you can become a victim of identity theft even if you have been very careful. If you suspect that your personal information has been stolen, take action immediately.

Report the crime to your local police or sheriff's office where the theft took place. Tell them you're an identity theft victim and wish to file a report. Get a copy of the police report in case you need to produce it later.

Contact the fraud departments of each of the three major credit bureaus, and tell them you're an identity theft victim, and request that a "fraud alert" be placed in your file.

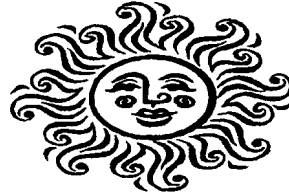
Equifax - 1-800-525-6285
Experian - 1-888-397-3742
TransUnion 1-800-680-7289

Contact the creditors on accounts that have been tampered with. Notify credit card companies in writing. (That's the consumer protection procedure for resolving errors on credit card statements.) Close accounts that have been tampered with, and get new Personal ID Numbers and passwords.

[Source: Osceola County Sheriff's Office]

Use Your Public Library

A portion of your Property Taxes is allocated to your Public Library ... So, remember to use it! Check out their classes and other events, books, movies, books on tape. You can request a book and have it delivered to your door. It is also a good location to read the daily local and out-of-town newspapers and the latest issues of your favorite magazine.



Something to Think About ...

Can you cry under water?

Why do you have to "put your two cents in" - but it's only a "penny for your thoughts"? Where's that other penny going to?

Why do people say they slept like a baby, when all mothers know that babies wake up every two hours or so?

Wear Purple on June 15th

If you wear something purple on June 15th, you will show the world you care about ending elder abuse and neglect.

Some Facts

According to the best available estimates, between one and two million older Americans have been injured, exploited or otherwise mistreated by someone on whom they depend for care or protections. Current estimates put the overall reporting of financial exploitation at one in 25 cases, suggesting there may be five million financial abuse victims.

Age Spots

Also called liver spots and solar lentigines, age spots are flat, gray, brown or black spots - oval areas of increased pigmentation. They vary in size and usually appear on the face, hands, shoulders and arms - areas most exposed to the sun. They typically develop in people with a fair complexion but can be seen even on those with darker skin.

Age spots occur on the skin that has had the most sun exposure over the years, such as the backs, hands, tops of feet, face, shoulders and upper back. Though age spots are very common in adults older than age 40, they can affect younger people as well.

Signs and Symptoms

Age spots range from freckle-size to more than a centimeter across and can group together, making them more prominent. Often, age spots are accompanied by other signs of sun damage, including deep wrinkles, dry, rough skin, fine red veins on your cheeks, nose and ears, thinner, more translucent looking skin.

When to Seek Medical Advice

You may not like the way they look, but age spots are usually harmless and don't require medical care. However, your doctor should evaluate spots that are dark or have changed appearance, because these can be signs of melanoma, a serious form of skin cancer. It is best to talk to your doctor if you are concerned about any skin changes.

For cosmetic reasons, age spots can be lightened with skin-bleaching products or removed. However, prevention - by avoiding the sun and using sunscreen - may be the easiest way to maintain your skin's youthful appearance and to avoid these dark skin spots. [Source: Mayo Clinic]

Dealing with the burdens of life

- * Whatever burdens you're carrying now, let them down for a moment if you can. Relax; pick them up later after you've rested.
- * Accept that some days you're the pigeon, and some days you're the statue.
- * Always keep your words soft and sweet, just in case you have to eat them.
- * You may be only one person in the world, but you may also be the world to one person.

The Power of Words

A careless word may
kindle strife.
A cruel word may wreck
a life.
A bitter word may hate
instill.
A brutal word may
smite and kill.
A gracious word may
smooth the way.
A joyous word may
light the day.
A timely word may
lessen stress.
A loving word may heal
and bless.

Author Unknown

Join The Team

We are still in need of members on committees. Most committees meet once a month. In some cases if there is nothing active on the agenda, a teleconference does it all. So, step up and join the committee of your choice. Any Executive Committee member will be glad to point you to that committee's chair person.

Remember to check out the new Website at www.cafainc.org

Cruise 2008 Vacation At Sea

Check your Passports. If they need to be renewed, start early and plan to party with CAFA on The Carnival Liberty - Sailing June 28, 2008 from Miami - Seven Nights. Keep checking our Website for the latest information. Before you realize it, we'll be ringing in the new year, so now is the time to start planning.

MEMBERSHIP APPLICATION

The Caribbean and Floridian Association, Inc. meets every month on the 4th Saturday at 6:00 p.m. at the YMCA, Thacker Avenue, Kissimmee

Name _____ Birthday _____
(Last) (First) (Month/Day)

Address _____

City _____

Home Phone () _____ Business Phone () _____

Annual Membership ___ Family \$40.00 ___ Single \$35.00

[Mail completed application to Caribbean and Floridian Association, Inc. PO Box 450786, Kissimmee, FL 34743-0786

Caribbean and Floridian Association, Inc.
P.O Box 450786
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STAMP

TO: