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December 2016 • Volume 22 • Issue 12

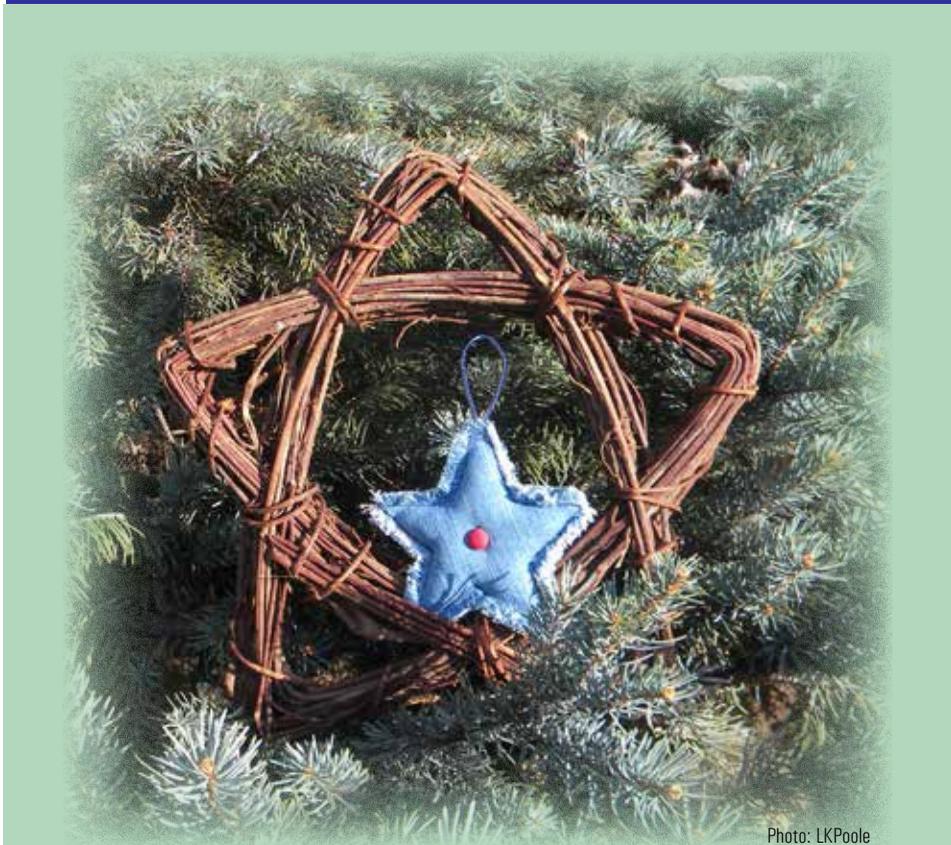


Photo: LKPoole

May the Peace & Joy of Christmas be with you throughout the coming year!

Being Grateful Makes Us Better Citizens

With Thanksgiving Day over, it is interesting to note that America is a very grateful nation. In fact, the majority of Americans are particularly thankful for their families and the freedom they have living in the U.S., according to a recent survey sponsored by the John Templeton Foundation.

Meanwhile, studies by the Pew

Research Center rank America as perhaps the most optimistic of nations. One report notes that: "When asked, on a scale of 0 to 10, about how important working hard is to getting ahead in life, 73% of Americans said it is was a '10' or 'very important,' compared with a global median of 50% among the 44 nations."

It is that work ethic that caused the 19th century philosopher Alexis de Tocqueville to describe the United States as 'exceptional.' de Tocqueville wrote and published the book, Democracy in America, in 1835 after an extended trip to America during which he had discussions with city and country folks. He wanted to know what made our country so different in a world ruled by aristocracies.

Perhaps it was our nation's diversity, our long-held belief that an educated nation is a strong

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ROTC Color Guard

Denver Honors Veterans!

Last month, Denver honored veterans with a military parade and fair on Veterans Day at Civic Center Park. Thousands of civic minded citizens attended the two hour parade that surrounded the park. Many ROTC groups, military personnel with their colorful flags marched by the citizens along with military vehicles, marching bands, and lots of veterans as shown here.

Different groups represented the Revolutionary War to the latest Iraq War with color guards and various vehicles. Even the Denver El Jezbel Temple included their dune buggy patrol, mini and standard classic cars, and clowns on electric scooters, as seen in these photos. Local entertainment included a band and military actors and over 75 exhibitors showed different military or veteran related items at their tents in the park. David Clifton Ministries hosted their annual Thanksgiving luncheon for several thousand veterans and the homeless. Thanks to the many exhibitors and the city for hosting the parade and fair!



WWII Jeep



El Jezbel Temple Shriner in mini classic car



Veteran driving Classic Ford Model T

December

CALENDAR

Safe Toys & Gifts Month
Influenza Vaccination Week (4-12)
Handwashing Awareness Week (4-12)

Wednesday/21

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

Sunday/18

Denver Death Café, 3-4:30 pm. Porter Place, 1001 E. Yale Ave. Free, 3rd Sun. monthly.

Monday/19

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

Every Monday

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

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Find Einstein



Can you find the hidden Einstein in this paper?

Bringing It Home – Volunteers Bring The World To Others

Debbie Burns and her mother, Beulah, have something special to be thankful for this holiday.

At 97 years of age, Beulah Burns of Arvada is aging in place at her home, receiving support from community agencies and from her daughter, Debbie Burns, who calls daily and travels often from her home in Meeker, Colorado to visit. When an application for Jefferson County Public Library's (JCPL) Home Service program came with her VOA Meals on Wheels newsletter, Beulah reconnected with her library.

"This is her lifeline. I call her every day and she just talks about the books she's reading," her daughter, Debbie, says about the library service. "She used to go to the Arvada Library for years, but it just got too hard."

Beulah receives a monthly delivery of fresh reading material in

large print format. Her daughter calls in her orders and the library assists with selection in order to keep up with Beulah's reading habits of 15-18 books per month.

JCPL serves 150 residents with disabilities with delivery and supports 25 of the County's assisted living and nursing homes with library materials. Home service programs are a common offering through large library systems, including Arapahoe, Denver, and Boulder Libraries. And their value is being felt as the state absorbs the aging Baby Boomers.

It's free, and there are no late fines or mailing costs to patrons who use the service. JCPL's Home Delivery Service makes library resources available to all, providing equal access to information and opportunities.

JCPL citizens who are unable to come to the library due to a disability can use the library from home, requesting materials online or letting staff make recommendations. The items are then delivered to their homes by volunteers or US mail.

Because of the program's personal influence on the community, two grassroots Home Service programs have taken shape. Debbie Burns was inspired by the library delivery her mother receives and checked with her town library to see if they offered a similar program. Meeker Library, serving a population of 2500, responded with an invitation for her to start one so Burns is creating literature to share with their Meals on Wheels program and the Home Health Nurse program.

Similarly, Lisa Maher, of Pittsfield, MA, the mother of JCPL Home Service Associate Katie Maher, was moved to start a similar program at the assisted living facility where she works. "I work in an assisted living facility and realized that the residents don't have access to any new books. Once they've read through our library, that's it. It frustrates me that people that need the library can't get there and I want to fix it. I've been getting books for residents myself so far." Maher is working with her library to try and start a home delivery program.

FYI

Safe Toys and Gifts Month
 Prevent Blindness
 211 West Wacker Drive,
 Chicago, IL 60606
 (800) 331-2020 (312) 363-6001
 info@preventblindness.org
 www.preventblindness.org

December 4 - 12
 Influenza Vaccination Week
 National Center for Immunization
 & Respiratory Diseases
 1600 Clifton Road
 Atlanta, GA 30329-4027
 (800) CDC-INFO (232-4636)
 (404) 639-8200
 fluinbox@cdc.gov
 www.cdc.gov/flu/nivw/

December 4 - 10
 National Handwashing
 Awareness Week
 Henry the Hand
 (513) 769-HAND (4263)
 dr.will@henrythehand.com
 www.henrythehand.org

Grateful ■ from page 1

nation, and a "tradition that nourished a spirit of liberty," as one student of de Tocqueville's opus described it. Indeed, the Templeton poll acknowledged that at the top of the list of things for which we are grateful, is family. But respondents in the poll ranked freedom a pretty close second, says David Bruce Smith, co-founder of the Grateful American Book Prize.

Smith believes that gratitude makes us better citizens and it's why he and former Chairman of the National Endowment for the Humanities, Bruce Cole, founded the Prize to begin with.

"It's not enough to be optimistic if we are to be better citizens. We need to be enthusiastic as well. Nothing makes us as exhilarated about our future as knowledge about our past. Our aim with the Prize is to encourage authors and publishers to produce more works of historically accurate fiction and nonfiction, books that can engage our children in stories about how our nation came to be. We want the history teachers in our schools

to have all the tools they can use to get their students to understand that the origins of America - its history - tell a unique story that textbooks cannot describe. If our nation's history could inspire de Tocqueville, it certainly can inspire young learners," says Smith.

Thanksgiving day is upon us, which means the Christmas shopping season is about to begin. Smith believes there is no better gift you can give your children than a good, appealing read such as those submitted each year by authors seeking the Prize. He particularly recommends the books that have won the Grateful American Book Prize - so far. Kathy Cannon Wiechman's, Like a River (2015), and Chris Stevenson's, The Drum of Destiny (2016).

"Like a River is a page-turner about the plight of a pair of teens caught up in the conflict between the states. Stevenson drew directly from the published memoir of John Greenwood who, in 1775, volunteered to fight for his country at the age of 16," says Smith.



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published by

50Plus Media Solutions, Inc.

Serving: The cities & counties of Denver, Adams, Arapahoe, Broomfield, Douglas/Elbert and Jefferson.

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 Denver Metro citizens. 50 Plus has 298,000 metro readers monthly. The paper is distributed by free newsstands in businesses that cater to the needs and interests of Agers.

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DEADLINE

10th of the Preceding Month

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Fighting the Flu

The Center for Disease Control and Prevention estimates that as many as one in five Americans fall victim to the flu each year, while the number of colds suffered in the U.S. could be greater than a billion. With that, keeping your body healthy and immune system strong is imperative, especially for older adults, who are more susceptible to disease.

Dr. Kerri Miller, founder and CEO of Make People Better, LLC, offers her 5 top tips for boosting your immune system:

- **Understand gut health.** Gut health has been linked to everything from depression and anxiety, to skin disorders and severe diseases. We've all heard "you are what you eat!" – now we're taking this concept to a cellular level by adding a hydrobiotic. A hydrobiotic is a combination of Clinical Strength Hydration® and intestinal immune support from a multi strain pre and probiotic blend containing a special combination of 14 different probiotics and one prebiotic (the food probiotics require in order to flourish). When you look at the various keys to recovery, you'll see intestinal health is high on the list.
- **Stay hydrated:** This is one of the most important steps to take in preventing and relieving cold and flu symptoms. Hydration is a key component to your body's ability to create healthy cells and a strong immune system. Often, when you're experiencing cold and flu symptoms, drinking fluids is easier said than done, and your hydration levels drop as a result. Ultimately, you want to flush that nastiness out of your system!
- **Get plenty of sleep:** Your body

can cope without food for about a month, without water for up to a week, but sleep? Your body starts shutting down after 48 hours of sleep deprivation. Sleep benefits every aspect of our health, from heart health and mental stability to weight control. So go ahead, hit that snooze button one more time, skip that last episode on Netflix, and hit the sack an extra hour early – your body will thank you!

- **Food is medicine:** Our brains react to food with the same addictive stimulation as it would with any other drug. It doesn't help that portions are larger than ever, and that processed, feel good treats are more accessible than they have ever been. Our mantra? Keep it simple. Say no to carb-heavy, processed foods that will drain your energy and leave you feeling lethargic. Say yes to whole fruits and vegetables and lean proteins, and most importantly, enjoy the food you eat!

- **Fit in exercise:** Get moving! Culturally we tend to complicate this concept, but the simple truth is this: move more. That's it! It doesn't take expensive gym memberships, hours of intense weight lifting, or fancy gadgets to exercise. Find what works best for you, your budget, and your lifestyle. It gets your blood flowing while simultaneously moving toxins out of your body, and pumping endorphins back through your system. Maybe you'd be more comfortable bicycling through nature, tuning into your favorite in-home workout routine, or joining a kickboxing club. However you choose to make exercise your own, own it! The benefits to your health are endless.

❖ *Kerri Miller, DNP, is founder and CEO of Make People Better, LLC, and creator of re:iimmune, a hydrobiotic recovery formula designed to provide immune support following illness & hospitalization.*

Mental Health Well-Being Symposium & Mental Health/Wellness Expo

The Rotary Club of Denver Southeast and District 5450 will be presenting the Mental Health Well-Being Symposium and Mental Health & Wellness Expo on Thursday, December 15 th at the Hyatt Regency DTC.

The Symposium runs from 9 -11:20 am and The Mental Health & Wellness Expo with Front Range resources runs from 11am – 11:55am. Both events are free and open to the public. To attend the Symposium and Expo only, you must register at: [https://www.eventbrite.com/e/rotary-district-](https://www.eventbrite.com/e/rotary-district-5450-mental-well-being-symposium-tickets-28713730541)

5450-mental-well-being-symposium-tickets- 28713730541.

Following the symposium and the expo there will be a luncheon for pre-registered Rotarians. Presentations will be made by Lieutenant Governor Donna Lynne and Dr. Geetha Jayaram.

The gold sponsors for this event are Mental Health Center of Denver, The Colorado Health Foundation, HealthONE Hospitals and Brown & Tedstrom Inc.

For further information please contact Bill Farrow at (303) 442-2596 or bfarrow@comcast.net/.




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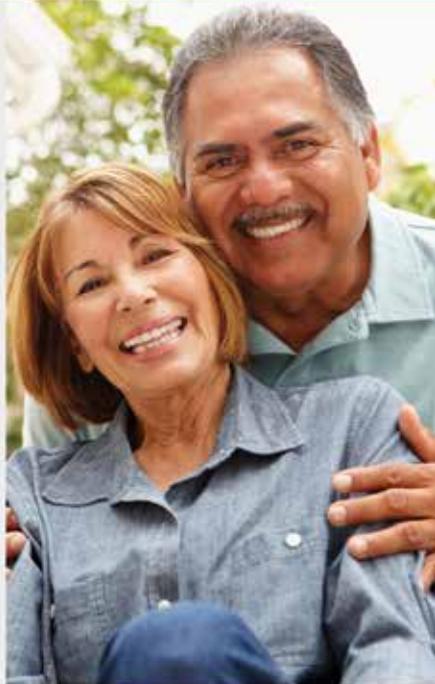


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The lights, colors, music and festivities of this Holiday season deliver the magic of love to open hearts. Color is an expression of beauty that vibrates joy and wellbeing in the wearer and to others. It enhances our wellbeing energetically and nonverbally communicates positivity. We vibrate joy and love by our personal expression of color and beauty when the colors and applications of beauty are in harmony to our unique person. It is the gift that will resonate deeply with everyone we encounter. How are you expressing the gift of you?



Rhoda Johnson

This Holiday sizzles with gorgeous offerings of colors and techniques to help you look amazing this season!

Here are 5 Holiday Beauty tips:

- 1) Impeccable brows
- 2) Flawless skin (foundation)
- 3) Winged eyeliner
- 4) Bright lips
- 5) Colorful or Smoky eyes

Want to learn what colors are best for you and how to apply these amazing beauty tips?

Join us at Salon Bodhi, 523 Detroit St. Denver, on Dec. 8, 2016 from 5-9pm to experience these and more at the Holiday Beauty Event. Learn the best colors and personalized techniques with Rhoda Design Group mineral based makeup. Refreshments and prizes await you and your friends!

Beauty is my passion! We look forward to celebrating the magic of the season with you and creating beautiful looks for your casual and dressy Holiday events! See you there!

Wishing you and yours the happiest Holidays!

❖ Contact Rhoda Johnson at artofbeauty@rhodadesigngroup.com / or (720) 289-5647.



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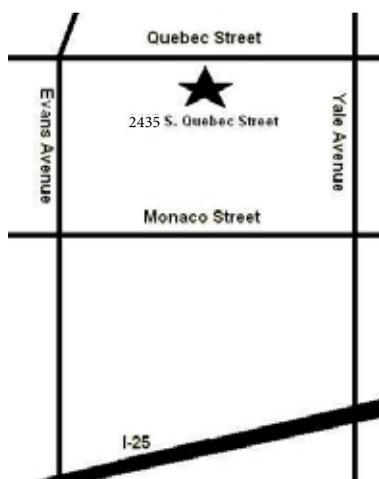
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Letter To The Editor

Dear friends,

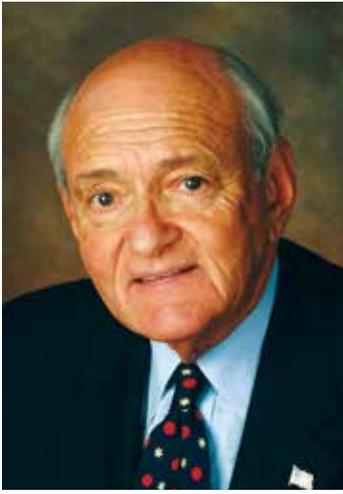
We are witnessing stressful times in America. I know I share your frustration and anguish at the dark news each day. In the late 1970's I was part of the election campaign when Bill Bradley ran for Senator from New Jersey. At that time events in America were similar to what we are experiencing today.

The economy was bad and there was a high degree of unemployment.

Bill Bradley's keynote speaker was Congress woman Barbara Jordan from Texas. At a strategy meeting Bradley asked what the theme of her speech was going to be. Representative Jordan said "I am sick and tired of Americans pointing a finger at Washington and blaming "the government". "Government are us" she exclaimed.

Ms. Jordan and I wrote to each other after Bradley was elected and became Senator from New Jersey. In one of her letters she wrote "If you allow the words of

the dooms dayers to get to you, you become *paralyzed*. In times of crisis it is important to make your goals even



more apparent and to disregard the attitudes which tend to be negative and which, unfortunately, so many Americans have responded to by laying back and allowing this crises to overcome them".

We must disregard the dark side. America is a great and resilient nation. Becoming Commander of Post 344 brought a challenge to me at this time of my life. I used that challenge and took it as an opportunity.

Look at what we have now. I feel great joy when so many of us gather at our meetings. My heartfelt thanks go to all of you. I know the future will be sweet and bright.

❖ *Bernie Rogoff is the Commander of the Ellis David Greene Post 344 of the Jewish War Veterans of the United States and a member of the Board of Directors of the United Veterans Committee of Colorado. Email: bernierogoff@comcast.net*

Reverse Mortgage

A Part of Financial Planning

"Reverse mortgages, which let retirees tap the equity they have built up in their homes, have become a better deal in recent years. They can be valuable as part of your overall financial plan for retirement," says researcher Wade Pfau, author of a new book, *Reverse Mortgages: How to Use Reverse Mortgages to Secure Your Retirement*.



Jim Doyle

"Used strategically, a reverse mortgage can greatly improve the sustainability of your retirement income," says Pfau, a professor of retirement income at the American College of Financial Services.

Using a reverse mortgage can allow retirees to delay drawing social security benefits, thereby enabling them to draw a larger amount when they are ready. In this time of changing market conditions, the proceeds from tapping the equity in their home allows investors to let their retirement accounts, which have been hit hard in many cases, to grow and recover.

Sometimes referred to as a 'home annuity,' a reverse mortgage serves as a stable, tax-free source of funds to be used for any purpose. For some it is a path to remaining in their home by paying for the services needed to do so, such as home health care, yard work, cleaning, etc.

In many cases, the children of Boomers are homeowners themselves, and want to know that mom and dad are living a comfortable retirement while aging in place.

With a reverse mortgage you never have a mortgage payment as long as you live in the home. Because it is insured by the government, you never owe more than the home is worth, and the property may be willed to your heirs. The heirs may refinance the home into their own names for 95% of the appraised value, or may sell the home and keep any proceeds after the reverse mortgage has been satisfied.

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

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The Angel Tree Ministry

Almost every year, my church participates in the Angel Tree Ministry. Founded in 1982, Angel Tree has grown to become the largest national outreach specifically for the children of prisoners. It was started by Chuck Colson, who went to prison as a result of the Watergate scandal.

Sadly, when parents are sent to jail, they are not the only ones who are serving time. Often their chil-

dren feel like they have been forgotten by their incarcerated parent. While the churches are normally participating in this outreach program, there is nothing stopping you from participating whether you go to a specific house of worship or not.

The process is very easy. You go in and pick up a paper angel with a child's request on it. That angel is then registered with the organization to make sure that the child will receive a gift if there is a mix up. You then go shopping for that child or a couple of children. The

organizations ask for the gifts to be somewhere between \$15-\$20 in value. I often take my younger grandchildren with me to shop. I explain the situation and the age of the child and have them pick out a gift for them. They gifts are to be returned, unwrapped and will be distributed to the needy families. The organization also will receive a financial donation. Here is their website: <https://www.prisonfellowship.org/>.

With so much angst in the world today, this is an easy "feel good" thing to do that would be deeply appreciated.

'Tis the season...

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



Bea Bailey

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Now Is The Time!

"Now faith is the substance of things hoped for, the evidence of things not seen." *Hebrews 11:1 (KJV)*



Henry Armington

I am sure you are familiar with the cliché, "if you continue to do the same thing, you will continue to get the same results." The truth of the matter is that, because things around us are constantly changing, if we continue doing the same things, we will not get the same results. Instead, our once fruitful results begin to decrease and could possibly disappear altogether.

We cannot possess the same

amount of faith from day to day, year after year, and then expect to get where God wants to take us. When our faith is stagnant, we are not growing (maturing) in our relationship with Jesus Christ. By virtue of who we are, and who's we are; we must allow our faith to grow. We must be willing to step out in faith, to get out of our comfort zone, and start responding to God's directions even if he is leading us to do something different, something so outlandish we haven't a clue what the outcome will be because "Now is the time!"

❖ *For more inspirational nuggets, purchase a copy of "How To Get Your Hands Out The Lion Mouth" via Amazon.com or pay a visit to DrArmington.org at your convenience each Sunday at 10 a.m. (CST) for 'Live Streaming'.*

Safe Shopping On-line

'Tis the season for holiday shopping and since many people will purchase their holiday gifts online, this is a good time for some internet safety reminders. Here are some tips for protecting your personal and financial information while shopping online:

- Don't share your banking information while using free public Wi-Fi or public computers.
- Only shop on secure sites that begin with "https" and/or display a padlock in your browser.
- Only shop with online merchants you are familiar with. If you are unsure about a merchant do your research.
- Make sure your computer and browser security features are installed and updated.

- Confirm a working customer service phone number in case you have issues with the product.
- Avoid shopping for a product based upon unsolicited emails, texts or pop-up advertisements.
- Be suspicious if you are shopping for a product and one site is offering unbelievably lower prices than anywhere else online. They may be trying to collect personal information or sell knock-off products.
- Read the fine print, terms and conditions and return policy before finalizing any purchase.
- Only use a credit card when shopping online, avoid any less conventional forms of payment like money orders or purchasing prepaid payment devices.

Continued on page 15 ►

ROTARY CLUB OF DENVER SOUTHEAST
AND DISTRICT 5450 PRESENT:



State of the State Luncheon
Celebrating Ten Years

10th State of the State Luncheon

SPEAKERS INCLUDE:

Donna Lynne - Colorado Lieutenant Governor & Chief Operating Officer

Dr. Geetha Jayaram - Senior Faculty Member at Johns Hopkins Departments of Psychiatry, Public Health, Nursing and Patient Safety. Dr. Jayaram won the Global Alumnus Service to Humanity Award of Rotary International and the Rotary Foundation for her lifetime work improving mental health.

Cheryl Prehelm - Channel 9 News, Emcee

John Hickenlooper, Colorado Governor - Invited

Thursday, December 15, 2016

Hyatt Regency DTC

Register at dserotary.org
Individual tickets: \$60

Mental Well-Being Symposium: 9am-11:20am

Mental Health & Wellness Expo: 11am-11:55am

Lunch Registration: 11am-11:55am

Lunch Program: 12pm-1:30pm

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FOR ADDITIONAL INFORMATION, CONTACT:

Consumer Advisory

Green Dot MoneyPak Scam

There are numerous reports of fraud schemes involving Green Dot MoneyPaks (reloadable debit cards). These pre-paid cards have become the money-moving method of choice for scammers and are readily available at many retail outlets including grocery and drug stores. The scammer convinces his victim to purchase Green Dot MoneyPaks and forward the card PIN to the scammer. Once the scammer has the PIN, he has immediate access to the money; which, like cash, is virtually untraceable; they do not need physical possession of the card.

Beware of these Green Dot MoneyPak scam variations:

- **Imposter Scams:** The scammer contacts you via phone or email and claims to be a law enforcement officer, a government agent (such as IRS), a debt collector, a utility company representative, or a bail bondsman. The imposter will often threaten to issue an arrest warrant, contact law enforcement, shut off a utility, or arrest a relative, unless immediate payment with a Green

Dot MoneyPak is made.

- **Grant Fraud or Lottery Scams:** The scammer contacts you with “news” that you are a recipient or winner of a grant or lottery prize. In order to receive the grant or collect your lottery winnings, the scammer says you have to pay fees or taxes right away via a MoneyPak. Sometimes the scammer will send you a check as an advance to “help” cover taxes and fees, with the empty promise of releasing the rest of the funds after you pay taxes/fees with a MoneyPak. The check, of course, is later discovered to be fake.
- **Online Auction/Sale Scams:** The scammer posts online ads for goods or services and request payment by MoneyPak. The goods or services don’t arrive and the “seller” is unreachable.
- **Romance Scams:** Scammers create fake profiles on dating sites and will go to great lengths to begin a long-distance relationship with you. At some point the fake profiler will tell you about a financial hardship or an ill family member and ask for you to send money, often by MoneyPak.

Be wary of solicitations requesting you to pay fees or fines with MoneyPak cards or wire transfers. These types of contacts to citizens are scams.

Protecting Deliveries

As the holiday season quickly approaches we’d like to remind citizens to take some proactive steps in protecting themselves from “Porch Pirates”, or thieves that steal packages and other mail parcels from the porches of unsuspecting residents. During this time of year many people order packages on the internet that will be delivered when the purchaser is not home to receive them. Thieves know this and look for unreceived packages to steal, which is why we see an increase in mail/package theft this time of year.

Please consider the following when purchasing items on-line:

- Don’t leave your mail or parcels unattended—especially overnight.
- Enlist the help of your neighbors. If you have a stay-at-home neighbor or friend, ask them to pick up packages you are expecting.

- Consider an alternate shipping address.
- Track and customize your delivery. Fedex, UPS, and The United States Postal Service all offer options to require a signature upon delivery, change the time and location of a delivery, or hold a package until you are able to receive it. *(There is a fee associated with some of these services.)*
- Install security cameras on your residence. Surveillance video and images help law enforcement catch mail thieves and bring them to justice, but most thieves know to stay away from homes with visible security cameras.
- Report suspicious activity immediately. If you notice an unfamiliar vehicle following behind a delivery truck or unknown persons hovering around, report the activity to your local police department and the delivery service.

If you believe you have become a victim of mail theft please call our non-emergency number at 303-660-7500, if you see a crime in progress dial 9-1-1.

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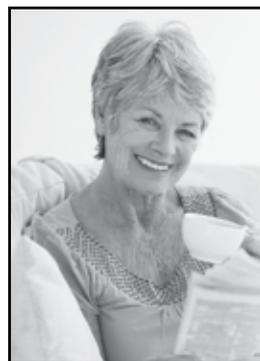
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Sioux Falls: Five Fun Attractions

Sioux Falls is South Dakota's largest city and an easy day's drive from Colorado. Here are some of the top things to see and do:

The Big Sioux River runs through the city. Falls Park, only a few blocks from downtown, showcases the cascade on the river that gave Sioux Falls its name.



Stop in at the Visitor Information Center and grab a bite to eat in the Falls Overlook Café.

The River Greenway follows the river in a loop through the city. It's part of the Big Sioux River Recreational Trail, consisting of 26 miles of paved trails.

Every year, up to 50 different works are displayed throughout Downtown. People can vote for their favorites, and purchase them if so desired!

The Washington Pavilion houses several different venues. The Visual Arts Center has a sculpture garden,

seven galleries, and studios for artists. The Husby Performing Arts Center and its two theatres host touring Broadway plays and the South Dakota Symphony Orchestra. At the Wells Fargo CineDome you can watch the latest movies and documentaries on its gigantic movie screen.

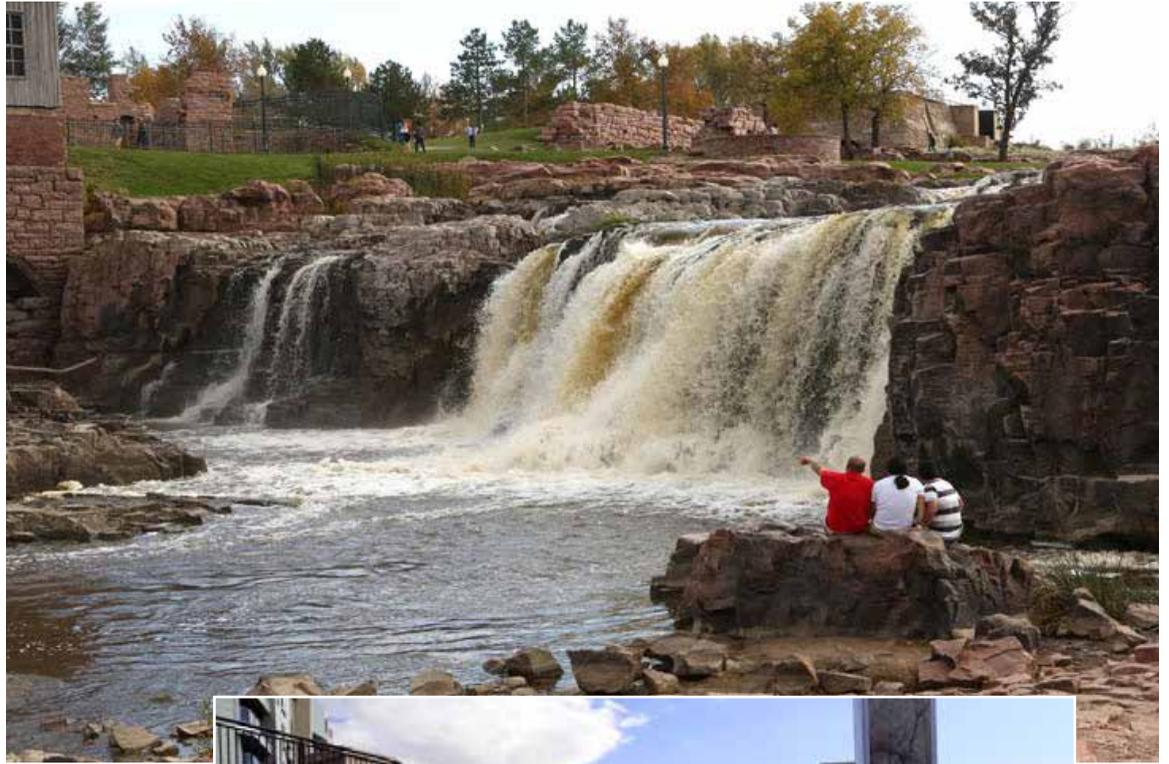
Over 800 butterflies in flight make the Sertona Butterfly House a beautiful sight within an indoor tropical garden. Adjacent to the Butterfly House is the Marine Cove, with plenty of aquariums featuring a variety of salt water dwell-

ers, everything from tiny sea horses to clownfish, sharks, sting rays and more.

There are over 650 restaurants in Sioux Falls. Two, in particular, will be of interest for dessert lovers.

CH Patisserie, owned by Pas-

try Chef Chris Hanmer is famous for his neon-colored French macarons. At Oh My Cupcakes! They follow through on their motto: "To shine God's love and make people smile...with cupcakes."





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Josh Weller

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❖ *Josh Weller, Social Security Public Affairs Specialist in Denver, CO*

Colorado Gerontological Society

Help With Heating Costs

Although Colorado has experienced a very mild fall, many of us will soon be turning on our furnace as we experience cold temperatures. For some, heating the home can be very expensive.

Starting November 1, 2016 and running through April 30, 2017, individuals whose monthly income is less than \$1634 per month (\$2203 for a couple) may qualify for help with utilities through the Low Income Energy Assistance Program (LEAP). LEAP does not have an asset or resource test.

Renters & home owners, who pay utilities directly to a utility company or as part of the rent are eligible for LEAP. Those who pay a percentage of their income for rent, such as those living in subsidized housing, may not be eligible.

People must prove legal residence in Colorado and identity. Usually, by providing a copy of a driver's license, Colorado ID, a military ID, or Native American tribal documents.

People also need to provide proof of income for the previous month, by providing copies of pay stubs; letters from Social Security for Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI) and/or Social Security Retirement; pension income including VA pensions; and any other income.

Those who pay utilities as part of the rent, should provide a copy of their lease to show that utilities are included in the rent.

To apply, submit the application to the county dept. of human services in the county where you live, along with the required document-

tation. Most counties require that the form be submitted by fax, mail or in-person, but a few counties accept the form via e-mail, and usually between 10-25 days to process.

If you have a shut-off notice on utilities, you may qualify for extra help by calling 1-800-HEAT-HELP. LEAP is not meant to pay the total heating bill, only a portion of the cost.

Individuals who receive LEAP may also be eligible for weatherization, which can help with costs like replacement furnaces or refrigerator, insulation, storm doors & windows and other items that improve energy efficiency. To see if you qualify, call 303-333-3482 and ask for the phone number of the company serving your county. Some renters can receive weatherization.

People who are 65 up or disabled may be eligible to receive assistance with utilities from the Property Tax/Rent/Heat Rebate, commonly called the PTC 104. To receive this, annual income must be less than \$12,953 for a single person, \$17,460 for a married couple. There is no resource requirement. You apply for this benefit through the Colorado Dept. of Revenue.

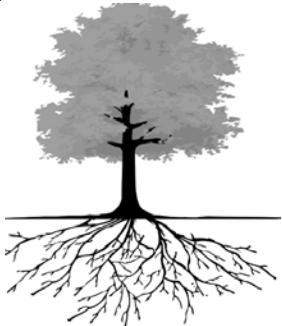
Residents who are 65 and over or disabled and who own or rent in of the City and County of Denver may qualify for another credit through the Payment to the Elderly Program if annual income is less than \$15,900 for single person or \$23,000 for a married couple. There is no resource requirements.

The forms are available online along with the mailing address. For help completing, or submitting the applications, call a counselor at 303-333-3482 or 1-855-880-4777.

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



Eileen Doherty



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Ms. Colorado Senior America Competes in National Pageant

By Shari Ortiz, President, MCSAP

Sylvia Boyd, Ms. Colorado Senior America 2016, competed in the National Ms. Senior America Pageant in Atlantic City, NJ, on October 17 and 18. Sylvia was one of 45 contestants who competed from across the U.S. Although not walking away with the National title, Sylvia still wowed the judges with her soulful rendition of "That's the Glory of Love." Says Sylvia, "My Dad always loved this song and we often sang it together, so it was a tribute to him that I was able to sing it in his memory on the National stage." Sylvia said that attending and competing in the National Pageant was a once in a lifetime experience.

Sylvia earned the honor of competing nationally by winning the Ms. Colorado Senior America (MCSA) Pageant which was held in April 2016. The MCSA Pageant is held annually to give women who have reached the "Age of Elegance"

(60 years and over) an opportunity to showcase their strength, fortitude, charm, and inner beauty in the annual competition.

The MCSAP is currently accepting applications for the 2017 Pageant which is scheduled for April 23, 2017, at the Lakewood Cultural Center, 470 S. Allison Parkway, Lakewood, CO.

Information about the pageant and application process is available on our website: www.colosramerica.com/. Click on the 'Become a Contestant' page to find out what is involved.

Contestants compete in four areas: private interview, evening gown competition, a statement that conveys a contestant's philosophy of life, and a talent presentation. All are scored by a panel of qualified judges.

After competing in the Pageant, contestants automatically become members of the Colorado Cameo Club. This organization, made of energetic mature women who love

to give back to their community, perform at senior centers, veteran centers, and other venues and love to continue to share their personalities and talents to enrich the lives of others. In addition, they create fundraisers, attend monthly meetings, have holiday and summer parties, and enjoy building a relationship with women near their age. These Cameo Club women also create and stage a totally unique pageant each year to give other like-minded women the opportunity to be the best that they can be.

If you would like to be a contestant in the Pageant and ultimately becoming part of the MCSAP organization, please contact Shari Ortiz, 303-410-1605 (sharimcsap@Q.com), for more information or to schedule a private interview. Application fee and commitment to compete is due by February 1, 2017; application forms are due by no later than March 1, 2017.



Technology is Hip!

The Age of Acceleration

In 2007, the age of acceleration in technology happened practically overnight and changed the world forever. According to author Tom Friedman's latest book "Thank You For Being Late," three major acceleration forces included 1) market forces (globalization and price collapse of connectivity making the Internet and computers cheaper, 2) mother nature affecting our environment



Bob Larson

and biodiversity, and 3) Moore's law, whereby the speed and power of computing power doubles every 24 months.

Because of these forces, Apple introduced the iPhone (aka smartphone or powerful mobile computer capable of making phone calls, accessing the Internet, taking photos, and much more), Facebook and Twitter went global and now affects billions of users as a primary source of communications, Amazon introduced Kindle (forerunner of the tablet) and eventually Alexis (interactive artificial intelligence (AI) service), Google introduced Android, now the most popular

worldwide computer operating system, IBM introduced Watson (AI service), and Silicon Valley used new technologies in making Moore's Law happen on a grand scale.

Interestingly, it also has changed our workforce, eliminating older industry jobs in manufacturing and creating new jobs from innovating new technologies. Japan and the USA were known as the countries with lifetime employment, but fell to heavy competition from other countries with cheaper labor. Our manufacturing almost became extinct overnight. Innovation like robotic manufacturing has replaced

manual labor, but also created new jobs for Americans in new industries such as solar and wind power, artificial intelligence, robotics, genomics, and soon, driverless vehicles and faster manned spacecraft among others.

Globalization affects the entire planet. The key is to keep innovating and have all countries working peacefully in producing a global economy. Technology will play an important part!

❖ Bob Larson is a former engineer, photo-journalist, technologist, and Marketing Director at 50 Plus Media Solutions.

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Breakfast with Santa. Sat, Dec. 10, 8:30am. Enjoy the holiday season while eating breakfast with Santa! Listen to holiday music & enjoy all-you-can-eat Flippin' Flapjack pancakes. Visit with Santa, with photo opp and kids receive a gift. \$5.50 ages 2-10, \$6.50 11 up, free under 2. Tickets are available at Malley's Front Desk, or online at www.englewoodrec.org

Espanol for Beginners. Que paso! Introductory class, learn phrases & vocabulary. Practice pronunciation and simple conversations. Printed materials provided. Tues, Jan. 3-Feb. 21, 9:30-10:45am, \$44/\$40.

Ultra Beginning Line Dance. Learn basic universal line dance steps. Line dancing improves coordination, memory and bone density. Wed, Dec. 7-Feb. 22, 8:15-9am, \$33/\$30, \$5/drop-in.

Social Ballroom. Learn ballroom dance steps with style! Incorporating how to move around the dance floor, proper placement of hands and arms, how to tie steps together, and specific footwork. Practice with Latin and American style dances. Dec: Samba, Jan: Fox Trot. Mon. Dec. 5-Feb. 20, 3-4:30pm, \$42/\$38,

\$5 drop-in.

Drawing Class. Create more depth and perspective in your drawings and paintings, and learn the secret of lights, darks, and shadows. Bring a soft pencil (2B). A supply list is provided. Dec. 12-Jan. 16, 1-2:45pm, \$44/\$41.

Knitting Class. Create new projects, and learn new stitches and techniques for knitting. Learn a variety of stitch patterns and how to determine a gauge. This class is for all skill levels. Supply list at the first class. Tue, Dec. 6-20, 5:30-7:30pm, \$31/\$26.

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Santa's Breakfast. Sat, Dec. 3, 9 am. Bring grandkids for entertainment and breakfast with Santa. Register by 11/30, \$5/age 3 up, 2 yrs & under free, register. Children must be accompanied by paying adult.

Bunco Bash. Thu, Dec. 1, 1-3 pm. A fun, easy dice game. Refreshments & prizes. Register, \$4/time.

Welcome Meet and Greet. Wed, Jan. 4, 9:30 am. Discover the diverse opportunities at the Center. Free; register. Refreshments.

Computer & Technology. Learn basic to advanced use of the computer in a small class setting. Topics include Word Processing, Digital Photo Editing, Excel & One-on-One Training.

Fencing. Tue, Dec. 6-27, Level 1: 6-7 pm, Level 2: 7-8 pm, Level 3: 8-9 pm. Learn basic to advanced techniques of 19th century dueling & sport. Register \$42/\$50 by 12/2.

Parkinson's Care Partners. Fri, Dec. 9, 1:30-2:30 pm. A safe place to share tools and tips. Free, designed for care providers.

Zumba Gold. 11:45-12:30 pm, Wed, ongoing. Exercise to a latin beat from a chair. Drop-in \$3.50/ \$4.50.

Snowshoe Meet N' Greet. Tues, Dec. 13, 9-10 am. Learn where we're going and what to bring. Free, register.

Drop-In Book Club. Wed, Dec. 14, 1 pm. Discuss "Plainsong" by Kent Haruf. \$1.

Craft Carousel Gift Shop. Open Mon-Fri, 9:30-3:30 pm. Hand-crafted gifts, featuring variety of handmade items from over 100 consignors, including scarves, hats, jewelry, quilts, baby gifts & more.

Medicare 101. Mon, Dec. 5, 7-8 pm. Is Medicare a mystery to you? Learn the basics & resources to help you maneuver the Medicare maze, Free, but register.

Free Services & Groups. Blood Pressure & Blood Sugar checks: Wed, Dec 7, 9:30-11:30 am. Eye Glass Service: Mon, Dec. 12, 9-noon. Low Vision Support: Thu, Dec. 15, 11 am. Parkinson's Support: Thu, Dec. 15, 1 pm. Caregiver's Support: Thu, Dec. 22, 1 pm. BINGO, Fri, Dec. 16 & 30, 1 pm.

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Holiday Traditions Unwrapped. Fri, Dec. 2, 2-3 pm. Explore the origins of a wide variety of holiday traditions and examine how they have evolved and changed over time. Eugene Field Library, 810 S University Blvd, Denver, Free

Pearl Harbor: The Day that Lives in Infamy. Sat, Dec. 3, 1-2 pm. Dec. 7, 1941. Learn the the story from both the Japanese and the U.S. perspective. Examine the impact this had on World War II and the American psyche. Woodbury Library, 3265 Federal Blvd, Denver, Free.

Turkey. Mon, Dec. 5, 1-3 pm. Explore Turkey's past and current challenges, including its struggles with its Kurdish minority and its role in the rise of the terrorist organization ISIS. Sunrise at Flatirons, 400 Summit Blvd, Broomfield, Free. RSVP: 303-466-2422.

Brexit. Thu, Dec. 8, 6:45-7:45 pm. On June 23rd, British voters elected to exit the European Union. Place this event in historic context and explore where this path may lead. Sam Gary Library, 2961 Roslyn St, Denver, Free.

Women of Denver History. Mon, Dec. 12, 6-8 pm. Focus on the women of Denver and their contributions to the city and the state. Charter Financial Resources Memory Lane, 9335 Commerce Center St, Highlands Ranch, Free. RSVP: 303-468-2820.

Pope Francis. Tue, Dec. 13, 12:30-1:30 pm. Covers his background as the first pope from the Americas, his impact so far since becoming pope in 2013, and what the future may hold for the Catholic Church under his leadership. Tattered Cover, 7301 S Santa Fe Dr, Littleton, Free. Info: 303-470-7050

The Story of Salt. Tue, Dec. 13, 6:30-8:30 pm. This is the story of salt, from its key role in preserving food, to its influence in political conflict, to modern angles including gourmet salt and health concerns surrounding high blood pressure. Welcyon Fitness After 50, 3140 S Wadsworth Blvd, Lakewood, Free. RSVP: 720-210-9342

Winston Churchill. Wed, Dec. 14, 2-3 pm. Examine Churchill's life

before becoming prime minister of England, his years in the job, and his lasting impact on his country and the world. Heather Gardens, 2888 S Heather Gardens Way, Aurora, Free. RSVP: 303-751-1811

The National Parks. Wed, Dec. 14, 3-4 pm. Learn the story of the development and the stories of the more notable parks. RiverPointe, 5225 S Prince St, Littleton, Free. RSVP: 303-797-0600

Chocolate. Thu, Dec. 15, 2-3 pm. How extremely bitter cacao beans are transformed into one of the world's most sought after flavors. Windsor Gardens, 597 S Clinton St, Denver, Free.

The Refugee Crisis. Thu, Dec. 15, 2:30-3:30 pm. Explore how the international community are struggling to cope with these challenges. Atria Inn at Lakewood, 555 S Pierce St, Lakewood, Free. RSVP: 303-742-4800

The Discovery of the South Pole. Thu, Dec. 15, 3-4 pm. Learn the story of those who perished and prevailed in this epic quest. Ross-University Hills Library, 4310 E Amherst Ave, Denver, Free.

Benjamin Franklin. Thu, Dec. 15, 6:45-7:45 pm. As politician, publisher, inventor and diplomat, Franklin left his mark on all he touched. Sam Gary Library, 2961 Roslyn St, Denver, Free.

Venice: Biography of a City. Fri, Dec. 16, 2-3 pm. A virtual tour of this beautiful and historic city. Covers the city, the most notable features, and a look at what the future holds. Virginia Village Library, 1500 S Dahlia St, Denver, Free.

Mount Everest. Mon, Dec. 19, 1-2 pm. Explore the stories of Everest and examine different perspectives on the mountain's past, present, and future. Keystone Place at Legacy Ridge, 11180 Irving Dr, Westminster, Free. Keystone Place: 303-465-5600

American Popular Musics. Tue, Dec. 20, 1:30-3:30 pm. Explore 19th century American popular music, focusing on the street, stage and home. Listen to a wide variety of music. Brookdale Green Mountain, 12791 W Alameda Pkwy, Lakewood, Free. RSVP: 303-237-5700

A Musical Salute to Winter! Mon, Dec. 26, 2:30-3:30 pm. Composers have always been inspired by the world around them, particularly the ever-changing whims of nature. Springbrooke, 6800 Leetsdale Dr, Denver, Free. RSVP: 303-331-9963



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Saturday, September 10th 8am
Bible Park

Off of Yale Between Monaco and Quebec in Denver
Meet near the Baseball Diamond

TOPIC: COPD & Emphysema

Saturday, November 5th 8am
Bible Park

Off of Yale Between Monaco and Quebec in Denver
Meet near the Baseball Diamond

TOPIC: Sleep Apnea

Saturday, October 8th 8am
Crestmoor Park

Off of S. Locust and Cedar (Near Alameda) in Denver
Meet near the Tennis Courts

TOPIC: Asthma

Saturday, December 10th 8am
Crestmoor Park

Off of S. Locust and Cedar (Near Alameda) in Denver
Meet near the Tennis Courts

TOPIC: Smart Holiday Eating

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Wheat Ridge Active Adults

303-205-7500

All events are at the AAC unless otherwise noted.

White Elephant Christmas Party. Bring a wrapped 'white elephant' gift for this hilarious gift exchange. A tasty lunch is served before the gift exchange on Thu, Dec. 15. \$8, sign up early.

Polymer Clay Beginner Class. Learn the basics of conditioning, color mixing and baking the clay. In 2 classes, create 2 projects: a bead bracelet and a sculpted ornament. Fri, Dec. 2 & 9, 1-3pm; \$15 + \$15 supplies. Make your own Christmas gifts! Register.

Movie Matinee. Free: "Wild Oats" Thu, Dec. 22, 1pm.

Technology. One-on-One tutoring with Makan Tabrizi. Camera, Phone, Tablet or Computer One-on-One: private 1-hr session, call to schedule, \$35/hr.

Dance. Offering a wide variety of

ongoing dance classes including: Beginner, Intermediate & Advanced Tap; Belly Dancing, Hula, Ballroom, Zumba and Western Line Dancing. Call for more information.

Skiing and Snowshoeing. Call to get a copy of the "Snow News is Good News" ski and snowshoe schedule mailed or emailed.

Special Interest Groups. Drop-in, \$2 unless otherwise noted. Duplicate Bridge: every Mon 12-3:45pm, bring a partner, \$2.50 ea. Low Vision Support: 3rd Tue, Dec. 20, 1:30-2:30pm, Free. Write & Share: Tues, Dec. 13, 2-3:30pm. Krafty Needles: Knit & Crochet: every Tues 9:30-11am. Social Bridge: every Tue, 12:40-3:45pm. Smile-Hi Healing Laughter: every Tue, 12:15-1:15pm. Silversmith Lab: every Wed, 9-noon. Woodcarvers Guild: every Wed., 1-3:30pm. Genealogy Group: Thu, Dec. 15, 1:30-3pm. Booktalk: Thu, Dec. 15, 10-11:30am Book: The Giver by Lois Lowry. Pinochle: every Fri. 12:30-3:30pm.

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Holiday Delight. Sat, Dec. 3. A late afternoon performance by the University of Colorado Chorale at the Macky Auditorium, C.U., Boulder. Includes performance, transportation, evening meal at the White Fence Farm restaurant in Lakewood & driver gratuity. Sign up.

Holiday Lights. Mon, Dec. 5. Drive by the annual display at the Denver City & County Building, the festive lights at Union Station, Larimer Square and Windsor Gardens. Drive by locations but not get off the bus. Sign up.

Life Time Candles. Wed, Dec. 7. Find Christmas gifts and ideas at this unique location. Includes transportation, meal & gratuity. Sign up.

"It's a Wonderful Life". Sat, Dec. 10. Frank Capra's classic holiday film is an uplifting musical. The sto-

ry of George Bailey remains a timeless tale of dreams, cynicism and the power of love that exhilarates the mind and heart and celebrates the kindness in us all. A Wonderful Life features a dazzling score by Sheldon Harnick, composer of Fiddler on the Roof. Includes transportation, event, meal & driver gratuity. Sign up.

A December Celebration. Tue, Dec. 13. A true Victorian holiday experience at the Miramont Castle, Manitou Springs followed by dinner and music at the Edelweiss. End at the Broadmoor, Colorado Springs for holiday illuminations. Includes transportation, meal & driver gratuity. Sign up.

Greet The Season In Watercolor. Sat, Dec. 3, 9-noon. \$21/\$23. Create a seasonal painting and greeting card using a variety of alternative techniques in watercolor. Bring supplies to class.

Computer Back Up. Tue, Dec 6, 9-noon, \$16/\$18. Don't lose valuable pictures and documents. Learn to save them on an external drive. Bring a drive. Learn the built-in

backup methods for windows and how to pick the files you wish to save.

Organizing Pictures. Sat, Dec. 10-17, 9-noon. \$31.50/\$33.50. Bring camera, tablet or phone and cables and learn to copy the pictures onto your computer or back up. Also organize folders, size, crop and save pictures in more than one place.

Ski or Snowshoe. Planning downhill ski trips and cross-country skiing and snowshoeing. For a complete list of trips and what to pack, call the front desk.

Saturday Night Dance. 7-10 pm, 2nd, 3rd & 4th Sat. each month. Doors open at 6pm. 3 hrs to dance with a live band. Refreshments. Meet new people and have a good time. \$7/person. Bands: 12/10, Memories; 12/17, Perfect Harmony; 12/24, no dance.

1st Friday Tea Dance. 1-3:15 pm. Live music to dance to! \$5/person. Band: Lois Lane. Lunch: 11:30 a.m. for people, 60 up. VoA, \$2.50/\$7.25 under 60, reserve 2 business days in advance, before 11 am.

Safe ■ from page 6

- Keep a record of your purchase on file in case you need to reference it in the future.
- Regularly check your credit card statements to ensure all transactions are authorized by you.

If you are concerned about the safety and security of your information online, you always have the option to shop over the phone or in a store. To report online fraud to the FBI's Internet Crime Complaint Center visit www.ic3.gov or call an AARP Foundation ElderWatch volunteer specialist.

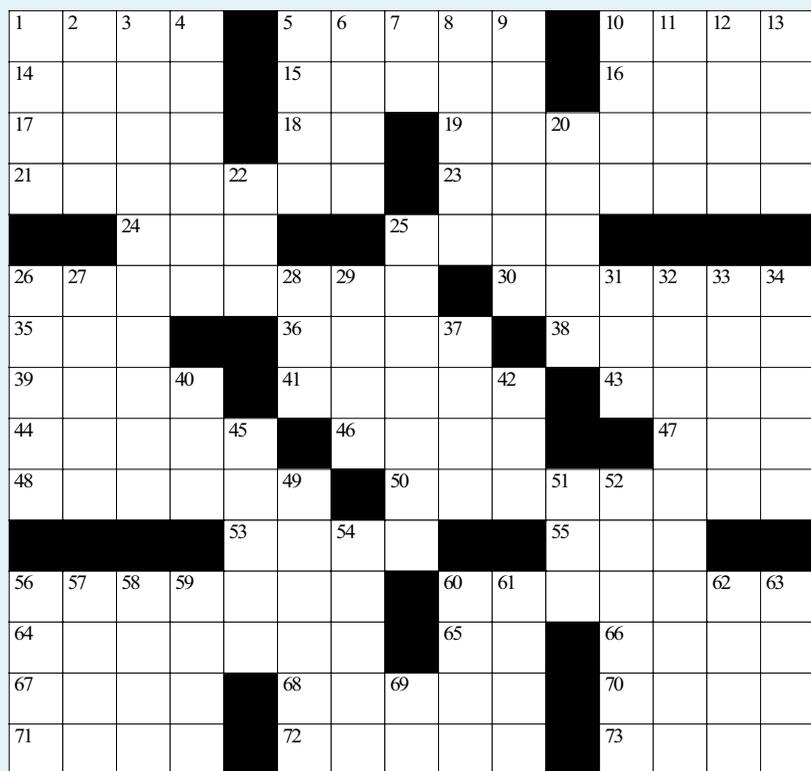
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50 Plus Marketplace News Crossword Puzzle



ACROSS

- 1 Which river forms much of the eastern border between Russia and China
- 5 To one side
- 10 Dissolve
- 14 One of the divisions of a window
- 15 Boatswain
- 16 Melody
- 17 Obstacle
- 18 Objective case of we
- 19 Articles
- 21 Actually
- 23 Constitution of a person
- 24 Influenza
- 25 Stable attendant
- 26 Most precipitous
- 30 Christian festival
- 35 Mythical sea monster
- 36 Rate of flow of fluid

38 Blackbird

- 39 Goatskin bag for holding wine
- 41 Ribbons
- 43 Helps
- 44 Levels
- 46 Persian fairy
- 47 Shelter
- 48 Blush
- 50 Early part
- 53 Depend
- 55 Kernel
- 56 Sea north of Australia
- 60 Female deity
- 64 Began again
- 65 Toward the top
- 66 Endure
- 67 Capital of Yemen
- 68 Extreme
- 70 Overdue

- 71 Glass ornament
- 72 Capital of South Korea
- 73 Dash

DOWN

- 1 Church recess
- 2 Pertaining to the Isle of Man
- 3 Genuine
- 4 Delight
- 5 Adjoin
- 6 Indifferent
- 7 Part of the verb to be
- 8 Territory ruled by a duke
- 9 Intertwine
- 10 Island in central Hawaii
- 11 Formerly
- 12 Stead
- 13 Soviet news service
- 20 At right angles to a ships length
- 22 Drinking vessel
- 25 Astonish
- 26 Not drunk
- 27 Valuable collection
- 28 Newt
- 29 Smack
- 31 Ocean
- 32 Having three sides
- 33 Senior
- 34 Set again
- 37 Combining form meaning "dry"
- 40 Besides
- 42 Title of a knight
- 45 Watery animal fluid
- 49 Sea god
- 51 Conclusion
- 52 Small pool
- 54 Scoop
- 56 Bedouin
- 57 Advise
- 58 Seaward
- 59 Supply
- 60 Mentor
- 61 Gemstone
- 62 Bristle
- 63 Observed
- 69 In the direction of

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Answers page 13



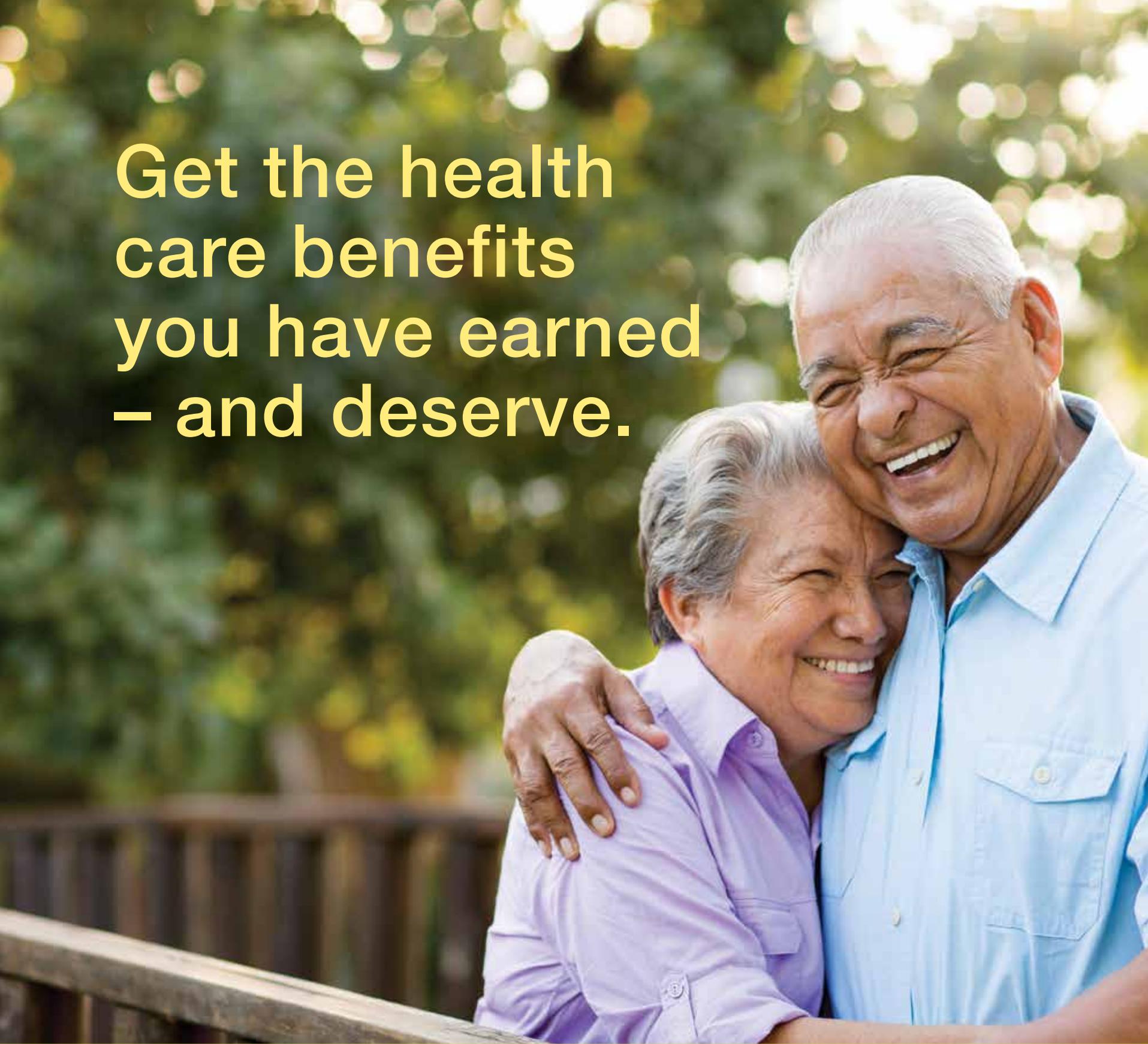
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