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November 2017 • Volume 23 • Issue 11



# VETERANS DAY

*With Respect, Honor And Gratitude,  
We Honor All Who Served*

## Free Flu Vaccinations for Veterans

All area Walgreens pharmacies will offer vaccinations through March 31, 2018

Are you a Veteran, enrolled in the VA healthcare system who still has not received your flu shot?

The cold and flu season is upon us and the Department of Veterans Affairs has once again teamed up with Walgreens Pharmacies nationwide to allow all veterans who are currently enrolled in the VA healthcare system to be able walk into any of the over 8000 Walgreens nationally to receive a vaccination at no cost. Vaccinations will be available through March 31, 2018.

Veterans wishing to receive the no cost vaccination simply need to

present a Veterans Identification Card and a photo ID, at any participating Walgreens to receive the vaccination. The Group ID is: VA-FLU

In addition, after the Walgreens pharmacist administers the vaccine, Walgreens will transmit the information securely to Veterans Administration office where it becomes part of the patient's electronic medical record.

To locate a Walgreens store near you, call 800-925-4733, or go to [Walgreens.com/findastore](http://Walgreens.com/findastore)

To get more information on flu and flu vaccine, visit [www.publichealth.va.gov/flu](http://www.publichealth.va.gov/flu) or [www.cdc.gov/flu](http://www.cdc.gov/flu)

## Junior League of Denver 2017 Mile High Holiday Mart

November 10-12

Shop unique and high-quality merchants just in time for the holidays!

The 2017 Mile High Holiday Mart, presented by the Junior League of Denver (JLD), is Friday, November 10, from 12 - 7 pm; Saturday, November 11, from 9 - 6 pm; and Sunday, November 12, from 11 - 4 pm, at Gates Field House on the University of Denver campus, 2201 E. Asbury Ave.

Get into the holiday spirit at our 38th annual event featuring select merchants with unique, high-quality merchandise, a central location, and a fun, festive environment.

Proceeds support the League's efforts to develop the potential of women, as well as help improve literacy rates and provide access to books for children through the third grade.

The show boasts a wide variety of products, including housewares, specialty food items, jewelry, women's, men's and children's apparel, pet products, and much more! A large percentage of the merchants are local, so attendees are supporting local Colorado businesses.

Tickets \$10 in advance at [www.jld.org](http://www.jld.org) or at the door.

Special VIP Private Shopping Event is Friday, November 10, from 10 - noon. Tickets \$40, includes parking. Avoid the crowds



Collectable 2017 JLD Christopher Radko ornament

and take advantage of VIP Shopping Friday morning! Get first dibs on merchandise before the event opens to the public. Volunteers available to help take items to your car. Coffee, tea, assorted baked goods, and fruit is served. Tickets must be purchased in advance.

For more information visit: [www.jld.org](http://www.jld.org)

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## Immune Boosting Tips for a Healthy Holiday Season

The hectic holidays and chill in the air can take a toll on the immune system and make one more susceptible to cold weather challenges. Stay healthy and vital all season by taking the following steps.

• **Be Balanced.** From eggnog and cookies to champagne toasts at midnight, you may be more likely to over indulge during the holiday season than at other times of the year. Be mindful of what you are eating and drinking at parties and on a day-to-day basis, and then balance out these extravagances

with plenty of rest, regular exercise, healthy hydration and an otherwise nutrition-filled diet.

• **Get Some Support.** "We are learning more each day about what weakens the immune system and how we can strengthen it for better health," says Larry Robinson, PhD, vice president of scientific affairs at Embria Health Sciences, a manufacturer of natural, science-based ingredients that support wellness and vitality. "Good immune health requires more than just getting enough vitamin C."

For some extra support this season and beyond, consider taking an immune-supporting supplement that goes further than a standard vitamin C tablet. Those that contains Embria's ingredient EpiCor, a whole food fermentate made through a proprietary process using *Saccharomyces cerevisiae*, a common single-celled microorganism, have been shown in scientific studies to support the body's ability to initiate the proper immune response at the appropriate

Continued on page 4 ►

# NOVEMBER *Calendar*

**American Diabetes Month  
Lung Cancer Awareness Month  
National Family Caregivers Month**

**Thursday/2**

Journey to Wellness Open House 4-7:30 pm. The Speary Center, 2205 W. 29th Ave. Denver. Visit 5 Free wellness stations: physical, brain, nutritional, emotional & overall wellness. Giveaways, prizes & raffle entries at each destination. Plus Zumba classes. Info: 303-458-1112

**Wednesday/15**

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

**Monday/20**

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

**Tuesday/28**

TRIAD 1:30 pm, JffCO DA, 500 Jefferson Cty Pkwy, Golden. Program: Distracted Driver: Keep Your Mind on the Road. Free & open to the 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.

## Social Security to Expand Fraud Prosecution Project with Department of Justice

The Social Security Administration announced today that through a collaboration with the Social Security Office of Inspector General (OIG) and the U.S. Dept. of Justice (DOJ), it is planning to expand its successful Fraud Prosecution Project to 33 U.S. Attorneys' Offices nationally. This project has led to the prosecution of multiple instances of Social Security fraud. Given the past success of the program, Social Security aims to support both OIG's and DOJ's fraud-fighting efforts through this expansion.

Through its Fraud Prosecution Project, the agency's pool legal resources to prosecute individuals who defraud Social Security programs. The Office of the General Counsel (OGC) at Social Security employs agency attorneys to serve as Special Assistant U.S. Attorneys

(SAUSAs) in U.S. Attorney Offices (USAOs) across the country to lead these prosecution efforts. The project is among several anti-fraud initiatives to combat and prevent all forms of Social Security fraud, but is unique in its collaboration between OIG, OGC and DOJ.

SAUSAs across the country in September secured a number of indictments and convictions in various Social Security fraud cases. For instance:

In Colorado, an indictment occurred in a case involving \$50,000 of alleged representative payee misuse.

The Fraud Prosecution Project has been an extremely effective collaboration with Social Security, the OIG and the Department of Justice. From early 2016 to date, SAUSAs nationwide have secured over 300 federal convictions, lead-

ing to judicial orders for more than \$34 million in restitution to Social Security and other agencies.

To support this successful anti-fraud initiative, this year, Social Security has committed to expand the project by employing 35 SAUSAs in USAOs across the country.

For more information on the Fraud Prosecution Project and the agency's other anti-fraud efforts, please visit <https://www.ssa.gov/antifraudfacts/>.

Members of the public can report suspected Social Security fraud to the Social Security Fraud Hotline at <https://oig.ssa.gov/report>; send U.S. Mail to PO Box 17768, Baltimore, MD, 21235; fax (410) 597-0118; or call (800) 269-0271 from 10 a.m. to 4 p.m. Eastern Time, Monday through Friday.

## How to Fix a Leaky Faucet

By Kristinell Keil MD

If you are troubled by accidental urinary leakage or always know where the bathroom is you are not alone. Female Pelvic Floor Disorders can affect over 50% of women by the age of 60. The good news is that the loss of urine and stool, vaginal bulging or laxity, and dry tissues below the belt are very treatable conditions. Many women no longer need to wear pads, limit fluid intake, or stop being active if they seek care.

Urinary incontinence is classified as stress or urge related. Stress urine loss occurs while coughing, sneezing, or exercising. It is corrected with improved pelvic floor muscle tone. Kegel exercises, or

squeezing the vaginal muscles can help with this problem. Vaginal inserts like a tampon are also effective.

Some women are candidates for a simple 15 minute outpatient surgery.

Urge incontinence occurs when the bladder decides to empty all of a sudden. Most women get a since of needing to go but can't get to the toilet fast enough. This condi-

tion can improve with lifestyle changes, Kegels, once daily medications, weekly electrical acupuncture, and Botox injections.

Vaginal prolapse is pelvic floor disorder that can prohibit nor-

mal urination and bowel movements. Women feel vaginal pressure or have a bulge between their legs. This bulge can be the bladder, rectum, or uterus. A vaginal insert, Kegels, or surgery can fix this problem.

If any of these embarrassing conditions are affecting you or a loved one please talk to your doctor and get HELP. More information on pelvic

floor disorders will be presented at a free Women's Health Seminar on November 9th at Rose Medical Center at 5:30PM. Please call 303-320-ROSE or register on-line at <http://bit.ly/2xLarK>





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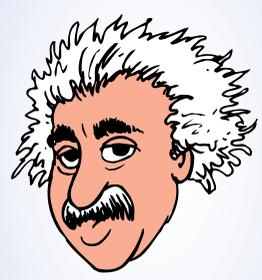
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### DEADLINE

#### 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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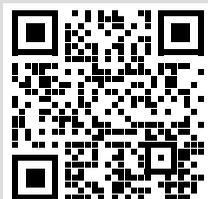
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## A Neighborhood's Ebb and Flow

In a recent walk around our neighborhood, I noticed the subtle change occurring. Two homes recently went on the market. Both sold in a relatively short period of time.



Martha Coffin Evans

I know one family has relocated out of state. I wonder who lives in their home now. Do they have children? Where did they come from before Boulder? Not having encountered them yet on a walk, I

have no answers to my questions. Another home, built decades ago in this neighborhood, now has a young family living there. Their black and white dog looks out the glass front door eager to see who's passing by on the sidewalk.

Although not yet seen, young children must live there now given their toys and play things left near the driveway. Adult children of the former owner spent many long hours getting their home ready for sale and the new occupants. Out of the basement and garage came many items from their days growing up there. I wonder how much history they lived in that home. What history will the new family

make? Some continuity continues in our neighborhood. I see one neighbor cross the street with her small dogs as she takes the morning paper up to another's front steps. Her action reminds me of a similar situation years ago when my neighbor would toss the newspaper into my patio area as she too walked her dogs. Perhaps, walking the dogs and delivering papers connect as neighborly acts.

When a former owner stopped by, as they drove around the neighborhood, a casual mailbox conversation ensued. Acknowledging she'd previously lived in our home,

Continued on page 11 ▶

## Working Past The Traditional Retirement Age Offers Benefits

Retirement isn't what it used to be - a time for taking it easy in old age and avoiding the stress and excitement of the workaday world. Maybe it's because we are living longer than ever before making retirement a pricey option. Then again, perhaps the miracles of modern medicine can make us more energetic in our sixties, seventies and eighties and many find a sedentary lifestyle too boring.

The fact is, according to the Association of Mature American Citizens, more of us are opting for active, productive lives as we grow older. In fact, the Bureau of Labor Statistics reports that the labor participation rate for men 65 to 69 years of age in 1994 was 26.8% and that by 2024 it will be 40%. As for women in the same age group, just 17.9% remained in the work-

force in 1994 but by 2024 32.8% of them will still be employed.

AMAC president Dan Weber says that "while working past the traditional retirement age of 65 is a necessity for many, it also provides psychological and emotional benefits. Older workers say they like what they do for a living and that working makes them feel valued."

The Milken Institute Center for the Future of Aging in recent testimony to the U.S. Senate Committee on Aging said "A growing body of research suggests that purposeful aging, engagement, and working toward goals as we age, offer significant health benefits for older adults and solutions to an array of other societal challenges. It is well documented that purpose is important for longevity, vitality, productivity."

Weber points out that older Americans are active these days and don't like the idea of giving up their careers. "Seventy is the new 50, but some seniors feel like they are 40 years old again. For one thing, people are not only living longer, they're living healthier, more active lives and so the concept of retirement has undergone a remarkable change."

Every day 10,000 people in the U.S. reach the age of 65 and it is worth noting that with the aid of modern medicine 25% of them will live past the age of 90.

"It boggles the mind to think about wasting all the irreplaceable experience and knowledge that these older workers have gained in their lifetimes. It is truly a home-grown resource we need to exploit for the future," says Weber.

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## Immune ■ from page 1

time. For example, NOW EpiCor Plus Immunity contains Zinc, Selenium, and vitamins D-3 and C, and can give you the nutrition you need to help you make it through the holidays healthfully. To learn more, visit [nowfoods.com](http://nowfoods.com).

While all these statements have not been evaluated by the Food and Drug Administration and this supplement is not intended to diagnose, treat, cure or prevent disease, many experts believe they can help maintain your daily health

• **Relax.** The holiday season is meant to be joyful. Unfortunately,



it can also be stressful. From navigating a shopping mall parking lot on the busiest day of the year to dealing with the extended family, stress can compromise your immune response. Use at least some of that time you may have off from work to truly relax, scheduling some downtime for yourself -- whether it's curling up with a glass of green tea and a paperback, taking a bubble bath or doing yoga.

For a happy holiday season, take steps to treat your body right and to prioritize health and wellness.

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## Medicare Monday Workshop

Important Information: Medicare Updates and Changes for 2018

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  - Changes in Medicare Premiums, Deductibles, and Co-Pays
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  - How to Comparison Shop for a Medicare Supplement or Medicare Advantage Plan
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OCTOBER 16, 2017	OCTOBER 30, 2017
<p><b>Northglenn Senior Center</b> 11801 Community Center Dr. Northglenn</p> <p><b>Schlessman Family YMCA (1:30 - 3:30 p.m.)</b> 2625 S. Colorado Blvd., Denver</p> <p><b>Windsor Gardens (Auditorium)</b> 595 S Clinton St., Denver</p>	<p><b>Foothills Park &amp; Recreation District Peak Community &amp; Wellness Center</b> 6612 S Ward St., Littleton</p> <p><b>Holly Creek</b> 5500 E. Peakview Ave. Centennial</p> <p><b>RiverPointe of Littleton</b> 5225 S Prince St, Littleton</p>

OCTOBER 23, 2016
<p><b>Eaton Senior Communities</b> 333 S Eaton St, Lakewood</p> <p><b>Keystone Place at Legacy Ridge</b> 11180 Irving Dr, Westminster</p> <p><b>St. Andrew's Village</b> 13801 E Yale Ave., Aurora</p>



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## Social Security Today

### Social Security Supports Veterans

Supporting veterans and active duty members of the military is a key part of Social Security's mission. Our disability program has helped countless wounded warriors and their loved ones. Every Veterans Day, the nation collectively honors the brave people who risk their lives to protect our country.

For those who return home with injuries, Social Security is a resource they can turn to for disability benefits. Social Security's Wounded Warriors website is at [www.socialsecurity.gov/wounded-warriors](http://www.socialsecurity.gov/wounded-warriors).

The Wounded Warriors website has answers to many commonly asked questions, and provides other useful information about disability benefits, including how veterans can receive expedited processing of disability claims. Benefits available through Social Security are differ-



**Josh Weller**

ent from those available from the Department of Veterans Affairs; they require a separate application. Social Security's expedited process is available to military service members who become disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs.

Even active duty military who continue to receive pay while in a hospital or on medical leave should consider applying for disability benefits if they're unable to work due to a disabling condition. Active duty status and receipt of military pay doesn't necessarily prevent payment of Social Security disability benefits. Although a person can't receive Social Security disability benefits while engaging in substantial work for pay or profit, receipt of military payments should never stop someone from applying for disability benefits from Social Security.

You can learn more by visiting our veterans page at [www.socialsecurity.gov/people/veterans](http://www.socialsecurity.gov/people/veterans).

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

## Technology is Hip!

### Be Aware of Local Scams!

It seems scams are on the rise across Colorado. There are phishing scams that imitate bank or financial websites, Amazon email shipping notices for products never ordered, emails indicating you've received a rich inheritance, and so on! These scams are trying to obtain your bank account numbers or sending money by clicking on a link.

I receive many alerts from Better Business Bureau that I list on our 50 Plus News home page ([www.50plus.news](http://www.50plus.news)) under Latest News to notify our readers of these scams. Recently, I received this alert from the Larimer County Sheriff's Office affecting local residents. I felt it was worth repeating for our readers.

1. Someone from a local business calls a resident and the business' real phone number appears in caller ID. It is a scammer using the name and number of a legit busi-

ness.

2. A fictitious White Pages organization calling to verify your information for their white pages. They want payment for your listing.

3. Another fictitious organization representing Google for a false listing on their website is just another scam.

4. Scammers frequently get real names and businesses (including law enforcement names) to tell you of a warrant for you, or some other scare tactic to get money.

These are just several popular scams, but be aware of any unknown caller asking for information you normally wouldn't provide. Remember the best response to scammers is to just hang up!

Here are several links to reduce these robo or nuisance calls: list your home and mobile number on the Do Not Call Registry at <https://www.donotcall.gov/> and sign up for the "nomorobo" calls at <https://www.nomorobo.com/>. They both work!

This is another example of technology working for you!

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



**Bob Larson**

## Genealogy Rocks!

### Millennials

Genealogists are often seen as older people who are familiar with history and use records that end with the 1940 census. When a Millennial, someone born between the early 1980s and 1995, comes to us and asks us to 'find their family,' we may not have the answer. Millennials born in 1982 are 35 years old today. Their parents were possibly born in about 1957 to a couple born around 1935. So we must ask: "Who were your grandparents?"

This can be a difficult question to answer. In the mobile society that was created after World War II, many young men and women moved away from family to seek higher education and better jobs. The traditional bonds created among families who stayed in their hometown for many generations were stretched and often broken. It was too far to travel for Thanksgiving dinner. Telephone calls and airplane flights were expensive.



**Carol Darrow**

Many Millennials have only a vague idea of where their grandparents lived in the 1930s. Or they may know only one side of the family because of death or divorce. But when a genealogist sits with a Millennial, we ask questions and try to gather all the random memories they have to share. "I think grandma's name was Otterman," they say, or "Here's a picture taken in 1958 of my mother as a baby." When a 1940 census appears for Otterman, they suddenly remember Uncle Clyde or Aunt Minnie. More information spills out. "Now I remember. They lived in Nebraska," or Maine or Oklahoma. The excitement builds.

It's that personal interaction that enables that search for people of every age. The amateur working alone on Ancestry may not be able to navigate all the databases. Working with an experienced researcher who knows how to navigate the websites, databases, and records may be able to connect the generations.

❖ *Carol Cooke Darrow, CG, teaches free Beginning Genealogy classes at the Central Denver Public Library on the 2nd Saturday monthly, 10 am - noon.*

## Reverse Mortgage

### Time to 'Right Size'?

Have you raised your family, and looked around at your large home wondering why you need all the space at this stage of your life? Perhaps you have stairs that may become an issue as you age, or just don't want to heat so many square feet, not to mention keeping up with the snow and/or yard work.



**Jim Doyle**

Using a reverse mortgage to purchase a home that is the right size for you may be an excellent answer. You can use equity that is tied up in your current home to purchase, and never have a mortgage payment as long as you live in your "right size" home.

In one smooth transaction, you sell your current home, and move into your "right size" home. Whether you have selected an existing home, or one that is new construction built to your specifications, a reverse mortgage for purchase may be the tool that can

open up opportunities for you.

The idea of living the rest of ones life in a comfortable home with no mortgage payment is very appealing to many. Of course, you will be responsible for property taxes and insurance.

Recent changes made to the government-insured Reverse for Purchase program from HUD has made the process much more convenient than in years past. Homeowners are encouraged to get the information to understand the options that are available.

You will want to know the amount of house you can shop for, and there are a few things that your realtor should be aware of as he/she writes the contract for the new property. Call your local reverse mortgage specialist to hear the details, and smoothly transition into your "right size" home!

❖ *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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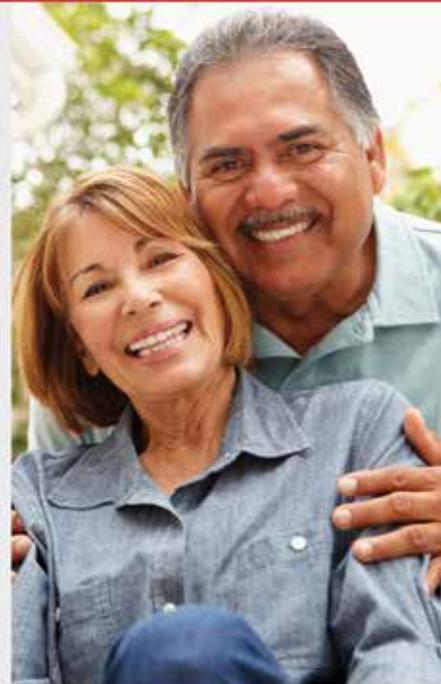
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## In The Spirit

### Lord, I Thank You!

"I will praise the name of God with a song, and will magnify Him with thanksgiving." *Psalm 69:30*



**Henry Armington**

When was the last time you told your friends and family 'Thank You?' You thanked them for being who they are in your life. You thanked them for uplifting you in prayer and never giving up on you. When was the last time you looked up to heaven and offered God an awesome praise? A praise from deep down within. A praise of gratitude, appreciation and

thanksgiving. My friend, when was the last time you said, 'Lord, I Thank You!' After all, it was the Lord who stood by you when depression and loneliness attempted to consume your body. It was he who defended you against the warfare of the enemy. It was the Lord who protected you against the traps sent to destroy you. You need to open your mouth Right Now and tell him, 'Thank You!'

❖ *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'.*

## 10 Tips for Family Caregivers

These 10 tips are simple guidelines to help the 90 million Americans caring for a loved one with a chronic condition, disability, or the frailties of old age.

"Caregiving is one of the most stressful challenges anyone can face. And what America's family caregivers do on a daily basis is tremendous," said John Schall, Chief Executive Officer of CAN.



"But family caregivers can't do it all by themselves. They need somewhere to turn for advice, resources, and support."

These proven tips continue to help caregivers better care for their loved ones and themselves.

1. Seek support from other caregivers. You are not alone!
2. Take care of your own health so that you can be strong enough to take care of your loved one.
3. Accept offers of help and suggest specific things people can do to help you.

4. Learn how to communicate effectively with doctors.
5. Caregiving is hard work so take respite breaks often.

6. Watch out for signs of depression and don't delay getting professional help when you need it.

7. Be open to new technologies that can help you care for your loved one.

8. Organize medical information so it's up to date and easy to find.

9. Make sure legal documents are in order.

10. Give yourself credit for doing the best you can in one of the toughest jobs there is!

Caregiver Action Network offers an updated, visually stimulating infographic, which presents information specifically for caregivers in an easy-to-use, memorable format. The infographic can be easily downloaded at <http://caregiveraction.org/resources/> and reprinted.

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For more information, contact Jodie McCann at 720-240-4922 or [jmccann@highlandsranch.org](mailto:jmccann@highlandsranch.org)



## Ageless Beauty

### Holiday Beauty Tips

The holidays are a wonderful time of the year! It provides many heart warming opportunities to gather with friends and family to share food and beverages while creating fond memories. Keeping up with all the details of holiday shopping and events can create stress and fatigue.

Here are 5 quick tips to look gorgeous and be camera ready:

- Radiant Skin
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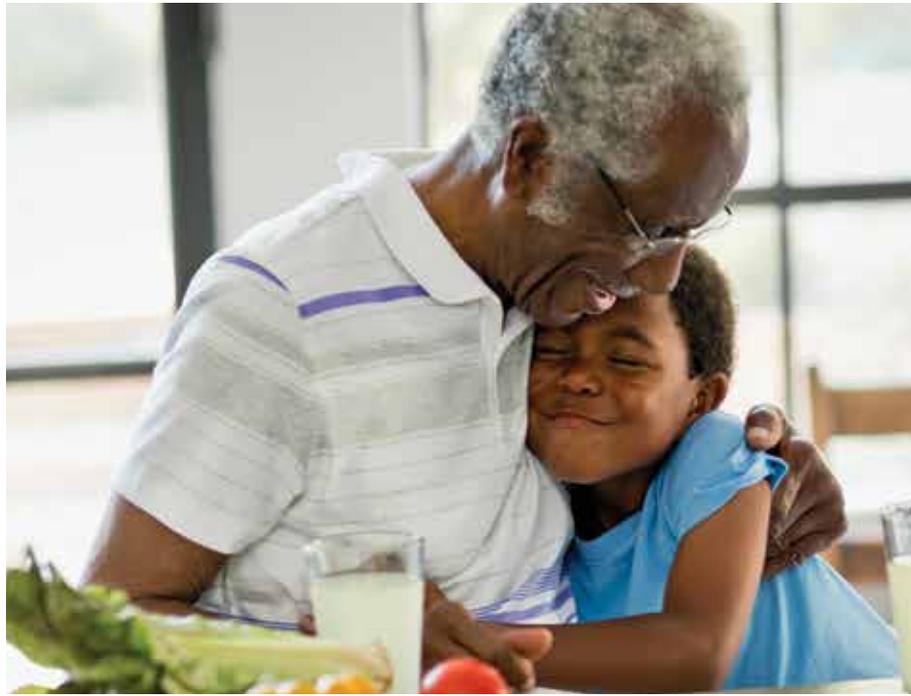
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**Aging Well**

**November is National Caregiver's Month**

As the senior population continues to grow, more and more families are faced with watching a parent become a caregiver, as well as provid-



Becky Dieter

ing support as caregivers themselves. The impact that caregiving for a loved one can have on a family can be a difficult and create tension among family members.

Here are 5 tips to help things go more smoothly:

- 1) Communicate. If you are not talking to each other about the support that is needed as well as the effects of caregiving on family members, resentment can build.
- 2) Create a Caregiving Plan. Work together to create a caregiving plan that everyone can contribute to and support. Whenever possible, include the senior needing the care in the process.
- 3) You are All in This Together. When a senior family member needs help and support, it is im-

portant to put any differences aside and remember that you are all on the same team. The goal is to provide the best care possible for your loved one.

4) Take Care of the Caregiver(s). A caregiver can wear themselves down and fail to take care of themselves. Try to monitor and recognize when a caregiver needs support and assistance. If the caregiver isn't taking care of themselves, they can't be much help to the person that needs the care.

5) Don't Be Afraid to Ask for Help. It is very common for families to put pressure on themselves that they must provide all the care to the point of exhaustion. There is assistance that can support you whether that be respite care, in-home care, hospice or other types of support.

Caregiving for a senior family member can be difficult, but it also can provide an amazing opportunity to come together and show your love to that person.

❖ *Becky Dieter, Member, Jefferson County, Aging Well Caregiver Support Group, Senior Planning Advisor with SeniorPath.*

**How Libraries Are Changing In Communities Nationwide**

Libraries aren't just about books any more. Most have shifted focus from their collections to the communities they serve, and adjusted their designs to match.

Library-sponsored programs, such as children's reading hours and job-search assistance sessions, are bolstering many branches' outreach and education efforts. A 2016 library use study from the Pew Research Center indicates an increase in the number of people visiting libraries for educational purposes: 27% of library users said they'd attended classes, programs or lectures at their local institutions, a 10% increase over 2015.

But the breadth of events a modern library can host relies upon the physical space within each building, which is why a major part of this change comes in the form of reconfigured spaces. To accommodate shifts in usage, library systems have been improving their physical structures.

For example, marquee projects by renowned architects have reinvigorated the Washington, DC, Public Library (DCPL) system, with 15 completed remodels. Six more library upgrades are

currently on the horizon in DC, including a renovation and addition to Ludwig Mies van der Rohe's Martin Luther King Jr. Memorial Library. An architectural team comprised of Martinez + Johnson Architecture and Mecanoo will modernize that facility, aiming to improve overall transparency and visibility while adding amenities such as a café, a roof terrace event space and spaces for music production and fabrication. The end goal, according to DCPL, is to position the library as an engine for social improvement as opposed to simply being a place to pick up or drop off a book.

To learn more, visit [topicarchitecture.com/](http://topicarchitecture.com/).

Even as new digital technologies emerge, modern libraries will always remain home to large holdings of printed material. Many collections have already expanded to include e-reader versions of popular titles, music and video on a variety of media. But the latest design improvements to libraries make them not only enjoyable venues for reading, but also welcoming places to build community.

❖ *Provided by StatePoint*

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# A Fabulous Rhine River Getaway



Amsterdam to Basel with impeccable, personalized service, Viking River Cruises' Longships are floating luxury hotels offering all the amenities and service of a five-star resort. Our seven-day itinerary traversed four countries from Amsterdam to Basel and featured the cities of Kinderdijk, Cologne, Koblenz, Rudesheim, Heidelberg, Speyer, Strasbourg, and Breisach.

If you decide to extend your stay, the Doubletree by Hilton is perfectly situated close to the Amsterdam Centraal train and tram station. From here, you can explore

the Museum Quarter, Anne Frank House, shopping areas, restaurants, and pubs as well as 100 kilometers of interconnected canals.

Our Veranda Stateroom was surprisingly spacious (205 sq. ft.), bright, and modern with two beds, floor to ceiling sliding glass doors opening to a veranda, and many amenities.

We were greeted by two staff members, who already knew our names, at the pre-sailing lunch on Aquavit Terrace. This is one of the great things about Viking—the service! The Vidar has a maximum

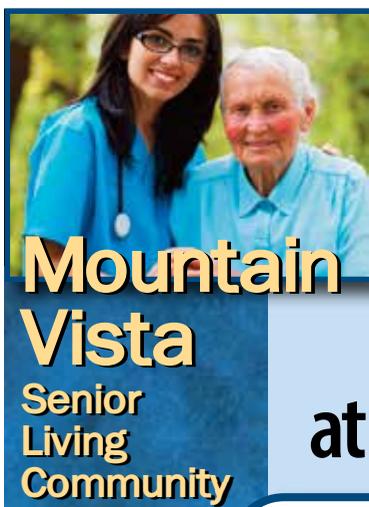
capacity of 190 passengers, which evokes an intimate river cruising experience. The international crew really goes out of their way to make you feel at home, doing their best to satisfy any request.

The Vidar also has a library, internet computers, coffee and tea stations, and an onboard concierge service. Breakfast, lunch, and dinner are served in the ship's restaurant although you can opt for a bar-style menu in the Aquavit Terrace.

Guests can choose from a daily selection of entrees or pick something off the always available menu.

Some of the sights you will see on this cruise including the windmills at Kinderdijk, the Dom Cathedral in Cologne, Marksburg Castle outside of Koblenz, Heidelberg Castle, and Notre Dame in Strasbourg, France, and The Black Forest by coach from Breisach.

❖ *Ron Stern, Travel Photojournalist, visit [www.globalgumshoe.com](http://www.globalgumshoe.com) for more about Ron. FTC Disclosure: This was a sponsored visit, however, all opinions herein are the authors.*



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**Fall Harvest Dinner.** Fri, Nov. 17 a turkey dinner with some delicious side dishes and dessert. Lively musical entertainment follows. Register early! \$11.

**Write Your Will.** Complete a simple will, a living will, medical power of attorney, financial power of attorney and more, all with the help of a licensed attorney. Includes all materials, witnessing and notarizing. Bring a snack, it's a long class. Register. Fri, Nov. 17, 12-4pm; \$125 person.

**Pickleball Clinic.** Free! A mix of ping-pong, tennis and badminton. Learn all about it. Fri. Nov. 10, Wheat Ridge Rec Center, 4005 Kipling; register: 303-231-1300.

**Movie Matinee.** Free! "Paris Can Wait" Thu, Nov. 30, 1 pm.

**PWR Moves.** Parkinson's Fitness class by Certified instructor Stephanie Uszacki. Foundational moves to build endurance, strength & flexibility. Caregivers are welcome to attend and assist. Drop-in every Tue, 1-2 pm, \$3.50.

**Technology.** Makan Tabrizi, our gadget guru, can help. Call to schedule a one-on-one tutoring session, \$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 information.

**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, Nov. 21, 1:30-2:30pm, Free. Write & Share: 4th Tue, Nov. 28, 2-3:30pm! Krafty Needles Knit & Crochet Group: every Tue, 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: 3rd Thu, Nov. 16, 1:30-3pm Booktalk: Thu, 10-11:30am, Nov. 16, Book: "A Man Called Ove". Pinochle: every Fri, 12:30-3:30pm. Canasta: some Fri, call for details.

## My Point of View

### Cleo Comes Thru

Cleo won't obey me. She never has. Cleopatra's my disobedient gray, two-year-old-cat. I picked her up at the local SPCA, after I lost my dear Jeanette (after fifty years of marriage). Living alone as I do, not even my writing helped fill the void. So, I found Cleo, huddled in the back of a big cage. Nobody wanted her because she was too old to be a cute kitten, and too young to be a full-sized cat.

When I reached in to say hello, she came to me and gave me a kitty kiss. That made her my cat. Since then, that clever Feline has managed to teach me a thing, or two. She's taught me to understand her telepathic signals when she wants to go out and play and when she is ready to come in. She's taught me to know when she expects me to scratch her ears, brush away the

burrs, and play the blanket hiding game.

Cleo keeps me hopping. That's good for one of my advanced years. When she disappears for too long, I've had to take her off my roof when something chased her there, and I've had to walk my pasture, search my barn, and examine all my closed cupboards, Cleo loves to play outdoors but she always comes home. That's where her kitty Kibbles are.

She supervises everything I do. When I write my stories, she lays on my arm. I have to lift her paw to capitalize a word. When I weed-whack my grass or water the trees, she is right there to make sure I do it right. She keeps me hopping. That's good. At 92, I'm still able to move fast enough to keep up with her. I guess I need her every bit as much as she needs me.

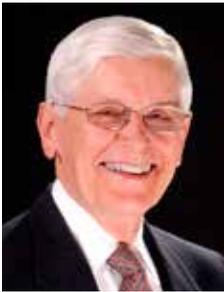
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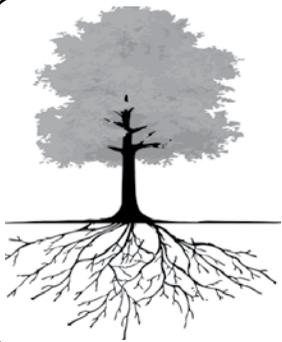


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# Scientists Rediscover Ancient Way To Prevent Illness

People long ago found a way to prevent many illnesses with a natural element.

Now scientists have discovered how it works.

The material is copper. Research proves copper actually kills germs, such as bacteria and viruses, on contact. The ancients did not know about germs, but now we do, so researchers are turning copper into a powerful new weapon against infectious diseases.

Ancient Egyptians, Greeks, and Aztecs used copper to prevent infections and purify water. Civil

War doctors used it to combat infections in battlefield wounds. Copper fell out of use when antibiotics came along.

Many dangerous germs, however, have developed resistance to antibiotics. Resistant bacteria spread fast, especially in hospitals. People may go to the hospital for one thing and come out with something worse.

Researchers looking for a solution discovered that copper is "antimicrobial", meaning it kills viruses and bacteria quickly on contact. Tests show copper's high electrical conductance pops holes in



the outer membrane of a microbe and quickly destroys it. Suddenly the ancient way makes sense.

The Environmental Protection Agency (EPA) ran tests proving copper destroys germs that spread in hospitals, including antibiotic resistant MRSA. Copper kills over 100 different disease germs. The National Institutes of Health says, "The antimicrobial activity of copper is now well established."

The EPA urged hospitals to replace "touch surfaces," like bedrails, faucets and doorknobs, with copper, which cuts hospital-acquired

infections dramatically. Forbes Magazine said, "Copper is the new gold standard in saving lives."

An Arizona company, Copper-Zap LLC, has developed a personal copper device with a tip you rub gently in your nose for 60 seconds to prevent colds. Colds come from viruses in the nose. Antibiotics kill only bacteria, but copper kills viruses, too.

Over 99% of reporting Copper-Zap users say copper stops colds completely if used early enough. Some say it also stops cold sores, flu, sinus trouble, nighttime stuffiness, and illness after airline travel. The handle is solid copper, too, which kills germs on your hands.

It costs \$49.95 at [www.copperzap.com](http://www.copperzap.com) or toll-free 1-888-411-6114.

## Reflections ■ from page 3

we invited her and her adult son to come in and reminisce. We noted changes, asked about some features, and listened to the history when their young family lived here years ago.

As young children move into this established neighborhood, it becomes meaningful for all. Children already living here have new playmates. Their parents now have others with whom to share their children, activities and experiences.

This neighborhood transition embodies a bit of life's ebb and flow. Young families move in and raise their children here. Eventually, someone moves elsewhere sooner than later. Most likely the children leave first. When the parents move on, the cycle begins again.

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

## Friendship & Political Fatigue...Whew

It has been almost a year since all the madness started around one of the most divisive presidential campaigns EVER. I have found it extremely exhausting.

Many people have huffed and puffed on social media. I am definitely one of them. But, now what? That is a good question and I am glad you asked.

Some friendships have been strained and some have been lost



**Bea Bailey**

## Uniquely Bea

because of divergent viewpoints. I have lost a couple along the way. Was it the polarizing political positions that we had or was it just time? Each situation is different. I remain close friends with couple who is a diametrically opposite of my political view point, but we stay fast friends.

In analyzing the differences, I think that the friendships that have survived, and it is a time of survival, are the ones that we have agreed to disagree or just avoid or only lightly touch on any political subject. No one is going to actually change anyone's political opinion in the long run. Looking back at the one(s) that didn't survive

or have been placed on the back burner, I must ask the question were there underlying issues that I wasn't aware of? Is any anger actually masking hurt feelings? I just don't know.

Once a friendship is shattered or broken in any way, it is hard for it to hold the hot or cold water that it used to hold. It can only hold tepid or lukewarm water & I am not a lukewarm kinda friend.

Sadly, too many friendships have ended with 'we just stop talking.'

❖ *Beatrice Toney Bailey, TV Host, Author & Lecturer, [farewellmyfriend.net](http://farewellmyfriend.net)*

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**FYI**

**American Diabetes Month**

American Diabetes Association  
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 (800) DIABETES (342-2383) • (703) 549-1500  
 askada@diabetes.org  
 www.diabetes.org/in-my-community  
 american-diabetes-month.html

**Lung Cancer Awareness Month**

Lung Cancer Alliance  
 1700 K St, NW, Suite 660, Washington, DC 20006  
 (202) 463-2080  
 info@lungcanceralliance.org  
 www.lungcanceralliance.org

**National Family Caregivers Month**

Caregiver Action Network  
 1130 Connecticut Ave, NW, Suite 300, Washington, DC 20036  
 (202) 454-3970  
 info@caregiveraction.org  
 www.caregiveraction.org

**Active Minds®**

303-320-7652 • www.activeminds.com

**Football.** Wed, Nov 1, 12:45-1:45 pm Trace the history of the game, and cover some of the sport's current challenges and opportunities. Thornton Senior Center, 9471 Dorothy Blvd, Free. RSVP: 303-255-7850.

**The Story of Beer.** Wed, Nov 1, 6:30-7:30 pm. The Story of Beer. Discuss the origins and history, how it is made, different types of beer, and the rise of American brewers. And the current trends of microbrews and craft beers and their strong Colorado connections. Evergreen Library, 5000 CR 73, Free. Info: 303-235-5275.

**Veterans Day.** Thu, Nov 2, 2:30-3:30 pm. Celebrating the contributions of all living U.S. veterans, of which there are over 20 million. Explore the significance of this holiday. Atria of Applewood, 2800 Youngfield St, Lakewood, Free. RSVP: 303-233-4343.

**Turkey.** Sat, Nov 4, 1-2 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. Central Library, 10 W 14th Ave Pkwy, Denver, Free.

**The Mayans.** Wed, Nov 8, 2-3 pm. An overview of Mayan history, culture, art, and science, provides a solid understanding of Mayan civilization. Heather Gardens, 2888 S Heather Gardens Way, Aurora, Free. RSVP: 303-751-1811.

**Saudi Arabia.** Wed, Nov 8, 3-4 pm. Covers Saudi history, the current impact of the Arab Spring, and roles of Wahhabi Islam and Sunni Islam. RiverPointe, 5225 S Prince St, Littleton, Free. RSVP: 303-797-0600.

**South Korea.** Thu, Nov 9, 3-4 pm. Explore the country of South Korea, past, present, and future. Hampden Library, 9755 E Girard Ave, Denver, Free.

**Buddhism.** Thu, Nov 9, 6-7 pm. Examine the 4th largest religion in the world, its origins, teachings, beliefs and practices. Ford Warren Library, 2825 High St, Denver, Free.

**Veterans Day.** Thu, Nov 9, 6:45-7:45 pm. See previous description. Tattered Cover, 2526 E Colfax, Denver, Free. Info: 303-322-7727.

**South Korea.** Wed, Nov 15, 1:45-3:30 pm. See previous description. Covenant Village of Colorado, 9153 Yarrow St, Westminster, Free.

**Saudi Arabia.** Thu, Nov 16, 1:30-2:30 pm. See previous description. Castle Rock SC, 2323 Woodlands

Blvd, Castle Rock, Free. RSVP: 303-688-9498.

**Afghanistan.** Thu, Nov 16, 2-3 pm. The story of Afghanistan, before and since 9/11. Windsor Gardens, 597 S Clinton St, Denver, Free.

**Saudi Arabia.** Thu, Nov 16, 2:30-3:30 pm. See previous description. Atria Inn at Lakewood, 555 S Pierce St, Lakewood, Free. RSVP: 303-742-4800.

**The Nobel Prize.** Thu, Nov 16, 3-4 pm. Trace the history of the Nobel Prize, highlighting notable laureates & notable omissions. Ross-University Hills Library, 4310 E Amherst Ave, Denver, Free.

**South Korea.** Thu, Nov 16, 6:45-7:45 pm. See previous description. Sam Gary Library, 2961 Roslyn St, Denver, Free.

**Native Americans of Colorado.** Fri, Nov 17, 2-3 pm. From Mesa Verde to the high plains, trace the civilizations of the Ute, Cheyenne, Arapaho, Pueblo and other tribes as we seek to understand Colorado's Native American history and legacy. Virginia Village Library, 1500 S Dahlia St, Denver, Free.

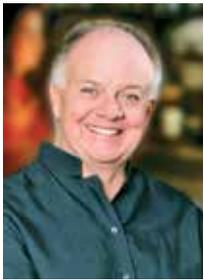
**Putin's Russia.** Sat, Nov 18, 2-3 pm. Examine the story of Russia under the influence of Vladimir Putin, including Russia's involvement in the current situation in Ukraine. Woodbury Library, 3265 Federal Blvd, Denver, Free.

**History of the Atomic Bomb.** Mon, Nov 20, 1-2 pm. A look at the origins and history of atomic weapons. Keystone Place at Legacy Ridge, 11180 Irving Dr, Westminster, Free. RSVP: 303-465-5600.

**Native Americans of Colorado.** Tue, Nov 21, 10-11 am. See previous description. Jewish Community Center, 350 S Dahlia St, Denver, Free. Info: 303-316-6359.

**Saudi Arabia.** Tue, Nov 28, 1:30-3:30 pm. See previous description. Garden Plaza of Aurora, 14221 E Evans Ave, Aurora, Free. RSVP: 303-750-0820.

**Buddhism.** Tue, Nov 28, 5-6 pm. See previous description. Tattered Cover, 2526 E Colfax, Denver, Free. Info: 303-322-7727.



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**Saturday, September 9<sup>th</sup> 8am Bible Park**

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

TOPIC: Pulmonary Fibrosis

**Saturday, October 14<sup>th</sup> 8am Crestmoor Park**

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

TOPIC: Hypertension

**Saturday, November 4<sup>th</sup> 8am Bible Park**

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

TOPIC: Atrial Fibrillation

**Saturday, December 2<sup>nd</sup> 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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## Community Recreation Center of Apex

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**35th Annual Craft Fair.** Fri, Nov 3, 6-8:30 pm, Sat, Nov 4, 9 am-3 pm. 50+ tables of handmade gifts. Admission \$2 or free with a donation of new school supplies.

**The Centenary of WWI.** Wed, Nov 29, 1-2:15 pm. In 1917 the U.S. entered World War I. Phil Goodstein commemorates what happen and how Denver survived the upheaval of the war. Register, \$5 by 11/27.

**Welcome Meet & Greet.** Wed, Nov 1, 9:30 am. Discover the diverse opportunities at the Center. Free, refreshments; reserve by 10/27.

**Santa Breakfast.** Sat, Dec 2, 9 am. Bring kids and grandkids for breakfast at 9 am, and a ventriloquist performance, plus Santa. Register by 11/29, \$5/age 3 and up, children 2 & under free.

**Veteran's Day Salute.** Thu, Nov 9, 1-2 pm. Root beer floats in honor of Veterans' Day. Veterans are encouraged to stay & share stories. Military veterans and spouse/widow are free, others \$2. Register by 11/6.

**DIY Holiday Card.** Mo, Nov 27, 3-5 pm. Create holiday cards. Register, \$10/\$12, plus \$5 materials.

**Pilates.** Tue, 12:45-1:45 pm, ongoing. Drop-in class includes focuses on core strength and flexibility. \$3.50/\$4.50.

**Foam Roller Workshop.** Mon, Nov 6, 4-5:30 pm. Bring your foam roller and learn to improve mobility and flexibility. Register, \$35/\$43.

**Happy Joints.** Mon & Wed, Nov 6-Dec 13, 6-7 pm. Exercises and stretches to help ease pain. \$54/\$65.

**Fitness Classes.** The following classes do not meet the week of Thanksgiving. Fees vary. Zumba Fitness: Mon, Oct 30-Dec 18, 5:30-6:30 pm. Zumba Fitness: Wed, Nov 1-Dec 20, 12:30-1:30 pm. Yogalates: Thu, Nov 2-Dec.21, 6:30-7:45 pm. Yoga: Tue, Nov 7-Dec 19, 6:30-7:45 pm. Hatha Yoga: Mon, Nov 13-Dec 18, 1-2:30 pm. Hatha Yoga: Fri, Nov 10-Dec 22, 9:30-11 am.

**Computer Classes.** Learn basic to advanced use of the computer in a small class setting. Topics include Clean Up Your Computer, Digital Photo Editing, Navigating Windows 10, PowerPoint, and One-on-One Personal Training. Call for times & fees.

**Craft Carousel Gift Shop.** Open Mon-Fri, 9:30-3:30 pm. Featuring a variety of handmade items from over 100 consignors.

**Party Bridge.** Tue, Nov. 14 & 28, 1-4 pm. Play for fun, partners rotate after each game. Register the Friday before each party. \$3.50/day includes game, prizes, and dessert.

**Genealogy.** Beyond the Basics. Thu, Nov 9, 12-1 pm. November's topic is Military Records. Register \$5/\$7 by 11/7.

**Scrapbooking Club.** Share ideas, and camaraderie. All skill levels welcome. Bring your materials and share with others if you choose. 3rd Mon. each month, 3-5 pm, \$4.

**Current Events Discussion.** 1st & 3rd Thu, 1 pm. Discuss local, national, and international issues while sharing your views in a non-judgmental environment. \$3.

## Your Life Support Be a Good One



**Steve Goodier**

Pablo Picasso, the great Spanish painter and sculptor, once said this about his ability: "My mother said to me, 'If you become a soldier, you'll be a general; if you become a monk, you'll end up as Pope.' Instead, I became a painter and wound up as Picasso." No lack of confidence here!

But he would have agreed with Abraham Lincoln. "Whatever you are," said Lincoln, "be a good one." He demonstrated the wisdom of that advice with his own life.

And Martin Luther King, Jr. put it this way: "If a man is called to be a street sweeper, he should sweep streets even as a Michaelangelo painted, or Beethoven composed music or Shakespeare wrote poetry. He should sweep streets so well that all the hosts of heaven and earth will pause to say, 'Here lived a great street sweeper who did his job well.'"

I think it helps to remember that excellence is not a place at which we arrive so much as a way of traveling. To do and be our best is a habit among those who want to live well.

Viennese-born composer Frederick Loewe, whom we remember from his musical scores that include "My Fair Lady," "Gigi" and "Camelot," was not always famous. He studied piano with the great masters of Europe and achieved huge success as a musician and composer in his early years. But

when he immigrated to the United States, he failed as a piano virtuoso. For a while he tried other types of work including prospecting for gold and boxing. But he never gave up his dream and continued to play piano and write music.

During those lean years, he could not always afford to make payments on his piano. One day, bent over the keyboard, he heard nothing but the music that he played with such rare inspiration. When he finished and looked up, he was startled to find that he had an audience – three moving men who were seated on the floor.

They said nothing and made no movement toward the piano. Instead, they dug into their pockets, pooled together enough money for the payment, placed it on the piano and walked out, empty handed. Moved by the beauty of his music, these men recognized excellence and responded to it.

Whatever you are, be a good one. Because if you believe that what you do is of value, then, at least in the important things, you and I can't afford to be content with mediocre output. Like Albert Einstein said: "We have to do the best we can. This is our sacred human responsibility."

And when you choose the path of excellence through this life, then like Frederick Loewe, you may find encouragement from unexpected sources. And it will have been worth it.

❖ Steve Goodier, <http://www.life-supportsystem.com>

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## Malley Senior Recreation Center

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**Holiday Bazaar.** Sat, Nov 4, 9-4pm. Get a head start on your holiday shopping! Over 100 artisans with handmade crafts and fine art. Concessions are available. Free!

**Medicare 101.** Learn all plan options and review the A, B, C and D's of Medicare. Plus, important dates to remember and how to save money on prescriptions. Mon. Nov. 6, 1:30-3pm, Free

**Cooking with Leabeth.** Make party prep a breeze and add a bit of gourmet to your holiday menu in Sophisticated Hors D'oeuvres. \$15/ supplies to instructor. Tue. Nov. 14, 4-6pm, \$22/\$19

**The Probate Process.** What do you do when someone passes away? Answering questions and info about tools available to avoid probate. Nov. 14, 1-2:30pm, Free.

**Knitting.** Learn new stitches and techniques to create new projects with a variety of stitch patterns. Plus how to determine gauge. For all skill levels, supply list at 1st class. Tue. Nov. 7-21, 5:30-7:30pm, \$31/\$26.

**Chocolate & Canvas.** Follow step by step and take home with your own painting. Throw away your inhibitions. Supplies provided. \$20/ class, to instructor. Chocolate and drinks served. Project: Denver Broncos. Wed. Nov. 15, 6-8pm, \$13/\$10.

**Encaustics Art.** Make holiday greeting cards, get creative and discovering this ancient Egyptian art form. Heat colored wax with a small iron and apply it to a heavy weight paper - unpredictable, exciting, and beautiful. Leave with 5 cards and an 8x10 picture. Supplies provided. \$25 to the instructor. Thu. Nov. 9, 1-4pm, \$15/\$12.

## Clements Community Center

303-987-4820

**Travel.** Your ticket includes trip planning, round-trip transportation, tickets and travel leader. Info: 303-987-4820.

**Islamorada Fish Company.** Tues, Nov 14. With one of the best menus in the city. The 13,000-gallon salt-water aquarium behind the bar is filled with species of fish indigenous to the Islamorada area. Includes transportation and travel leader. Lunch on own. Sign up.

**Dazzle Restaurant & Lounge.** Thu, Nov 30. Featuring a live jazz trio and a meal, choice of 3 entrees, & 1 drink. Includes transportation, meal and travel leader. Sign up.

**Ski & Snowshoe.** Planning downhill ski trips to Ski Cooper and Loveland Basin and a wide variety of nordic centers for cross-country skiing and snowshoeing. Call for info.

**Rock And Roll Dance Party.** The music of the 50s and early 60s. All ages welcome. Snacks to share welcome. \$5/\$3. Sat, Nov 18, 2-4 pm.

**Navigating Windows 10.** Bring your laptop to learn how to navigate and customize it for your own use. \$18/\$20. Tue, Nov 7, 9-noon.

**iPhone Basics.** Learn to make the most of your iPhone. Demonstrates various functions. \$41/\$43 M/W, Nov 6 & Nov 8, 8-10 am.

**Native American Flute.** Level 2. Sat, Nov 18-Dec 9, 9:30-11:30 am. \$55/\$57. Progressing from Level I or have previous experience. B

**Saturday Night Dance.** 7-10 pm, 2nd, 3rd and 4th Sat. each month. Doors open at 6 pm. 3 hours to dance to a live band. Refreshments. \$7/person. Bands: Nov. 11, Perfect Harmony; Nov. 18, Tom Allan Variety Band; Nov. 25, Lois Lane.

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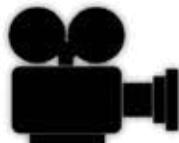
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### November Video Schedule



Enjoy our educational & informational weekly videos presented by our monthly columnists.

View our columnist's videos at [www.50plus.news/videos](http://www.50plus.news/videos) or [www.facebook.com/50plusnews](http://www.facebook.com/50plusnews).

- November 6: Gerontology: Future Needs of Seniors
- November 13: My Personal Social Security Account
- November 20: Medicaid Planning
- November 27: Larimer Co. Ombudsman Program
- More videos coming in December!

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# Douglas County Honored For Demonstration Of Public Sector Budgeting Best Practices

County receives the GFOA Distinguished Budget Presentation Award for the tenth consecutive year.

There are nationally-accepted, best practices in County Government budgeting and budget presentation and, as an excellent example among other governments throughout North America, Douglas County has been recognized by the Government Finance Officers Association of the United States and Canada (GFOA) with the prestigious 2017 Budget Presentation Award for its budget document.

Recipients of this award, received by the County for the tenth consecutive year, must satisfy nationally recognized guidelines for effective budget presentation — demonstrating how a budget serves as not only a policy document, but also a financial plan; an operations guide; and a communications tool.

“This award reflects our resolute commitment to meeting the highest principles of governmental budgeting while representing Douglas County’s dedication to fiscal responsibility, accountability and transparency,” said Com-



missioner and Board Chair Roger Partridge, on behalf of the Board.

As an additional example of financial transparency, Douglas County Open Budget allows a user to explore revenues, expenditures and Capital Improvement Project information.

Award recipients, according to the GFOA, have pioneered efforts to improve the quality of budgeting and provide an excellent example for other governments throughout

North America.

Documents submitted to the Budget Awards Program are reviewed by selected members of the GFOA professional staff and by outside reviewers with experience in public-sector budgeting.

The GFOA established the Distinguished Budget Presentation Awards Program in 1984 to encourage and assist state and local governments to prepare budget documents of the very highest quality that reflect both the guidelines established by the National Advisory Council on State and Local Budgeting and the GFOA’s best practices on budgeting and recognizes individual governments that succeed in achieving that goal.

For additional information on the GFOA, founded in 1906, please visit [www.gfoa.org](http://www.gfoa.org)



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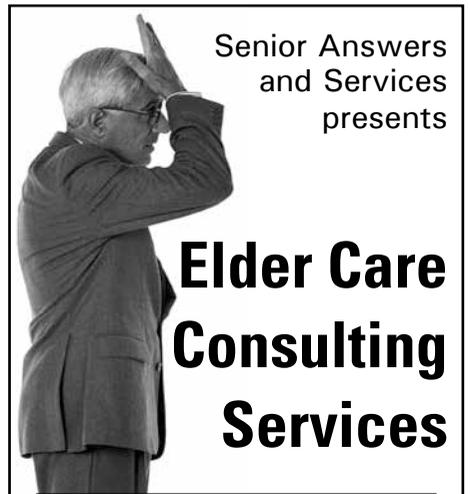
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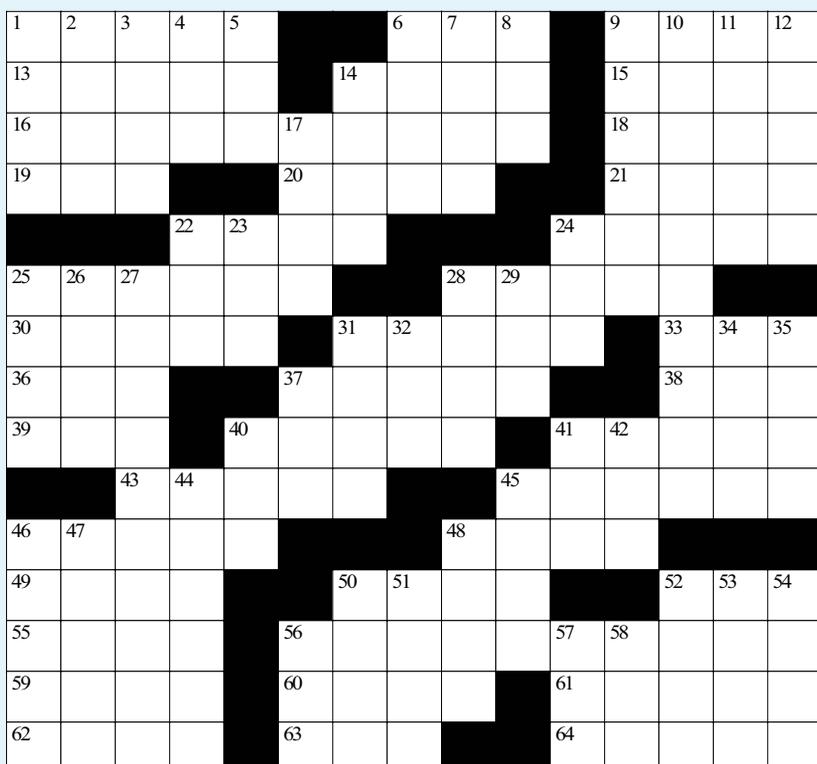
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Senior Answers and Services provides counseling and consulting for seniors and their families as well as information, resources, and services to improve quality of life for older adults.

## 50 Plus Marketplace News Crossword Puzzle

Denver Metro • November 2017  
Answers page 12



- 61 Oilcan  
62 Ooze  
63 Malt beverage  
64 Carplike fish
- DOWN**  
1 Portfolio  
2 Apart  
3 Fresh-water fish  
4 Sin  
5 Light meal  
6 Scandinavian  
7 Second letter of the Greek alphabet  
8 Revised form of Esperanto  
9 Universe  
10 Involving incest  
11 Gaze fixedly  
12 Carried  
14 Sandy tract  
17 The wise men  
22 Sparse fluid  
23 Consumed  
24 Lair  
25 Knee  
26 Periods of history  
27 Deplorable  
28 Metal containers  
29 Hasten  
31 Child's bed  
32 Tint  
34 Ailing  
35 An alcoholic  
37 In favor of  
40 To endure  
41 French vineyard  
42 Masc. pronoun  
44 Dormant state  
45 German Mrs  
46 Ancient Greek city-state  
47 Got up  
48 Improvised bed  
50 Authenticating mark  
51 Noxious weed  
52 Showing unusual talent  
53 Bloodsucking insect  
54 Division of a school year  
56 Extinct flightless bird  
57 Steal from  
58 Atmosphere

### ACROSS

- 1 Youngest son  
6 Law enforcement agency  
9 Prehistoric sepulchral tomb  
13 Alert  
14 Ceased living  
15 Upon  
16 Capital of California  
18 Move off hastily  
19 Organ of sight  
20 Old Indian coin  
21 Lake or pond  
22 Challenge  
24 Gave a measured amount  
25 Ice cream made with eggs  
28 Thorax  
30 Efface  
31 Series of metal rings  
33 North American nation  
36 Vietnam  
37 Dried plum  
38 Petroleum  
39 Exploit  
40 Give another name for the constellation *The ram*  
41 Throw  
43 Influential person  
45 Playful  
46 Scapegoat  
48 Musical percussion instrument  
49 Spoken  
50 Portico  
52 Toward the stern  
55 Roundish projection  
56 Capable of being measured  
59 Small island  
60 Rowing implements

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## Colorado Gerontological Society

### Housing Costs, Some Relief is Available

Housing costs in Colorado both for owners, and renters continue to soar. Homeowners may realize that downsizing is important. But,



**Eileen Doherty**

the cost of a new, smaller home may not be affordable. Homes that are paid for or have a low mortgage payment often cost less than a new mortgage or renting.

The cost of renting an apartment has also continued to skyrocket. As more people move to Colorado, the costs of housing continue to increase. There are several programs that can bring relief to homeowners and renters.

Starting November 1, 2017, through April 30, 2018, both homeowners and renters whose monthly income is less than \$1,658 per month for a single person, \$2,233 for a couple, can qualify for assistance with utilities through the LEAP program. There are no asset tests.

LEAP applications are available through the county department of human services or by calling 303-333-3482. The LEAP program is not designed to pay for all of the monthly utility costs, but it is intended to help during the winter months. Take note that the Trump administration is looking to defund this program, although, at the time of this writing, benefits are available in the near future.

Homeowners and renters who live in a single-family residence, a duplex or a fourplex can qualify for help through the Weatherization Program if they qualify for LEAP. The Weatherization Program will help with the cost of new furnaces, refrigerators, windows, insulation and other home improvements to decrease the use of energy. Applications and information are available through Energy Outreach Colorado at 303-825-8750.

Homeowners can qualify for the Senior Homestead Property Tax Exemption Program. This program is available to anyone, regardless of income and assets, who is over age 65 or a disabled veteran who has lived in their own home for 10 years or more. The program provides for a 50% reduction in the amount of property taxes due on the first \$200,000 of value. For many homeowners, this reduces their property taxes by almost

\$1000 per year.

Homeowners can apply through the County Assessor's Office or by calling 303-333-3482 for an application for the Homestead Exemption. Although the Homestead Exemption is written in the Colorado Constitution, the Legislature has the authority to change the funding annually for the program. Some state policymakers want to eliminate or change the eligibility for this program and use the state funding for other programs.

Homeowners or renters who are 65 and over or disabled can apply for assistance through the Property Tax/Rent/Heat Rebate program, sometimes called the PTC 104 program. Individuals whose monthly income is less than \$1,103 (or couples \$1,486/month) are eligible to apply. Individuals who have not applied for the 2015 rebate can apply until December 31, 2017, and those who have not applied for the 2016 rebate can apply until December 31, 2018. This benefit is not available to seniors who live in non-profit senior housing units.

The PTC 104 form for the Rebate Program is available through the Colorado Department of Revenue or by calling 303-333-3482. Individuals can now apply online at the Colorado Department of Revenue's website. Policymakers are looking at ways to expand the income and other eligibility requirements so a larger number of older adults and disabled individuals will be eligible to receive help.

For homeowners or renters of the City & County of Denver age 65 and over or disabled, there is additional assistance through the Payment to the Elderly Program. Homeowners and renters whose monthly income is \$1,325 or less (\$1,925 for couples) are eligible for an additional rebate by contacting Denver Human Services at 720-944-3666. To receive the 2016 rebate, applications must be submitted by December 31, 2017.

While housing costs continue to rise, taking advantage of as many programs as possible can help Colorado seniors. The assistance from these programs ranges from a few hundred dollars to almost a \$1000 depending on the program. Counselors are available to help with mailing applications or assist in filing forms. Call 303-333-3482 for assistance.

❖ *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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## New device stops a cold before it starts

New research shows you can stop a cold in its tracks if you take one simple step with a new device when you feel a cold coming on.

Colds start when cold viruses get in your nose. Viruses multiply fast. If you don't stop them early, they spread in your airways and cause misery.

But scientists have found a quick way to kill a virus. Touch it with copper. Researchers at labs and universities agree, copper is "antimicrobial." It kills viruses and bacteria, just by touch.

That's why ancient Greeks and Egyptians used copper to purify water and heal wounds. They didn't know about viruses and bacteria, but now we do.

Researchers say a tiny electric charge in microbe cells gets short-circuited by the high conductance of copper. This destroys the cell in seconds.

Tests by the Environmental Protection Agency (EPA) show germs die fast on copper. So some hospitals switched to copper touch surfaces. This cut the spread of MRSA and other illnesses by over half, and saved lives.

The strong evidence gave inventor Doug Cornell an idea. When he felt a cold coming on he fashioned a smooth copper probe and rubbed it gently in his nose for 60 seconds.

"It worked!" he exclaimed. "The cold went away completely." It worked again every time he felt a cold coming on. He reports he has never had a cold since.

He asked relatives and friends to try it. They said it worked every time. So he patented CopperZap™ and put it on the market.

Soon hundreds of people had tried it and given feedback. Nearly 100 percent said the copper stops their colds if used within 3 hours after the first sign. Even up to 2 days, if they still get the cold it is milder and they feel better.

Users wrote things like, "It



**New research: Copper stops colds if used early.**

stopped my cold right away," and "Is it supposed to work that fast?"

"What a wonderful thing," wrote Physician's Assistant Julie. "No more colds for me!"

Pat McAllister, age 70, received one for Christmas and called it "one of the best presents ever. This little jewel really works."

People often use CopperZap for prevention. Karen Gauci, who flies often, used to get colds after crowded flights. Though skeptical, she tried it several times a day on travel days for two months. "Sixteen flights and not a sniffle!"

Business owner Rosaleen says when people are sick around her she uses CopperZap morning and night. "It saved me last holidays," she said. "The kids had colds going around, but not me."

Some users say it also helps with sinuses. Attorney Donna Blight had a 2-day sinus headache. When her CopperZap arrived, she tried it. "I am shocked!" she said. "My head cleared, no more headache, no more congestion."

Some users say copper stops nighttime stuffiness, too. One man said, "Best sleep I've had in years."

Copper may even stop flu if used early and for 2-3 days. In a lab test, scientists placed 25 million live flu viruses on a CopperZap. No viruses were found alive soon after.

The EPA says the natural color change of copper does not reduce its ability to kill germs.

CopperZap is made in the U.S. of pure copper. It has a 90-day full money back guarantee and is \$49.95 at CopperZap.com or toll-free 1-888-411-6114.