

50+ ADULTS **50** Plus Marketplace



Local News, Profiles, Events & Resources For 50 Plus Adults

July 2016 • Volume 22 • Issue 7

Veteran's Honor Flight Reunion Breakfast

On June 4th, Honor Flight of Northern Colorado (HFNC) hosted their annual reunion breakfast at the Island Grove Event Center in Greeley. Over 300 veterans, guardians, and family members attended the breakfast to network, hear the latest HFNC news, and visit several exhibits. University of Colorado Health Services provided the catering and food for this inspiring event.



USAF Major General Trulan Eyre & Stan Cass, HFNC President

HFNC President Stan Cass, retired US Army colonel, and US Air Force Major General Trulan Eyre gave presentations to the attendees and thanked the veterans for their military service.



Viet Nam & WWII Veterans at the breakfast

Over 2,000 Weld and Larimer county veterans from WWII, Korean War, and Viet Nam War have made the trip to Washington DC since the HFNC organization was founded in 2008. Veterans and their guardians who have attended the Honor Flight are overwhelmed by the amount of gratitude when they depart and return during the two day trip. There are several nice surprises awaiting the veterans making the trip.

If you are a veteran from any of these three major conflicts or a family member, please consider

registering any veteran for a future Honor Flight to see the popular Washington Mall and military memorials in Washington DC. They have medical staff and guardians who attend each flight to provide the best care of each veteran. Visit their website at www.honorflightnortherncolorado.org to learn more. They are accepting applications for their September 2016 Honor Flight.



Preparing for the shot put throw.

Rocky Mountain Senior Games



Medal winner Haiko Eichler



The Javelin is on its way.

Loveland resident Haiko Eichler recently participated in the Rocky Mountain Senior Games 80 to 84 age group. Haiko took part in both the Javelin and Shot Put events. His achievements in both contests were impressive. Haiko was born and raised in Berlin, Germany.

In Berlin, he joined the Police Officer ranks. Berthoud, CO became home in 1958. Haiko and his wife Monika have a daughter in Longmont and a son in Bowie, TX. They are the proud grandparents of four grandchildren. Hats off to Haiko!

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Shop For a Cause!

A Fundraiser to benefit Sharing the Care Campaign of Northern Colorado was recently hosted by Fine & Funky, a very unique & community minded women's clothing boutique in Timnath. 25% of all sales during the 2 hour shopping time were earmarked for Shar-



Supporting Sharing the Care Campaign (l-r) Kat Laws, Kaye Holman, Christine Cunningham, Mindy Rickard

ing the Care Campaign which has a primary focus to improve the lives of Northern Colorado com-

transition. Their vision is From "care" to "seamless continuity of quality of care."

munity members, particularly older adults, by identifying and respecting informed choices, promoting best practice in medication reconciliation and chronic condition management and communicating essential information at every

July CALENDAR

Cell Phone Courtesy Month
Culinary Arts Month
National Picnic Month

Friday/1

Bring me back a souvenir! Global Travelers & Grand Memories debuts at the Global Village Museum of Arts and Cultures, 200 W. Mountain Ave. Fort Collins, 6-9 pm. Museum open 11-5 pm Tue-Sat. Info: globalvillagemuseum.org or 970-221-4600.

Wednesday/6

Loveland Senior Advisory Brd. 10:30 am, Loveland Library. 1st Wed. Info: (970) 962-2694.

ALZ presents Know the 10 Signs: Early detection Matters. Free, noon-2 pm, Chilson Center, 700 E 4th St., Loveland. Info: 970-472-9798 or mbrown2@alz.org to register.

Thursday/7

Thru August 11; Larimer County Office on Aging presents Powerful Tools for Caregivers. Free, 10-noon, Seasons Club, 2000 Boise Ave, Loveland. Call (970) 820-4097 to register.

Tuesday/12

Adult Wellness: Managing Stress Through Humor, 5:30pm. Loveland Public Library. Learn tricks and tips for managing stress through humor

Thursday/14

ECN presents a free monthly class, 5:30 pm, Loveland Library. How to Help To Your Parents, learn what is available locally to help older adults stay at home and at lift stress off of you. Info: 970-495-3442 or Eldercarenet.org/.

Friday/15

Fort Collins S.C. presents My Old School, A Tribute To The Music of Steely Dan 7-9 pm, \$5. Cash Bar and food carts.

Monday/25

ALZ presents The Basics: Memory Loss, Dementia, and Alzheimer's. Free, 10 am-noon, 415 Peterson St, Fort Collins. Call 970-472-9798 or email mbrown2@alz.org to register.

Calendar sponsored by:
 Law office of William C. Beyers



National Healthcare Decisions Day organizers and supporters on their way into City of Fort Collins Council Chambers for the presentation

Sharing the Care Proclamation Presentation

On Tuesday, June 7th, Mayor Pro Tem, Gerry Horak delivered a Proclamation to the City of Fort Collins recognizing National Healthcare Decisions Day. Sharing the Care Campaign's founder Peggy Budai and volunteer Aislinn Kottwitz accepted the proclama-

tion. Sharing the Care is a grassroots movement working towards improving transitions in healthcare. Currently, there are over 200 volunteers from multiple healthcare settings working on the Sharing the Care Campaign. The endorsement from the City of Fort

Collins of this campaign and National Healthcare Decisions Day was a milestone. If you would like more information about Sharing the Care, Advance Care Planning or the Conversation Project please contact the Aspen Club at (970) 495-8560.



Ability Home Health Care Team: Kate Spruiell, Kelly Mortellite, Jenny Scarpulla, Bree Snow, Sue Roeder, Anna Meier, Andrew Meier

Accreditation: The Standard of Quality

Ability Home Health Care was licensed as a medical home health provider in Larimer & Weld Counties in August of 2015, allowing them to treat patients in those counties. At the end of April this year, Ability completed the process to be established as an ACHC Accredited Agency.

Accreditation is regarded as one of the key benchmarks for measuring the quality of an organization. Preparing for accreditation gives

the organization an opportunity to identify its strengths and areas for improvement. The process provides information for management to make decisions regarding operations in order to improve the effectiveness and efficiency of business performance.

Accreditation represents agencies as credible and reputable organizations dedicated to ongoing and continuous compliance with the highest standard of quality.

ACHC collaborates with industry experts to create standards to ensure that quality is maintained throughout all aspects of the organization.

On-site surveys are conducted every three years by industry experts. A comprehensive review is conducted of organizational policies & procedures, compliance with the laws, leadership, patients' rights & responsibilities, fiscal operations, human resource management, provision of care, patient records, quality outcomes, performance improvement, infection control, and patient/employee safety. At the time of survey, organizations demonstrate how they have maintained continuous compliance with the ACHC Standards for Accreditation.

The Centers for Medicare and Medicaid Services (CMS) has established provider requirements for agencies that participate in the Medicare program.

To learn more about the Accreditation or about Ability Home Health Care, call (970) 658-6509.

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

DEADLINE

10th of the Preceding Month

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

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Live Theatre Excellence

By Michael Buckley, Assoc. Publisher

Entering the Bas Bleu Theatre, the first person I encountered was a very friendly ticket seller. The next person was Wendy Ishii, Artistic Director. She gave a warm welcome to everyone who had come to see the performance of "Good People," a play set in South Boston's Lower End, neighborhood affectionately called "Southie;" "Sit back and enjoy the show," Wendy said.

Attention went to the stage and a creative, professional set design that we viewed. The opening scene depicted an alley behind a Dollar Store. Five scenes followed. Each scene transition was handled methodically and smoothly. A real team effort in action.

As the performers appeared and the storyline began to unfold, one could easily witness rank arma-



Cast: standing (l-r) Brian Fritz (Stevie), Natalie Davis (Kate), Tom Auclair (Mike); seated Wendy Fulton-Adams (Margaret), Jeanne Nott (Jean), Miriam Chase (Dottie).

tures/professionals giving their all in portraying their individual characters. Eye-catching facial expressions, determine script delivery, driven emotions behind the delivered lines, appropriate pauses, physical behavior patterns in accordance with the meaning of the story situation and scene, wittiness of the characters, all contributed to the realness of 'Good People.'

Characters experienced inner battles and outer battles as the

story progressed. A couple of times there were almost physical encounters as the characters stood their ground to make points. "Good People" was filled with surprises, rough language of the time and culture and acts of kindness. Life on life's terms kind of sums it up. Overall, 'Good People' covered the gambit of life's ups and downs, successes and failures, should and shouldn't have, what ifs and all the rest.

There was excellence in character portrayals, direction, scenery and changes and overall performances. Many of the audience I chatted with after the show, were of the same opinion. Personally, I found the show to be most entertaining. Not as it ought to be; but as life is...

Be sure to visit www.basbleu.org or call 970-498-8949 for information & tickets for coming shows. You will be glad you did!

Better Business Bureau

Beware When Searching Online for Furry Friends

Fort Collins was recently named among the top 10 best cities in the nation for dogs and their owners, according to realtor.com. If you are thinking about joining the almost 70% of households that own a dog, Better Business Bureau Serving Northern Colorado and Wyoming reminds you to be cautious when searching to buy a furry friend online. Unfortunately, scammers - posing as breeders - use the Internet to place ads offering inexpensive puppies.



Pam King

The scam works when consumers are lured in with cute photos of puppies in need of a loving home. The scammers ask the buyer to wire money to cover the cost of shipping the pup. On the day the animal is supposed to be shipped, the breeder calls, texts or emails asking for additional money to cover insurance for the puppy or more shipping fees. The puppy you receive may not be the puppy you agreed to purchase, or you probably won't receive a puppy at all.

If you are considering purchasing a pet, BBB offers the following advice:

- Do your research. Ask for the breeder's references. You can also check bbb.org to see details about complaints against the breeder, advertising issues and other details about the seller.
- Visit the breeder first. Responsible breeders and rescue groups are more than happy to offer you a tour. This allows you to see if the environment is clean and healthy for the puppies.

- Beware of breeders who seem overly concerned with getting paid. Any reputable breeder is more concerned with the appropriateness of the potential pet home than what and when they are getting paid. Make sure you have clear expectations in writing of how and when the puppy will be paid for.

- Don't pay via wire transfer. If you're asked to use a wire transfer service to pay for a pet, that's a red flag. Wire transferring money is like sending cash - once you send it you can't get it back.

- Take your time. Beware of breeders who claim to have multiple breeds ready to ship immediately. It's highly unlikely that your perfect puppy will be available for shipping on the very day you call.

Consider adopting from a local animal shelter. Puppies and pets of all kind are in shelters across the U.S. waiting for a home. Many adoptions come with a small fee.

❖ Pam King is President/CEO BBB Serving Northern Colorado and Wyoming

Find Einstein



Can you find the hidden Einstein in this paper?



FREE Education Series

Class: How to Help Your Aging Parents
July 14: Loveland Library at 5:30 pm
July 19: Fort Collins Senior Center at 5:30 pm

No adult child wants to talk about the 'what ifs' with their fiercely independent parents. And no parent wants to admit to themselves or their children that they might need help. Come learn from the aging professionals what is available in our community to help older adults stay at home and at the same time lift worry and stress off your shoulders.
No need to register! Call 970-495-3442 or visit Eldercarenet.org for more info.

Reverse Mortgage

Using Home to Stay At Home

"I live alone. I fell at my home and I was taken to the hospital where I was pressed by the staff into going to a nursing home. I hated it! I did not want to be there, but I needed money to be able to have nursing care in my own home. I decided to do a reverse mortgage so that I could get the cash I needed to stay at home. I am happy to report that I can wake up in my own bed every morning, see my flowers and have my grandchildren visit me in the privacy of the home I have owned for over 40 years. Without the reverse mortgage, I would be in that nursing home. I thank God for the ability to get access to the money tied up in my house!" ~ RTC, Aurora



Jim Doyle

Many people have considered life in a nursing home and decided that it is not for them. Many children agree with their parents, that living in a nursing home is not the best decision.

Maintaining the same surround-

ings, friendships and associations that have been in place for many years has a positive effect on the elderly according to studies. Helping a loved one to age in place is often the best and healthiest choice.

A reverse mortgage is often a key factor in providing the financial resources for elderly parents to remain at home. Often the children see it as a way to provide the assistance needed by allowing "the house to support their parents" making it possible to fund longevity.

After all, mom and dad have paid for the home by faithfully making house payments for years. Why shouldn't they derive benefit now in their golden years by accessing the cash "shored in their home?"

Contact your Reverse Mortgage Specialist for information on how a reverse mortgage can assist you or your parents.

❖ *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.*

New Venture!

After 18 years as Executive Director of The Bridge in Greeley, Mindy Rickard has taken a new position as Larimer Advance Care Planning Team Lead with the Health District of Northern Larimer County.

Mindy Rickard and her faithful companion Thor.



Larimer County Office on Aging

Struggling With Household Chores?

Services available through the Larimer County Office on Aging (LCOA) are numerous. The LCOA provides a variety of programs for adults age 60 years of age and over, utilizing Older Americans Act and Older Coloradans funds. The goal of the LCOA is to provide accurate information and assistance to help older adults understand their options, and remain in their homes for as long as possible.

One program provided by the LCOA is the Chore Voucher Program. The program provides low-income older adults with funding for chore services that they are no longer physically able to perform. The purpose of the program is to increase safety for individuals liv-



Linda Rumney

ing at home and to help them remain at home. Individuals must complete an assessment to request a voucher. The program is a self-directed, reimbursement program and individuals who are awarded a voucher must find their own provider. Once the work is complete, the LCOA will reimburse for the cost of the approved services.

Some of the examples of chores include: snow shoveling, leaf raking, lawn mowing, heavy lifting and cleaning, moving appliances, repairing fencing and decks, packing boxes to move, and trimming bushes and trees.

The LCOA understands the importance of remaining in your home, and wants to assist in every way possible. When household chores become more than you can handle, and you do not have the money to pay for help, this program can be of assistance. Call the LCOA for more information: (970) 498-7750.

Elder Law Q & A

Beware: Your Estate May Contain an Unnecessary Bypass Trust

A once-popular estate planning tool may now cost families more in taxes than it saves. Changes in the estate tax have made the "bypass trust" a less appealing option for many families.

When the first spouse dies and leaves everything to the surviving spouse, the surviving spouse may have an estate that exceeds the state or federal estate tax exemption. A bypass trust (also called an "A/B trust" or a "credit shelter trust") was designed to prevent the estate of the surviving spouse from having to pay estate tax. The standard in estate tax planning was to split an estate that was over the prevailing state or federal exemption amount between spouses and for each spouse to execute a trust to "shelter" the first exemption amount in the estate of the first spouse to pass away.

In 2013, estate taxes changed dramatically and now very few people are subject to federal estate taxes. Currently, the first \$5.45 million (in 2016) of an estate is exempt from federal estate taxes, so theoretically a husband and wife would have no estate tax if their estate is less than \$10.90 million.

One problem with a bypass trust is that the surviving spouse does not have complete control over of the assets in the trust. The surviving spouse's right to use assets in the trust is limited and requires the filing of accountings and separate tax forms. In addition, if the trust generates income that is not passed to the beneficiary, that income can be taxed at a higher tax rate than if it wasn't in a trust.

Another problem is that a bypass trust can actually cost more in capital gains taxes than it saves in estate taxes. When an asset is in a bypass trust, it does not receive a step-up in basis because it is passing outside of the spouse's estate. If the assets are sold after the surviving spouse dies, the spouse's heirs will likely have to pay higher capital gains taxes than if the heirs had inherited the asset outright.

A bypass trust can still be useful in some circumstances. To find out if your estate plan contains an unnecessary bypass trust or if you need one, consult with your attorney.

❖ *Bill Beyers is an attorney in Loveland, CO whose practice focuses on estate planning, elder law and special needs planning. He is currently one of only 7 attorneys in Colorado who has achieved the designation of Certified Elder Law Attorney by the National Elder Law Foundation. He can be reached at 970-669-1101 or visit his website at BeyersLaw.com/.*



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Elder Care Network's 12th Annual Senior Law Day 2016

Saturday August 6
8:00 a.m. to 2:45 p.m.
Colorado State University
 Lory Student Center
 Fort Collins, Colorado

SCHEDULE

Morning

8:00 am Registration begins
 (no breakfast) visit vendor booths
 9:00 First Session
 10:15 Second Session
 11:15 Lunch in main Ballroom

Afternoon

12:30 pm Third Session
 1:45 Fourth Session
 2:45 Conclusion of program

Pick up 2015 Senior Law Day Handbook

\$10 contribution per person includes lunch and 4 classes. Credit or debit cards accepted.

Larimer County's 12th Annual Senior Law Day is an annual event presented on August 6th by the Elder Care Network of Northern Colorado. The event assists seniors and their families with legal matters related to aging and planning. Attend educational workshops while socializing with other families, who are facing similar challenges. Meet legal professionals, and receive valuable reference materials. Don't miss this great opportunity to plan, learn, and ask questions! Your \$10 per person

contribution includes lunch (regular, gluten free, and vegetarian), four classes, program guide, and senior law handbook. This contribution helps to support this and other outreach programs provided by Elder Care Network.



Register Today! Call 970-495-3442 or online at www.eldercarenet.org

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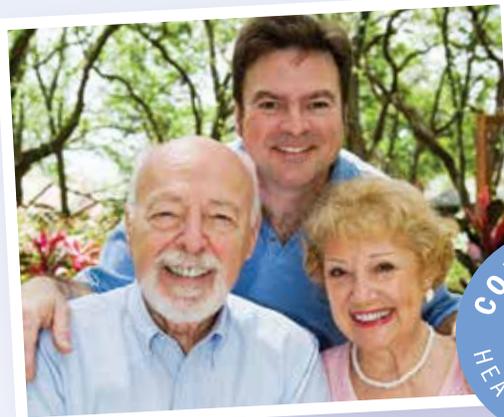
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Senior Law Day Morning Sessions *(select 2):*



Aid and Attendance special pension benefit can be used together. Presenter: C. Jan Lord, The Law Office of C. Jan Lord, LLC

Understanding Financial Powers of Attorney

Legal options and documents to plan for when you are unable to make financial decisions independently, the role, benefits and limitations of a general power of attorney, conservatorships, and joint-ownership of bank accounts common mistakes seniors make when trying to plan for future decision-making, as well as the result when no plan is in place. Presenter: Cheryl Van Ackern, Wolfe, Van Ackern & Cuypers, LLP

Understanding Medical Powers of Attorney

Legal options and documents available for communicating wishes regarding medical care and delegating authority to others to make medical decisions when you cannot, benefits and limitations of medical powers of attorney, types of advanced directives including living wills, CPR/DNR Orders, the MOST form, Five Wishes.

Presenter: Misty Bordeaux, Bordeaux & Boyes Law LLC

Avoiding Mistakes in Proper Transfers

Titling of and transfer of proper, adding individuals to the title of your proper, avoiding probate, pitfalls arising from such transfers?, quitclaim deeds, beneficiary deeds. Presenter: Daniel M. St. John II, Wick & Trautwein, LLC

How to Identify and Plan for Incapacity or Incompetence

The meaning of incapacity and in-

competence in the legal and medical context, the methodologies used by professionals to determine capacity to make independent decisions, implications of a person lacking capacity or competence, capacity to create estate planning documents, limitations of powers of attorney, how cognitive decline is addressed through the legal system in a guardianship proceeding, the role of neuropsychological testing in the courts. Presenters: Kristine L. Callahan, Procter, Callahan & Liska, LLC and John Crumlin, PhD, ABPP

Estate Planning Basics

Overview of the estate planning process, documents typically included in a plan, differences between probate and non-probate assets, how to memorialize your wishes now, common mistakes to avoid, basic understanding of how to create an estate plan and why you want one. Presenter: Kate E. Smith, Peterson, Rosenberg PLLC

Veterans Pension Benefits & Long Term Care Planning

VA Aid and Attendance special pension benefit as part of planning for long-term care needs for a qualifying veteran or widow(er) of a veteran, recent changes in the Veterans Benefit program for new applicants, how Medicaid and the



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3 DEET
Use an approved repellent according to its label.

4 DUSK THRU DAWN
Mosquitoes are most active dusk through dawn.

THE FOUR D'S

Senior Law Day Afternoon Sessions *(select 2):*



The Role of a Fiduciary

What it means to be a “fiduciary;” responsibilities and obligations of various fiduciary roles including Personal Representative, Trustee, and Agents under Powers of Attorney; how to choose the right person to serve in each of these capacities. Presenter: Erin L. Connor, Sutherland & Connor, LLC

What to Do When Someone Dies: Probate

Different ways estates are administered based on assets involved, required paperwork and processes in each kind of estate administra-

tion, when a probate proceeding may not be necessary, what happens when someone dies without a will compared to dying with a will, roles of a personal representative and attorney in probate administration. Presenter: Margaret A. Brown, Fischer Brown Bartle & Gunn, PC

Planning and Paying for Long Term Care: Medicaid

The role of Medicaid in financing the cost of long term care; medical, income, and asset requirements for Medicaid Long-Term Care benefits, protections available for

spouses, how gifting affects Medicaid eligibility, benefits available when planning is no longer an option. Presenter: Rikke M. Liska, Procter, Callahan & Liska, LLC

Bills, Bills, and More Bills

Who is responsible for debts and bills, including medical bills, after a person dies, how to respond to debt collectors, know your rights, basics about bankruptcy and when it might be considered a good option. Presenter: Gregory S. Bell, Bell Gould Linder & Scott, PC

The Legal Risks of Driving

When to Keep the Keys or Move to the Passenger Seat. The legal risks of driving from proper damages, wrongful death to DUI, who

can and cannot be held responsible when someone is driving who should not be on the road, resources for assessing your ability to drive safely, what having a license really means. Presenters: Sara K. Stieben, Montgomery Amatuzio Dusbabek Chase, LLP and Leslie Roy, Pro31 Safe Senior Driver, LLC

Marriage and Divorce Are There Different Issues for Seniors?

Marriage and divorce later in life, rights of a surviving spouse, use of prenuptial agreements, cohabitation and common law marriage in Colorado, the impact of marriage or divorce on qualification for some government benefits. Presenter: Gail B. Goodman, Ligge & Johnson, PC



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Elder Care Network
of Northern Colorado

presents
its 12th Annual

Senior Law Day 2016

Elder Care Network's 12th annual event assists seniors and their families with legal matters related to aging and planning. Attend four classes per attendee.
(12 informational classes are available)

Saturday, August 6th, 8:30 a.m. to 2:45 p.m.
Lory Student Center at Colorado State University
Fort Collins, CO
(Wheelchair assistance available)

Sponsors will have booths to display many senior products and services.

\$10 contribution includes lunch, senior law day program, classes, and comprehensive resource guide.

For more information and to register:
www.eldercarenet.org or call 970-495-3442

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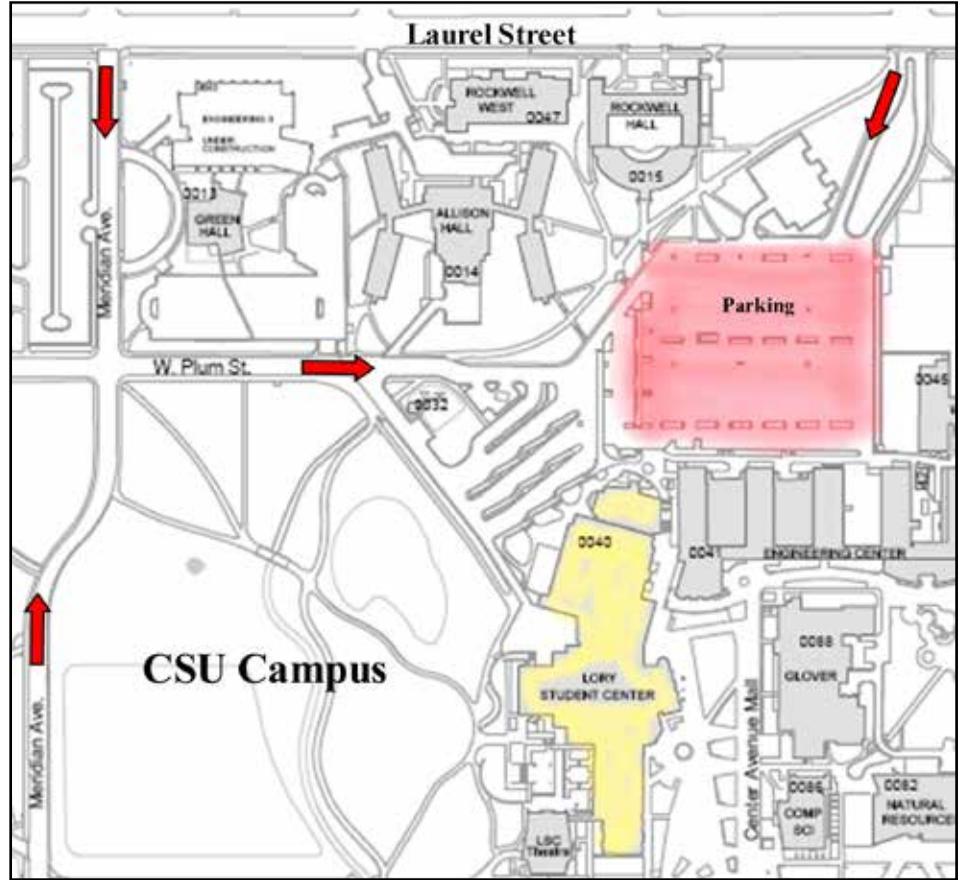
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Your Life Support What Children Really Need

Should we chain our children to the bedpost until they reach adulthood? Should we shield them from all negative influences until they can make mature decisions?

When Dr. Willis Tate was at Southern Methodist University in Dallas, Texas, he told of a mother



Steve Goodier

who gallantly tried to protect her son. She wrote a long letter to Dr. Tate about her son who was coming to enroll as a freshman. She wanted the president to make sure that the boy had a "good" roommate who would encourage him to go to church and not use bad language. She did not want the roommate to smoke or otherwise negatively influence her son.

But the mother's closing remarks make the letter unforgettable: "The reason all of this is so

important is that it is the first time my boy has been away from home, except for the three years he spent in the Marines."

Parents want to protect their children. But perhaps more importantly, most parents want their children to develop sufficient inner resources to protect themselves in potentially destructive situations. They want to equip them to be independent, to make responsible decisions on their own.

Educator Leo Buscaglia said, "Don't smother each other. No one can grow in the shade." Which means that, as their children grow into adulthood, parents must gradually learn to give up thinking that they can protect them and learn better ways to be helpful. Maybe their most important job is just to love them. And isn't love really what children of any age truly need from their parents?

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

myRA & my Social Security Secure Retirement

Achieving financial security is an important part of enjoying retirement. Social Security has tools to help plan for your future.



Monica Ochoa

A great first step is to visit www.socialsecurity.gov/myaccount. With an account, you get immediate access to your personal Social Security Statement, your earnings record, and an estimate of your retirement benefits at age 62, at your full retirement age, and at age 70. You can also verify earnings, since we base your future benefits on your earnings record.

When you open a my Social Security account, we protect your information by using strict identity verification and security features. The application process has built-

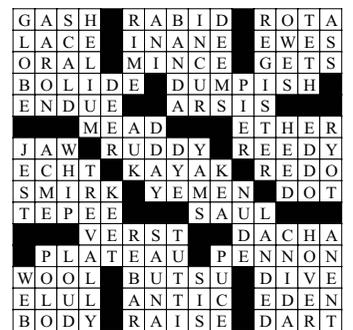
in features to detect fraud and confirm your identity. Your personal my Social Security account can help you figure out how much more you might want to save for your future, but it can do a whole lot more.

In addition to using your personal my Social Security account, you can prepare for a secure, comfortable retirement by visiting www.myra.gov. There, you'll find myRA, a new retirement savings option from the Department of the Treasury for the millions of Americans who face barriers to saving for retirement. myRA is a simple and secure way to help you take control of your future.

myRA makes it easy and affordable to start saving for retirement, even if you can save only a little bit right now. It's designed for people who don't have a retirement savings plan through work, or lack other options for saving. If you already have access to a retirement savings plan, such as a 401(k), learn more about that plan because it might offer matching contributions or other benefits.

myRA helps workers grow their money faster than they can with most traditional savings accounts, and there's no risk. Since it's not tied to a particular employer, workers can hold on to their myRA account when they move from one job to another.

With your personal my Social Security and myRA accounts in place, you too can prepare to reap the joys of a financially secure retirement. Learn more about all of your choices at www.socialsecurity.gov.



Ft. Collins Senior Center

Stay Safe Against Mosquitoes

Summer time means fun in the sun. However, while you are outside barbecuing and riding bicycles, make sure to take steps to protect yourself and loved ones from West Nile Virus (WNV).



David Young

WNV is a disease that is transmitted to humans by mosquitoes. The symptoms of West Nile range from none to very serious. The good news is there are some simple steps you can take to protect yourself. This summer when you hear the buzzing of mos-

quitoes just remember the Four D's: Drain, Dress, DEET, Dusk through dawn.

1. Drain: Mosquitoes breed in water! Drain any standing water in your yard each week. Bird baths, clogged gutters and kiddie pools are common breeding sites.

2. Dress: Wear lightweight, long-sleeved shirts and long pants while outdoors. Spray clothing with insect repellent since mosquitoes may bite through clothing.

3. DEET: Apply insect repellent sparingly to exposed skin. Use an approved repellent according to its label.

4. Dusk through Dawn: Limit time spent outdoors at dusk through dawn, when mosquitoes are most active and feeding.

While there are no guarantees

that you will not get WNV, using the Four D's helps minimize the risk. To learn more about WNV and how to protect your family visit fcgov.com/westnile and check out the City's new Heat Maps, which highlight the WNV risk in an easy-to-view format that is updated weekly. Learn more at www.fcgov.com/westnile.

❖ *David Young, Public Relations Coordinator for the City, is responsible for managing, communications and marketing services for assigned departments including the City Manager's Office, Communications & Public Involvement Office, and Finance and Human Resources. Stay informed with Fort Collins Senior Center health & wellness programs at www.fcgov.com/recreation/seniorcenter.*

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Learn with us!

The Larimer County Extension Office teaches the art and science of food preservation.

• **Water Bath Canning:** Learn how to safely can high acid foods in this hands-on workshop. The boiling water canning technique can be used to preserve fruit, salsa, pickles, tomatoes, jams, jellies and more. Good for beginners or to update skills. Tue, July 26, 6 – 8:30 pm. \$25.

• **Jams, Jellies & Fruit Spreads.** Learn how to make and preserve flavorful summer fruits. Covers

water bath canning basics to ensure safe preservation. Wed, July 6, 6 – 8:30 p.m. \$25.

• **Pickling Vegetables.** Learn how to make pickles & summer relish. This hands-on workshop is for making and safely water bath canning pickles, relishes, salsa and chutney. Thu, July 14, 6–8:30 p.m. \$25.

Space is limited and registration is required at www.larimer.org/ext or (970) 498-6008. Held at Larimer County Extension Office, 1525 Blue Spruce Dr., Fort Collins.

Aspen Club News

FC: (970) 495-8560 • Lvd: (970) 624-1860 • Grly: (970) 313-2796

Sleep, Stress and Getting Some Shut Eye. Information from the National Institutes on Health suggests seniors can remain healthy with less sleep than the general population, but other experts report that seniors need as much sleep as they always have to function at their best. UCHHealth Pulmonologist Dr. Mark Petrun speaks on the basics of sleep, how the process can go wrong, and the impact of stress. Wed, July 13, 2-3:30 pm. PVH Café F, 1024 Lemay Ave, Fort Collins.

Common Sleep Disorders Often Overlooked. Michael Jacobson, UCHHealth pulmonology sleep specialist discusses several common sleep disorders including sleep apnea and insomnia, and the unique challenges of living and sleeping at high altitude. Learn about Inspire Therapy, the newest “mask-free” alternative to CPAP for people with moderate to severe obstructive sleep apnea. Tue, July 19, 1-2 pm. Estes Park S.C., 220 Fourth St.

Conversation Project. More than 9 of 10 people feel it is important to talk about end-of-life issues, however, less than 3 of 10 have done so. Journalist, Ellen Goodman, devel-

oped a program to help people get this important conversation started before a health crisis or emergency. Wed, July 20, 1:30-3 pm. PVH Mortenson Rm, 1024 Lemay Ave., Fort Collins.

Writing & Updating Your Will. Attorney Amy Rosenberg on the importance of writing a will and reviewing it on a regular basis. With life and circumstances continually changing, this is to important to ignore. Learn Amy’s “legal must-have list” includes. Thu, July 21, 2-3:30 pm. Chilson Senior Center, 700 E. 4th St., Loveland.

The Healing Powers of Tibetan Singing Bowls. Sound therapy is a form of energy medicine that creates a calm space for healing from stress and life’s emotional roller coaster. Soothing sounds have a positive effect on the brain, bringing relaxation and a feeling of harmony to the mind and body. Hear a variety of Tibetan singing bowls, experience the positive benefits and learn how this ancient therapy is helping in today’s modern world. Sat, July 23, 10-11:30 am. Westbridge Classroom, 1107 S. Lemay Ave., Fort Collins, \$12.

Genealogy Rocks!

Finding Your Gateway Ancestors

Do you descend from European nobility? Most American genealogists would give an emphatic no to that question, but if you can trace your ancestry back to colonial North America, you may be surprised to find that your forbears were indeed members of the nobility. All it takes is one or more ‘gateway ancestors.’ This is someone who can be documented as having descended from royalty.



Carol Stetser

Information on finding those ancestors can be found online at sites such as the Familysearch blog at <https://familysearch.org/blog/en/documenting-royal-ancestry/>. Ancestry.com also has databases such as Royal Descents of 600 Immigrants to the American Colonies or the United States and The

Magna Charta Sureties, 1215, which give lists of American gateway ancestors.

Once you have located a gateway ancestor, it is surprisingly easy to trace an ancestral line for hundreds of years since the gentry kept better records, and historians have spent generations poring over those records to verify lineages. You may find that your ancestors included folks such as William the Conqueror, Harald Bluetooth and even Charlemagne. Suddenly all of those boring history classes have new meaning!

Finding you’re descended from nobility won’t gain you a share in a landed estate or the right to display a coat of arms, but, for a genealogist, it may do something much better – give you a paper trail for 30 or 40 generations back in time. *❖ Carol is an instructor, researcher, and library volunteer for the Society. Visit (lcsco.org) or our Facebook page (facebook.com/lcsco) to learn more about our many events.*

TRADING POST

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Chilson Senior Center (970) 962-2783

Washing Machine Museum. Wed, 7/6, 8:15-2:30pm. The Washing Machine Museum, Eaton holds the Guinness World's Record for the most antique washing machines! Over 1150 antique machines from all over the world dating back as early as 1850. Enjoy lunch at the Eaton Country Club, on own \$10-18. \$32/\$28

Brainiversity. Fri, 7/8-8/5, 1:30-2:30pm. Improve your brain power by playing games, writing short stories, and more! 50+, \$11.

Off To The Races! Sat, 7/9, 9:30-5:30pm. Arapahoe Park Racetrack, Aurora is Colorado's only venue for live horse racing. Thoroughbreds and Quarter Horses race from May-Aug. Bring money if you want to place a bet. Lunch on own. \$48/\$44.

Mindful Meditation. Further Down the Path, Tues, 7/12-8/2, 6-7:15pm. Learn about mindfulness, meditation concepts and practices, plus meditation techniques to quiet an overly busy mind and bring full awareness to the present moment. Practice enhances sense of well-being and reduces stress. \$12/\$10.

Spellbinders. Wed, 7/20, 2-3:30 pm. Listen to tales from the Spellbinders! Storytelling is an art form and the Spellbinders perform a creative and interesting program. Refreshments served. Age: 60+, \$6.

Lunch Bunch. Potluck Picnic, Fri, 7/22, 1-2:30pm. Bring a salad, casserole or dessert to share. Drinks, plates and utensils provided. Also, bring ideas for trips you'd like to see in the future! Free, but register.

Cheyenne Frontier Days and Rodeo. Wed, 7/27, 9-6:30pm. "Cowboy Up" for a day of heroics, athletics and Western culture. Time to explore all the sights and happenings of the midway and have lunch at one of the many concessionaires before watching "The Daddy of 'em All" PRCA Rodeo! Lunch on own \$12-18. \$54/\$50.

Midtown Arts Center. Mary Poppins, Sat, 7/30, 5:30-10pm. Join us to see everyone's favorite nanny in the supercalifragilisticexpialidocious blockbuster musical! Includes salad, entrée and coffee/tea/soda. Upgrades, appetizers, desserts, and bar drinks available for an extra charge. \$89/\$85.

Saluting Our Veterans



Max and Marcellus Reita

Loveland resident Max Reita served in the United States Air Force from 1953 to 1957. Max and his wife were attendees at the recent Senior Connection event in Fort Collins at the Tico Club.



Anna Fitzhorn

Anna Fitzhorn was born and raised in Fort Collins. She served in the United States Air Force from 2001-2005. She was an Air Traffic Controller and active in USAF Public Affairs during her tour. Anna now is an Administrative Assistant and Care Manager In-training with Senior Life Solutions, Fort Collins.

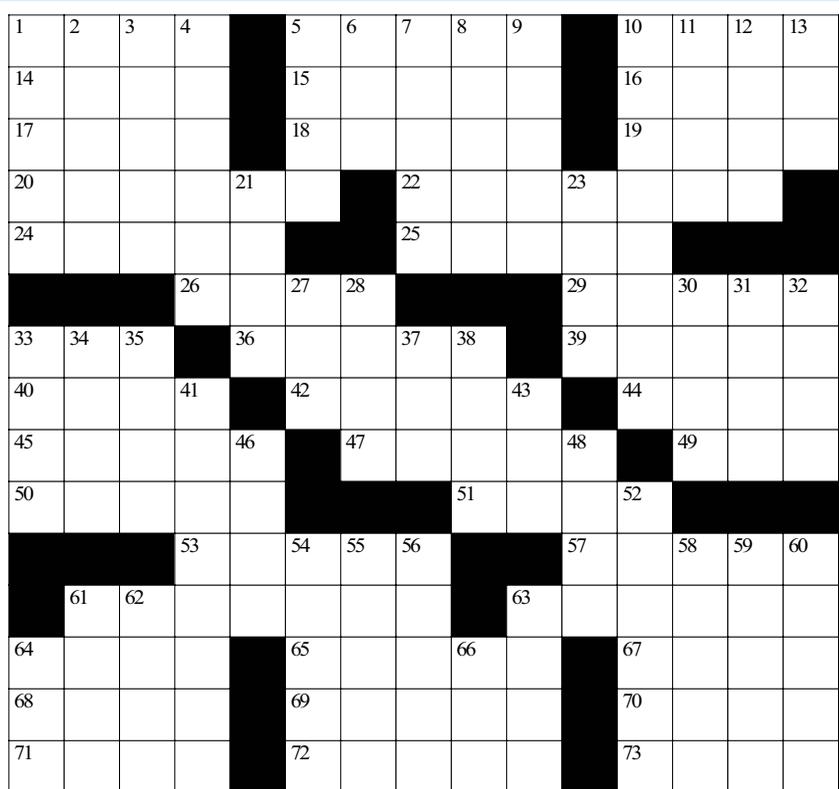


Katie Zwiefka

Sergeant Katie Zwiefka served in the USMC from 2002- 2007. During her time in the Marines Katie saw service in Iraq. Katie is now pursuing a career in Social Work and currently is an Intern at Pathways Hospice, Fort Collins.

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50 Plus Marketplace News Crossword Puzzle



ACROSS

- 1 Deep wound
- 5 Violently intense
- 10 Roster
- 14 Ornamental fabric
- 15 Silly
- 16 Female sheep
- 17 Spoken
- 18 Chop into small pieces
- 19 Obtains
- 20 Fireball
- 22 Depressed
- 24 Assume
- 25 Upbeat
- 26 Alcoholic drink of fermented honey
- 29 Anesthetic
- 33 Tooth-bearing bone

36 Reddish

- 39 Full of reeds
- 40 Authentic
- 42 Eskimo canoe
- 44 Repeat
- 45 Smug smile
- 47 Republic in S Arabia
- 49 Speck
- 50 Indian tent
- 51 First king of Israel
- 53 Russian measure of distance
- 57 Russian country house
- 61 Highland
- 63 Pennant
- 64 Fleece
- 65 Representation of the Buddha
- 67 Plunge head-first

- 68 12th month of the Jewish calendar
- 69 Caper
- 70 Paradise
- 71 A corpse
- 72 Elevate
- 73 Slender missile

DOWN

- 1 Sphere
- 2 Brother of Moses
- 3 Parboil
- 4 Inert gaseous element
- 5 Hoar
- 6 Black bird
- 7 Which sea is surrounded by the islands of the Moluccas of Indonesia
- 8 Become liable for
- 9 Judges
- 10 A book in which records are kept
- 11 Is indebted
- 12 9th letter of the Hebrew alphabet
- 13 Donkey
- 21 Animal
- 23 Pillar
- 27 Diving bird
- 28 June 6, 1944
- 30 Have regard
- 31 Root of the taro
- 32 Peasant
- 33 Joke
- 34 Peak
- 35 Lash
- 37 Coloring material
- 38 Edible roots
- 41 Australian food fish
- 43 New Zealand parrot
- 46 Young guinea fowl
- 48 Unclothed
- 52 Acred
- 54 Rod used to reinforce concrete
- 55 Sweatbox
- 56 All (mus.)
- 58 Nematocyst
- 59 Hang suspended in the air
- 60 Concerning
- 61 Game played on horseback
- 62 Noisy
- 63 Brownish purple
- 64 Spun by spiders
- 66 Sister

"We read your paper every month and we like the articles and the content."

*Jim/Jane S.,
Fort Collins*

CAREGIVER TOOLKIT

Free Caregiver Toolkits are now available through the Larimer County Office on Aging's Family Caregiver Support Program. This kit includes a description of services and application form, a list of caregiver support groups, and general brochures regarding caregiving issues. Call the Office on Aging at 498-7750 for more information and a free copy.

Reykjavik, Iceland:

The Little City that Leaves a Big Impression



By Ron Stern, Travel Photojournalist

Steeped in Nordic traditions and culture, Reykjavik, Iceland is one of those mysterious destinations that everyone seems to be talking about visiting and for good reasons. Iceland has the cleanest air in the world, water so pure you can drink it right from the tap, lava-covered landscapes along with roaring waterfalls, gushing geysers, and an eclectic cuisine to satisfy any appetite.

Typical Icelandic cuisine includes lamb and seafood and some rather odd choices such as fermented or rotten shark. But, there is no doubt that from hot dogs to fine dining, Icelanders love to eat.

Sterna Travel offers a guided bus tour around Southern Iceland on this must-see all day adventure. The first highlight on this trip is Strokkur, a geothermal geyser shooting hot water up to 65 feet in the air every 4 – 8 minutes. The next stop is the stunning Gullfoss

or Golden Falls, located on the Hvítá River. This is the #1 attraction for the area on TripAdvisor and is truly magnificent to watch as the water careens down the stair stepped rocks to the canyon below.

Your final stop will be the Secret Lagoon. This is the oldest geothermal swimming pool in the country located in the town of Fludir. The water in the pool stays at a constant year round temp of about 100-104 degrees Fahrenheit and is the perfect place to soak away your

cares while enjoying the beautiful surroundings.

Located in Reykjavik Harbor, Whales of Iceland is the largest whale exhibition in Europe, featuring 23 species that can be found in local waters.

The country is also easily accessible from most major airports, and Iceland Air offers a free stop-over here while en route to other locales.

Visit Reykjavik: www.visitreykjavik.com

Technology is Hip!

Use the Smartphone Voice Search Feature

According to 2014 National Highway Traffic Safety Administration statistics, 13% of all U.S. vehicle deaths were attributed to cellphone distractions. Most of these drivers ranged from 15 to 29 years old. Distracted drivers text or search the web on their cellphones while driving. This is a sad statistic affecting many drivers.

There are several cellphone methods that keep drivers focused on the road. Bluetooth enabled cellphones and Voice Search (VS) features have been on most smartphones for the last several years. Apple and Android have included VS with great results and improved this feature with newer smartphone models or software updates.

By speaking into Bluetooth enabled vehicles linked to a cellphone or smartphone using voice recognition while driving, it keeps the



Bob Larson

driver focused on the road, thus preventing less accidents. You can make calls, voice text or ask a simple question using the VS feature. Many VS search phones will provide a voice answer within seconds after searching the Internet. It's more efficient, safe, and faster than calling, texting, or web browsing manually.

If you don't own a smartphone, many new laptops or desktops now use voice search capabilities, It's part of Microsoft Windows 10 and MacIntosh operating systems or an additional app for older computer systems. Then there is Echo, Amazon's amazing voice activated Internet device that does the same thing anywhere in your home plus more!

If your smartphone or desktop doesn't have this feature, then search the Apple, Google, or Microsoft app store for this feature. It may cost several dollars, but well worth it to prevent an accident or possibly worse. Just another example of safety and information technology to benefit the human race!

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

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