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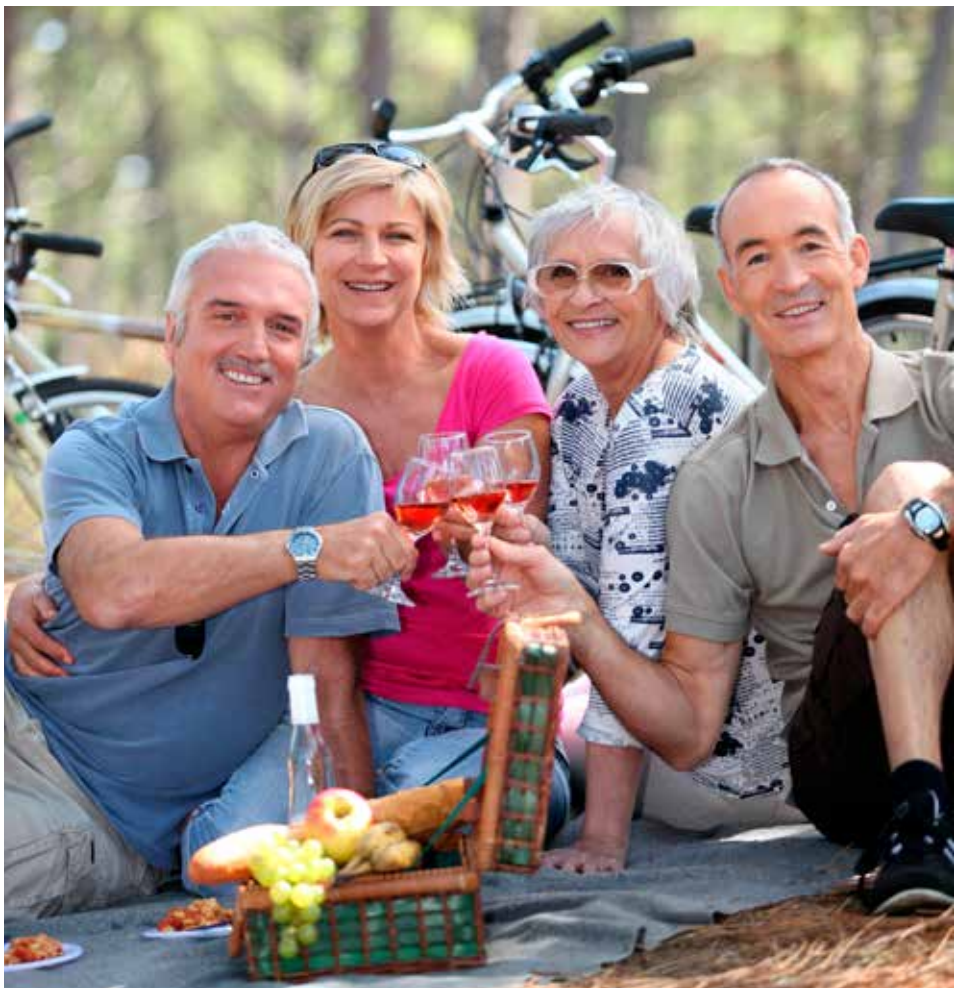
Local News, Profiles, Events & Resources For 50 Plus Adults

January 2017 • Volume 23 • Issue 1

New Beginnings

Cheers to a New Year's opening!

By Marty Coffin Evans



Wonder, awe, excitement, uncertainty await with cheers to the New Year. As 2017 opens, questions emerge such as what will happen in the next 365 days? What surprises are instore? Will we be open to them?

Just what does "open" really mean for us? What do we open? What does it include?

Familiar phrases or words such as "eyes wide open," "keep an open mind," "stay open to new ideas" all qualify as good examples of the concept.

When our eyes are wide open, we see more, possibly have a different insight into an old problem or situation. More light enters, perhaps improving our eyesight. When eyes open in the morning, decisions deliberated on difficult situations during the night may become clearer with the light of day. We may see more clearly now.

Keeping an open mind might require giving up a previously held position or accepting another's point of view. Through more experience, reading and learning views can change. A new understanding may emerge.

Staying open to new ideas might provide opportunity for growth. Staying open to new possibilities may bring action, a change of course, a refocus and more.

Allowing a heart to open has the potential for pleasure as well as pain. With an open heart vulnerability enters. How much do we care for others or allow them to care for us?

How risky is it to open our hearts to others? Will this be nourishing? How much do we trust with an open heart? Once open, do we stay so?

Remaining open to opportunities may enable us to face challenges. It may contain the potential for healing broken bodies, relationships and even addressing our emotional pain.

Just as a calendar or book, when opened, contain certain elements, we wonder what they are – surprise, intrigue, challenge. In looking at this coming year, anticipation and uncertainty might be included in the mix. How will we live into this New Year? Will we be open to all it holds? With eyes, mind and heart wide open, enjoy it all. Happy 2017!

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Resources to Help You Keep Your Resolutions

Making and keeping resolutions is difficult without direction or the advice of experts. Luckily, there are plenty of great resources to help, no matter what you are trying to accomplish.

Here are four books that can help you stick to your goals throughout the year.

Clean Eating. From quinoa and chia seeds to spinach and pomegranate, "Super Clean Super Foods" is a colorfully illustrated, comprehensive guide that shows readers how to incorporate unfamiliar ingredients into everyday dishes. The book explores the incredible health properties of each super food and includes tips on how to maximize its health benefits, allowing readers to work toward specific goals. For instance, you can create a food plan to boost energy, have a healthier pregnancy, limit jetlag, reduce aging, and more.

Achieve More. Whether you are seeking improvement in your career, relationships, or in your overall performance, "Success: The Psychology of Achievement," can help equip you with the tools you need to drive yourself toward success using proven psychological strategies and expert advice. From positive thinking to work-life balance to learning how to say "no," the lessons in this dynamic infographic guide, authored by an organizational psychologist, are tailored to your personal situation through questionnaires and self-analysis exercises.

Smart Meals. Bowls are a delicious way to lose weight and eat healthy, but they can also be laden with hidden calories. Inspired by the very latest bowl food trend, "100 Weight Loss Bowls," features color-coded recipes engineered to come in at under 400, 500, or 600 calories, allowing you to easily build a nutritious meal plan that meets your daily target for gradual and sustained weight loss.

Workout Buddy. The first full-color fitness book that teaches you how to actively engage a partner in your workout routine, "Partner Workouts" features bodyweight exercises, yoga positions, cardio and more. Three long-term, comprehensive exercise programs provide regimens so you and your partner can motivate each other to achieve your fitness goals over a period of time. From choosing your partner and setting your goals to tracking your progress and nutrition, this guide doesn't require a gym membership or expensive fitness equipment.

Start 2017 off on the right foot. Relying on books, tools and other resources can help you achieve your goals.

Provided by StatePoint

JANUARY Calendar

Cervical Health Awareness
National Mentoring Month
National Blood Donor Month

Wednesday/4
Loveland Senior Advisory Brd. 10:30 am, Loveland Library. 1st Wed. Info: (970) 962-2694.

Friday/10
Alzheimer's Assn presents Know the 10 Signs: early Detection Matters, Chilson Senior Center, 700 E. Fourth St. Loveland. Call 970-472-9798 to register.

Tuesday/10
Alzheimer's Assn presents Effective Communications Strategies, MacKenzie Place, 4750 Pleasant Oak Dr. Fort Collins. Call 970-472-9798 to register.

Tuesday/17
Need to Know: Tax Info. Loveland Public Library, 6:30pm. Learn to maximize your refund, and what is new for this year's returns. By local CPAs

Thursday/19
Immanuel Lutheran Church, Loveland hosts Poweful Tools for Caregivers, free classes. 3:30-5:30 pm, 6 wks through Feb 23. $25 donation for the book. Register: (970) 667-4506.

Friday/20
Fort Collins S.C. hosts Women Over Fifty: What's Next? class, 6-8 pm. $10. Register: 221-6644.

Elderhaus 17th Annual Senior Prom, Poudre H.S., 201 N. Impala Dr, Fort Collins. Info: (970) 221-0404. 1950s 'Grease' theme.

Sunday/22
Good Samaritan Fort Collins Village hosts a theatre production of Tuesdays with Morrie in the chapel 508 W. Trilby Rd. Fort Collins, 2 pm. Free, but donations are welcome, proceeds benefit ALS Assoc's Rocky Mountain Chapter. Info: 970-658-4284.

Monday/23
Fort Collins S.C. hosts Healthy Living for Brain & Body class at Foothills Activity Center, 1-3 pm. Free. Call 221-6644 to register.

Calendar sponsored by:
Law office of William C. Beyers

Your Life Support
A Powerful Lesson

My father taught me a powerful lesson I'll never forget.

His own father, my grandfather, was a mining engineer and his family lived in the Philippines prior to World War II. After Japan invaded the Philippines in 1941, foreigners were rounded up and incarcerated. Manila's University of Santo Tomas was made into a prison camp and my father, his mother and his sisters were held there for the duration of the war. His father, an enlisted man, was separated from the family and imprisoned with captured military personnel.

Steve Goodier

My dad was a teenager at the time. He, like other prisoners, struggled to survive. To keep from starving, he learned to eat his small, daily rations of rice without first removing the carcasses of worms and insects in the bowl ("We needed the protein," he'd say). But he ate better than most prisoners - he worked as an orderly in the prison hospital and, whenever possible, ate leftover food from plates of hospital patients as he carried trays to the kitchen for cleaning. Though almost six feet tall, when he was finally freed he weighed only 95 pounds, but maintained for the rest of his life that he likely survived those years only because of the scraps of food he snatched from hospital trays.

Life was difficult there by any standards. Numerous prisoners became ill and many died. Anger and bitterness toward their captors abounded. For decades after their eventual release from prison camp, men and women of Santo Tomas (like other prisoners of war) felt a smoldering rancor toward the people who incarcerated them.

My father lost almost everything. His family lost their home. They lost their possessions. And hardest still, they lost their freedom. But he also lost his father. My grandfather did not survive his captivity.

Yet I never heard my dad express any anger or resentment toward his captors or the Japanese people. Just the opposite. He taught me to regard ALL people with respect. He taught me to honor people of all races, nationalities and religions. Maybe he knew that bitterness only kept his wounds open and infected. Maybe he realized that, like a disease, festering resentments can infect others, too. And they can kill.

Nelson Mandela wrote of the day he was released from prison, "As I walked out the door toward my freedom, I knew that if I did not leave all the anger, hatred and bitterness behind, that I would still be in prison."

My father was freed from two prisons: the bricks and mortar walls that held him during the war, and walls of hatred that could have incarcerated his spirit for years to come. The second prison is as incapacitating as the first. For unless we're free on the inside, we're not really free at all.

I'll not soon forget my father's powerful lesson.

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

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HEALTH TIP:

Stretch Before and After a Workout

Here's how to do it correctly

You work out as often as possible. But do you know how to stretch properly?

The American Council on Exercise offers these stretching suggestions:

- Breathe in deeply, then slowly exhale as you stretch the desired muscle to tension. Hold for up to 30 seconds, then relax and repeat the stretch a few more times.
- Hold the stretch still (move as little as possible), which helps prevent you from hurting yourself.
- Don't stretch a muscle that isn't properly warmed up.
- Don't stretch a muscle to the point that it hurts.
- Breathe normally as you stretch; never hold your breath.

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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@50plusmarketplacenews.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
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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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National Mentoring Month

By Colonel Ben L. Walton, US Army (Ret.)

January is National Mentoring Month. The purpose of the 31 day celebration is to draw attention to the need for more volunteer mentors to help young people achieve their full potential in life as they grow.

Inaugurated in 2002, the Harvard School of Public Health, MENTOR and the Corporation for National and Community Service, has spearheaded the movement from the beginning. Furthermore, every US president, since the commemoration started, has endorsed the activity with a proclamation. In addition, participants in past National Mentoring Month have included leading profit making businesses, nonprofit organizations, state governors and community leaders at various levels throughout the country.

A highlight of National Mentoring Month is 'Thank You Mentor Day.' During that period Americans are encouraged to contact their mentor in their own community, make a financial contribution to a local mentoring program, or post a tribute on WhoMentoredYou.org (http://www/whomentoredyou.org).

In his presidential proclamation for National Mentoring Month 2016 President Obama said this, among other things: "At the heart of America's promise is the belief that we all do better when everyone has a fair shot at reaching their dreams. Throughout our Nation's history, Americans of every background have worked to uphold this ideal, joining together in common purpose to serve as mentors and lift up our country's youth. During National Mentoring Month we honor all those who continuously strive to provide young people with the resources and support they need and deserve, and we recommit to building a society in which all mentors and mentees can thrive in mutual learning relationships."

Reflecting back, in May 2014 Pamela Laird, professor and chair of history, College of Liberal Arts and Sciences, was interviewed by the American Association of University Women as part of the organization's celebration of National Mentoring Month. During the exchange, Laird described the implications of mentoring in a networking setting. She said: "Creating a community and network of personal relationship is more valuable than the immediate results of professional networking. The nice thing about networking and volunteering is that even it doesn't have a professional benefit mentoring is doing work that builds community. So it's valuable in itself." Laird received the University of Colorado Denver Mentor of the Year Award 2016.

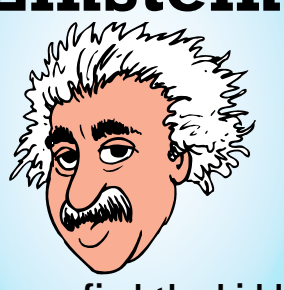
Readers, during January 2017, by whatever ways and means possible, do whatever you can in observance of National Mentoring Month. For help in preparing for the occasion, check out mentoring aids at the Management Mentors website (http://www.mentoring-mentors.org).

We Are Honored...

The Colorado Gerontological Society presented the Eugene Dawson Leadership in Aging Award to Robert Trembly at the 37th Annual Meeting of the Colorado Gerontological Society in December.

Dr. Dawson was the first president of the Society. The award is presented to individuals who continue to work during their later years and make significant contributions as a leader in the field.

Find Einstein



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Vacation Destinations Where You Can Stretch Your Dollar in 2017

Getting more out of a vacation starts with finding ways to stretch your travel budget.

To help, travel deals publisher Travelzoo recently unveiled the top six destinations where Americans will find the strongest deals in 2017.

"We predict three trends will influence travel deals next year. Increased choice for flights, a strong U.S. dollar, and hotel openings will create increased supply leading to competition and more deals," says Michael Stitt, president, North America of Travelzoo, which recently unveiled its annual "Wow Deal Destinations" for 2017.

Florida's Gulf Coast. 7 new hotels opened in 2016 in the Clearwater area, including the luxury Opal Sands Resort. A new Wyndham Grand Resort on Clearwater Beach is among several upscale brands opening their doors in 2017. Budget airline Allegiant flies into St. Pete-Clearwater International Airport from 20 U.S. cities, and nearby Tampa airport is serviced by most major U.S. carriers, resulting in heavy competition and frequent airfare sales.

New Zealand. The number of airline seats to New Zealand has doubled this year, with three top airlines introducing direct flights from the U.S. The increased competition means packages that used to cost $2,000 per person can now be found for as little as $1,299. Travelzoo deal experts also recommend the Air New Zealand Explorer Pass, a cost-effective way to see the country from North Island to South Island.

Peru. There are now seven airlines flying nonstop from the U.S. to Lima, creating more intense competition than ever. The dollar is at a 10-year high against the Peruvian sol. Recently the Peruvian government started limiting the number of visitors to Macchu Picchu, so those interested in visiting should do so soon.

Continued on page 9 ▶

Better Business Bureau

Develop a Plan If Attending Winter/ Spring Trade Shows

Pam King

Trade shows, expos and business fairs are in full swing for people interested in new ideas for their homes & gardens, couples planning a wedding and for those in the market for boats and RVs.

If you plan to attend an expo, BBB offers these tips:

• Visit the show's website or social media page in advance to learn the layout of the venue and locate vendors you want to speak with. Research companies beforehand at bbb.org to review their complaint history and read reviews from verified customers.

• Determine your goals. Is your attendance for casual browsing, to obtain bids and estimates or to make a purchase? If searching for specific businesses or products, be prepared with your questions and know your budget. If you sign a contract on site, make sure all verbal promises are included and be sure to read the fine print. Also, know who to contact afterwards if something doesn't work out.

• Before signing up for drawings, contests or services, carefully review privacy policies and know how your personal information will be used. If you do provide your contact information, know that direct mail, emails and telemarketing phone calls may increase.

• Network with vendors and ask questions. If interested in the company, collect brochures, business cards and samples. If making a purchase, inquire about the return policy. If you're not ready to make a purchase, ask if the special trade-show pricing is available after the show.

• Bring photos of your home or yard. Going to an expo gives you the opportunity to speak directly with experts. By showing them exactly what you are looking to have done, you can better assess if they are a business that can meet your needs.

• Show your appreciation. If you conducted business with an organization you met at the expo, share your experiences with others by submitting an online review for the company.

Start With Trust®. For more consumer tips and information, go to bbb.org.

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

Say You Saw It in 50Plus Marketplace News

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Reverse Mortgage

Strategic Planning for Financial Peace

Jim Doyle

Increasing your portfolio longevity and spending horizons over a lengthy retirement is possible with a reverse mortgage. Often times there are only a couple of ways to access what for many people is their largest asset, the equity in their home. One is to sell the house, the other is through a reverse mortgage.

More seniors are using a reverse mortgage to eliminate their mortgage payment putting that money back in their budgets. Those who have no mortgage, are using a reverse mortgage to access some of the equity in their home to have a more comfortable financial life.

A reverse mortgage is a way that you can prolong and protect your assets. Some of the features that are causing financial planners to increasingly recommend that their clients examine the advantages of a reverse mortgage are: the unused funds in the line of credit grow over time; the funds are tax free with no pre-payment penalty; and reverse mortgages are insured by the federal government.

With a reverse mortgage, the lender does not go on title, so no one owns the home but you. You can will the property to your heirs who will inherit no debt as the mortgage is insured by FHA.

A younger spouse cannot be forced to leave the home after the older spouse passes away. In fact, a reverse mortgage is a way to protect the remaining spouse, and provide a guarantee that he/she will have a place to live without a mortgage payment for the rest of his/her life.

Talk to your Reverse Mortgage Specialist for more information.

❖ *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.*

Elder Law Q & A

How to Pass Your Home to Your Children Tax-Free, Part I

Bill Beyers

Giving your house to your children can have tax consequences, but there are ways to accomplish it tax-free.

The best method to use depends on your individual circumstances and needs. This month's article looks at a couple of these options.

Leave the house in your will. The simplest way to give your house to your children is to leave it to them in your will. As long as the total amount of your estate is under $5.45 million (in 2016), your estate will not pay estate taxes. In addition, when your children inherit property, it reduces the amount of capital gains taxes they will have to pay if they sell the property. Capital gains taxes are taxes paid on the difference between the "basis" in property and its selling price. If children inherit property, the property's tax basis is "stepped up" which means the basis would be the value of the property at the time of death, not the original cost of the property.

Gift the house. When you give anyone other than your spouse property valued at more than $14,000 ($28,000 per couple) in any one year, you have to file a gift tax form. But you can gift a total of $5.45 million (in 2016) over your lifetime without incurring a gift tax. If your residence is worth less than $5.45 million and you give it to your children, you probably won't have to pay any gift taxes, but you will still have to file a gift tax return.

The downside of gifting property is that it can have capital gains tax consequences for your children. If your children are planning to sell the home, they will likely face steep capital gains taxes. When property is gifted it does not receive a step up in basis, as it is when it is inherited. When you give away your property, the tax basis (or the original cost) of the property for the giver becomes the tax basis for the recipient.

❖ *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/.*

Social Security Today

Social Security Is Always Evolving

Josh Weller

Social Security is always evolving to meet the needs of the American public. We're optimistic about the future and the limitless possibilities for progress.

Much of the progress we've made as a nation, is through the shared responsibility of paying Federal Insurance Contributions Act (FICA) tax. This federal payroll tax funds Social Security, programs that provide benefits for retirees, the disabled, and children of deceased workers. You help us keep millions of hard working Americans out of poverty.

Without your contribution, wounded warriors wouldn't receive the benefits they deserve.

Children who have lost parents would have no social safety net. Millions of elderly people would be destitute. In the same way that we take great pride in helping people who need it, you should take pride in making this country stronger. You can see the many ways our retirement benefits help your loved ones and neighbors at www.socialsecurity.gov/retire.

The strength of our nation relies on cooperation and the empathy to understand each other's unique struggles. Similarly, Social Security has an obligation to provide benefits quickly to applicants whose medical conditions are so serious that their conditions obviously meet disability standards.

Compassionate Allowances offer a way of quickly identifying diseases and other medical conditions that invariably qualify under the Listing of Impairments based on minimal objective medical information. This also lets Social Security target the most obviously disabled individuals for allowances based on objective medical information that we can obtain quickly.

You can view the list of Compassionate Allowances at www.socialsecurity.gov/compassionateallowances.

Our diversity is an asset that can bring us together, making us stronger as a nation. Visit www.socialSecurity.gov to empower your future.

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

The NEW Reverse Mortgage

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

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Gene Editing Saves Lives!

In 2015, a one year old English girl named Layla was treated with gene-edited immune cells that eliminated all signs of an aggressive leukemia that was killing her. Layla's treatment was a one time technique. Chemo and a bone marrow stem cell transplant hadn't eliminated her aggressive cancer cells.

Layla

Bob Larson

Just before Layla's first birthday, Waseem Qasim, MD, Consultant Immunologist at Great Ormond Street (Children's) Hospital in London asked for a special license to try his experimental product, which was quickly approved. This experimental gene therapy was applied, which led to a fast remission and after two months, Layla became cancer free. She then received another bone marrow transplant just to be more certain that the cancer cells were gone.

Nothing new, but gene editing involves altering or disabling existing genes. It took many years to develop the gene-editing tool that saved Layla, but thanks to a revolutionary method known as CRISPR, this can now be done in just weeks.

A trial in the U.S. will start soon and is far more ambitious. This involves adding an extra gene engineered to make the immune cells target tumors and then using CRISPR to disable the cancer genes. The addition of tumor-targeting genes has already produced very promising results in trials for cancers like leukemia, but has not worked for solid tumors. It is hoped combining the two techniques will make the treatments even more effective for most cancers.

If these trials show that editing cells' genomes is safe, it could soon be used to treat a much wider range of diseases. This is another great use of technology saving lives!

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

Genealogy Rocks!

Family History Center

Pat Johnson

What Is It? The Family History Centers (FHCs) are satellites of the world's largest Family History Library in Salt Lake City. It is free to the public for personal family history research and is staffed by experienced volunteers.

In Larimer County:

- Berthoud, 550 Spartan Ave. 970-217-3157, by appt. only.
- Fort Collins, 600 E Swallow Dr. 970-226-5999.
- Loveland, 3800 Mt. Lion Dr. 970-669-6498.

FHCs in our area are open on Tuesday and Wednesday afternoon and/or evenings and Fort Collins and Loveland are open on Saturday morning, but please call for hours. They are closed on holidays and hours can change during the summer.

What Can You Do There? Visitors can access these popular Internet genealogy databases: Familysearch, Ancestry, Footnote, World Vital Records, and Godfrey Library. These databases are free at all FHCs. The FHC volunteers are very knowledgeable and can help visitors to access the Family History Library Catalog, order online and read microfilms & microfiche from Salt Lake City (films vary in cost from $5.50 and up), access the Center's permanent collections (each FHC is different), and network with other genealogists, staff, and share expertise.

There are many microforms available at each FHC that visitors can also view on a weekly basis. The microfilm readers are capable of printing the images on site. Many genealogy books can be reviewed plus lots of genealogy forms and information are available for free or for a nominal cost.

❖ *Pat is an FHC volunteer and Vice President of Larimer County Genealogical Society. Visit our website at www.lcgsco.org or our Facebook page to learn more about genealogy and our many events.*

Freiburg: Germany's Vibrant, Southernmost City

By Ron Stern, Travel Photojournilist

Situated at the edge of the Black Forest, Freiburg is a vibrant university town in southwestern Germany. With a temperate climate, old world charm, large farmers' market, and culinary treats, this city is becoming known as one of the best offbeat tourist destinations.

Part of the portfolio of alternative historic German towns, Freiburg was founded during medieval times in 1120 AD. The 14 th century cathedral towers over the city and is its most recognizable landmark. A mix of both Romanesque and Gothic architectural styles, its unique open spire design has been called the most beautiful in Christendom.

Sometimes known as the capital of the Black Forest, Freiburg sits right on the western edge of this massive outdoor playground. Day trips might include nature hikes, cycling, shopping for cuckoo clocks, visiting picturesque small villages, and trying locally produced foods.

Any visitor will invariably end up at the Münsterplatz (Cathedral Square) for one of the largest farmer's markets you are likely to encounter in Europe.

On the side nearest the cathedral is where you will find hungry patrons looking for what has to be one of the best selections of sausages this side of, well, sausage heaven. You can find one stand after another with bratwurst and other meats of various lengths, colors, and textures all sizzling away on a grill. The specialty here is Lange Rote (long red), and this one is so large, the vendor has to bend it twice to fit into a bun.

While at the market, be sure to try another local delicacy: Stephan's Cheesecakes. This rich and creamy handmade confection is something of an institution, and their small stand sells out quite frequently.

Freiburg offers some of Germany's best foods, markets, and historical sites, all in a relaxed, inviting atmosphere.

Resources: Historic Highlights of Germany.

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- Presenting Your Accomplishments

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Ft. Collins Senior Center

Be Resolved

Many have given up on New Years' Resolutions – but don't give up on this tradition just yet.

Diane Horak

Whatever you hope for this year, you're more likely to make improvements than someone who hasn't made a formal resolution.

To increase your chances of Resolution Success, try these simple tips:

• Be Specific. Want to lose weight? Eat better. How? Try cutting portion sizes in half. Better yet, join "Mindful Eating" at the Senior Center to learn how to eat the foods you love.

• Want to exercise more? Find an activity you enjoy and stick with it. Perhaps heading up to the mountains on one of the many Senior Center Ski Trips is just the thing you need for fitness and fun.

• Re-Resolve. Put resolutions on your calendar with weekly reminders. You will stay in a "can do" mindset when your motivation starts to stumble.

• Give yourself a break. You won't be perfect, so don't throw in the towel if your morning Starbucks run wasn't part of your new budget plan. You have the rest of the day to follow it perfectly.

• Focus on what you are gaining, not what you are giving up – You may be giving up cigarettes, but you are gaining the ability to go upstairs without losing your breath, and will be around to play with your grandkids someday.

• Seek Support – From a friend or family member, from a professional, from community resources – use what's out there to help you succeed. Heck, you can e-mail me for Health & Wellness resources in our area. I have connections!

❖ *Contact Diane Horak, Health & Wellness Coordinator, Fort Collins Senior Center. diane.horak@columbinehealth.com, or visit fcgov.com/health-wellness for more information and resources*

Chilson Senior Center

970-962-2783

Lunch Bunch. Canino's, Wed, 1/11, 11-2 pm. Experience a taste of Italy right in Fort Collins. Lunch on own: $9-$13. Destination: Fort Collins, $24/$20.

Ku Klux Klan in Colorado. Wed, 1/11, 1-2:30pm. Learn about the roots, development and demise of the Ku Klux Klan inour state. Also, follow the history of civil rights from intolerance to equality. $6/$4.

Joyous Chinese Cultural Center. Fri, 1/13, 8:15-3:15pm. The Cultural Center provides adoptive families of the Chinese Children Adoption Int'l program an opportunity to learn Chinese language, dance, art, music, and games. Lunch is included. Transportation by motor coach. Centennial. $61/$57.

The 10 Signs of Alzheimer's. Fri, 1/13, 1:30-3:30pm. Learn the 10 warning signs and the resources that are available. Register, free. 18+. Free.

Comedy Brewers. Sun, 1/15, 4:30-9:30pm. An evening of fun with this improv comedy team at the Bas Bleu Theatre. Combining the fast paced hilarious improv games with long-form improv. Have dinner before the show at The Moot House, on own: $11-$18. $39/$35.

Black Jack for Fun and Profit. Wed, 1/18-2/22, 2-4pm. Learn the strategy and advanced techniques to make the game profitable in a real casino. $25 payable to the instructor. 21+, $8/$6.

Choosing Happiness. Wed, 1/18-3/22, 1-2:30pm. A personal growth group, 10 Weds. Discussions on topics found in the book "Older, Wiser...Happier: 10 Choices for Rebooting Your Life at 50+", Amazon.com or from Clay: $7. 50+. $30/$28.

Colorado Cowboy Poetry. Fri, 1/20, 8:45-5pm. A hilarious mix of cowboy poetry and a wide variety of cowboy and bluegrass music. Lunch on own: $12-$17. $47/$43.

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Vacation

Paris. The French department of tourism reports a 1.8 million drop in the number of visitors to Paris for the first 10 months of 2016 compared to 2015. If this trend continues, it will put pressure on Parisian hotel rates. At the same time, a favorable exchange rate and sharp increase in low-cost flight options mean Americans can experience the French capital for the lowest price in recent years.

United Kingdom. The British pound hit a 31-year low after the U.K. voted to leave the European Union in June 2016. A weak pound, coupled with a drop in airfares means increasingly aggressive deals available to U.S. travelers.

Washington, D.C.

A slew of new hotels makes now the time to visit a city that's already popular with deal-seekers. Washington, D.C. has a huge number of free attractions, including world-class museums like the newly opened National Museum of African-American History & Culture on the National Mall. Fourteen new hotels this year and 16 opening next year will likely drive down room rates. For deals, consider weekends, when business travelers leave town.

For more information on the 2017 Wow Deal Destinations, visit the Travelzoo blog at travelzoo.com/blog/2017wow.

This year, consider taking advantage of the trends identified by experts that can make amazing destinations affordable and convenient.

Provided by StatePoint

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Larimer County Extension Showcase

l-r: Speakers seated: Kathrine Webb, Ralph Zentz, Howard Kemp, Nancy Hunter, Fernando Castro, with CSU Larimer County Extension

The CSU Larimer County Extension responds to local needs and issues in several vital areas: family and consumer issues, horticulture, agriculture, food safety and nutrition, 4-H youth development,t resource management, small acreage management, and community safety issues.

A recent luncheon was hosted by the Larimer County Extension held at The The Larimer County Conference Center, The Ranch, in Loveland. Guests were treated to a delicious lunch; welcomed by Extension members and heard speakers relating their Extension experiences and sharing how Extension involvement served to add new and worthwhile dimensions to their lives. To learn more about the Larimer County Extension, please call 970-498-6000 or visit www.colostate.edu/.

l-r: Cindy DeMallie, Cook; Miranda Llukacej, Lead Cook; Aislinn Kottwitz, Marketing Coordinator; Ginger Jensen, Clinical Liaison; Larie Hucke, Mike Maguire, P4S Board Members.

A Festive Occasion!

The Christmastime holiday brought together quite a number of Professionals For Seniors networking group members to share in fellowship, laughter and just plain good fun! The Northern Colorado Rehabilitation Hospital & Long Term Acute Hospital hosted the festive occasion. Refreshments and tasty delicacies were served.

Professionals For Seniors is comprised of individuals, agencies, organizations, corporations and business. In a combined effort, they seek to serve the senior adult community in ways to satisfy their varying needs and requirements. The group generally meets the 3rd Wednesday of each month with a couple of exceptions and alternate between a Larimer and Weld County location. More information about P4S is available by calling Mike Maguire (970) 494-0289; Larie Hucke (970) 214-1445; or Michael Buckley (970) 673-5918.

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Bringing Mature Workers & Employers Together

How many times have I heard from mature individuals that they wanted to find a job but no one would hire them? About as many times as I have heard from employers that they just can't find the right employee to fill a position.

So here is the problem, folks over 50 may feel discriminated against when interviewing for a position or they perhaps simply want a part time job to fill their time and earn a little income to pay for a fun trip. They want to re-enter the workforce but have been out long enough so to not understand the new job search techniques and self-marketing methods to get them noticed. They have held positions of importance and have achieved appropriate levels of "success" but are now looking to contribute and do something of significance, perhaps even volunteer at a local non-profit organization. They retired several months ago and have completed their honey-do list, so what now?

Conversely, how many times have employers told me that they simply cannot find employees with good work ethics, who care about when and how they do their job, or even that there simply aren't enough applicants to fill their open positions.

Encore Careers LLC. is a new Boulder County company designed to offer training to mature experienced workers to then meet with local companies and non-profit organizations and hopefully meet each other's employment needs. Seniors looking for their next encore opportunity can post their resume free of charge and search for job or volunteer opportunities on the Encore Careers website and employers can search resumes and post open positions. Additionally, Encore Careers is offering a full day career conference and job fair in Longmont on February 9th . The workshop features job search skills and more plus a job fair at the end of the day featuring local and regional companies hoping to hire great seniors. Full details at www.encorecareersllc.com/.

FYI

Cervical Health Awareness Month
National Cervical Cancer Coalition
PO Box 13827, Research Triangle Park, NC 27709
(800) 685-5531 • nccc@ashasexualhealth.org
www.nccc-online.org/hpvcervical-cancer

National Glaucoma Awareness Month
Prevent Blindness
211 West Wacker Drive, Suite 1700, Chicago, IL 60606
(800) 331-2020 • (312) 363-6001
info@preventblindness.org • www.preventblindness.org

Thyroid Awareness Month
American Association of Clinical Endocrinologists
245 Riverside Avenue, Suite 200, Jacksonville, FL 32202
(904) 353-7878
ajohnson@aace.com • www.thyroidawareness.com

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Advance Directives. Explains living wills and medical health care directives, and an opportunity to complete them. We will also talk about end-of-life discussions and the importance of sharing your plans with loved ones. Wed, Jan. 18, 9:30-11 am, MCR, Loveland.

Stepping On, Fall Prevention. A seven week class that helps adults reduce fall risk and maintain independence. Topics include safe footwear, home modifications and sleep. Plus, balance and strengthening exercises. Wed, Jan. 18-Mar 1, 9:30-11:30 am, MCR, Loveland.

What Feet Can Reveal About Health. Learn up-to-date tips for better foot care and what every day aches and pains may mean and what can be done to keep feet as healthy and active as possible. Thu, Jan. 19, 2-3 pm, Chilson S.C., 700 E. 4th St., Loveland.

What's Your Plan? Thought provoking end-of-life planning. Includes a continental breakfast and discussion on: The Conversation Project, Creating a Living Legacy and Get Your Advance Directives Done! Sat, Jan. 21, 8:15-12:30 pm 1024 Lemay Ave., Fort Collins.

Am I Hungry?® Mindful Eating Workshop. 8-weeks, learn how to be in charge of eating. Practice eating the foods you love without overeating or guilt and improve emotional eating. Also learn how to eat healthier without depriving yourself. Tues, Jan. 24 – Mar. 14, 5:30-7 pm. Fort Collins S.C., 1200 Raintree Dr., Fort Collins. $65 includes all classes, book and journal. Register by calling (970) 221-6644.

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Tips to Save and Spend Wisely in 2017

Did you get carried away with the holiday spirit this past season? On the heels of hefty spending, the New Year is the best time to take stock of personal finance habits and make beneficial changes for the year ahead.

Here are some useful tips and tricks to spend and save wisely in 2017.

Think Long-Term. Don't neglect the future. It's never too early to save for retirement. In fact, the sooner you start, the better off you will be. Invest through a company-sponsored plan if possible. If not, look into IRAs that can help you grow your wealth exponentially.

Create Categorized Funds. Consider the 52-week savings challenge. In the first week, save $1, followed by $2 the second week, all the way through week 52, when you put aside $52. Sticking to this plan results in $1,378 saved at the end of the year, as well as any interest you've earned.

Creating a savings account for a specific purpose is a perennially sound savings strategy. Look for banks that are fee friendly, such as Ally Bank Member FDIC, ally.com, which allows you to open an Online Savings or Money Market account with no minimum and no monthly maintenance fee. You can deposit money easily through e-check deposit, direct deposit and you'll earn interest compounded daily on your savings. In addition, putting this money in a separate account allows you to track your spending against the account balance.

Use Shopping Apps. It is incredibly easy to save money with a little online research. With a few minutes effort, you'll find discount codes, loyalty programs or cash-back websites that track your purchases and reward you for the extra step of navigating through their shopping portal instead of going straight to the big name retailers' websites.

Reap Rewards. While no personal finance expert would advocate running up credit card bills one can't afford, savvy consumers know how to take advantage of credit card reward programs for hotel points, airline miles or just straight cash in their pockets.

"Use credit cards that reward you for the things you buy the most," says Diane Morais, chief executive officer and president of Ally Bank, the direct banking subsidiary of Ally Financial Inc.

There are often offers for opening a new credit card with a minimum spend, such as the Ally CashBack Credit Card, which provides a $100 bonus when you make $500 in eligible purchases during the first three billing cycles, and offers two percent cash back at gas stations and grocery stores, and one percent cash back on all other purchases - as well as 10 percent bonus on rewards that are deposited into an eligible Ally Bank account.

If you don't want to open a new account, check your current credit cards for promotions or cash back offers, which can add up quickly on everyday purchases.

With a little homework, savvy consumers can make 2017 the year they spend strategically and save more.

❖ *Provided by StatePoint*

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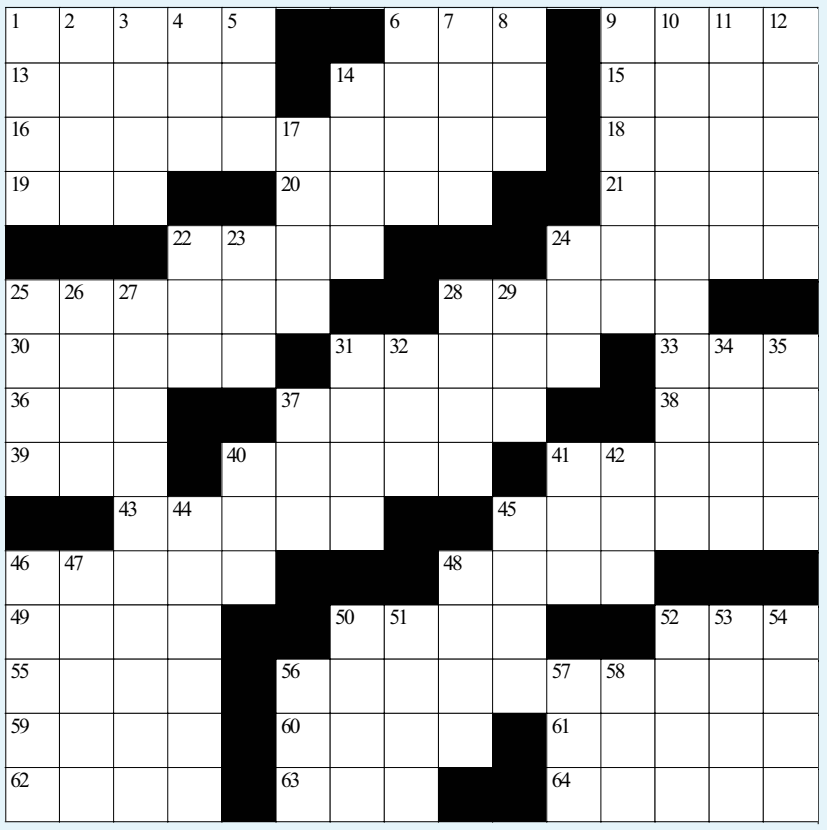
Crossword Puzzle



ACROSS
1 Formula of belief
6 Two
9 Young male horse
13 Brother of Moses
14 Authenticating mark
15 Seaward
16 Blackish
18 Let it stand
19 Fuss
20 Portfolio
21 Saucy
22 Bedouin
24 Aromatic herb
25 Added
28 Former Russian rulers
30 Cuff
31 Turbulent
33 It is
36 Black bird
37 Fortunate
38 To yield
39 Sparse fluid
40 Language spoken in S China
41 Stuffed savory vine leaf
43 Two times
45 Large soup dish
46 Celtic priest
48 Ulcerated chilblain
49 Give notice
50 Physical suffering
52 Japanese sash
55 Among
56 Prisoner transport
59 Tear down
60 Frozen treats
61 Segment of the body of an arthropod
62 Ran away
63 Metal container used for frying
64 Judges

DOWN
1 Scene of first miracle
2 Sudden assault
3 Therefore
4 Beetle
5 Single unit
6 Golf mounds
7 Decline
8 High-pitched
9 One of the three Magi
10 Pretended
11 Ogles
12 Tawdry
14 Strike breaker
17 Great quantity
22 Atomic mass unit
23 Soak
24 What is the longest river in Scotland
25 Heroin
26 Bone of the forearm
27 Restore moisture to
28 Polynesian carved image
29 Wily
31 Uncouth
32 Wood sorrel
34 Heavy book
35 Stately aquatic bird
37 Resinous deposit
40 Young goat
41 Invest with nickname
42 Metal-bearing mineral
44 Out of breath
45 Very small
46 Diminutive being of folklore
47 Pertaining to a ramus
48 Young goats
50 Large almost tailless rodent
51 Capital of Yemen
52 Barbarous person
53 Derrick
54 Taverns
56 Small seed
57 Roll of bank notes
58 Very skilled person

Answers page 8

Say You Saw It in
50Plus Marketplace News

B Sharp Music Program Helps Dementia Patients

A new dementia research program called B Sharp was presented at a recent Senior Network meeting in Fort Collins by a panel of four experts: Jeni Cross, CSU Sociology professor; India Luxton, CSU Research assistant; Angel Hoffman with Stepping Stones at Banner Health; and Katie Fahrenbruch, Alzheimer's Assn. Northern Colorado Director.

The program was launched in 2015 and provided 30 people with dementia and their primary caregiver to attend 5 Fort Collins Symphony Masterworks concerts during the 2015-16 season. The study explored the impact of the music on the cognitive ability of participants with dementia, the social connections between the caregiver and person with dementia, and the degree to which study participants feel supported by the community.

In the United States, 5.4 million Americans have Alzheimer's disease, and 65,000 of those live in Colorado. This number is estimated to more than triple by 2050.

As people lose their memory, they lose their ability to relate to others and communicate in meaningful ways. By attending the B Sharp concerts, caregivers were able to feel connected to their loved one in a familiar and meaningful way. Plus, for the patients, the concerts resurfaced old memories and new memories to form.

l-r: Katie Fahrenbruch, India Luxton, Lynette McGown, and Jeni Cross

Participants with dementia were given a cognitive test before and after concerts, as well as the Geriatric Depression Scale and a mood assessment. The cognitive test called RBANS assesses current cognitive functioning, improvement, and/or decline.

Caregivers identified a number of positive changes in their loved ones after participating in the program including improved alertness, engagement, and mood in comparison to other activities done together.

Most importantly, there was a significant difference between the pre and post intervention RBANS assessment for the 10 participants who completed both assessments.

This suggests that overall cognition improved over the course of the program. More research needs to be conducted to fully understand the impact of attending musical performance on memory-but preliminary results are hopeful.

For inquiries about the research, contact: Jeni Cross, PhD, Assoc. Professor of Sociology, CSU; Jeni.cross@colostate.edu, (970) 491-0483. To donate, contact: Mary Kopco, Executive Director, Fort Collins Symphony, mkopco@fcsymphony.org/, (970) 482-823.

Barb Warner will touch your heart and soul and your funny bone.

As she approached retirement, she realized that there weren't any guideposts to design the next chapters of her life. She had read many self-help books but there were none that helped her understand the breadth and depth of the possibilities available in the the second half of life. So she decided to write one. She is excited about sharing it with you.

Now in her seventies, Barb is continuing to learn from her own life experiences. Her goal is to help others in the second half of life do the same. She hopes her book, Keep Your Fork-Dessert Is On The Way: Savoring the Second Half of Life, will help you achieve goals beyond your wildest dreams as you explore your life experiences and harvest the wisdom, courage and knowledge that is now yours. This has the potential to be a new and exciting chapter for all of us.

Purchase her book on amazon.com and also her website: www.barbwarner.com. Barb lives in Aurora. She enjoys speaking to groups and invites you to call her at 303-745-1377 for more information.