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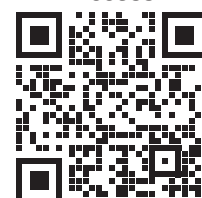
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February 2015 • Volume 21 • Issue 2



Keep Your Heart Healthy

Get your cholesterol checked. Men need to get their cholesterol checked at least once every 5 years. Women at risk for heart disease need to get their cholesterol checked once every 5 years. Talk with your doctor about getting your cholesterol checked.

Get your blood pressure checked. Starting at age 18, get your blood pressure checked at least once every 2 years. High blood pressure has no signs or symptoms.

Your family history affects your risk for heart disease. Use the family health history tool to keep track of your family's health. Share this information with your doctor.

If you are worried about a family member's risk for heart disease, use these tips to start a conversation about heart health.

Quitting smoking helps lower the risk of having a heart attack. Call 1-800-784-8669 for free support and to set up your plan for

quitting.

Aspirin can reduce the risk of heart attack or stroke by preventing blood clots. Aspirin is not recommended for everyone. Talk with your doctor to find out aspirin is the right choice for you.

A heart-healthy diet includes foods that are low in cholesterol, saturated and trans fats, sugar, and sodium.

Heart-healthy items include high-fiber foods: whole grains, fruits, vegetables & certain fats. Check out these heart-healthy recipe collections: Keep the Beat™ and Stay Young at Heart.

Extra weight can lead to high cholesterol, high blood pressure, & diabetes. If you are overweight or obese, losing just 10 pounds can lower your risk.

Adults need at least 2 hours and 30 minutes of moderate aerobic activity each week. This includes walking fast, dancing, and biking. If you are just getting started, try

walking for 10 minutes a day, a few days each week. Then add more activity over time.

Drink alcohol only in moderation can help lower your risk. If you choose to drink alcohol, limit your drinking to no more than 1 drink a day for women and no more than 2 drinks a day for men.

Managing stress can help prevent serious health problems like heart disease, depression, and high blood pressure.

Take steps to prevent type 2 diabetes. When you have diabetes, there is too much glucose in your blood. Over time, if it's not controlled, diabetes can cause serious health problems, including heart disease.

A t <http://healthfinder.gov/> get personalized screening recommendations with myhealthfinder tool. A shopping list with heart-healthy foods and a calculator to figure out body mass index are also available.

Take Action! Take steps today to lower your risk for heart disease.

Know your numbers. High blood pressure and high cholesterol can cause heart disease and heart attack.



l-r: Sheriff Tony Spurlock, Treasurer Diane Holbert, Surveyor Robert Snodgrass, Assessor Lisa Frizell, Commissioner David A. Weaver, Coroner Jill Romann, Clerk & Recorder Merlin Klotz and Judge King.

Join America's Largest Discussion Program on World Affairs

Jefferson County Public Library announces that it once again offers the popular Great Decisions program at the Columbine and Evergreen Libraries.

The Great Decisions program, developed by the Foreign Policy Association, is designed to serve as a catalyst for developing awareness, understanding, and informed opinion on U.S. foreign policy and global issues. The program provides background information and policy options for eight critical issues facing America each year and serves as the focal point for discussion groups across the country. This year's topics cover a broad range of policy issues, including:

- Russia and the Near Abroad
- Privacy in the Digital Age
- Sectarianism in the Middle East
- India Changes Course
- U.S. Policy towards Africa
- Syria's Refugee Crisis
- Human Trafficking in the 21st

Century

• Brazil's Metamorphosis
Sessions at the Columbine Library begin with a planning meeting at 6 p.m. Tuesday, Jan. 20; participants can pick up their workbooks at this meeting. The Columbine program will continue on select Tuesdays through May 19.

The Evergreen Library begins its 11th year of hosting the Great Decisions program at 6 p.m. Wed, Jan. 21, and continues through April 29. Evergreen patrons are invited to pick up their workbook and sign up at the Information Desk prior to the first discussion. See jeffcolibrary.org/events for exact date information.

Join us for this lively overview of important current events. Meetings are open to anyone who would like to attend. For more information, visit jeffcolibrary.org or call 303-235-5275.

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Newly-Elected Officials Sworn In

7 Douglas County officials, elected in November 2014, took the oath of office Jan. 13 at the Phillip S. Miller Building in Castle Rock, with 18th Judicial District Judge Paul King presiding.

For the first time in County history, the swearing-in ceremony was broadcast live over the Internet. It remains available for viewing at <http://www.douglas.co.us/elected-official-swearing-ceremony-january-13/>

February CALENDAR

**Low Vision Awareness
American Heart
National Donor Day (14)**

Tuesday/3

Juniper Village at Aurora, 11901 East Mississippi, RSVP: 303-341-6335. 3:30 pm. The Magic Healer, Mindy Sterling, certified Pathways to Memory specialist, uses piano and voice to help foster memories. Free, open to the public.

Wednesday/11

Rescheduled Training. Understand & Deal with Hoarding Disorder. Aurora City Hall, 15151 E. Alameda Pkwy, Register: 8:30 am, training: 9-11am. Register: www.ccerap.org/selecttraining, Eventbrite. Professional development CEU's available.

Friday/13

Rocky Mountain Brassworks celebrates Valentine's, Broomfield Auditorium, 3 Community Park Rd. 7:30pm. Features Dance Arts Studio. \$5 admission. Box office opens 6:30 pm. Advance Tickets: www.rockymountainbrassworks.org or 720-887-2371.

Monday/16

Stroke Support Group, 6-8pm, Swedish Medical Center, 501 E. Hampden Ave. Englewood, 3rd Mon. monthly, Info: Rebecca. Gloyd@riaco.com or tlcdenver@comcast.net

Tuesday/17

AARP 3838. 1 pm, at Thomas More Catholic Church, 8035 S Quebec St. Mike Farrell, on Motivation for Seniors. All are welcome to attend. Info: 303-797-9251.

Wednesday/21

Clear Creek Church, 10555 W. 44th Ave. Senior Lunch, 3rd Wed. monthly, 11:30 am. Lunch & program. Info: 303-424-3031.

Tuesday/24

TRIAD 1:30 pm, JffCo District Attorney, 500 Jefferson Cty Pkwy, Golden. Sheri Gibson, PhD, Clinical Psychology Just Down or Depressed? Free & open to public Info: 303-271-6980.

Every Monday

Forest Street Care Center, 3345 Forest St., 10-noon. Free Info. Reg: www.alz.org or 720-877-3474.

Calendar sponsored by...

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Seniors Solutions of Colorado offers Intergenerational Education SSC provide solutions by educating, empowering and informing people of all ages with information to help them as they journey on the path to health, wholeness and lifestyle options. We're here to of-

fer solutions, so reach out if we can be of service to you.

Think of SSC as your network partners for planning your future and helping your love ones. We help empower your decision-making as you move forward with your life. Visit our website and talk with our

vast array of vetted partners to help you in answering the many questions about the services and businesses who understand and work the senior marketplace! <http://seniorssolutionsofcolorado.com/> Phone: 720-295 6263. Come join us on our journey!

Traveling The Silk Road

Spend an exotic day along the most legendary trade route in history! Long before wireless communications and overnight deliveries, the Silk Road connected humanity. Under vast starry skies and across some of the most treacherous landscapes, the route stretched 5,700 miles from China to the Roman Empire. Along the way were the world's most progressive cities, teeming with the lively exchange of exotic goods and new ideas.

In the exhibition *Traveling the Silk Road* at the Denver Museum

of Nature & Science, you will take a journey accented by the spectacular sight of camel caravans, the pungent scent of spices, the luster of exquisite silks, and the energy of creative thinking. You will visit five cities that flourished from AD 600 to 1200 during the route's golden age: Xi'an, ancient capital of China; Turfan, a fertile oasis; Samarkand, a grand city of commerce; Baghdad, the scholarly center of the Islamic world; and Constantinople, eastern capital of the Roman Empire.

You will experience an array of wonders: a vivid full-scale re-creation of a night market in Turfan, a display of live silkworms, astronomy tools that helped mariners navigate the seas, historical enactors who bring this era to life, and a 41-foot-long replica of an Arabian sailing ship.

In reality the Silk Road wasn't a road at all but a complex network of routes that moved goods from the Far East to Eastern Europe and back. The Silk Road helped spread the math, astronomy, and precision tools that made naval navigation reliable—and thus indirectly aided its own demise. However, there's little question that ultimately it was the ancient pathway that led to the modern world.

Visit www.dmns.org/silkroad to learn more and purchase tickets.



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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 emailed to sales@50plusmarketplaceneews.com. Faxes and hand-written materials are not accepted. Pictures with captions are appreciated. Digital photos are accepted (170 to 300 dpi, JPEG files) also by email.

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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AMAC Seeks To Make Social Security A Priority For Congress

The Association of Mature American Citizens is actively encouraging Congress to act on Social Security in a timely and comprehensive manner.

Dan Weber, AMAC president, said “we can’t afford to just kick the can down the road with interim fixes that will likely result in hardship both for those who are still paying into Social Security and for those who are depending on SS income in their old age.”

Weber praised the House for taking a “bold” step when on the first day of the new session when it passed a measure that “gets the ball rolling.”

The bill, sponsored by Representative Sam Johnson of Texas, prohibits the transfer of funds from Social Security’s retirement program (OASI) to the Social Security disability program (SSDI) unless Congress enacts legislation to address and improve the program’s long-term finances.

“Over the years, the retirement program has been used as a slush fund for the disability fund, which is quickly being depleted and will become insolvent next year as a result. The problem has been the lack of accountability in defining who is eligible for Disability Insurance.

DI is there for individuals who can’t work due to disability, but as the economy worsened in recent years, people who were enduring financial hardship have been using it as a kind of unemployment fund.”

Weber said Congressman Johnson’s measure is a “good start” and can slow the leak, but more is needed.

“Congress is likely to enact legislation combining the Federal Old-Age and Survivors Trust with the Federal Disability Insurance Trust. But that would be a band aid, resulting in increasingly higher taxes down the road.”

In the most recent edition of AMAC’s Advantage Magazine, Weber wrote that “Congress should not raise taxes, but should take a common sense approach similar to AMAC’s Social Security Guarantee, which increases benefits for low income retirees while allowing all workers to accumulate more money voluntarily. This can be done without raising taxes. Since there has to be Social Security legislation passed in 2015, I urge Congress to break their gridlock, work together and finally

solve this problem for generations to come.”


The Social Security Administration states flatly on its Web site that: “legislative changes are necessary to avoid disruptive consequences for beneficiaries and taxpayers. If lawmakers take action sooner rather than later, more options and more time will be available to phase in changes so that the public has adequate time to prepare. Earlier action will also help elected officials minimize adverse impacts on vulnerable populations, including lower-income workers and people already dependent on program benefits.”

Weber concluded that Social Security is “an urgent need” and called on Congress to make it a priority this year.

“Social Security is not an entitlement handout, as many would suggest; it’s an annuity that American workers paid for all their working lives, a retirement fund that was supposed to be backed by the full faith and credit of the United States. Thus, we owe it to ourselves, to our children and to our grandchildren to ensure the viability of this essential program.”

(While accepting a paper)
Great! We haven’t read this months copy.
Thanks!
M.E., Broomfield

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To find out more contact our Housing Line at 303-595-4464
Option 5 for vacancies or to speak to our staff.

303-595-4464
TDD 1-800-659-2656
www.seniorhousingoptions.org

Social Security Today

Follow The Groundhog's Example: Stay Indoors

Every year, on February 2, we wait to see if Punxsutawney Phil, the world's most famous groundhog, predicts six more weeks of winter. Huge crowds have waited for Phil's prediction each year since 1886. For Phil, seeing his shadow predicts six more weeks of winter-like weather. More often than not, he sees his shadow and goes back inside.



Monica Ochoa

You, too, can remain out of the cold, and save time and money at the same time, by using our secure online service, my Social Security, to conduct Social Security-related business from the warmth of your own comfortable home.

When you create a my Social Security account at www.socialsecurity.gov/myaccount, you can:

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verify them every year;

- Get an estimate of your future benefits if you're still working;
- Get an instant letter with proof of your benefits if you currently receive them; and
- Manage your benefits.

Setting up your account is quick, secure, and easy. Set it up during the cold weather, while you're waiting for spring.

Punxsutawney Phil usually predicts more wintry weather, and according to the Groundhog Day event organizers, he is accurate 75 to 90% of the time. Let's face it—spring doesn't really start for seven weeks after Phil's time in the spotlight each year.

Whatever the weather, you can expect to be more comfortable than Punxsutawney Phil by using my Social Security. Follow the groundhog's example and stay inside!

From the warmth and comfort of your own home, visit www.socialsecurity.gov to learn about all the services we provide online.

Technology is Hip!

People Trust Online Reviews More Than Ever

More people are turning to online reviews for local businesses and products. They are actually trusting online reviews more than ever despite all the media coverage questioning their legitimacy per a recent survey. BrightLocal recently published the results of its 4th annual local consumer review survey, finding that for better or worse, online reviews are only gaining momentum with consumers.

Most (57%) of consumers have searched online for a local business over six times in the past year, while 39% have searched online for local businesses at least one time per month, and 15% searching almost every day.

The survey found that more people are searching for more types of businesses and products this year than in previous years. Restaurants and cafes are still the biggest business category on businesses, but

product reviews are very popular too.

Since Amazon.com is the world's largest online retailer, it asks for product or retailer reviews from its customers. I for one use Amazon.com regularly and give reviews on most everything that I purchase there. I believe it helps others in making a decision providing a satisfactory explanation of your rating is given. I've written over 70 reviews on past products and businesses via Amazon, which makes me a trusted source.

There are also fake reviews (by competitors and bogus reviewers) giving a low rating to businesses and products that may not deserve it. Yelp, a major review website, and many other retailers have been constantly battling fake reviews with some success. Many users will use a local business or purchase a product if it has a four or five star rating if the comments are satisfactory. Users should always look at all the reviews on a particular business or product to determine if the ratings are acceptable or not.

❖ *Bob Larson is a technologist and Marketing Director for 50 Plus. Contact Bob at Marketing@50plus-mediasolutions.com*



Bob Larson

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Senior Day at The Capitol Wednesday, April 1, 2015

Hosted by **Colorado Senior Lobby** 
Downtown Denver at The Colorado State Capitol

Event Agenda

- 8AM – 9AM: Continental Breakfast (North 2nd Floor Mezzanine)
- 9AM – Noon: Old Supreme Court Chambers (2nd Floor)
- Noon – 2PM: Lunch & PM Program

Why attend? We can sum that up in 2 words *Senior Power!*

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- **Preserve Senior Funding**
- **Keep Seniors Safe & Healthy**
- **Meet your Legislators, Elected Officials and Senior Day at The Capitol Sponsors**
- **Learn about Legislation** affecting seniors and improve your skills on advocating on behalf of seniors.
- **The Governor, Speaker of the House, Senate President and your Legislators are all invited (schedules pending).**
- **A box lunch will be available for \$10.00** at the First Baptist Church of Denver located at 1373 Grant St, Denver, CO 80203 (1 block east of The Capitol on Grant St). You must pre-pay for the lunch.



- **Join Colorado Senior Lobby today to have advance notice of this great event**
Individual Annual Membership is only \$30 a year!
- **Visit our website for more information about Individual and Family Memberships. Learn about an Organizational & Business Membership and consider becoming a "Senior Day Sponsor."**

Visit our website for more information:

www.ColoradoSeniorLobby.org

Lunch Reservations will be taken until March 20, 2015 or maximum capacity is reached.

QUESTIONS? Call or email Ed Shackelford, President of Colorado Senior Lobby at 303-832-4535 or email: president@ColoradoSeniorLobby.org

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The History Colorado Center, proudly presented Five Points: The Cradle of Jazz in the Rockies Featuring Purnell Steen and Le Jazz Machine Tuesday, January 20, 2015. With over 250 in attendance enjoying the smooth Jazz sounds and history lesson by the esteemed Purnell Steen. To learn more about Public Programs, Lectures and & Tours visit www.HistoryColorado.org Contact Shawn Snow 303-866-4686, 1200 Broadway, Denver, CO. 80203

Joan & Rochelle Say

Be aware of and avoid Senior Spring and Summer Scams! We will keep you updated on the newest ones going around like a bad virus!



Joan Toohy & Rochelle Faraco

“You’ve Won a Free Car!” In spring a young man’s fancy may turn to love, but fraudulent telemarketers pick up the pace in attempting you scam you out of your money when the weather turns warmer. The scam-of-the-month we want to highlight this time is the lucrative practice of asking for “tax money” or other false fees to be paid up front in order to collect sweepstakes winnings or other prizes.

Scammers know we all want to believe it’s our lucky day, and we’ve finally struck it rich! In fact, it’s only to their benefit, to the tune of \$35 million, according to the Society of Certified Senior Advisors. This is the amount seniors lose each year attempting to claim these fake prizes, including money, cars, and other big ticket items.

We may receive a phone call or an official-looking check, sometimes even sent special delivery telling us we’ve won a large amount of money, etc. We’re told we must send the sweepstakes company a check to cover “taxes.” Then we learn too late they check they sent us is fake, and we’re out the “tax money.”

How to avoid these scams?
 • Realize you can’t win a sweep-

stake you didn’t enter
 • Legitimate sweepstakes won’t ask for money to claim a prize.

• They also won’t ask you to pay to increase your odds of winning (That’s reserved for the lotteries—haha.)

• They ask you to pay using cash, checks, debit cards, or bank debits. With any of these methods you have no way to recover the money if you figure out it’s fraudulent. Only with credit cards can you retrieve the money if you don’t get what you paid for.

• Best of all you can get your number put on the national “do-not-call” registry to stop most telemarketing calls. Call 888-382-1222, TTY 866-290-4326 or go to www.donotcall.gov. You can also tell companies not to call you again on a case-by-case basis. Report violations of your “do-not-call” rights through the “do-not-call” number or Web site.

If you are a victim or attempted victim of telemarketing fraud, it’s important to report the scam quickly so that law enforcement agencies can shut the fraudulent operation down.

We know you’ve got better things to do with your spring than get roped in with these clowns, so give them a miss and enjoy!

❖ *Joan Toohy and Rochelle Faraco are the Executive Directors of Seniors Solutions of Colorado, LLC. They and many other service providers and resources can be reached at 720-295-6263 for a variety of senior and aging adult resources.*

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<p>DENTAL SERVICES <i>Aurora Dental Group</i></p> <ul style="list-style-type: none"> - Kathy Tomlinson, DDS and Mauricio Ramirez <i>Martinez Dental</i> - Dr Efrin Martinez 	

On October 25, 2014 Denver Metro Area professionals participated in Make A Difference Day which is sponsored by USA WEEKEND and Points of Light Institute, by donating hearing, vision, and dental services to 131 low income seniors who were on the Colorado Gerontological Society waiting list.

Thank you!

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Aging Well

Ranch Style Homes Are Making a Comeback

We are falling in love with ranch style homes again! They were introduced to the market in the 1920's and popularized in the 1950's. In the mid 1970's, they became likened to "tract" housing and started losing their appeal.



LuAnn Smidt,

So why are ranches making a comeback?

- Often an affordable and efficient option for lifestyles and needs
- Accessible to people of all abilities
- Allows Seniors to 'age in place'
- Conducive to bringing the outdoors "in" with windows
- Mid-Century Modern architecture and furnishings are trending
- Easy to add additions
- Great remodeling potential
- Allows many prospective buyers to enter the market
- Fits the 'less-is-more' mentality
- Denver is one of the top 10 markets expecting an influx of Baby Boomer homebuyers

Paradigms typically associated

with ranches:

- Small size and compartmentalized floorplans
- Bathrooms & kitchens are usually small with outdated finishes
- As the population ages, so do the homes (electrical, plumbing and HVAC have likely reached the end of their useful lives)
- Narrow hallways, basement laundry rooms, and inadequate sized bathrooms don't allow for wheelchairs or walkers and create complications for aging in place

Time is ripe to focus on the 55+ market. Builder confidence for this group is at an all-time high, yet many are still focused on building two-story homes due to profit margins on their investment. By modifying existing ranch style homes, there is no need to wait for the builder community to catch up with consumer demands.

For more information on new ranch style homes or modifying an existing home to create your forever home, contact LuAnn Smidt at LuAnn@LifePointRealty.com or 303-980-0071.

❖ *LuAnn Smidt, Co-Chair of the Housing Workgroup, JeffCo Aging Well Project*

Uniquely Bea

My Funny Valentine

Valentine's Day can be both an exciting and sad time. If you are in love or in some serious "like", it is a hearts & flowers and sometimes a jewelry moment. However, if you have lost someone, either through a break up or death, it can be very sad. Also, if you are single and not in a relationship, it can be a time to dread anything associated with hearts.



Bea Bailey

What to do? Sit at home and eat two pounds of chocolate all by yourself? That's one thing you could do, but there are so many other things that can be done.

The first Valentine's Day after the death of my husband, I wanted to get ahead of the pain and sadness of my Valentine's Day with-

out him. I organized a luncheon with other widows who had been widowed for various lengths of time. Without saying so, each lady brought a small gift to the luncheon to give to each other. It turned out to be an insightful and fun outing. We repeated it the next year and invited others.

Whenever I see peanut brittle, I think of my Uncle Charles. Every Valentine's Day he would buy all of his niece's peanut brittle. Is there a special friend, man or woman, who would smile if you sent them a card, gave them a flower or a box of candy? I think you probably know one or two. You could even consider going out to lunch, dinner or staying in and cooking a fun meal together on this day.

Try it. It would be, pardon the pun, a "heartfelt" gesture on this special day.

❖ *Beatrice Toney Bailey, TV Host, Author & Lecturer, farewellmyfriend.net*

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Colorado Gerontological Society

Help for Older Adults with Taxes and Rent

The high cost of housing continues to be burdensome for older adults, especially those who live on a limited income. As more baby boomers retire and live on Social Security as their main source of income, the cost of housing is the most costly expense.



Eileen Doherty

The Colorado legislature has approved the Senior Property Tax Exemption for seniors age 65 and over who have lived in the same house for the past 10 years. The Senior Property Tax Exemption provides for a 50% reduction in the property taxes for the first \$200,000 of value. The property is taxed at full value over \$200,000.

Thus if an elder lives in their home that is valued at \$185,000 and the annual property taxes are \$1200, they would pay \$600, regardless of income. However, if a senior lives in a home valued at \$500,000 and pays \$3500 in prop-

erty tax, the Exemption of 50% would apply to the first \$200,000 of value with the property being taxed at full rate for the balance of \$300,000.

Any senior who owns their own home and has lived there for 10 years or more is able to apply. Forms may be obtained from the County Assessor's office and must be mailed in prior to July 1, 2015. If an individual has previously applied for the Exemption, it is not necessary to apply again. Surviving spouses are eligible to continue to receive the Exemption even if they are under age 65. If an individual moves to a new residence the Exemption is lost.

Senator John Kefalas, D- Fort Collins led the initiative in the Colorado legislature to increase both the income and the amount of the property tax/rent/heat credit starting in 2015 for expenses incurred in 2014. To be eligible the individual must be a Colorado Resident and receive less than \$12,720 per year (\$17,146 for a couple) and be 65 years old or a surviving spouse at least 58 years old or disabled for all of 2014.

The grant is available to property

owners as well as renters who do not live in "non-profit" or "subsidized" housing. Individuals who live in non-profit or subsidized housing are eligible for the heat credit, but not the rent credit.

The maximum amount of the full grant was increased to \$892 and the minimum grant was set at \$300 unless you are applying for the heat credit only which is \$73. Individuals must file the PTC 104 form and submit to the Colorado Department of Revenue. Forms are available from the Colorado Department of Revenue. Forms are available and may be submitted to the Department of Revenue or online at Revenue Online at the Department's website and must be submitted prior to December 31, 2016.

Individuals who did not apply for the 2013 PTC 104 rebate and meet the income qualifications may apply until December 31, 2015.

Sometimes individuals are faced with making the decision to "not pay their property taxes" because they do not have money. The Senior Property Tax Deferral program is available those age 65 and

over who live in their own home and whose property taxes from previous years are paid in full. If the property has a mortgage, the mortgage lender must agree to place the State of Colorado in first position on the lien.

To apply for a Property Tax Deferral, the individual must file an application between January 1 and April 1 each year with the county treasurer's office. The State of Colorado will pay the county for the property taxes each year the application is made with the county treasurer. Interest is charged by the State of Colorado. When the property is sold, the tax lien will be paid and a clear title can be presented to the new buyer.

Some counties and municipalities, such as Denver County, also offer tax and rent rebate programs.

For copies of forms and assistance to complete the forms, call 303-333-3482 or 1-855-880-4777.

For more information on Social Security or Medicare, call 303-333-3482.

❖ *Eileen Doherty, MS is the Executive Director of the Colorado Gerontological Society since 1982. She can be reached at doherty001@att.net.*

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The Third Third

Retirement Is Not About Money

Above all, retirement is about change. A major, crucial change.

Remember when you left home and went away to college or went into the service or moved out of your hometown or got married? They probably brought



John Buck

major changes to your life. What you were accustomed to doing didn't fit anymore. The "how" and the "why" of what you used to do also changed. That type of change is what retirement is – times 3.

If you've liked your professional career, here's what happens the day after you retire. Every title and work achievement you've ever had means nothing anymore. It does now while your working. It gives you credibility, makes you hireable and promotable. But after you retire your personal "stock market" professional value has tanked.

What also disappears is the intellectual stimulation work gives us and the diverse relationships that we've come to know and appreci-

ate. It disappears the very next day.

You are now a PIP! A Previously Important Person. Your life has shifted close to 180°. You are the same person you were the day before, but the "what", "how" and "why" you do things now needs to be recreated and will not be the same, unless you go back to work.

Through research and experiencing retirement I know the foregoing to be a true and accurate assessment.

The best advice I can give is to start thinking about Lifelong Learning. Learning way beyond doing crossword and Sudoku puzzles. Think about the loss of work's intellectual stimulation and find some new and difficult things to learn, study and do that will keep your mind active, curious, fresh and creative.

Your tendency will most likely be to "do" things. That's fine, but be sure a number of these are challenging lifelong learning pursuits.

Learn! Learn! Learn!

❖ *John H. Buck is a retired executive who currently studies life after retirement, creates and facilitates courses on senior living and legacy. johnhbuck7@gmail.com.*

Train Your Brain

The great Green Bay Packer football coach Vince Lombardi once said, "It's hard to be aggressive when you are confused." Although, I like many others have discovered this on our own, it is still good to be reminded of it from time to time. How often have you heard or said, "I have so much to do that I don't even know where to start?" Well, let me begin by telling you that one hour of preparation saves up to 3 hours of work. In other words, by planning for the day ahead, one achieves a sense of purpose and a sense of purpose is one of the major characteristics that centenarians, people who live to be 100 years old, have that keep them going. Now, you are probably saying that's great but what in the world does this have to do with improving my cognitive ability, Torsten? And I will say nearly everything! Something amazing happens to a person's 'mind' when they are organized and know exactly what it is



Torsten C. Jess

they have to do. It is a feeling I experience nearly every morning after I rewrite my own 'coveted' to do list. A list that is now merged with actions to achieve goals after literally 25 years of evolution by myself in the effort to improve my own efficiency. To do it justice and for it to truly benefit you, I will describe it in greater detail next month.

Until then, I ask for you to simply begin every morning with your cup of tea or coffee and write down everything you want to accomplish that day.

❖ *Torsten Jess M.S.CCC-SLP at BrainFunctionOptimization@Yahoo.Com, 303-658-9868, www.BrainFunctionOptimization.Com.*

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Healthy Aging: Mind



By Jandel Allen-Davis, Kaiser Permanente Colorado

The route to having a healthy body and spirit starts with a healthy mind

In this fast-paced world, we're all going in a million different directions all at once. With all of this activity, we can often forget to take care of the thing that matters most: Ourselves.

Whether you're a stay-at-home parent, work 60-hours a week behind a desk, or you're retired, any of us can lose sight of the importance of making time for ourselves. But taking care of yourself is more than eating right and getting regular exercise. It's important to nurture your emotional wellness and mental health, too.

Your mind and body are connected. How you think, feel, and act affect your total health and well-being. Being healthy, men-

tally and emotionally, means you feel good about yourself, your relationships, and your purpose in life. Here is a list that can help you stay focused on maintaining a healthy mind:

- Keep up with friendships
- Practice gratitude
- Learn something new everyday
- Find some quiet "you" time.
- Think more positively

I know it can be hard to achieve some days but it's important to remember these points for the sake of your mental, emotional and physical health.

I try to practice what I preach. Second to my passion for caring for people is my love for art. When I'm not with my family, I spend what precious little free-time I have making colorful hand-painted quilts and working with fiber to create bowls of all shapes and sizes. It's fun, helps me unwind, recharge and keeps my mind sharp. An added bonus when my mind is healthy is I feel more empowered to make better choices to keep my body healthy, too. Check back again next month and we'll talk more about those choices and how they affect healthy aging for your body.

Celebrate Valentine's Day at the Mansion



Jodie McCann takes a spin on the dance floor at last year's event with Del Miller.

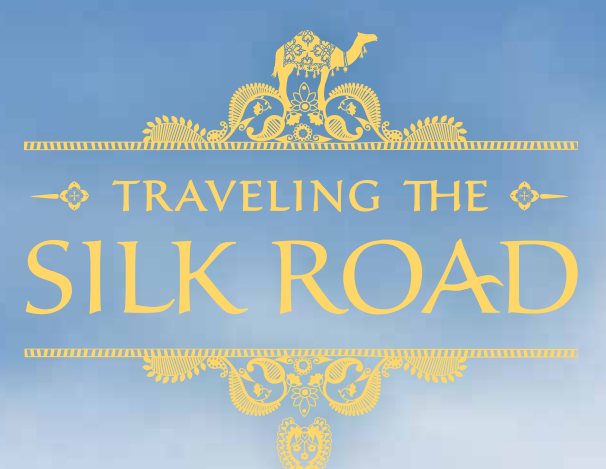
Treat yourself to a little fun this Valentine's Day at the beautiful Highlands Ranch Mansion. The Highlands Ranch Metro District and 50 & Better Together invite you to Valentines at the Mansion Thursday, Feb. 12 from 10 a.m. to 2 p.m. Guests can enjoy music, dancing, complimentary coffee, tea, sweet treats and tours of the historic home. Bring your sweetheart, come with a group of friends or bring your kids and treat yourself to a morning of fun. All ages are welcome. Feel free to stay a little or awhile at this annual Valentine's event.

A \$5 suggested donation will benefit the American Heart Association in recognition of American Heart Awareness Month. Valentines at the Mansion is sponsored by Heflebower Funeral Services and Seven Stones Chatfield.

In 2014, 45 couples were married at the Mansion. Visit the historic home Feb. 12 and find out for yourself why so many couples have fallen in love with the Highlands Ranch Mansion and have begun a new chapter of their lives at the storied home.

For more information about Valentines at the Mansion, visit www.highlandsranch.org or contact Senior Outreach Coordinator Jodie McCann at 720-240-4922. The Highlands Ranch Mansion is located at 9950 E. Gateway Dr. in Highlands Ranch.

Founded in 1981 as the local government in Highlands Ranch, Colo., the Metro District provides a variety of municipal services to this planned community of 93,000 people. Learn more about the Metro District at www.highlandsranch.org/.





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Endocrine Toxins

The endocrine system is one of the most complicated and important systems in our body. This system is a combination of seven glands including the adrenals, ovaries or testes, pancreas, thyroid, parathyroid, pituitary, and hypothalamus. These glands communicate with each other and the rest of the body through the use of hormones. Hormones send messages that affect our entire body including growth, metabolism and sexual development.

Exogenous toxicity are toxins from our environment and they are increasing as science continues to create them. There are over 75,000 toxins in commerce today and science has not studied the affect that most have on the body. Our bodies are constantly exposed to potential toxic endocrine disrupters. These toxins can interrupt hormone



Maddie Slomiany

communication with cells, mimic hormones, steal hormone receptor sites, damage cells and organs or just clutter the intercellular and extracellular matrix. Body products, cleaning products and plastics all have been shown to contain hormone disrupting toxins. Chemicals that have been linked to hormonal disruption include Bisphenol-A (BPA), Butylated compounds (BHA and BHT), Phthalates, Parfums/ Fragrances and Siloxanes. Other toxins that affect the endocrine system include heavy metals. Heavy metals exposures occur through drinking water, breathing air, sea food, vaccines, and mercury fillings. Heavy metals such as mercury, lead and arsenic interfere with hormone balance including thyroid function, metabolism, insulin resistance (leading to diabetes) and a woman's menstrual cycle.

For more information on the endocrine system and how to decrease exposure to these toxins, please contact Life. Health. Happiness. or visit our website. www.lifehealthhappiness.com

Birds Eye View

Women Talking Turkey With Auto Mechanics

Okay, so we didn't study auto mechanics in school. We studied Latin, for Pete's sake! Then, what happens if a woman starts talking leftover turkey to a mechanic when her car is in the hospital of all hospitals, "the shop"?

Here is an example. At the oil change, Mike, the Wheat Ridge mechanic has noticed anti-freeze leaking into the oil and tells the husband of a woman. Later, she pulls into a shop in Denver to have what are called 'struts' replaced on her vehicle; but the mechanic calls out in despair. He says a head gasket has blown. "But, the car did not over heat!" she declares and leaves her car in never-never land. She is told the head casket is to be sent to another shop in Lakewood to be re-surfaced.

Upon reclamation of the auto,

when the hospital workers have finished their presumed magic, using words she has never heard to describe the progress, they tell her they have test driven it, all is well, so she can take the vehicle home. Two days later the car dies sounding like it is losing its' marbles; then gets towed to the hospital. "We have a major problem," the consortium of the auto shop tells her. "The valve spring was not set properly, the cylinder misfired, and burned a hole in the top of the piston."

"This is the greatest mystery of my life," groans the woman as she shakes her head. Who is going to explain to her that the car she loves needs a new engine. Whose dollar will pay for it? This is the end of the story.

Okay, woman, we didn't study auto mechanics back then, but we better learn the language now; otherwise, a string of events may manifest into catastrophe. Someone could end up with an unknown piece of machinery with no guarantee of the future performance.

❖ *Shirley Riggs, free-lance writer CO Press Association, member*



Shirley Riggs

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The Good and Bad of GMO's. Researchers are able to create 'superfoods' by combining the genes of many species. Learn about the processes of genetically modifying foods and the pros and cons to this trend. Register. Wed, Feb. 11, 6-7 pm

Home Remedies for Colds & Flu. Natural home remedies to shorten the duration of the illness. \$11/\$13. Register. Th, Feb. 12, 6-7:30 pm

Tea...the Oldest Known Herbal Remedy. Learn the differences between black, pu-erh, oolong, green, white, and possible health benefits. Taught by a local tea shop owner and samples are provided. \$20/\$24. Registration required. Tues, Feb. 17 6-7 pm

Introduction to Pinterest. Pinterest is a tool that allows users to

share ideas for projects, interests, and businesses. Covers setting up an account, pins, boards, following and other essential instructions to help you understand this popular social media site. \$27/\$32. Registration required. Wed, Feb. 18, 5:45-8 pm

Arm Knit Cowl. Create a beautiful knit cowl scarf using one skein of a special yarn and a unique arm knitting technique. No experience necessary. \$25 supplies at class. \$12/\$15. Registration required. Wed, Feb. 18, 9:30-10:30 am

Feel Better Without Drugs. There are non-drug treatments for many health problems such as arthritis, indigestion, and insomnia. Learn about lifestyle changes you can make rather than popping a pill. \$11/\$13. Registration required. Mon, Feb. 23, 1-2 pm

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Valentines Social. Th, Feb. 12, 12:30 pm. Enjoy light refreshments and entertainment provided by Seniors 88' Showtime. Free!

Arts & Crafts. Rubber Stamping: Tues. Feb. 10, 1-3 pm. \$13/\$10. Quilt, Sa Block: Feb. 7, 9-noon. \$16/\$12. Block/Month: Mon, Feb. 2, 1-4 pm. \$16/\$12. Quilt/Day: Sat, Feb. 28, 8-3 pm. \$27/\$21.

Memory. Th, Feb. 12-Mar. 12, 9:30-11:30 am. \$39/\$30. Recognize life style factors that lower memory skills and ways to exercise your brain.

Computers. All levels, ongoing & at various times. Basic Computers: Wed, Feb. 4-18, 1-3 pm. \$49/\$38. Starting Windows 8: Sat Feb. 7, 9-11 am. \$17/\$13. Word 1. Sat, Feb. 14-28, 9-11 am. \$49/\$38. Photo Organization & Editing: Wed, Feb. 4-18, 9-11 am. \$59/\$45.

Wii at the ACAA. Free! Meet friends and make new ones playing a variety of Wii, interactive video games! Mon-Sat regular hours.

Fitness & Wellness. Basic Tai Chi Chu'uan: Fri, Feb. 6-27, 9:30-10:15 am. \$47/\$36. Advanced Tai Chi Chu'uan: Fri, Feb. 6-27, 8:30-9:15 am. \$47/\$36. Beginning Pilates: Th, Feb. 5-26, 10:15-11:15 am. \$33/\$25.

Valentine's Heart Health Social. Fri, Feb. 13, 10-11 am. Feb. is National Heart Health month. Learn ways that physical activity and diet can increase heart health. Free Sample Class Schedule: Fri, Feb. 13, 11:15-11:35 am. Drums Alive! 11:40-Noon. Cane Kung Fu: 12:05-12:25 pm. Zumba: Free, registration

required. **Advancements in Joint Replacements.** Local orthopedic surgeon, Dr. Harold Hunt discusses Mako-plasty, the patient-specific robotic arm procedure for partial knee and total hip replacement. Also review expectations following surgery, plus Q&A. Tues, Feb. 17, 10-11 am. Free, registration required.

Healthy Bones & Joints. The aging process can weaken bones and joints causing pain, stiffness, and weakness. Learn how to treat these ailments through exercises and supplementation. Tues, Feb. 10, 10-11 am. Free, registration required.

ACAA Day Trippers. A wide variety of day trips to interesting destination in the front range and beyond.

AARP Income Tax Assistance. Feb. 2 - Apr. 14, Mon & Tues. Appointments required, call 303-739-7962, M-F, 9-3 pm. Help in completing Federal & State Income Tax returns for 2014 is available to seniors over 50 who have a low to moderate income and no business or rental property income of any kind at the Beck Rec. Center, 800 Telluride St.

Medicare C & D. Th, Feb. 12, 10-11 am. Free, registration required.

Wills, Trusts & Power of Attorney. Find out what you need to know. There is plenty of time for questions and answers. Presented by Wayne Stewart, Elder Law attorney. Wed, Feb. 11, 10 am-Noon \$7/\$5.

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Tell me who your best friends are and I will tell you who you are. If you run with wolves, you will learn how to howl. But, if you associate with eagles, you will learn how to



Henry Armington

soar to great heights. "A mirror reflects a man's face, but what he is

really like is shown by the kind of friends he chooses".

The simple but true fact of life is that you become like those with whom you closely associate - for the good and the bad. The less you associate with some people, the more your life will improve. Any time you tolerate mediocrity in others, it increases your mediocrity. An important attribute in successful people is their impatience with negative thinking and negative acting people. Happy Valentine Beloved!

❖ For more inspirational nuggets feel free to visit www.DrArmington.org via cyberspace.

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Global Pandemics. Mon, Feb. 2, 1-3 pm. Examine both the science of how diseases spread and the history of pandemics. Sunrise at Flatirons, 400 Summit Blvd, Broomfield, Free, RSVP: 303-466-2422

New Orleans. Tues, Feb. 3, 10:15-11:15 am. Explore the colorful history, culture and people of the 'Big Easy,' Jewish Community Center, 350 S. Dahlia St, Denver, Free. Info: 303-316-6359.

Malcolm X. Fri, Feb. 6, 11-noon. A review of the life and legacy of this controversial civil rights leader. Eugene Field Library, 810 S University Blvd, Denver, Free.

Germany. Tues, Feb. 10, 12:30-1:30 pm. Explore the role of Germany in the world and how the process of German reunification has evolved. Tattered Cover, 9315 Dorchester St, Highlands Ranch, Free. Info: 303-470-7050

The History of Tea. Fri, Feb. 13, 1-2 pm. Includes the different types of tea, how it is grown and processed, who grows and drinks the most and more. May Library, 1471 S Parker Rd, Free. RSVP: 303-542-7279.

Chocolate. Sat, Feb. 14, 2-3 pm. How extremely bitter cacao beans are transformed into one of the world's most sought after flavors. Ross-University Hills Library, 4310 E Amherst Ave, Denver, Free.

Tuskegee Airmen. Mon, Feb. 16, 1-2 pm. The story of struggle & triumph. Keystone Place at Legacy Ridge, 11180 Irving Dr, Westminster, Free. RSVP: 303-465-5600.

Abraham Lincoln. Tues, Feb. 17, 2-3 pm. A look at the man and the legend. Heather Gardens, 2888 S Heather Gardens Way, Aurora, Free. RSVP: 720-974-6931

Putin's Russia. Wed, Feb. 18, 1:45-3:30 pm. Examine the story of Russia under the influence of Vladimir Putin. Covenant Village of Colorado, 9153 Yarrow St, Westminster, Free. RSVP: 303-515-6351

South Africa. Th, Feb. 19, 2-3 pm. Explore the history, its struggle with Apartheid, Mandela's legacy. Windsor Gardens, 597 S Clinton St, Denver,

Sand Creek Massacre. Th, Feb. 19, 2:30-3:30 pm. Learn this important and painful story. Atria Inn at Lakewood, 555 S Pierce St, Lakewood, Free. RSVP: 303-742-4800.

Paris: Biography of a City. Fri, Feb. 20, 2-3 pm. Trace the history from its Celtic origins through modern times. Virginia Village Library, 1500 S Dahlia St, Denver, Free.

Turkey. Sat, Feb. 21, 10-noon. Explore past and current challenges. Fairway Villas Clubhouse, 5223 Espana St, Denver, Free. RSVP: 303-307-4719.

China's Human Rights Struggle. Tues, Feb. 24, 1:30-3:30 pm. Look at how modern China continues to struggle with the balance between authoritarian government and basic human rights. Garden Plaza of Aurora, 14221 E Evans Ave, Free. RSVP: 303-750-0820.



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Breckenridge Ice Sculptures. Mon, Feb. 2. Visit right after the carving is finished but before the spring melt. Includes transportation, meal & driver gratuity. Sign up.

Valentine's Celebration. Sat, Feb. 14. A romantic outing for couples & singles. The surprise destination could be any point on the compass. Includes transportation, meal & gratuity. Sign up.

Dazzle Restaurant & Lounge. Th, Feb. 26. Features a live jazz trio and a meal, includes a choice of 3 entrees, soda, coffee, tea or glass of wine, draft beer or well drink. Includes transportation, meal & travel leader. Sign up.

Excel Basics. \$21/\$23, Fri, Feb. 13 & 20, 10-noon. Learn to use the program for an address book, a list, calculating tax deductions, sort alphabetically, add, multiply & chart data.

Genealogy Research. \$18/\$20, Mon, Feb. 2 & 9, 1-3:30 pm. Learn the basics of researching techniques, etiquette and how to find resource information in the community.

Ski Or Snowshoe? Downhill ski trips to Ski Cooper, Loveland Basin, and to a wide variety of Nordic centers for cross-country skiing and snowshoeing.

Sat Night Dance. 7-10 p.m., 2nd 3rd & 4th Sat. each month (open at 6 pm) 3 hours to dance with a live band and refreshments. \$7 per person. Bands: 2-14: Tom Allan Variety Band; 2-21: Terry Norona; 2-28, Perfect Harmony.

Afternoon Tea Dance. 1-3:15 pm, 1st Fri. each month. \$5 per person. Band: Jim Erlich.

Lunch at Clements Center. Noon, Mon-Thur and 11:30 am. the 1st Fri each month. VoA dining room. Age 60 up \$2.50; under 60, \$7.25 charge. Reservations: 303-987-4833 2 business days in advance by 11am. Transportation available to Lakewood residents. Call 303-987-4820.

Wheat Ridge Active Adults

303-205-7500

Gold Penny Fashion Show. By the Assistance League of Denver, highlights items donated to local area thrift stores. Dessert tea follows. Sign up, \$7; Tues, Feb. 17.

Movie Matinee. Free movie! "The Fault in our Stars" Th, Feb. 26, 1pm.

Computer and e-Classes. Email & Internet: Feb. 17 & 24; \$40. Learn the iPad: Feb 10 & 12; \$40. More iPad: Feb 25 & 27; \$40. Advanced Windows 7: Fri. Feb. 18, \$50. One-on-One: private 1-hr. tutor, call to schedule, \$25/hr. Computer Tutoring One-on-One: \$25/ 1-hr.

Art Classes. Charcoal Drawing: 6-wks, Fri, Feb. 27, \$45 + \$15 supplies. Handmade Greeting Cards: Th, Feb. 26, 1-3pm, \$10 + \$10 supplies. Jewelry with Karen; Th, Feb. 12, 1-3pm, \$10 + \$10 supplies.

Dance. Ongoing classes include: Beginner, Basic and Advanced Tap; Belly Dancing, Hula, Ballroom & Western Line Dance.

Special Interest. Drop-in groups, \$2. Low Vision Support: 3rd Tues, Feb. 17, 1:30-2:30pm, free. Write & Share: 3rd Tues, Feb. 17. 2-3:30pm. Krafty Needles: every Tues. 9:30-11am. Social Bridge: every Tues, 12:40-3:45pm. Healing Laughter: every Tues, 12:15-1:15pm. Silversmith Lab: every Wed, 9-noon. Woodcarvers Guild: every Wed, 1-3:30pm. Blood Pressure Screenings: 4th Th, 11-1pm, free. Genealogy Genies: 3rd Th, Feb. 19, 1:30-3pm. Booktalk: Th, Feb. 26, 10-11:30am, book: 'The Invention of Wings'. Computer Lab: M-F, 8:30-noon & 1:30-3:30pm. Pinochle: every Fri. 12:30-3:30pm.



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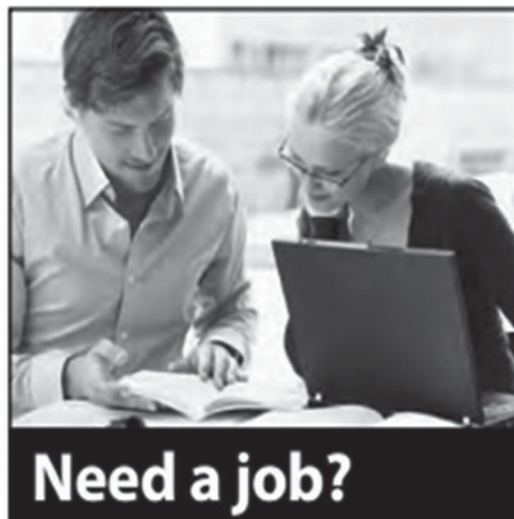
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Public Input Invited On Apex Master Plan

Apex Park and Recreation District is hosting public meetings to gather public input on the district's community recreation master plan. And to finance the projects by extending the district's current \$25 million revenue bond. The bond is set to expire in 2017. If voters extend it, the action would not incur any new taxes.

The 1st meeting is 6:30 pm on Thur., Jan. 29, Apex Center, 13150 W. 72nd Ave., Arvada. 2nd option 6:30 pm Thur. Feb. 26, Apex Field

House, 5724 Oak St., and 6:30 pm Thur., Mar. 26, Community Rec. Center, 6842 Wadsworth Blvd.

These meetings are an important step in an extensive information-gathering process. Vision 2020, a volunteer citizen panel, studied the district's facilities and needs, and in 2012, recommended priorities.

For more information on the master plan, or the information gathering process up to this point, contact Luann Levine, luannl@ap-exprd.org or 303-403-2518.

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Caregivers Needed

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303-734-0641

VOLUNTEERS:

Make a difference in our community, volunteer for 'Catch Healthy Habits.' Many opportunities, training provided. Call Erika at Seniors' Resource Center, 303-235-6947

VOLUNTEERS WANTED

Come and join our family of volunteers at Lutheran Medical Center. We currently need help in Patient Dismissal, Lobby Greeting, Patient Safety Representative and Information Desk services. Orientation and training are provided. Call (303) 425-8028 for more information.

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I buy select older rifles and revolvers for my personal collection. Please call Fred at 720-934-7203.

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FOR SALE: 2 Crown Hill Cemetery Plots, Sections 3&4, Unit B, Lot 26, Block 47, \$1000 ea. plus Transfer Fee. Call 303-663-8084, ask for Kay.

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Malley Senior Recreation Center

303-762-2660

Malley's Mingle. Wed, Feb. 18, 10-11:30am. Discover the wide variety of programs and services available, and meet the staff, with refreshments. Plus, take a tour of the facility. Register.

Windows 8. The Basics. Become knowledgeable on Window 8 operating system how to use it efficiently, Wed. Feb. 11, 9-noon, \$26/\$23.

Social Ballroom Dancing. Learn ballroom steps with styling, to maneuver around the dance floor, placement of hands and arms, specific footwork such as back steps and turns. Practice with Latin & American Ballroom dance. New dance taught each month. February: Fox-trot. Mon, 3-4:30pm, \$5/drop-in.

Line Dancing. Learn basic universal line dance steps. Adds mind and body benefits. Improves coordination, memory & bone density. Wed, 9-10am, \$5/daily drop-in.

Healthy Cooking Classes. Natural Foods Chef Katherine, Looney Veggie Cooking Company, LLC, teaches the basics of healthy & delicious vegetarian cuisine. Hands-on, educational food workshop. Take a nutritious dish. Materials \$15, to

instructor. Topic: Healthy Desserts, Wed. Feb. 10, 2:30-4:30pm, Reg. \$10/\$7.

How "SMART" is a Smartphone? Covers exactly what a smartphone is, comparisons, data & Wi-Fi, and other things before you buy. Plus prep and complete the setup checklist. Fri, Feb. 6, 10-noon, \$12/\$10.

Artistic Painting Workshops. A fun & informative class, follow along step by step and go home with a beautiful and colorful painting. 2-hours, all supplies and a teacher to walk through each part of the painting. Materials: \$20, to instructor. Refreshments provided. Project: Mountain Ascent, Wed. Feb. 11, 6-8pm, \$13/\$10.

Knitting & Crocheting. Make a blanket, hat, doily or other items. Basic knitting and crochet technical skills are taught for each discipline; how to determine a gauge, learning a variety of stitch patterns, selecting and working a project. Each student is taken from a demonstrated skill level to higher proficiency. Lynda is an author, pattern creator and has 50 years of experience. Supply kits are available in class for \$20. Tues., Feb. 3- 17, 6-8pm, \$31/\$27.

Community Recreation Center of Apex

303-425-9583 • www.apexprd.org

Sweet Treats and Kindness. Tues, Feb. 3, 8:30-11:15 am. February is the month to celebrate sweethearts (friends, family and others) through sweet treats and acts of kindness. Local agencies that specialize in luscious treats and gifts, or in outreaches to help others have been invited to display in the lobby. Enjoy free giveaways and prizes. The event is free to the public. Vendors call center for fees and details.

Art for the Young at Heart Art Show. Opening Reception: Wed, Feb. 11, 4-6 pm. Show dates: Feb. 11- Mar. 20. Enjoy the colorful creations of artists age 50+ and local school children. Adult entries (\$5) due by Feb. 4.

Art Classes. Bob Ross Painting, Th, Feb. 12, 12-5 pm, \$57/\$69, plus \$5 supplies. Pastels & Drawing Studio, Mon, Feb. 16-Mar. 9, 6:30-8:30 pm, \$52/\$62. Watercolor Studio, Th, Feb. 19-Mar. 12, 6:30-8:30 pm, \$52 /\$62. Stained Glass, Tues, Feb. 17-Mar. 17, 6-9 pm, \$70/\$84, plus \$7 supplies. Knitting & Crochet, Mon. Feb. 24-Mar. 31, 10:30-12 pm, \$26/\$31. Tues. Painting, mixed media, Feb. 24-Mar. 31, 12:30-3 pm, \$43/\$52.

Computer & Technology. Learn basic to advanced use of the computer in a small class setting. Topics include: iPad, Computer Basics, Windows, Clean Up Your Computer, You Got Mail, Graphics, Excel, Access, and One-on-One Training. Call for info.

Veterans' Benefits Check. Mon, Feb. 9, 9-11:30 am. Don't miss out on your veterans' benefits! Schedule a free 30-min. appointment with a counselor from JeffCo's Veteran's Service Office to review your benefits.

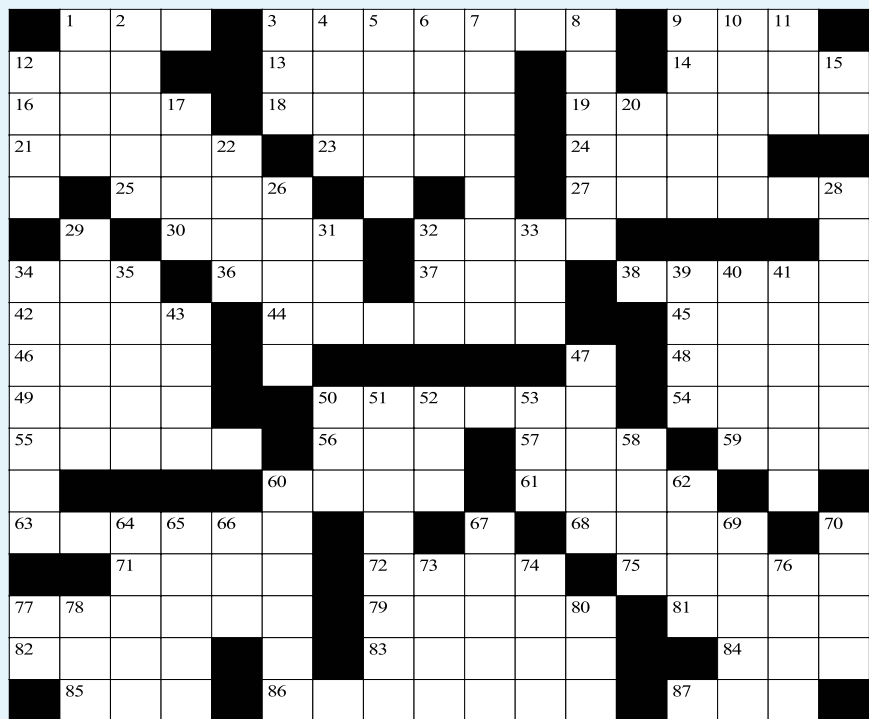
Volunteer Opportunities. Wed, Feb. 18, 10-11:30 am. Sign up and learn how you can become a valuable team member of the Center. We need van drivers & kitchen help. Free, register.

Medicare 101. Mon, Feb. 16, 7-8 pm. Learn the basics of Medicare and available resources, presented by State Health Insurance Program, Free, register.

Peterson Air Force Base Tour. Wed, Feb. 11, 8-5 pm. Tour the base & museum, mostly outdoors, lunch at the Airport Restaurant, on own. Register, \$22 /\$26.

50 Plus Marketplace News Crossword Puzzle

February 2015 • Denver Metro
Answers page



- ACROSS**
- 1 Curved bone
 - 3 Where documents are preserved
 - 9 Faucet
 - 12 Lever for rowing
 - 13 Capital of South Korea
 - 14 Hip bones
 - 16 Highly excited
 - 18 Section of a wall
 - 19 Make amends
 - 21 Capital of Vietnam
 - 23 Kitchen utensil
 - 24 Affirm with confidence
 - 25 Synchronize
 - 27 Snuggle
 - 30 Continuous dull pain
 - 32 Send forth
 - 34 Open mesh fabric
 - 36 Atmosphere
 - 37 Very modern
 - 38 Who accompanied Joshua as he reconnoitered the land of Canaan for Moses
 - 42 Adjoin
 - 44 Strong cigar
 - 45 Nothing

- 46 Desert in E Asia
- 48 Once more
- 49 Metric unit of mass
- 50 Having only magnitude
- 54 Baseball team
- 55 Bay
- 56 Idiot
- 57 Cushion
- 59 And not
- 60 Corrosion
- 61 Fencing sword
- 63 Slum area inhabited by a minority group
- 68 Large bag
- 71 Horse's gait
- 72 Undoing
- 75 Bangladesh
- 77 Desert in N Africa
- 79 Garden flower
- 81 Gemstone
- 82 Was indebted to
- 83 Curt
- 84 Advanced in years
- 85 Before
- 86 Highest mountain
- 87 Supplement

- DOWN**
- 1 Hindu music
 - 2 Golf clubs
 - 3 Viper
 - 4 Peruse
 - 5 Pertaining to a cone
 - 6 Colors
 - 7 Surly mood
 - 8 Erring
 - 9 Seasons
 - 10 Wide-awake
 - 11 Filled pastry crust
 - 12 Island of Hawaii
 - 15 Part of the verb "to be"
 - 17 Spanish painter
 - 20 Evening
 - 22 South American Indian
 - 26 Gong
 - 28 Cover with foliage
 - 29 Having undergone rebirth
 - 31 Period of history
 - 32 Large flightless bird
 - 33 Revised form of Esperanto
 - 34 Shrewish
 - 35 Pertaining to a tube
 - 39 Islamic call to prayer
 - 40 Russian revolutionary leader
 - 41 Before this time
 - 43 Duration
 - 47 Dice game
 - 50 Former coin of France
 - 51 Emasculate
 - 52 Toward the stern
 - 53 Monkey
 - 58 No longer living
 - 60 Revolve
 - 62 Reflected sound
 - 64 Anesthetic
 - 65 Commerce
 - 66 Rocky pinnacle
 - 67 Volume measure
 - 69 Stuffing for pillows
 - 70 Having little hair
 - 73 A person that uses
 - 74 Promontory
 - 76 Cabbagelike plant
 - 77 Therefore
 - 78 Admiration
 - 80 Soak

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Summertime Fun in the Land of the Midnight Sun

By Ron Stern Travel Photojournalist

While Helsinki may be one of the coldest destinations in the world in winter, summertime with its long days of sunshine, brings out the crowds to this Finnish city located on the shores of the Baltic Sea. With 150 miles of coastline, more than 300 islands, trendy shops and restaurants, as well as loads of historical landmarks and museums, it's no wonder that so many are discovering this Scandinavian playground.

Starting in early May and into September, tourists and locals alike emerge to enjoy the warm weather splendors of this beautiful city.

Here is a short list of some of the best activities and attractions.

You may have to remind yourself that you're in Finland and not France or Geneva as there is such an abundance of retail shops offering everything from housewares to jewelry to clothing.

There are quite a few excursions you can take including a boat cruise around some of the city's 300 islands and a visit to the fortress island of Suomenlinna, a UNESCO World Heritage Site. If you buy a Helsinki Card at the tourist office, you can ride for free and also get one free sightseeing trip.



It might be difficult to decide where to eat given the plethora of restaurants. Probably the most prevalent food found here is fish. This isn't surprising considering Helsinki's proximity to the sea. Salmon is a popular choice although much of it is imported from Norway.

Helsinki has a rich history that is visually represented in diverse ways. Statues commemorating

various aspects of Finnish history and culture are visible throughout the city.

Some of the other must-sees here are the Uspenski Cathedral, Senate Square and the Rock Church. For more information, visit www.visitfinland.com.

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