

BOOMERS & BEYOND

Fighting Boredom

Are we bored yet? Of course we are. We're staying indoors, especially now that cold weather has arrived, not shopping, not visiting friends, not doing much of anything. Somehow we have to get through this winter, though, and now might be the time to explore things that are new and different to us. Here are some ideas:

Change the channel. If you watch the same television news every night, switch to a different one (or better yet, skip a night or

two). If you watch the same shows all the time, consider watching something different, even if you think it won't appeal to you.

Step outside. Even though it's cold outside, wrap up and go outdoors anyway. Don't try this if there's ice, of course, but even a few minutes spent walking around outside in fresh air can raise your spirits.

Grab your camera. Set up still shots around your house. A fabric background on a table or shelf, a few

small statues or trinkets (especially ones from trips you've taken) and a lamp for lighting, and you might discover that you have a real eye for photography.

Or read a new author, learn to watercolor, take a free online course, watch zoo cams...

The idea is to try new things, even given our "stay at home" limitations.

As of this writing, most states are seeing big increases in coronavirus levels, even states that were stable with relatively low rates

even a few weeks ago. We seniors are, unfortunately, in the high-risk group because of our age, even if we don't have health concerns.

And as of this writing, the U.S. has more active cases of the coronavirus than any other country in the world, including India. It has four times the population but half the deaths that we do. It's everywhere, and we can't let down our guard.

Stay home, stay safe and look for new things to occupy yourself.

Art: Unlocking Your Creativity

Creating art can be emotionally healing and freeing. Who among us can't use a little of that nowadays? Once you get started, you'll wonder why you didn't begin sooner.

Here are some ideas:
Collage Wish Board: Collect pictures of things you miss and hope to have or do again. You'll need a poster board, school glue, scissors and magazines (or print out pictures you find online). If you hope to travel, gather travel magazines and snip

out pictures of places you want to go once the ban on travel disappears. Paris? Add the Eiffel Tower. London? Add Buckingham Palace.

If you plan a garden for next summer, collect gardening magazines or look for pictures on seed catalog sites. Add in a small plan of your garden. A collage wish board can be made for nearly any interest and topic. (Mine is a mixture of all the things that didn't happen this year: the annual

music festival, square dance classes and monthly museum exhibits.)

Coloring: There's something very relaxing about taking a handful of fine-point markers and filling in the designs on a page in front of us. Search for "adult coloring books" online and print out the free pages. The topics are endless. (I'm a fan of the Celtic knots and mandalas.)

Crafts: If creating things

is more to your liking, search online for "craft kits for adults" and see what appeals to you. Stained glass window art, jewelry-making, macrame, birdhouse kit, origami, wind chimes, mosaics, oil painting or watercolor ... the kits are endless. Look at the website for your local hobby and craft store. Chances are they have curbside pickup. (I'm in the middle of a 1:250 scale model of Notre Dame Cathedral.)

Have fun!

Ordering Your Free Credit Reports

For years we've been able to get one free credit report per year from each of the three credit bureaus. Right now, we're able to get a free one each week until the middle of April.

Why? Their generosity is likely due to the astronomical number of scams coming out of the COVID crisis. The number of unemployed crooks has surely gone up, making your good credit too enticing to pass up.

This is one time when constantly monitoring our credit is a good idea. Be-

sides ordering your credit reports, one additional big step is to freeze your account, making it impossible for someone to apply for credit in your name.

All three credit bureaus (TransUnion, Equifax and Experian) can be accessed in the government clearinghouse website www.annualcreditreport.com ... theoretically, that is. In 2015, 2017 and today, I was only able to access TransUnion. For the other two I had to go to the individual website. One I had to call, as the website was down.

If you decide to order your credit reports by phone, allot several hours to the task and turn down any background noise so you'll be able to hear clearly.

Go to www.usa.gov/credit-reports to learn more about credit reports, scores, freezes and errors.

If you want to try to get all three reports at once, call 1-877-322-8228 at the Annual Credit Report location. The others are:

Equifax: 1-888-548-7878 or 1-800-685-1111; equifax.com.
 Experian: 1-888-397-

3742; experian.com.
 TransUnion: 1-800-916-8800 or 888-909-8872; transunion.com.


Once you get your report, either online or in the mail, study it carefully. Look for accounts that you never opened and the names of people you don't know. Be sure all the information is correct. If you need to file a complaint, go to ftc.gov/complaint or call 1-877-FTC-HELP (1-877-382-4357).

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