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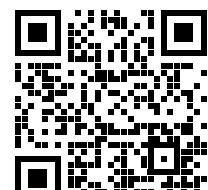
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March 2016 • Volume 22 • Issue 3

Future opera stars to perform at CU-Boulder

Vocalists inspire with arias and show tunes at Macky Auditorium March 1

CU Presents' 2015-16 season continues with a rare opportunity to hear international opera stars in the making. On Tuesday, March 1, New York's Metropolitan Opera brings a handful of its most promising young singers to Macky Auditorium for a dazzling performance of classic arias and new music.

The Metropolitan Opera's Rising Stars Concert Series has already impressed audiences all over North America.

Of a performance earlier this season in Springfield, Illinois, audience member Bob Vaughn says, "It was an absolutely delightful evening of spectacular vocal performance and highly accomplished piano accompaniment."

For more than 125 years, the Metropolitan Opera has been home to the greatest singers in the world. But the Met is also the launching pad for the opera stars of the future. Many of today's leading artists got their first big break by winning the company's national auditions after participating in its



Trevor Scheunemann



Sarah Mesko



Sean Panikkar



Janai Brugger

young artist program or catching the attention of Met talent scouts. Stephanie Blythe, Renée Fleming, Susan Graham, Deborah Voigt, and Thomas Hampson, are a few of the major artists to have come through the Met ranks.

Today, another generation of young singers is waiting in the wings to be discovered.

In March, Macky Auditorium audience members will be treated to the voices of "rapturous" (Los Angeles Times) soprano Janai Brugger, "consistently beautiful" (The Washington Post) mezzo-soprano Sarah Mesko, "delectably colorful" (Baltimore Sun) baritone Trevor Scheunemann and former

"America's Got Talent" competitor Sean Panikkar, who has been praised for his "bright, defiant voice" (The New York Times).

The up-and-coming stars are set to perform a wide variety of songs, from popular arias to classic show tunes to hidden gems by Franz Lehár and Ralph Vaughan Williams. Highlights will include famous duets from "Lakmé" and "The Pearl Fishers," catchy hits from "My Fair Lady" and "South Pacific" and an emotional delivery of George Gershwin's bluesy favorite, "Summertime."

"The selections were perfect, the presentation was perfect and the singers all had great stage pres-

ence," says Leo McCarthy of a performance in St. Augustine, Florida. "[We] were treated to an evening of exceptional musicality that [we] will long remember."

The Boulder performance takes place Tuesday, March 1 at 7:30 p.m. A pre-concert lecture and Q&A with Leigh Holman, director of CU-Boulder's Eklund Opera program, will be held at 6:45 p.m. in room 102 at Macky Auditorium. Seating is limited, so please arrive early.

Tickets for Rising Stars of the Metropolitan Opera start at \$15. To purchase tickets, visit the CU Presents box office in person (972 Broadway) or call 303-492-8008 during business hours; or visit us online, anytime. Note: All online and phone orders are subject to a service fee. To schedule interviews or for other media information, contact Jill Kimball at [jill.kimball@colorado.edu/](mailto:jill.kimball@colorado.edu).

Warren Buffett's Five Reasons to Never Retire

By Morgan Quinn, contributor for GOBankingRates.com

Many people dream of the day when they can finally quit working and enjoy retirement. But to Warren Buffett, "retirement is not my idea of living," he said. At 85 years young, when many of his contemporaries have long since retired, Buffett remains at the helm of his highly successful company Berkshire Hathaway.

If you're thinking about retirement, take a page from Buffett's playbook and reconsider working, even part time. Here are five reasons why Buffett will never retire and why you shouldn't either:



Warren Buffett

- You're healthy: Americans are living longer and they're healthier than ever before. So it makes sense

that older workers are staying put, with many saying they plan to delay their retirement date or never stop working. In fact, the Bureau of Labor Statistics projects that by 2020, those 55 and older will make up

25% of the labor force.

- You won't have a fixed income: As soon as you leave the workforce, you'll likely be living on a fixed income and counting on your retirement savings. If the market tanks or inflation rises significantly, you could find that could have a substantial impact on your ability to

live comfortably. If you keep working though, you can continue to contribute to your retirement savings plan and capitalize on your portfolio growth.

- You'll stay engaged and productive: If you derive great satisfaction from your job, why consider quitting just because you've reached a certain age? Likewise, many boomers say their job gives them a sense of purpose. A recent Bankers Life survey found that 69% of middle-income boomers who already retired said they would have liked to have been able to work longer.

- You'll continue to mentor: Buffett attributes much of his success to learning from older and wiser teachers. Delaying retirement allows you to impart your wisdom and experience to others. Older

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March CALENDAR

National Nutrition Month®
Save Your Vision Month
National Kidney Month

Thursday/3

Caregiver Support Group. 1st Thur. monthly, 5:30–7 pm. Calvary Bible Church, 3245 Kalmia Ave., Boulder. Free. Info: 303-678-6116 or InfoCare giver@bouldercounty.org

Friday/4

BC Aging Services Council, 9 am, 1st Fri. each month. Info & location: 303-441-3570.

Tuesday/8

Seed Swap & Garden Talk; 6 pm. Erie Library, 400 Powers St. Repeats: Thu 17th; Carbon Valley Library, 7 Park Ave., Firestone. An old-fashioned seed swap and talk with Botanist Janis Kieft presents A Gardener's Glossary. Info: 1-888-861-7323 or www.MyLibrary.us

Thursday/10

Home Brewing; 6:30 pm. Erie Library, 400 Powers St. George Otteni, Lafayette Home Brew Supply explains the basics of home brewing. Covers ingredients, sanitation, yeast biology, differences in extract vs. all-grain brewing, bottling, brewing history and more. Ages 18+; registration required. Info: 1-888-861-7323 or www.MyLibrary.us

Monday/14

Low Vision Support. 3-4pm, 2nd Mon monthly, Frasier Meadows 350 Ponca Pl. Boulder. CPWD-Beyond Vision Program. Info: 303-442-8662.

Wednesday/16

Interagency Network of Boulder, 3rd Wed. monthly. Info: 303-441-4365 or www.boulderseniorservices.com

Every Tuesday

Community Bible Study, 9:15- 11:15am. Interdenominational. Longs Peak United Methodist Church, 1421 Elmhurst Dr. Longmont. Info: 303-651-0950.

Every Friday

BMCF, Christian men meet for fellowship, support, & prayer. Every Fri. 6:30-7:45 am, 2nd Baptist Church, 5300 Baseline.

Calendar sponsored by...

Dignity Care: 303-444-4040

Wearin' Of The Colors

Welcome March with its inherent opportunities for wearing different colors. Pack up that Bronco blue; keep out the orange.

With St. Patrick's Day coming on March 17, green may be your preferred color or orange, depending on your religious affiliation. A piece of greenery, plucked from some unsuspecting plant, could possibly keep the wearer safe from pinching, if, you believe in that tradition. Does that still happen?

During various sports seasons,



Martha Coffin Evans

Reflections

many wear their team's colors in a show of support. Whether school or pro ball related showing your team spirit becomes the norm.

On occasion, wearing your school colors when seated in your opponents' section, can cause a bit of a stir or possibly discomfort. Several CU alums vividly remember sitting in the Nebraska card section, courtesy of arranged tickets, while attending a game years ago in Lincoln. They soon moved to an area that wasn't quite so "red." When I attended a Broncos-Raiders game in LA years ago, I doubt if I wore any blue and orange. If I did, bet it was under some other apparel.

I've heard Americans described as people with affiliations and as-

sociations. Take a look around on game day, regardless the sport. Coloradans don't exclusively wear their Broncos blue and orange, Rockies purple and black, Nuggets, Avs or collegiate colors.

Those moving here from other states bring their favorite team affiliations with them. Some reluctantly "convert," while others maintain that connection sporting different and recognizable colors.

Whatever colors you choose, if you do, enjoy! Nothing shows wordless support as immediately as those bright colors. Go...!

❖ *Martha (Marty) Coffin Evans, Ed.D, is a freelance writer with MACE Associates, LLC. She can be reached at itsmemartee@aol.com*

Via's Volunteer Driver Program Meets Transportation Needs

Via's new Volunteer Driver Program launched last fall to address the growing need for transportation and mobility options for Boulder County's aging population is already delivering cost-effective transportation solutions in the communities we serve.

Via's team of five volunteer drivers is serving communities in East Boulder County (two drivers serving Lafayette, Louisville and Erie, two in Longmont and one in the city of Boulder). This core group will participate in training new drivers as the program continues to grow. With the help of our dedicated volunteer drivers supplementing the more than 50 paid drivers on staff, Via is able to provide more rides in East Boulder County, Longmont and the city of Boulder.



A Volunteer Driver's Perspective
Most folks' first impression of Volunteer Driver Jack Belchinsky is that he's very happy to be there – wherever he happens to be! It was while Jack was helping his mother deal with the effects of Alzheimer's that he realized seniors need advocates. He saw first-hand the older adult population's issues with transportation which affected nearly all aspects of their lives. When asked why he chose to volunteer with Via, Jack said: "I vol-

unteer with several organizations. Via's good; they do good work. I like helping people. It's just part of my being; it makes me feel good to be able to do it."

Via is looking for more volunteer drivers. If you know someone who wants to give and enjoys helping people, ask

them to contact Liane Shaffer at volunteer@viacolorado.org or 303.444.3069.

Via is a private, nonprofit organization dedicated to promoting independence and self-sufficiency for people with limited mobility by providing caring, customer-focused transportation options. For more information on the many services Via provides, call 303.447.2848 ext. 1014 or mobilityspecialist@viacolorado.org/.

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We thank our donors, community partners and volunteers for supporting our mission to provide housing and services to Boulder seniors for 50 years.

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50 Plus Marketplace News, Inc., is published the first of each month for folks over the age of fifty and dedicated to providing information, programs, matters of interest, and services to Boulder County citizens. 50 Plus has 42,000 county readers monthly. The paper is distributed by free newsstands in businesses that cater to the needs and interests of Agers.

50 Plus Marketplace News, Inc. encourages contributions from readers and business in the form of articles, schedules and reported events. Articles and other written material under 250 words are to be emailed to sales@50plusmarketplacenews.com. Faxes and hand-written materials are not accepted. Pictures with captions are appreciated. Digital photos are accepted (170 to 300 dpi, JPEG files) and also emailed.

DEADLINE

10th of the Preceding Month

Advertising supports all publication efforts. Call 303-694-5512 to request a media kit. Ads are accepted until the 16th of the month, provide by email in PDF, or JPG files. Ad space is provided in column-inches, equating to fractions of a page, up to a full page, with many sizes to choose from. We have an excellent graphics design team by request.

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A funny story circulated recently about Sir Arthur Conan Doyle, creator of the fictional detective Sherlock Holmes. Doyle evidently told of a time when he hailed a taxi in Paris. Before he could utter a word, the driver turned to him and asked, "Where can I take you, Mr. Doyle?"

Doyle was flabbergasted. He asked the driver if he had ever seen him before. "No, sir," the driver responded, "I have never seen you before." Then he explained: "This morning's paper had a story about you being on vacation in Marseilles. This is the taxi stand where people who return from Marseilles always arrive. Your skin color tells me you have been on vacation. The ink spot on your right index finger suggests to me that you are a writer. Your clothing is very English, and not French. Adding up all those pieces of information, I deduced that you are Sir Arthur Conan Doyle."

"This is truly amazing!" the writer exclaimed. "You are a real-life counterpart to my fictional creation, Sherlock Holmes!"

"There is one other thing," the driver said.

"What is that?"

"Your name is on the front of your suitcase."

Perhaps the driver was no master detective, but he was observant. He paid attention, and paying attention is an important part of living fully - if we pay attention to the right things.



D'Anne Rudden, Au.D., CCC-A
Doctor of Audiology

Your Life Support

Paying Attention

Speaker Alan Loy McGinnis tells of a New York City sculptor named Louise. She lived in one of the most dilapidated neighborhoods of the city. But, by paying attention to her surroundings, she found endless beauty and inspiration. She marveled at the elegance in the varying patterns of the sun and the moon reflected on tenement windows. In an object as ordinary as a chair she could see something extraordinary. "The chair isn't so hot," she once pointed out, "but look at its shadow." By paying attention, she was able to see what others might miss.

Paying attention to the moments and to ordinary things of life, as much as possible, is a way to happiness. Like Brené Brown says, "I don't have to chase extraordinary moments to find happiness - it's

right in front of me if I'm paying attention and practicing gratitude."

What do you think you might actually see and appreciate if you were to look carefully? I think I might see things or people in a new way. Often I look straight through them and take them for granted.

I think that, if I were to pay closer attention, I may better notice the abundance in my life instead of wishing for what I don't have.

If I look carefully, I think I just might see how beautiful and exquisite my life really is instead of thinking someone else has it better.

I don't have to chase extraordinary moments to find happiness. I may only have to pay attention to the right things and happiness will find me.

❖ Steve Goodier's books & newsletter: <http://LifeSupportSystem.com>

Social Security Today

When are Social Security retirement benefits paid?

If you plan to retire soon, you are probably wondering when you will receive the monthly retirement benefits. Social Security benefits are paid each month.



Monica Ochoa

determined by your spouse's birth date.

Here's a chart showing how your monthly payment date is determined:

Day of the Month You Were Born/
Social Security Benefits Paid On
1st–10th/Second Wednesday
11th–20th/Third Wednesday
21st–31st/Fourth Wednesday

For a calendar showing actual payment dates, see the Schedule of Social Security Benefit Payments at www.socialsecurity.gov/pubs/calendar.htm.

To complete your retirement application online, which you can complete and submit in as little as 15 minutes, visit www.socialsecurity.gov/applytoretire.

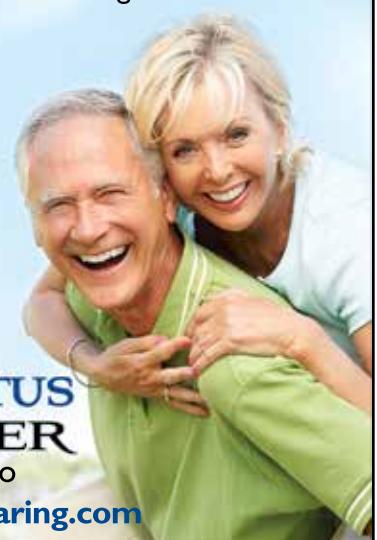
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Ask Dr. D'Anne...

Tinnitus is the perception of sound without the presence of a physical or external noise. Commonly referred to as "ringing in the ears", tinnitus can manifest as buzzing, hissing, whistling or clicking. One of the most common health conditions, almost everyone experiences tinnitus at some point, but more than 50 million Americans report chronic symptoms (15% of the general population), and of them, about 20 million struggle with chronic bothersome tinnitus and 2 million are debilitated by the condition. Nearly 1/3 of adults over 65 are also affected.



Dr. D'Anne Rudden

ciated with noise induced hearing loss, either due to a single auditory trauma or exposure to loud noise over time. Other causes can include: ear and sinus infections, earwax blockage, heart or blood vessel diseases, ototoxic medications, Meniere's Disease, tumors, hormonal changes, thyroid abnormalities, head/neck trauma, TMJ disorder and barometric trauma.

The exact process by which tinnitus occurs is still being investigated. One theory proposes that the absence of certain sound frequencies due to inner ear damage changes how the brain processes sound. Tinnitus may be the brain's way of replacing sounds no longer received normally through the auditory system, similar to chronic pain syndrome. Hearing involves the auditory system as well as multiple regions of the brain, including the auditory cortex, frontal lobe and the limbic system.

Tinnitus is considered a medical condition, NOT a disease and presents uniquely in each individual person. It is strongly asso-

While most people with tinnitus are able to adapt and ignore the sound, some are so severely affected that they are unable to perform daily activities. More noticeable in silence, tinnitus can affect concentration, sleep, employment and can cause stress, depression and anxiety.

If you or a loved one has concerns with tinnitus or other auditory issues, we specialize in the diagnosis and treatment of tinnitus. We can help people suffering from tinnitus to get relief and help manage their symptoms.

Check out our Facebook page and Twitter feed for the latest in hearing healthcare news and to be included in the conversation about how you can hear your best!

Longmont Hearing & Tinnitus Center was given an A+ rating by the Better Business Bureau has awarded their office their "BBB Gold Star" for service over the past 3 years.

❖ *Dr. D'Anne Rudden is a Doctor of Audiology who is board certified by the American Board of Audiology. She was the first audiologist in Longmont who attained this certification. Dr. Rudden has been in practice for over 20 years and travels nationally as a featured professional speaker and expert in Audiology.*

Still Truckin'

My Super Bowl Surprise

Surprise to me is that I have become a football fan!

It started during the playoffs leading up to Super Bowl 50 when I joined millions of Coloradans cheering for the win on February 7.



Sandy Hale

I'm still not clear about all the rules and just when the turnovers occur. I am thankful for the instant replay. I do think that Von Miller earned his MVP honor and that Lady GaGa outdid herself.

My education started when my friend brought over pizza to go with wine and beer to watch the game with me. I wasn't sure which team wore what colors.

It was a problem for me when the Broncos played the Patriots since my roots are in the East.

Suddenly I was reading the Sports section in addition to the Living and Arts entertainment pages and news about the political campaigns. I was following sacks and turnovers in addition to opening night performances. I came to love Peyton and Brock.

I admit that I should be better informed about football since I have a famous relative: Otto Graham, the Cleveland Browns star quarterback. Otto's younger brother, Victor, married my former husband's sister, Lois, and I was a bridesmaid in their wedding and Otto was the best man.

I am thrilled that the Broncos won the Super Bowl.

❖ *Sandy Hale can be contacted at sandyh910@yahoo.com*

Warren ■ *from page 1*

workers have the experience and coping skills to navigate stressful situations successfully.

• You can leverage your knowledge: Buffett didn't become one of the world's most successful businessmen overnight. It took decades of hard work to gain the experience needed to build his empire. According to a recent survey by the Society for Human Resource Management, most employers recognize that older workers usually have more skills and experience than younger ones. The study also reported many organizations are finding it increasingly difficult to retain older talent as boomers start to retire. So consider working beyond retirement for your own satisfaction!

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Via Vital Volunteer

Caregiving

The Four Stages of Caregiving

Every caregiving situation is unique, but in general they share 4 stages, each with special things to do.



Emily Cooper

Stage 1: The Anticipatory Caregiver – You're concerned that your aging loved one will soon need more of your assistance. First (and throughout your caregiving), ask for the elder's input: what are his concerns and wishes? Determine his financial situation, and perhaps consult an attorney familiar with elder and long-term care issues. Investigate community care options and start working on a care plan with family, friends, and others. Consider best and worst case scenarios and how to deal with either.

Stage 2: The Freshman Caregiver – You've been caring for an elder for a short time, helping with errand running, bill paying, or even hands-on care. Learn about her illness or condition, and find out how to provide appropriate care from health care professionals or other resources. Look into local

respite options, and start planning for—and taking—regular breaks, or “respite.” Join a support group. Rely on help from family and friends, as well as from community organizations.

Stage 3: The Entrenched Caregiver – Your involvement is almost daily, if not constant. The elder may live with you, or your day is structured around his needs. You're getting tired, and you're wondering how long you can keep this up. Determine your limits—it's okay to have them. Continue regular breaks, rely on your support system and co-caregivers, and keep learning about the elder's illness.

Stage 4: The Former Caregiver – You recently lost your loved one. Allow yourself to mourn, perhaps with a grief support group or counselor. Remember your care recipient, and reflect back on your caregiving with pride. And consider sharing with others—there are many new caregivers who can learn from your experience.

❖ *Emily Cooper is Information and Referral Specialist for Caregiver Programs with Boulder County Area Agency on Aging, a Division of Community Services. For more information on BCAAA caregiver services, call 303-678-6116 or email InfoCaregiver@bouldercounty.org/.*

Technology is Hip!

Promising New Cancer Detection Methods



Bob Larson

Several new blood tests to detect cancer are being developed overseas. One new blood test can detect, classify and pinpoint the location of cancer by analyzing a sample equivalent to one drop of blood. Using this new method for blood-based RNA tests of blood platelets, researchers have been able to identify cancer with 96 per cent accuracy according to a study at Umeå University in Sweden.

Being able to detect cancer at an early stage is vital. The Swedish university has studied how a whole new blood-based method can be used to detect cancer, which eliminates an invasive cell tissue biopsy. In the study, nearly all forms of cancer were identified, which proves that blood-based biopsies have an immense potential to improve early detection of cancer.

In follow-up tests using the same method, researchers could identify

the origin of tumors with unsurpassed accuracy of 71% in patients with diagnosed cancer in the lung, breast, pancreas, brain, liver, colon and rectum.

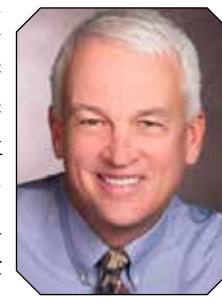
Another blood test being developed at the University of Bradford in England has shown to accurately detect melanoma, lung cancer, and colon cancer. The test measures damage to DNA in white blood cells using varying intensities of ultraviolet light. Called Lymphocyte Genome Sensitivity (LGS) test, the analysis hones in on the DNA of white blood cells. By measuring the damage caused to the DNA of white blood cells, researchers can differentiate between the white blood cells of patients with cancer or pre-cancerous conditions and the white blood cells of healthy patients.

More studies are being conducted to gain industry approval. This is another example of how new technology research can help detect diseases faster and be less invasive.

❖ *Bob Larson is a technologist, photo journalist, and Marketing Director for 50Plus Media Solutions.*

Reverse Mortgage

Plan for Retirement



Jim Doyle

“My wife and I took out a reverse mortgage before she became sick and died of cancer. I am so glad we did! I don't know how I would have paid the bills without it. I only had to pay 20% of the medical bills, but 20% of a large number is a lot!”

~ Abe W., Denver

There are four main ways a reverse mortgage can be used to provide additional retirement security.

- **Receive a Lump Sum at Closing** The proceeds of a reverse mortgage are tax-free income that may be used any way you choose. Some seniors are helped significantly by having their mortgage payment eliminated, and paying off debt.
- **Retire with a Growing Line of Credit** A line of credit may be established using a reverse mortgage, and is left to grow at an interest rate that is equal to the current loan rates. At any time, the line of credit may be accessed for incidental cash, in-home care, or converted to monthly payments.

- **Delay Social Security Benefits and Let Investments Grow** Using this approach, a reverse mortgage is established and drawn upon yearly to allow the retiree's portfolio, such as a 401(k), more time to grow.

- **Protection from Investment Downturns** In this approach, a reverse mortgage is established, and only drawn if the retirement portfolio underperforms. This spares the portfolio any draw when it is down, giving it a better chance to recover thereby minimizing risk.

“The most important time to have cash available to you is when you need it,” says Senator Fred Thompson. “And more people are using a reverse mortgage line of credit for just that—a line of credit that makes cash available for life's unexpected turns, or just additional security that grows until you choose to use it.”

Contact your Reverse Mortgage Specialist to learn more about providing for your future.

❖ *Jim Doyle, Reverse Mortgage Specialist, NMLS #335659. VP of Lending and Reverse Mortgage Specialist, Silver Leaf Mortgage in Centennial, CO. Direct: 303-875-5994 JimDoyle@SilverLeafMortgages.com, NMLS# 1394377.*

The NEW Reverse Mortgage

Have You Heard About the Great Changes to the New Reverse Mortgage?

- ✓ Receive tax-free loan proceeds that may be used for any purpose if you are 62 years and older
- ✓ Eliminate existing mortgage if you still have a mortgage balance
- ✓ Replace cash reserves or pay off debt
- ✓ You always own your home, the bank doesn't
- ✓ Postpone drawing down retirement assets, therefore giving them more time to grow
- ✓ Cover unexpected expenses such as medical bills or home renovation
- ✓ You always own the equity in your home



JIM DOYLE, NMLS #335659

Reverse Mortgage Specialist

Direct: 303.875.5994

Office: 720.458.4029

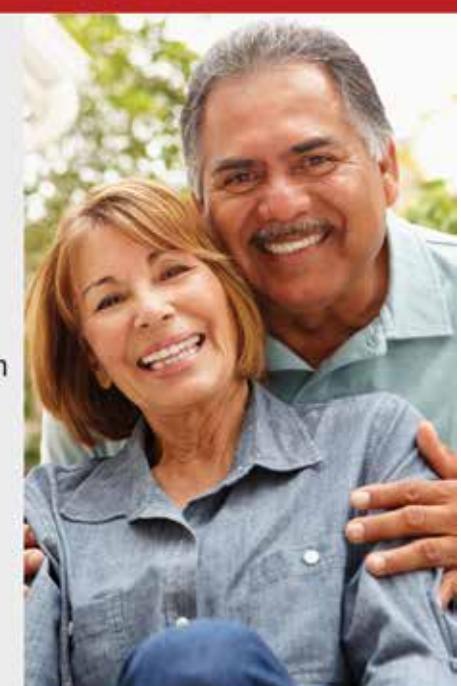
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Call today for a FREE consultation!

Contact the local expert, Jim Doyle, at Silver Leaf Mortgage to see what options are best for you.



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Parlez-vous a little sunshine? Saint Martin delivers!

By Ron Stern, Travel Photojouranist

If you're looking for a getaway, think about the Caribbean island of Saint Martin. It's small, only 37 square miles, but jam-packed with beautiful beaches lapped by crystal-clear water, a hilly interior for hiking, biking and riding, delicious cuisine and friendly people.

It's not jam-packed with people, however. Only about 40,000 people live on the French side of the island – although this is augmented on a daily basis when cruise ships disgorge their passengers.

If you fly here, it'll be into the Princess Juliana airport which is on the Dutch side of the island. You can rent a car or take a cab to your lodgings.

Marigot, the capital of the

French side, has a permanent population of about six thousand people, most of whom speak both French and English. Cute little boulangeries and patisseries line the main street and are good places to enjoy a snack and people watch.

If you love food, then head over to Grand Case known as the "Gastronomic Capital of the Caribbean." The area has about 100 restaurants of all types including Creole, barbecue, and French cuisines.

If you'd like to see Carnival, then plan for your visit in mid-February. People young and old of all shapes and sizes wearing costumes and with faces painted in a dazzling array of colors, dance through the streets to the delight of the crowds.

Spend your mornings and af-



ternoons relaxing on one of this island's many beaches, swimming, snorkeling or sunbathing. If you're feeling adventurous, try the Loterie Farm eco resort for their fly zone or enjoy some Caribbean Asian food in their treetop level Hidden Forest Cafe.

For more information visit: www.stmartinisland.org



5 REASONS TO GET TESTED FOR COLON CANCER

if you're 50 or older or have a family history of colorectal cancer



- 1. YOUR KIDS**
- 2. YOUR FRIENDS**
- 3. YOUR EXTENDED FAMILY**
- 4. YOUR FUTURE**
- 5. YOURSELF**

To learn about ways to prevent colon cancer,
visit cancer.org/fightcoloncancer or call 1-800-227-2345.

Elder Law Issues

Don't believe you need an estate plan?

Estate planning can mean many things to many people. For some, it may simply mean the creation of wills or trusts. For others, it may involve the creation of a special needs trust to provide a safety net for a child with developmental disabilities. And many people are concerned over the prospect of paying for long-term care and the fear they could lose their home and their life savings. An estate plan can address all of these issues and more.

Having a will should be a necessity. If you do not have one, then your assets may pass under the laws of intestacy, which may not be how you wanted the assets distributed. By creating a will you can identify who receives your assets; when and how much they receive; and who will serve as your executor or trustee. It can ensure the orderly transfer of your estate as you want it, rather than as mandated by the State, and can help to minimize potential disputes among your family members.



Rick Romeo

Medical durable powers of attorney and advance healthcare directives are valuable parts of any estate plan. Not only do they provide peace of mind for you, but they can also reduce the stress that your spouse or children would encounter not knowing your intentions concerning medical care and treatment.

An estate plan should also include a financial durable power of attorney in which you have identified who can make decisions for you should you become incapacitated. Absent a financial power of attorney, it may be necessary to obtain a court-ordered conservatorship, which can be quite costly.

While predicting the future is inherently risky, what is far more risky is to assume that things will be okay and will work out. Having a comprehensive estate plan in place before difficulties arise can prevent the need for crisis management.

❖ *Rick Romeo is a partner with the law firm of Vincent, Romeo & Rodriguez, LLC providing a broad array of services for the elderly, the disabled and their families, including estate planning, Medicaid planning, planning for disabled children, and probate litigation. Contact the firm at 303-604-6030 or visit www.elderlawcolorado.com/.*

Make The Most Of Save Your Vision Month

Save Your Vision month is held every March and aims to increase awareness regarding good eye care. Organized by the American Optometric Association, the main focus of this event is to encourage more people to go for regular eye exams. With computers becoming an everyday part of people's lives, the risk of eye strain and damage is higher than before. Apart from ordinary eye care, this month specially focuses on eye care in the work place with an emphasis on employers to take eye care and health seriously.

Taken For Granted

Save Your Vision Month reminds many people of a rather shocking thing, that most of us take our vision for granted. Seeing is one of the easiest things to do in the world- you just have to open your eyes. Apart from that, so much of our lives are based on visual stimulation. From work to entertainment, our eyes form a large part of our everyday lives. Unfortunately, most of us don't think about actual eye care until something goes

wrong. It's important to note that just like visiting the dentist regularly is important, regular eye checks are also important.

Some of the benefits of regular eye exams are very apparent. For instance, if the power of your eyesight is decreasing or faulty, corrective measures can be taken immediately. This is much healthier compared to putting up with eye strain until it becomes a real problem to see. Eye checks can also tell you a lot about your general state of health. For example, diabetes is very often diagnosed via an eye exam. Other diseases like glaucoma can be quickly detected and treated by going for regular eye tests.

Eye Care At Work

Today, almost every work place is fitted with computers, whether it's a corporate office or a small library. One of the biggest problems of continued and persistent computer use is eye strain. Many people who use computers for long stretches

Continued on page 11▶

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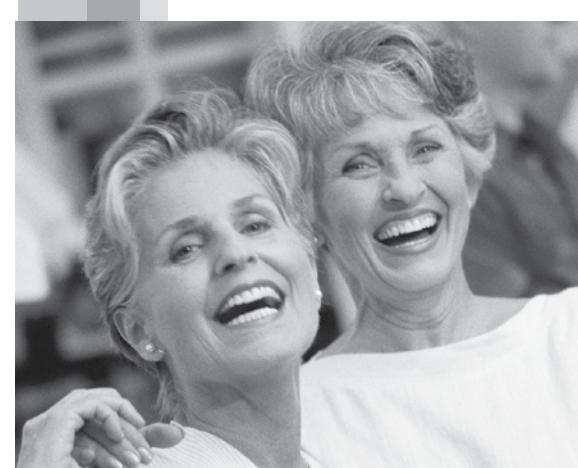


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Enjoy Food Traditions and Experiences to 'Savor the Flavor of Eating Right'

For National Nutrition Month® 2016, the Academy of Nutrition and Dietetics is encouraging everyone to "Savor the Flavor of Eating Right" by taking time to enjoy food traditions and appreciate the pleasures, great flavors and social experiences food adds to your life.

"Food nourishes your body and provides necessary fuel to help you thrive and fight disease," says registered dietitian nutritionist and Academy of Nutrition and Dietetics Spokesperson Kristen Gradney. "Food is also a source of pleasure and enjoyment. 'Savor the Flavor of Eating Right' by taking time to enjoy healthy foods and all the happiness they bring to your life."

Enjoy Food Traditions and Social Experiences. There is an obvious social component to food. Whether a nightly family dinner, special holiday occasion or social gathering, food often plays a central role.

"Research indicates that family meals promote healthier eating and strengthen family relationships," Gradney says. "Prioritize family meals and enjoy the food traditions that accompany any type of social gathering."

Appreciate Foods Pleasures and



Flavors. Take time to appreciate the flavors, textures and overall eating experience. In today's busy world, we often eat quickly and mindlessly. Instead, try following this tip to help you savor the flavor of your food: Eat slowly.

"Eat one bite at a time, and focus on the different flavors and textures," Gradney says. "Stop and take time between bites. Eating slowly not only allows you to enjoy your food, but it can also help you eat less by giving your stomach time to tell your brain that you are full."

Develop a Mindful Eating Pattern. How, when, why and where you eat are just as important as

what you eat. Being a mindful eater can help you reset both your body and your mind and lead to an overall healthier lifestyle.

"Think about where you eat the majority of your meals," Gradney says. "Many eat lunch at their desks or dinner in front of the television. Take a few minutes out of your busy schedule to find a nice place to mindfully eat instead of multitasking through your meals."

Consult a Registered Dietitian Nutritionist. "A healthy lifestyle is much more than choosing to eat more fruits and vegetables," Gradney says. "It's also essential to make informed food choices based on your individual health and nu-

trient needs. A registered dietitian nutritionist can educate you and guide your food choices while keeping your tastes and preferences in mind. RDNs are able to separate facts from fads and translate nutritional science into information you can use."

Find a registered dietitian nutritionist in your area by visiting eatright.org.

The Academy's website (eatright.org) includes helpful articles, recipes, videos and educational resources to spread the message of good nutrition and an overall healthy lifestyle for people of all ages, genders and backgrounds. Consumers are also encouraged to follow National Nutrition Month on the Academy's social media channels including Facebook and Twitter using the #NationalNutritionMonth hashtag.

The Academy of Nutrition and Dietetics is the world's largest organization of food and nutrition professionals. The Academy is committed to improving the nation's health and advancing the profession of dietetics through research, education and advocacy. Visit the Academy of Nutrition and Dietetics at eatright.org.

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(314) 983-4200
foundation@aoa.org
www.aoa.org

Audio Information Network

Nonprofits Team Up for Cooking Classes

Just like each ingredient adds its flavor to a recipe, all 6 participating nonprofits contributed expertise to a 6-week cooking class for the blind in Lafayette. Most of the participants were seniors. Josephine Commons and Coal Creek Meals-on-Wheels donated class space and access to a kitchen. Cooking Matters taught the class, receiving instruction from the Colorado Center for the Blind on alternative cooking and teaching techniques. The Audio Information Network of Colorado notified people about the classes. They also record interviews and materials to benefit listeners. The Center for People with Disabilities assisted clients with registration. Via Mobility Services provided transportation. Barbara Jaynes of Positively Funded coordinated the effort.



Kim Ann Wardlow

Cooking Matters usually teaches low-income families to stretch their food budget by cooking healthy meals at home for their children. They had not taught a class for individuals with any disability. The instructor adapted the classes taught at Josephine Commons for the blind while still including all of the essential components of a Cooking Matters course. Participants made a meal each session. The instruction in-

cluded cooking techniques, nutrition, and shopping tips. Participants ate together and had the opportunity to share their experiences and how they adapted the previous week's recipe to their taste. Cooking Matters gave each participant a bag of groceries each week containing the ingredients to make the lesson's main dish at home. The fifth week of the course everyone met at King Sooper's where the nutritionist explained the NuVal scoring of products and what to look for on nutrition and ingredient labels. Each participant received a ten dollar gift card to purchase ingredients for a healthy meal applying everything they learned in the first four sessions.

❖ *Kim Ann Wardlow is the Director of Marketing for the Audio Information Network of Colorado, which provides blind and visually impaired individuals with audio access to newspapers, ad circulars, and magazines. She may be reached at 303-786-7777, ext. 112 or kim@aincolorado.org. AINC is a proud member of Senior Solutions of Colorado and the Colorado Coalition of Blind and Low-Vision Resources.*

Family Memories & Family Trees

Finding Civil War Soldiers

Part 1

Hunt individual soldiers or soldiers with a specific surname at Ancestry.com. It is a pay site, but can use it for free at any LDS Family History Center. Find one near you by visiting <https://familysearch.org/locations>. Some FHCs charge for printing and some don't. Near the top of their home page, select Search then Card Catalog. In the keywords box type: civil war soldier. Select



Ted Bainbridge

American Civil War Soldiers. In the search dialog that appears, type a first and last name or only a last name, then type a state if you wish. Click Search. A hit list appears. Click each name of interest. You can print and/or save any record.

Be cautious about believing that a record you find is for the person you want. Only having the same name is not sufficient; look for other facts in the record that match or conflict with what you already know about the person you want.

Return to the page that let you

select American Civil War Soldiers. Select U.S. Civil war Soldiers 1861-1865. Repeat the search procedures above. You might find the same information about the same people, or different information, or different people.

To research a person in more detail, take his name and unit to Fold3.com, another pay site available free at an FHC. In the library edition of that site's home page select Civil War, Union or Confederate, the state, the unit name, the first letter of the man's surname, and the name of the man. You will see a miniature image of each page in his military service file; click to enlarge. Print and/or save any page you want.

Next month: Finding black or white soldiers in both Civil War armies.

❖ *Ted Bainbridge, Ph.D. has been a genealogical researcher, teacher, consultant, speaker, and writer since 1969. His genealogical and historical articles are published frequently by several national, state, and county organizations. Ted is a past president of the Longmont Genealogical Society and is a staff member at the Longmont Family History Center. You can contact him at ted.bainbridge@gmail.com.*

Thank you for publishing a complete resource. So full of helpful material to live life.

A.P., Boulder

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Wellness Programs are available without charge to Boulder County residents 60 and over and their caregivers. Donations are encouraged and appreciated.

A Matter of Balance. Learn to manage your risk of falling, reduce fear of falling and strengthen your body. This 8 week health education program meets weekly for two hours. Includes group discussions and gentle exercises. April 5 – May 24, 1:30 – 3:30 p.m. Longmont Senior Center, 910 Longs Peak Ave. Additional classes are scheduled throughout Boulder County. Please call for times and locations.

Healthier Living. (Stanford University's Chronic Disease Self-Management Program) Learn techniques to help change your perspective and manage chronic conditions. Topics covered during the 6 week workshop include managing medications, improving communication skills and learning how to improve nutrition and activity levels. Includes weekly goal setting and problem solving. Call for times and locations.

Healthier Living with Chronic Pain. Stanford University's Self-Management for Chronic Pain Program follows a format similar to the Healthier Living Workshops, with additional topics on dealing with chronic pain. Mondays, April 18 – May 23, 1:30 – 4 p.m.* East Boulder Senior Center. 303-984-1845 or info@coaw.org

Medicare Basics Classes. Mar. 3, 2–4 pm. East Boulder S.C., 303-441-1546 & Louisville S.C., 303-666-7400. Mar. 21, 10-noon Longmont S.C., 303-651-8411.

Nutrition Education. East Boulder County Diabetes Education Group, Mar. 21, 11-noon. Lafayette Senior Center. Register: 303-665-9052; Information: 303-441-4995.
Counseling: Nutritional Counseling: 303-678-6115
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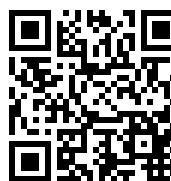
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Warriors of the storm	Bernard Cornwell

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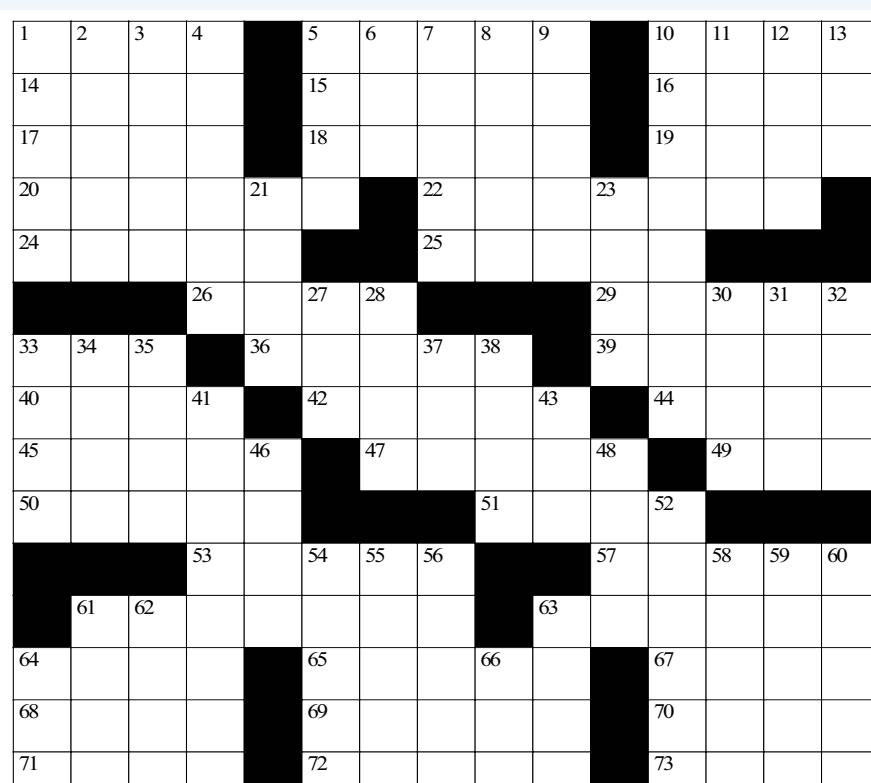
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Why the right went wrong: conservatism -- from Goldwater to the Tea Party and beyond	E.J. Dionne, Jr.
--	------------------

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50 Plus Marketplace News Crossword Puzzle



ACROSS

- 1 Flat-fish
- 5 One-celled protozoa
- 10 Clarets
- 14 Ireland
- 15 Republic in central Africa
- 16 Fencing sword
- 17 Resting place
- 18 Snake
- 19 Motion picture
- 20 Ginmill
- 22 Building
- 24 Dropsy
- 25 Staggers
- 26 Excellent
- 29 Greased
- 33 Definite article

- 36 Mine prop
- 39 Farm bird
- 40 Air (prefix)
- 42 Who was the father of Abram
- 44 Soft lambskin leather
- 45 Impostor
- 47 Desert region in S Israel
- 49 Island of Denmark
- 50 Outer coat of a seed
- 51 Line about which a rotation occurs
- 53 Procreate
- 57 Hindu religious teacher
- 61 No matter who
- 63 Island in the South China Sea
- 64 Stead
- 65 Angry
- 67 Harbor

Vision ■ from page 7

of time tend to complain about symptoms like dry eyes, blurry vision and eye strain. While it might not be feasible to cut down on computer use, there are a number of ways to maintain good eye care and health while you work. First of all, regular eye exams are a must and it's important to tell your doctor how much computer work you do each day. When using your computer, make sure that you stop for breaks at regular intervals. It's a good idea to just get up and walk to a window and just have a look outside. Allowing the eyes to look away from the screen, particularly at something soothing can be very resting for the eyes.

One problem many computer users face is a problem they probably aren't even aware of- that is the fact that they don't blink. When staring continuously at your monitor, you will blink a lot less than normal- this is what causes the problem of dry eye. When working at your computer, make a conscious effort to blink as much as possible. In fact, closing your eyes for a few seconds can really help as well. If you still face a problem, consider buying artificial tears and applying them to keep your eyes

moist. If possible, install a humidifier in your work area.

The way you sit at your computer also plays a big role in the health of your eyes. Make sure the monitor is about 20 inches away from your eyes. The top of the monitor should be tilted a little below your eye level. Also make sure that you keep your monitor free of dust and fingerprints, as these can greatly reduce clarity. Last but definitely not least, remember that eating healthy can indeed improve the health of your eyes. Eating plenty of fresh vegetables and fruits as well as getting a good night's sleep are all important ways to preserve the health of your eyes. During this Save Your Vision Month, it's important to take the necessary steps towards better eye care.

**Say You Saw It in
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News**

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Answers on page 9

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- 69 Cheroot
- 70 Verge
- 71 Bring into complete union
- 72 Trials
- 73 Prophet

DOWN

- 1 Inward feeling
- 2 Mountain nymph
- 3 Cotton thread used for hosiery
- 4 Bury
- 5 Islamic call to prayer
- 6 Deranged
- 7 Duck with soft down
- 8 Braid
- 9 Lofty nest
- 10 Cancellation
- 11 Heroic
- 12 Sandy tract
- 13 Perceive with the eyes
- 21 Rowing implements
- 23 Beat with a whip
- 27 Disposed
- 28 Small songbird
- 30 Idle away time
- 31 Catch sight of
- 32 Faculty head
- 33 27th president of the U.S.
- 34 In this place
- 35 Periods of history
- 37 Part of verb to be
- 38 Infatuated
- 41 Outward bound
- 43 Jinx
- 46 Venture
- 48 Passport endorsement
- 52 Spoiled beer
- 54 Eject
- 55 Strange and mysterious
- 56 Hauls
- 58 Battery terminal
- 59 Margarine
- 60 Bury
- 61 Broad
- 62 Back part of the foot
- 63 Possessive pronoun
- 64 Legal science
- 66 Make lace

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CU-Boulder Stages A Shakespearean Space Musical

'The Tempest' meets the jukebox in 'Return to the Forbidden Planet'

The madcap jukebox musical "Return to the Forbidden Planet," set in a rock 'n' roll Shakespearean spaceship, comes to the University of Colorado Boulder's University Theatre this March. CU-Boulder Associate Professor Cecilia Pang directs, which promises nonstop laughs, infectious tunes and a generous nod to the Bard.

First seen in 1989 on London's West End, the show places the plot and dialogue of Shakespeare's play "The Tempest" in a futuristic space setting with classic songs from the 1950s and 1960s. This particular production features flying, light saber fights and a shaking, stage-sized spaceship.

When he wrote the script, Bob Carlton took his inspiration from campy, low-budget science fiction films from the 1950s and 1960s. So did CU-Boulder doctoral candidate Jenn Calvano, the show's choreographer, when she planned the dance routines.

Calvano says. "I've been focusing on the kind of dance that was popular when all these songs were written—1950s sock-hop swing, East Coast swing, a little bit of Lindy Hop—but with a lot of humor thrown in there."

The performance showcases a cast of CU-Boulder students who take turns acting, singing, dancing and playing instruments. The on-stage band members are also actors in the show, and almost all the lead actors get the opportunity to show off their instrumental chops.

"If we found out that, say, someone was proficient at guitar, we asked that person to play a guitar solo," said the play's music director, David Nehls. "It might not always fit with the character the person is

playing, but I think that's part of the fun."

If it's not entirely clear what "fits" into "Return to the Forbidden Planet" and what doesn't, it's because Carlton left many of the play's elements open to interpretation. His nebulous instructions inspired Pang to get creative and add a few more fantastical elements to the production, including beat boxing, punk, and puppet dancers.

"It's so tongue in cheek that the tongue's not even in the cheek anymore," says actor Melanie Iris Schultz, who has a list of reasons why the musical is a must-see.

"This whole theater becomes a spaceship that moves," Schultz says. "People fly. There's fire. There are roller skates. There are screens everywhere projecting giant asteroids. And, seriously, how many times do you get to see 'The Tempest' in space?"

Showtimes for "Return to the Forbidden Planet" Friday, March 4, 7:30 p.m., Saturday, March 5, 7:30 p.m. Sunday, March 6, 2 p.m. Wednesday, March 9, 7:30 p.m. Thursday, March 10, 7:30 p.m. Friday, March 11, 7:30 p.m. Saturday, March 12, 7:30 p.m. Sunday, March 13, 2 p.m.

Tickets for "Return to the Forbidden Planet" are \$14 with student, senior and youth discounts available. To purchase tickets, visit the CU Presents box office, 972 Broadway, call 303-492-8008, or visit us online. Coming up later in CU-Boulder's 2015-16 theater season is "Rabbit Hole," the Pulitzer Prize-winning play about finding hope in the midst of darkness. Click here for more information about all of our performances, including free shows featuring the work of talented undergraduate dancers, choreographers, directors, designers and actors.

Social Security Today

Filing Taxes Just Got (A Little Bit) Easier



Monica Ochoa

Now that it's March, your annual tax filing deadline is fast approaching. If you receive Social Security benefits, one of the documents you need to file your federal income tax return is your Social Security Benefit Statement (Form SSA-1099/1042S).

Your Social Security benefits may be taxable. This includes monthly retirement, survivor, and disability benefits. About one-third of people receiving Social Security benefits must pay taxes on some of these benefits, depending on the amount of their taxable income. This usually happens if you have other substantial income — such as wages, self-employment, interest, dividends, and other taxable income that must be reported on your tax return — in addition to your Social Security benefits. You will never have to pay taxes on more than 85 percent of your Social Security benefits, based on Internal Revenue Service (IRS) rules.

To find out if you must pay taxes on your benefits, you will need your Social Security Benefit Statement (Form SSA-1099/1042S). You should automatically receive it in the mail each January. It shows the total amount of benefits you received from Social Security in the previous year so you know how much Social Security income to report to the IRS on your tax re-

turn. The benefit statement is not available for people who receive Supplemental Security Income (SSI), as SSI payments are not taxable.

Whether you file your taxes early or wait until the deadline, Social Security makes it easy to obtain a replacement benefit statement if you didn't receive one or misplaced it. You can get an instant replacement easily by using your secure online my Social Security account. If you don't already have an account, you can create one in minutes. Follow the link below to the my Social Security page, and select "Sign In or Create an Account." Once you are logged in, select the "Replacement Documents" tab to obtain your replacement 1099 or 1042S benefit statement. You can also use your personal my Social Security account to keep track of your earnings each year, manage your benefits, and more.

You can also obtain a replacement benefit statement by calling us at 1-800-772-1213 (TTY 1-800-325-0778), Monday - Friday, 7 to 7 p.m., or by contacting your local Social Security Office. If you live outside of the United States, please contact your nearest U.S. Embassy or Consulate. But by going online you can print your replacement benefit statement immediately and not have to wait to receive it in the mail.

With a my Social Security account, gathering your Social Security information for tax season has never been easier. Open your own personal my Social Security account today at www.socialsecurity.gov/myaccount/.

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