

50+ ADULTS **50** **Plus** **Marketplace**



Local News, Profiles, Events & Resources For 50 Plus Adults October 2023 • Volume 29 • Issue 10

Ten Prescription Drugs Medicare Will Negotiate First

The names of the first 10 Medicare drugs whose prices the federal government will negotiate directly with manufacturers were released Aug. 29. It marks the first time in history that the price of life-sustaining medications that millions of older Americans in the nation's largest health program rely upon to prevent strokes and blood clots and to treat diabetes and cancer will be subject to direct negotiation.

"This is an important first step toward finally allowing Medicare to use its purchasing power to lower drug prices," says Nancy LeaMond, AARP executive vice president and chief advocacy and engagement officer. "Medicare spends more than \$135 billion on prescription drugs every year."

Between June 2022 and May 2023, Medicare Part D spent \$50 billion on the first 10 drugs selected for negotiation. That represents 20 percent of Part D spending during that time period. These

medications were used by 8.2 million Medicare beneficiaries.

In the long run, Medicare beneficiaries who often must pay a percentage of a drug's cost would benefit directly from lower negotiated prices, and the government could use the money saved to shore up Medicare's finances. Negotiations will be expanded to include additional drugs in the years ahead, which would magnify the savings.

"Letting Medicare negotiate for lower prices is a commonsense solution that will save seniors money and cut government over-spending," LeaMond says.

Here are the 10 drugs that will form the inaugural group of medications subject to negotiations between Medicare and drugmakers. Spending and number of enrollees was between June 2022 and May 2023. These include Eliquis, Jardiance, Xarelto, Januvia, Farxiga, Entresto, Enbrel, Imbruvica, Stelara, and Novolog.

Federal officials drew the list of

10 from among the 50 medications that Medicare Part D spends the most on and that are used most by beneficiaries. All but three of the first 10 drugs are small molecule medicines. Drugmakers that decline to negotiate prices face substantial financial penalties or must stop participating in Medicare and Medicaid, the health coverage program for people with low incomes.

When Congress first added a prescription drug benefit to Medicare nearly two decades ago, the law explicitly forbade the program to negotiate drug prices with pharmaceutical companies. AARP has been one of the most outspoken advocates for changing that policy. "Medicare negotiates a lot of different services that it covers, and prescription drugs were not a part of that until now," says Leigh Purvis, AARP's prescription drug policy principal.

Medicare has tens of millions of beneficiaries and brings a lot

of bargaining power to the table. Nearly 52 million Medicare beneficiaries are either enrolled in a Part D prescription drug plan or get drug coverage through their Medicare Advantage plan.

While Medicare enrollees will not feel the first effects of negotiated drug prices until 2026, experts point to several other provisions of the new law that are already beginning to save beneficiaries money. Plus, other cost-saving provisions will be rolled out between now and when the negotiated prices kick in.

In 2024, beneficiaries with high drug expenses will get a break from paying any out-of-pocket costs once they reach the so-called catastrophic phase of the Part D prescription drug benefit. Part D premiums will not be allowed to increase more than 6 percent.

The impact of this new policy will go beyond the savings to Medicare beneficiaries who take the 10 drugs on the initial negotiations list. Medicare is scheduled to choose 15 additional drugs for negotiations with prices to take effect in 2027, another 15 in 2028 and 20 more medications annually starting in 2029.

CU Presents When You Wish Upon A Star

Join us on Friday, October 6 at 7:30 pm for an unforgettable evening as we celebrate 100 years of Disney through the lens of jazz at CU's Macky Auditorium Concert Hall, 1595 Pleasant St, in Boulder. The program features the new house band of The National Jazz Museum in Harlem which is curated by artistic directors Jon Batiste and Christian McBride. Pianist and music director Sean Mason brings these famous songs to life along with a five-piece band and two wonderful singers and storytellers.

Get ready to be transported into a world where Disney magic meets the timeless rhythms of jazz. Marking a milestone that's as heartwarming as a Disney tale itself, the concert is a centenary tribute to 100 years of Disney magic. From Snow White to Toy Story, the

time-honored music of Disney's animated world has been reimagined and rejuvenated by jazz luminaries such as Louis Armstrong, Miles Davis, and Dave Brubeck. The concert's program will feature a captivating journey through the annals of Disney cinema, breathing new life into beloved jazz standards like "Someday My Prince Will Come," "He's a Tramp," "Everybody Wants to be a Cat" and "The Bare Necessities."

Vocalists Kim Nalley and Sasha Dobson join the ranks to bring these cherished Disney tunes to life with their unique interpreta-

tions. Backing the vocalists is an ensemble of musicians who bring a wealth of expertise to the performance.

"When You Wish Upon a Star" promises to stir hearts and bridge generations through the nostalgic power of Disney classics and the improvisational flights of jazz, united in a fantasia of melody and imagination.

Ticket prices range from \$15 to \$90. Save 15-25% with season tickets. Call 303-492-8008 or visit their website at www.cupresents.org to reserve your tickets today!



Artists Sean Mason, Kim Nalley and Sasha Dobson

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OCTOBER Calendar

Tuesday/3

Boulder Genealogical Society presents a free hybrid program on "Writing Your Own Story for the Next Generation" by Dina C. Carson at 7 pm at the Calvary Bible Church, 3245 Kalmia Ave. in Boulder. The roots of good storytelling will help you go from rambling to readable. A few quick and simple tips will get you churning out memories your relatives will read. Please register to receive the handout and attend in person or on Zoom info at www.bouldergenealogy.org.

Wednesday/11

Longmont Genealogical Society presents a free program on "Inspiring the Next Generation of Genealogists" by Nicole Dyer at 1 pm at the 1st Lutheran Church Friendship Room, 3rd and Terry Sts. in Longmont. Learn ideas to discuss ancestors in the context of historical events, create reader-friendly books, act out family stories at reunions, use multimedia for storytelling, and more. Register to receive handout and attend in person or on Zoom info at <https://longmontgenealogical-society.org>.

Saturday/14

The Boulder Valley Unitarian Universalist Fellowship at 1241 Ceres Drive in Lafayette will be holding a drive-in opportunity for anyone to anonymously and safely donate weapons from noon to 2 pm. The weapons conversion program will be used for garden tools or jewelry. Donors will receive a King Soopers gift card. For more information: <https://www.bvuuf.org/guns-to-garden-tools>.

AARP presents free online webinars on their website at <https://local.aarp.org/virtual-community-center/>. They offer many daily webinars on various topics on nutrition, movies, exercise, finances, fraud prevention, and technology.

The Colorado Gerontological Society presents free online videos on their website at www.senioranswers.org. They offer many videos on Aging in Place series including home & healthy living, finances, fraud, & technology for seniors.

Check individual venues for current information

Calendar sponsored by:

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Boulder County Sheriff's Office Cadet Post Celebrates 50th Anniversary

The Boulder County Sheriff's Office Cadet Post #500 is celebrating its 50th anniversary. The cadet post was established in September 1973 and was launched under then Sheriff Brad Leach. The post had 45 young women and men participate in the program the first year who were between the ages of 14 and 17.

Today, the cadet post is a career orientation program that offers those between the ages of 14 and 21 the opportunity to experience the law enforcement profession firsthand. Over the last 50 years of the program, the cadet program has successfully launched the careers of numerous people into law enforcement, including Boulder County Sheriff Curtis Johnson,

who began as a cadet in 1986, and former Boulder County Sheriff Joe Pelle, who began as a cadet in 1975.

The first cadet known to have graduated from the sheriff's office cadet program and became a deputy with the Boulder County Sheriff's Office, was Greg Morrison, in February 1978. Morrison later went on to become the chief of police in Silverthorne, Vail, and the Grand Junction police departments. Other former cadets have also gone on to serve in law enforcement and public safety careers including current staff members of the Boulder County Sheriff's Office. Former cadets at the sheriff's office include a division chief, commanders, detectives, deputies,

and a dispatcher.

Cadets ride along with deputies on patrol, assist detectives, observe the operations of the communications center, and work in the jail. Cadets are frequently called upon to aid at a variety of public safety and/or public relations programs including traffic control at parades, presentations at school safety programs, and participation in community fairs, events, and demonstrations. Professional law enforcement training is provided, along with opportunities to attend a cadet academy, local and national conferences, seminars, and competitions.

For more information about Cadet Post #500, please visit: <https://bouldercounty.gov/safety/sheriff/join-our-team/cadet-post-500/>.

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Tips to Stay Connected During Natural Disasters

Natural disasters can occur anywhere, at any time. Having a plan to stay connected during emergencies is essential. In the midst of a natural disaster, you'll want to stay informed of local conditions and recommendations, be able to alert loved ones of your safety status, and have the peace of mind that comes with knowing you have a way to reach emergency personnel.

September is National Preparedness Month and to help ensure you stay connected during natural disasters, T-Mobile is offering the following tips to follow before and during a disaster:

Before a Disaster

- Check NOAA's National Weather Service and the National Hurricane Center to get tips and track storms.

- Ensure your disaster kit or go bag includes a list of emergency numbers, chargers and waterproof,

resealable bags.

- Stay abreast of current conditions and forecasts by downloading the Red Cross and FEMA apps and by subscribing to local authorities' text alerts and social media channels.

- Enable Wireless Emergency Alerts (WEA) on your phone. WEA is a public safety notification system that enables authorized agencies to send messages to those with capable wireless devices alerting them of emergencies in their area.

- Check the T-Mobile Newsroom for the latest information on the wireless service provider's emergency response. Companies like T-Mobile have emergency response teams working to ensure they are ready to keep communities, first responders and individuals connected when it's needed most.

During a Disaster

- Be ready for power outages and other interruptions. Keep your mobile devices fully charged and enable your phone's battery-saving mode and dark mode to conserve charge.

- Keep calls (and all device usage) to a minimum and make conversations as brief as possible. Or, consider sending text messages instead. During times of congestion, texts are more likely to go through than calls.

- Have a charged portable power bank for your phone handy as back-up.

- Ensure you have a way to make important calls should regular cellular coverage be limited or unavailable. For example, if you are a T-Mobile customer, you can set up Wi-Fi Calling to do so. If you call 911 using Wi-Fi Calling, give the operator your address. (State Point)

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50 Plus Marketplace News, Inc., is published the first of each month for folks over the age of fifty and dedicated to providing information, programs, matters of interest, and services to Boulder County citizens. 50 Plus has 42,000 county readers monthly. The paper is distributed by free newsstands in businesses that cater to the needs and interests of Agers.

50 Plus Marketplace News, Inc. encourages contributions from readers and business in the form of articles, schedules and reported events. Articles and other written material 300 words or less are to be emailed to sales@50plusmarketplace.com. Faxes and hand-written materials are not accepted. Pictures with captions are appreciated. Digital photos are accepted (170 to 300 dpi, JPEG files) and also 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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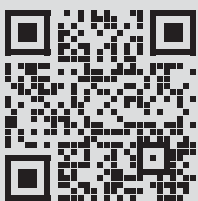
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The Lion Gave Up

Margot Lowe and guide Witness Mathebule were on safari near the Arathusa Safari Lodge in South Africa when they came across a herd of feeding hyenas. The critters suddenly stopped eating; they sensed danger. Out came the video camera and, sure enough, a large and scary lion entered the scene. The hyenas scattered but not fast enough for all of them to get away; one member of the herd was too slow and was singled out by the lion. But the big cat hesitated when it saw the hyena clan had turned around and was about to attack. It gave the lion's captured prey enough time to get away.

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Holiday Quilt Boutique

Interfaith Quilters of Longmont is excited to announce its third Fall Sale. The Holiday Quilt Boutique will be held in the Friendship Center at the First Lutheran Church of Longmont, 803 Third Street, Saturday, October 7, 2023, 9:00am- 2:00pm. We request a \$1 entry donation. Decorative quilted items will represent our annual holidays in the forms of wall hangings, table linens, lap quilts and baby quilts. We accept cash, check or credit cards.

The items are for sale at reasonable prices; they are hand or machine quilted and made of quality fabric. They will be heirlooms to be enjoyed by future generations. IFQ volunteers will assist you.

Proceeds from the fall sale will benefit the Safe Shelter of St. Vrain Valley and the O.U.R. Center (Outreach United Resource Center) in Longmont.

Our membership includes quilters from the community of Longmont and outlying areas who work to improve the lives of others in need. We also donate appropriate quilts year-round. Mountain States Children's Home and VA groups are frequent recipients.

Our group of 140 members meet most Mondays, 9am-3pm in the Friendship Center of the First Lutheran Church, 803 Third St., Longmont.

New members of any age who quilt or would like to learn are always welcome. Bring your lunch and be part of our endeavors.

Medicare Plan Options Local Support Matters!



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Medicare Resource Center Open Tuesdays, Thursdays, Fridays
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FALL SALE!

Holiday Quilt Boutique

Saturday October 7, 2023

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\$1.00 entry donation

First Lutheran Church
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table linens
lap quilts
baby quilts

Proceeds benefit Safe Shelter of St. Vrain Valley
O.U.R. Center

Credit Cards, Checks & Cash Accepted

More Information visit: www.interfaithquilters.org

email: interfaithquilts@gmail.com

Poetry Rising

For some of us, memories make us sad. We might long for “the good old days.” We might recognize that we can’t go back. And, for some of us, we view memories as a privilege—a chance to relive the happy times again and again. Perhaps longing is just part of this time in life?

WHILE LONGING...

When the mourning dove’s lament
seems to sing your song
without even knowing your name,

Do you wonder about longing
as you’re left without the whys,
and unanswered questions
keep your longings in disguise.

Perhaps longing is an invitation
to claim silence once again.
Giving us the moments
to search...and then begin.

Composers, artists, writers, poets
seem to do their best.
when loss and longings go unanswered
and we seem to need a rest.

In the quiet hours that surround us,
we throw questions in the air,
not really seeking answers
that we might not want to share.

Perhaps connecting is the answer
to that hungry place inside...
as we scroll on our devices
looking for a “Hi.”

Perhaps it’s truth we’re seeking...
something we can trust
finally recognizing -
the truth is inside us.

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Sharing the Song
www.lulu.com/shop

Boulder County Behavioral Health Planning Team Hosts Virtual Community Meeting

Join us to discuss and plan community accessibility to mental and behavioral supports in the county

Boulder County, Colo. - Boulder County Community Services Department’s Behavioral Health Planning Team invites community members to join a virtual meeting on Wednesday, Oct. 4, from 4:30 – 6:30 p.m. via Zoom platform. This community meeting will be centered around the Behavioral Health Roadmap, which promotes a long-term shared vision ensuring that all community members have access to the right mental and behavioral health supports at the right time.

To read and learn more about the Behavioral Health Roadmap, please visit: boco.org/BHRoadmap

In honor of September’s Suicide Awareness Month, this meeting will include a panel on suicide prevention and resources in our

community, as well as updates from key partners. All voices are welcome, and encouraged.

WHAT: Behavioral Health Roadmap Virtual Community Meeting

WHEN: Wednesday, Oct. 4

TIME: 4:30 – 6:30 p.m.

WHERE: www.boco.org/BH-Map

Registration is not required to attend the meeting. Spanish interpretation will be available. A working computer and internet connection is required to attend the Zoom meeting. For special assistance attending, please contact the County’s ADA coordinator at 303-441-3525 and allow 72 hours’ notice.

For more information or questions contact Marcy Campbell at mcampbell@bouldercounty.gov.



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Time to Get Your Flu, RSV, and New COVID-19 Vaccines!

Everyone 6 months and older in the United States should get an influenza (flu) vaccine every season with rare exception. CDC’s Advisory Committee on Immunization Practices has made this “universal” recommendation since the 2010-2011 flu season.

There are several flu vaccine options to choose from. If you have questions about which vaccine is best for you, talk to your doctor or other health care professional. Vaccination to prevent flu and its potentially serious complications is particularly important for people who are at higher risk of developing serious flu complications.

Also consider the RSV vaccine as it is becoming a major issue with older adults. Respiratory syncytial virus, or RSV, is a common respiratory virus that usually causes mild, cold-like symptoms. Most people recover in a week or two, but RSV can be serious. Infants and older adults are more likely to develop severe RSV and need hospitalization. Severe infections can include bronchiolitis and pneumonia. Vaccines are available to protect older adults from severe RSV. Monoclonal antibody products are available to protect infants and young children from severe RSV.

The FDA authorized and CDC

also approved newly updated formulations of COVID-19 vaccines made by Pfizer and Moderna. These vaccines protect against the COVID-19 variants that are anticipated to circulate during the 2023-2024 respiratory virus season. A limited number of providers will have availability over the next few weeks, so please check with your preferred provider and local pharmacies for more information.

Please note that due to the privatization of COVID-19 vaccines, most doctors, pharmacies, and health departments can only provide vaccines to individuals who have Medicaid, are uninsured, underinsured, or are paying out of pocket. These facilities do not accept or bill private insurance. Those who are eligible can make an appointment in the coming weeks at your local medical facilities. With an early winter expected, don’t wait to get your family vaccinated!

*Help us
Help the 50+
Community*

New Resources for Those Living With COPD

(StatePoint) Chronic obstructive pulmonary disease (COPD), a long-term lung disease that includes bronchitis and emphysema, is a leading cause of disability and death in the United States. More than 12.5 million people have been diagnosed, but millions more may have the disease without even knowing it.

Given the tremendous impact COPD has on individuals, it's no surprise that it is a significant healthcare burden in the United States. In 2019 alone, there were close to 1,320,000 emergency department visits due to COPD and close to 536,000 hospitalizations. The total economic cost of COPD in this country is close to \$50 billion each year.

COPD can impact all aspects of one's life, making basic household and personal care tasks difficult. However, there are numerous actions a person with COPD can take to feel better and reduce the disease's impact.

Those who are newly diagnosed with COPD often have many questions about what they can do

to feel better. With this in mind, the American Lung Association has launched COPD Basics, a one-hour online course that is free and open to all. Designed to improve COPD care, the course is meant for people living with COPD, their families and healthcare professionals, such as nurses, physicians and respiratory therapists.

The COPD Basics course will teach participants about COPD risk factors and prevention; recognizing the symptoms and diagnosing COPD; maintaining a high quality of life while living with a chronic disease, and the latest treatments and medications. Healthcare professionals who complete the course may be eligible to receive continuing education credits or contact hours. If you or a family member has recently been diagnosed with COPD, take the COPD Basics course at [Lung.org/COPD-Basics](https://www.lung.org/copd-basics).

There is currently no cure for COPD, but new resources can help those living with the disease manage their condition.

Say you saw it in 50 Plus Marketplace News

5 Facts About NTM Lung Disease

(StatePoint) Nontuberculous mycobacteria (NTM) lung disease is a serious condition that can cause permanent lung damage, even if you have no symptoms.

More than 86,000 people are likely living with NTM lung disease in the United States, and rates appear to be increasing, especially among women and older age groups.

The American Lung Association, with support from Insmad, is sharing five fast facts to help you better understand this progressive disease:

1. Treatments vary. How NTM is treated depends on the type of organism causing the infection, the severity of symptoms and your health history. Treatment of NTM lung disease varies from person to person and can last for a prolonged period of time.

2. Current guidelines. The progress of treatment will be monitored by collecting sputum samples. Once achieving a negative sputum culture, the 2020 NTM Guidelines recommend continuing your treatment regimen for 12 months post culture conversion. Because NTM lung disease can be challenging to clear from the body, it's a good idea to seek care from a pulmonologist or infectious disease specialist that specializes in NTM lung disease.

3. Side effects. Some of the medications you may be prescribed may cause side effects. It is important

to talk to your healthcare provider about possible side effects and how to manage them.

4. Clinical trials. There are clinical trials available for those living with NTM lung disease. Participating in a clinical trial supports medical advances and can help you access treatments. See if one is right for you.

5. Finding support. Having the right support while treating your NTM lung disease may help you follow your treatment plan. The Lung Association recommends patients and caregivers join the Living with Lung Disease Support Community to connect with others facing this disease. You can also ask your healthcare provider about lung disease support groups in your area, or look online for a Better Breathers Club near you. To talk to a trained respiratory professional who can help answer your questions and connect you with support, call the Lung Association's Lung Helpline at 1-800-LUNGUSA.

For more information about NTM and lung health, visit [lung.org](https://www.lung.org).

Everyone inhales NTM into their lungs as part of daily life. Unfortunately for some, this exposure can result in infection. Having the facts and tools you need to understand NTM lung disease can help you get the support you need.

Calling All Foodies for Amazing Culinary Experiences in Kentucky

(StatePoint) If you're vacationing in Kentucky, you'll create wonderful memories as you wind your way from one side of the Bluegrass State to the other. The question now is, what are you going to eat?

Whether you love down-home cooking or palate-pushing adventures, Kentucky has what you're looking for.

Load up on carbs after climbing and exploring the wilderness of Red River Gorge at Miguel's Pizza in Slade. For three decades, Miguel Ventura and his family have been serving nature and climbing enthusiasts with a "choose your own adventure" approach to pizza making, where you're only limited by your own imagination.

Heading west and in the mood for a snack and soda? Stop in Winchester and try one of Kentucky's favorite beverages, Ale-8-One. A ginger and citrus-flavored soft drink developed in 1926 by Winchester's own G.L. Wainscott, Ale-8-One has been refreshing Kentucky natives for generations. The company store is fully stocked and worth the trip.

Want something to go with that soda? Check out any one of 15 stops on the Beer Cheese Trail winding in and around Winchester. Those who really love the native delicacy can grab a digital beer cheese passport.

Don't leave the Lexington area without visiting any one of the nine restaurants in the Holly Hill portfolio. Owned by Lexington native and nationally-renowned chef, Ouita Michel, each one offers a unique take on local farm-to-table cuisine. Enjoy an artisan hamburger at Windy Corner. Or, go on a culinary adventure in Michel's flagship restaurant, Holly Hill Inn in Midway. There's a restaurant that suits every taste.

Continue west down Interstate 64 to Louisville and find 610 Magnolia in Oldtown Louisville. Since 2003, Chef Edward Lee has built a name for himself and his

city as a leader in boundary-pushing southern fusion cuisine that brings tastes from all over the globe. Now twenty years later with new executive chef Jeff Potter at the helm, they continue to change and improve their multi-course menu selections. The restaurant is elegant and contemporary, yet rustic, with seasonal access to an outdoor garden patio.

You can't pass through Bourbon Country without stopping by Bardstown, the "Bourbon Capital of the World". Whether you're after a unique tasting experience, a fantastic meal, or both, area distilleries have you covered.

Independent and family owned since 1936, the Willett Distillery has the best of both worlds. With tours and tastings, and an onsite restaurant offering seasonal small plates and a full cocktail bar, it's definitely a one-stop shop. History buffs should be sure to stop by Talbott Tavern, one of the oldest American bourbon bars. Since 1779, the tavern has been host to presidents, pioneers and outlaws. Now you can be a part of that history as you enjoy a cocktail and meal while taking in the old-world ambiance.

If you continue west, you'll eventually find yourself in the charming river city of Paducah. Sitting at the confluence of the Ohio and Tennessee Rivers, Paducah offers a variety of culinary options, including Kirchhoff's Bakery. This legendary establishment has been supplying the city with sweet and savory baked goods since 1873. With its downtown location, it's the perfect place to grab a loaf of fresh baked bread or a massive fried green tomato BLT as you picnic on the riverbank and watch the barges steam past.

These experiences are just the tip of the culinary iceberg in the Bluegrass State. No matter where you find yourself, you'll never be far from a great meal and an even better experience.



Mental Health Health and Wellness: Bridging the Digital Divide



Dr. David Remmert

Three years ago, when the world pivoted to social distancing in response to the pandemic, it became clear that some generations were better prepared for a virtual world than others. As the administrator overseeing the Older Adult Services program at Mental Health Partners, it was immediately apparent that older clients faced a dilemma: either quickly learn new technology to overcome the barrier of isolation, or suspend services with therapists and psychiatrists.

In addition, when you consider the contraction of our “worlds” to just immediate families and the occasional wave to our neighbors, the problem of social isolation seemed almost inevitable – particular for older adults.

In our Longmont clinic, we recognized that our clients not only needed to have access to the virtual world with smartphones and tablets, but they also needed to learn how to use this technology effectively. In response, we creatively sourced phones to provide to clients, and then tasked staff to help clients understand how to use them for their appointments. Along with other providers, we

expanded our teletherapy services to help ease the isolation that many of our clients were feeling.

Today, we find ourselves serving a population that would not otherwise have access to our services but for the availability of virtual options, and so we continue to offer tech support for clients who need it.

And therein lies the silver lining:

Out of necessity and urgency brought about by the pandemic – in order to better connect with our clients and community members suffering from the effects of isolation – we expanded and improved access to quality mental health care for all. This is a mission that continues today.

Dr. David Remmert is a Longmont-based psychologist at Mental Health Partners, a community mental health non-profit serving Boulder and Broomfield counties since 1962.

Find Einstein

Can you find the hidden Einstein in this paper?

Ageism Matters

Walk A Mile In Someone Else's Shoes

At Changing the Narrative, we've facilitated many intergenerational conversations about ageism. Sometimes in these conversations, people go on the defense about their views. Conversations can become passionate, with participants stuck in an “us vs. them” mindset, such as Millennials versus Boomers.

It can be challenging to consider perspectives different from one's own. However, research has found that when people have constructive conversations about age it reduces our stereotypes and prejudice about other age groups.

The key to bridging generation gaps is cultivating compassion and this starts with listening to other people's experiences. Acknowledging differences between people at different stages in life can be useful for raising awareness about certain issues, but it doesn't have to be divisive.

Popular narratives play up differences between ages, pitting us against each other. We see it in advertising and entertainment, in political commentary, and from industries pushing anti-aging solu-

tions. Consider the “OK Boomer” comeback, where younger people dismiss older people, based on the idea that older generations selfishly created a world full of challenges for younger generations. In response, both sides dig in their heels.



Kris & Sara

Ideas like this lump everyone in an age group together, despite a huge range in the views of people of a similar age. They perpetuate inaccurate stereotypes and

distract us from finding real solutions to our shared concerns.

We need to understand one another's perspectives in order to live and thrive together. We need to walk a mile in someone else's shoes. At Changing the Narrative, we believe this is both possible and necessary to end ageism.

Want to learn more? See our website for resources.

Sara Breindel & Kris Geerken are Co-Directors of Changing the Narrative, www.ChangingtheNarrativeCO.org, a leading effort to change the way we think, talk and act about aging and ageism.

Technology is Hip!

Is Online Banking Safe?



Bob Larson

Do you use online banking instead of writing checks? The number of global online banking users will exceed 3.6 billion by 2024. India is the top mobile banking country in the world. In the U.S., it is estimated 216.8 million or two-thirds of Americans use online banking, however 25% of customers prefer to still write checks. Besides banks, credit card, retail and utility companies, major corporations, payment services, and investment houses also use online banking too.

Online banking is commonly used for opening an account, paying bills, transferring funds, applying for loans, depositing checks, and viewing transaction histories. As the number of features are added to online banking, users will use more banking actions online. The reasons are faster service, easy to use, and less expensive than writing checks.

The Covid-19 pandemic accelerated the use of online banking as banking customers were forced to

use online banking. After the peak of the pandemic, many customers experienced the advantages of online banking and decided to continue using them.

Online banking uses encryption to protect your data from hackers. Encryption is a process of encoding information in a way that only authorized parties can access it. The current standard for online banking encryption is 256-bit AES, or advanced encryption standard. This is also considered “military-grade” encryption because the military uses it to protect some of their classified information. Some banks may also use other types of encryption algorithms.

Your home computer or smartphone browser includes the 256 AES encryption method to protect your banking accounts. When you access your banking account from your computer or smartphone, the banking computer tells your computer or smartphone browser to use the special encryption to protect your banking data.

This is another great use of technology in helping the human population operate more efficiently. *Bob Larson is a technologist and Marketing Director for 50 Plus!*

Now Hear This Audiology & Hearing Health

One of our most vital senses that often gets ignored is our ability to hear. Hearing health can have a big impact on many aspects of our lives, including relationships, work, and overall quality of life. That is why audiology awareness is so important.



Dr. D'Anne Rudden

Audiology is a specialized field dedicated to the study and management of hearing. If you ever notice something strange with your hearing, the audiologist is the first person to contact!

Being aware of your hearing health is important because it can help you notice if there are any hearing-related issues early on. Like most health concerns, the earlier you notice something isn't quite right, the better your chances of finding a treatment option that works, like hearing aids or other assistive devices. Hearing loss can also serve as a warning that something else needs attention, so it's always worth investigating.

Paying attention to your hearing health is important and as is protecting it when you can. This means avoiding, when possible, exposure to loud sounds. Fireworks, loud music, or loud

machinery can affect hearing, so be sure to use hearing protection like earplugs to protect your hearing.

Remember, hearing loss is not an issue that only affects older adults, it can impact anybody of any age.

Break down the stigma associated with hearing loss and have open conversations about your hearing health. If not for your own good, for those around you who will learn from your example. If you notice anything with your hearing that you don't understand, reach out to an audiologist!

In practice for over 28 years, Dr. D'Anne Rudden is a Doctor of Audiology, board certified by the American Board of Audiology. Dr. Caney Demars joined the practice in 2020, adding 5+ years of experience and a passion for serving our community! Dr. Rudden is one of six founding members and Project Manager for Hearing the Call Colorado, a non-profit that helps income-qualified people get access to hearing healthcare. To date, they've provided 214 people in Colorado with hearing aids, 48 of those right in Longmont!

Pets Are Family

As the leaves change and Halloween approaches, it's essential to remember that our beloved pets need a little extra care during this spooky season. Here are some quick tips to ensure your pet's safety during the month of October and Halloween.

1) **Costume Cautions:** While dressing up your pet can be adorable, not all pets enjoy wearing costumes. Make sure the costume is comfortable and doesn't restrict their movement or breathing. Avoid masks that can obstruct their vision, and keep an eye on your pet while they're dressed up to ensure they don't chew on or ingest any costume parts.

2) **Treats, Not Tricks:** Keep Halloween candy and treats out of reach from your pets. Chocolate, artificial sweeteners (xylitol), and some candies can be toxic to animals. If your pet ingests something harmful, contact your veterinarian immediately.

3) **Safe Space:** Halloween can be noisy and chaotic thanks to parties and trick-or-treating, and this might make some pets feel stressed or anxious. Create a quiet and safe space in your home where your pet can retreat to if they become over-

whelmed. Consider using pheromone diffusers or calming music to help ease their anxiety.

5) **Keep ID Updated:** Ensure your pet's ID tags and microchip information are up to date. With the constant opening and closing of doors during trick-or-treating and parties, there's a higher risk of pets escaping. A well-identified pet is more likely to be returned safely if lost.

By taking these precautions, you can ensure that October remains a fun and safe time for both you and your furry family members. With a little extra care and attention, you can enjoy the spookiest season of the year without any scary incidents. Learn more at larimerhumane.org.



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Reflections The Lights Are Out



Martha Coffin Evans

It was a strange sensation the other night when I turned out our lights. I looked east toward our neighbor's home. I noted with sadness, no lights shown.

I realized how over these last 15 years, I had looked there in closing out the day. From my five windows, I now saw their home totally in darkness. I had become accustomed to seeing lights in their four or five windows throughout the late evening and even early morning hours.

We never talked about our late night lights. Which one of us might be working at the computer, creating art projects, studying or just reading into the evening or, even the early morning?

A spotlight affixed near their basement door had provided illumination for any four-legged interlopers wandering between our homes. That light added a sense of peace and security.

Our neighbors have shared to-

matoes, lettuce and other veggies from their garden. "Look, Ken just used his snow blower on our sidewalk," we had commented over the years. Unless he beat us to it, we returned the favor clearing his sidewalks.

During our pandemic time, we enjoyed a masked Happy Hour on their driveway. On occasion, basketball tickets were shared when we had extras along with rides to the Bolder Boulder.

I realize now this house will remain darkened as its owners have moved into a new chapter of their lives. They are in transition with their planned move to family in the Northwest.

Our neighborhood is also transitioning as we await new owners who will call this place home. We understand the snow blower has been provided for them!

Will they have lights on in the evening, early morning hours? I hope so as I settle into looking again to the east as I close out the day.

Martha (Marty) Coffin Evans, Ed.D., is a freelance writer with MACE Associates, LLC. She can be reached at itsmemartee@aol.com.

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Colorado Gerontological Society

Medicare Monday Highlights 2024 Changes



Eileen Doherty

Denver, CO. Every year, Medicare beneficiaries are encouraged to review coverage, especially drug coverage. Premiums and co-pays, health plans and prescription drug, as well as new benefits from the Inflation Reduction Act (IRA) will be the subject of Medicare Monday.

Medicare open enrollment runs from October 15 to December 7. The Colorado Gerontological Society will be offering a combination of in-person events and virtual programs. Kick-off events will begin Monday, October 16 with both in-person events in the metro Denver area, as well as a virtual event. The Society will also be offering a series of virtual Wednesday Lunch and Learn's on topics such as enrollment in a Part D plan and the difference between Medicare Advantage (MA) and Medicare Supplement Plans.

New MA companies will be entering the market. These plans will compete with companies already in the market with low to zero premiums, limited co-pays, and lots of additional benefits such as dental care, hearing aids, meals following a hospitalization, and product catalogs for over-the-counter drugs and other devices.

Similarly, expect changes to the Prescription Drug Plans (PDP). As MA and PDP companies prepare for changes in how the Centers for Medicare and Medicaid negotiates drug costs in 2025 with pharmaceutical companies directly to bring down the cost of ten most frequently used prescriptions, expect the MA and PDP companies to make changes of their own.

Individuals who attend in-person will be able to do comparison shopping by visiting with insurance companies to learn more about their products. Information will be available upon request for virtual attendees.

Check our ad for locations, visit senioranswers.org, or call 303-333-3482 or 1-855-293-6911 (toll free) or 1-866-880-4777 (Spanish).

Eileen Doherty, MS is the Executive Director of the Colorado Gerontological Society.

Ron Stern's Travel Series

Loveland Chocolate Festival



Ron Stern

The Loveland Chocolate Festival was held at The Ranch event complex on September 16, 2023. This year's event saw lines extending well into the parking lot with chocolate lovers waiting to sample the wares of some of the region's best chocolatiers. If you missed the event, you can still find many of the 57 represented vendors either online or at some of Northern Colorado's farmers markets.

Audacious Truffles uses no ar-



tificial colors or ingredients and prepares his truffles using a slow reduction process to intensify the flavors. The House of Stewart creates traditional Scottish shortbread, caramels and tablets. The latter is a creamy confection pre-

pared with condensed milk, butter and sugar that melts in your mouth. The owners of M2 The Confections love to create unique flavors that you typically don't see elsewhere. Some of the popular seasonal specialties include caramelized passionfruit and Palisade Peach caramel.



Sourcing from small farmers in Latin American countries seems like a growing trend in the industry. IXKAKAW is a woman-owned Ft. Collins business that works directly with farmers sourcing cacao that is grown in the wild. They are hand-picked and the fermented beans are then dried under the sun, sorted and roasted. They offer a variety of chocolate bars including a rare version called Macambo that uses light-colored cacao nibs, butter and sugar. The resulting delicate flavor is similar to that of white chocolate.

You can find more information about future chocolate festivals at Dana Cain Events (<https://www.danacainevents.com/>).

Story by Ron Stern (The Global Gumshoe), travelwriter01@comcast.net.

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Walden Ponds Wildlife Habitat

The City of Boulder will close Sawhill Ponds as early as Oct. 2, to begin a multi-year project to improve the city's main sanitary sewer line. Boulder County will also close the west side of adjacent Walden Ponds Wildlife Habitat for this project. Both areas are located near Valmont Road and 75th Street.

The closures are intended to help expedite the project and protect wildlife from disturbances. The closures are currently scheduled through March 15, 2024, and may be extended depending on project progress. The new pipeline will be constructed primarily along existing trails, and heavy construction will only occur outside of the seasonal osprey closure window for Sawhill Ponds.

The city recognizes the impact this project will have on visitors who enjoy nature at Sawhill and Walden Ponds and encourages our community to visit other open space and parks locations. For updated trail information and current closures areas, download the Boulder Area Trails Map.

The Main Sewer Improvements project will enhance and rehabilitate the city's main sanitary sewer line, located next to Sawhill and Walden Ponds.

The project aims to:
Strengthen wastewater infrastructure by rehabilitating the existing sewer line.

Protect public health by increasing wastewater capacity.

Reduce flood vulnerability by moving wastewater flow out of the floodway.

Protect and conserve the environment by decreasing the risk of wastewater discharge.

As part of this project, the city will make accessibility improvements for visitors experiencing mobility challenges, along with trail enhancements as part of the site restoration. Impacted areas, including upland areas, wetlands and trees will be restored with native plant species in coordination with open space staff. Stormwater best management practices will be followed to protect adjacent creek areas.

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Seniors With Guns, A Lethal Mix

Imagine a senior who is suffering from early memory impairment. He gets a urinary tract infection and is a bit delirious, not answering his phone. One of his children comes by to check on him. Because his infection is making him confused, he doesn't recognize them. He thinks they are an intruder, shooting them with the gun that he recently bought, feeling unsafe alone in his home.

Dr Elizabeth Clarke, a geriatrician practicing in Denver and Guns to Gardens volunteer, notes that ageing may be a time of incredible upheaval / transition and loss. Seniors may be dealing with the loss of a spouse, a child, or other close friends or family members. Many seniors must adjust to loss of independence or function due to health changes. Some sense a loss of purpose and contribution after retirement. This increases risk for impulsive suicide. White men over 75 have the highest rate of suicide deaths nation-wide. Ownership of a hand gun increas-

es risk of completed suicide eight-fold. Many suicide attempts are impulsive and having rapid access to a firearm increases the risk that a physical or mental health crisis will end in suicide. In Colorado, 75% of gun violence deaths are suicide. By removing unwanted firearms from homes, we can reduce the number of suicides. People might also want to dispose of firearms they that they inherited from a spouse or parent, but don't wish to return to the marketplace.

On October 14th noon-2pm, the Boulder Valley Unitarian Universalist Fellowship at 1241 Ceres Drive in Lafayette will be holding a drive-in opportunity for anyone to anonymously and safely donate weapons. They will be disabled on-site and later turned into garden tools or jewelry. Donors will receive a King Soopers gift card. For more information:

<https://www.bvuuf.org/guns-to-garden-tools/> or gunstogardentools@bvuuuf.org for questions.

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Genealogy Rocks!



Carol Darrow

The most common reason people embark on a genealogy search is to find the story behind the facts. Sometimes that story is in census records (missing husbands) or marriage records (more than one). Newspapers are often the richest source of events in the lives of our ancestors. Something such as an obituary or burial notice can supply children's names both living and deceased, parents' names, even occupation and fraternal affiliations.

Newspaper collection services cost about \$100 a year and may seem too expensive. Often there are three-month subscriptions that will let you do the needed research in a short period of time. Every newspaper service contains different newspapers. So if you're looking for the St. Louis Post-Dispatch, you need to subscribe to Newspapers.com while those seeking San Francisco news should turn to GenealogyBank.com. Denver newspapers, both the

Denver Post and Rocky Mountain News, are digitized on GenealogyBank.com but only up to 1940.

There are free newspaper resources in some U.S. states. Colorado Historic Newspapers covers Denver news as well as up-state news from the Western Slope. Google your state of interest to discover such as Iowa Historical Newspapers. Beware of commercial tags that will take you to non-newspaper sites. If security warnings start flashing, cancel the site.

If you have a specific date, such as a death date or marriage date, you can contact the local public library which is often the repository of local newspapers. They may or may not be indexed but librarians will look up newspapers near the date you supply. This will often get you a digital copy of an obituary. This is helpful for small towns in rural counties that have not had their newspapers digitized. Happy hunting!

Carol Cooke Darrow is a Denver-based professional genealogist who teaches classes throughout the area and facilitates the WriteNOW family writing group on Zoom.

Say you saw it in 50 Plus Marketplace News

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Social Security Today Minimizing The Risk Of Financial Abuse For People Living With Dementia

Financial crime against older Americans is a growing problem. People living with dementia are at an especially high risk of becoming victims. That's why we're committed to combatting fraud.

As their memory and other thinking skills decline, people with dementia may struggle to make financial decisions. They may not remember or report the abuse – or understand that someone is taking advantage of them. This abuse can occur anywhere – including at home or in care settings.

Victims of fraud who are 80 years and older lose an average of \$39,200 every year. Studies show that financial exploitation is the most common form of elder abuse. However, only a small fraction of these incidents are reported.

You can help protect others by learning to recognize common signs of financial exploitation and abuse, including:

- Unopened bills.
 - Unusual or large purchases.
 - Utilities being shut off due to unpaid bills.
 - Money given to telemarketers or soliciting companies.
 - Unexplained withdrawals from the person's bank account.
- There are also many simple things that caregivers can do

to reduce the risk of financial abuse for people with dementia and similar conditions, like Alzheimer's. Do your best to make sure they're involved in deciding which safety measures to put into place.

Some options include:

- Agreeing to spending limits on credit cards.
- Signing up for the "Do Not Call" list at DoNotCall.gov.
- Setting up auto-pay for bills instead of paying them by check.
- Signing up to receive automatic notifications for withdrawals from bank accounts or large charges to credit cards.
- Requesting electronic bank and credit card statements and watching for unusual purchases or changes in how the person typically spends money.
- Asking credit card companies to stop sending balance transfer checks and opting out of future solicitations.
- Creating a separate account where you can keep a small, agreed-upon amount of money that the person can use for recreational activities, meals with friends, etc.

To learn more about combating elder abuse, visit our blog at <https://blog.ssa.gov/world-elder-abuse-awareness-day-combating-injustice/>.

Say you saw it in 50 Plus Marketplace News

Rubber Duckies

The citizens of Belfast, Maine are scratching their heads for a third year in a row. This time of the year, in 2021, a lone "Giant" plastic duck made its first appearance in Belfast harbor; the word, "Joy," was written on its chest. The Joy duck and a second inflatable duck showed up last year; the second duck bore the words "Greater Joy" on its chest. This year a third Giant ducky joined the clan; it bore the words, "Greatest Joy."

Anybody know who's responsible for these joyous rubber duckies?



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The Dirty Dozen Myths of Marketing to Older Americans

Young at heart and flush with cash, they're the tech-loving, gym-using, trend-setting, fun-seeking, fashion-shopping, car-buying, food-experimenting, ad-consuming marketer's dream, who are often ignored by businesses and sometimes society in general. These are active aging consumers who spend close to \$3 trillion annually on products and services.

In his recent webinar, Jeff Weiss, a marketing expert of older Americans over 55 (agers), defines who this target is and why they are different compared to how society portrays them. He reveals the Dirty Dozen Myths associated with agers. By crushing these myths attached to older consumers, there is a significant opportunity to change how society and businesses/ organizations see and engage the older, active adults.

Over 110 million (one-third) Americans are over age 55 today, thus by 2042, 42% of the total population will be over 55. Consumers over age 55 represent 40% of the market, while the younger Gen Y and Z consumers represent less than 18%, where most marketers target their marketing. However, most older Americans are much better informed, still have the most money, and very healthy, so why aren't the retailers focusing on these agers?

Myth #1: Marketers feel older Americans have one foot in the

grave! They think most agers are not very happy from age 65 to 79. They think seniors are really depressing and don't have much to live for! Statistics prove otherwise!

Myth #2: What is Bluetooth? Agers over 55 are actually leading adopters or early majority buyers of tech devices such as high-tech hearing aids, high tech cars or SUVs, smartphones and tablets, and medical monitoring devices.

Myth #3: You can't teach an old dog new tricks! Many Agers are trying skydiving, playing pickleball (fastest growing sport with agers), and other active sports besides taking classes for many topics like genealogy and other fun hobbies.

Myth #4: Don't forget my senior discount! Most agers ask for their senior discount to make their money last longer! Most retailers, restaurants, and medical facilities offer senior discounts to attract the many agers to their businesses!

Myth #5: I've fallen and can't get up! Marketers feel agers are less mobile and have more disabilities. While some single agers may stay home, couples or older friends are healthy and live it up, don't have kids to raise, and can afford a better lifestyle.

Myth #6: You look great for your age! Today's agers feel and look good, exercise regularly, don't smoke, and eat better than their younger generations!

Myth #7: You're out to pasture! Marketers feel most agers end up

in nursing homes, but in reality, they rather live at home or in independent living facilities. With the reverse mortgage option, agers can live comfortably without worrying about money problems!

Myth #8: When I was your age! Marketers feel agers are disengaged from life and society. Today's agers are more engaged because they are healthy and active!

Myth #9: You're out of sight! The younger generations are critical of their older ones.

Myth # 10: You're past your prime! Marketers and some businesses feel the agers are not as productive as the younger generations. Interestingly, agers' past skills and better work ethic are still welcome

at many businesses.

Myth #11: You're tried and true! Even with the older skills, agers are willing to learn new methods and technologies to keep up with the new living standards!

Myth #12: Oh, to be young again! Agers are actually embracing new concepts and trying new ideas in living, having fun, and enjoying life!

In summary, today's agers feel more alive, have more fun, enjoy life, have more money, are more active than their parents were or even their grandkids. They are physically, socially, mentally, and digitally more active! For more info on this topic, visit www.ageofmajority.com.



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•East Age Well Center:
5660 Sioux Dr.
303-413-7290
Monday – Friday
8:00 a.m. – 4:30 p.m.
For more information about programs and services, visit www.boulderolderadultservices.com. Weekly newsletter sign-up: <https://bouldercolorado.gov/lets-age-well-newsletter>.

Get Acquainted! West Age Well Center, Tuesday, October 3, 10:00 – 11:00 a.m. Meet others and learn about the many programs and resources offered by Older Adult Services.

Popular Line Dances. West Age Well Center, Tuesdays, October 3 – 31, (NO class 10/10) 1:00 – 2:00 p.m. Fees: R/NR \$32/\$40. Line dancing is a fun and invigorating activity that utilizes music from around the world.

Coffee with a Cop. West Age Well Center, Wednesday, October 4, 9:30 – 11:00 a.m. Break down barriers between police officers and the community members they serve with this space to ask questions, voice concerns, and

get to know the officers in your community.

Jazz Dance Series. East Age Well Center, Fridays, October 13 – 27, 12:30 – 1:30 p.m. Fees: R/NR \$24/\$30. Jazz is a fun, invigorating dance style designed to show stylish expression with enjoyable music.

Technology Coaching Online Appointments: 1-1 Assistance. Online, Thursdays, October 19 and 26, 10:00 a.m. – 12:00 (by 30-minute appointment). A tech coach provides one-to-one online technology assistance using Zoom for older adults with Apple, Samsung, or Android products.

Living History Performance – Marion Woodman. West Age Well Center, Wednesday, October 25, 1:00 – 2:00 p.m. Marion Woodman was a widely read and acclaimed author, a leader in women’s spirituality and feminine consciousness, and a Jungian analyst.

Mobility for All – How to Use Technology to Enhance Transportation Accessibility, Convenience, and Safety. Online, Wednesday, October 25, 10:00 a.m. – 12:00 p.m. OR West Age Well Center, Tuesday, October 31, 10:00 a.m. – 12:00 p.m. Sponsored by Boulder County Area Agency on Aging.

Lafayette Senior Services

Call 303-665-9052 or email olderadults@lafayetteco.gov to register.

Strengthening Supports for Older Adults in Boulder County: Abuse, Neglect, and Financial Exploitation October 4, 10am-12pm

Join the Boulder County Justice Coalition for ALL (Abuse in Later Life) -- “JCALL” -- to learn more about abuse, neglect, and financial exploitation in later life. During the event, adults aged 50 and over, their families, and caregivers will gain a better understanding about types of abuse, learn how to recognize, and address instances of abuse when they occur and talk with local service providers on how to get appropriate assistance, so that all community members have reliable information and access to available services.

Pumpkin Express Anderson Farms

October 12, 10am-2pm
Fall is here and it is time to think about pumpkins. Come explore The Anderson Family Farm, while enjoying a wagon ride and pick a pumpkin. While you are there, you can walk around the farm. Lunch is on your own.

Spooktacular, with Vaccine Clinic

October 27, 12-2pm
Come by the Senior Center wearing your Spooktacular Costume and join others as we laugh, play games, dance, and have a spooky lunch. Wear your favorite costume and burn those holiday calories at our howling dance party. Lunch and drinks provided. Door prizes for best costumes. Additionally, Boulder County Public Health will be available for vaccines.

Birds of Lafayette

October 31st 1:30-2:30pm
Birds of Lafayette; An introduction to knowing and enjoying birds of our area. Join naturalist, Martin Ogle, for a fascinating talk about birdwatching in Lafayette. We’ll learn the basics of how to attract birds, how to recognize several special birds of note and about how birding can open a whole new world in our everyday lives!



50 Plus Marketplace News Crossword Puzzle

October 2023
Answers page 7

1	2	3	4	5	6	7	8	9	10	11	12	13	
14				15					16				
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- ACROSS**
 1 Islamic chieftain
 5 One of ten equal parts
 10 Immense
 14 Not bright
 15 Worship
 16 South American Indian
 17 Small island
 18 Objective case of I
 19 Collection of weaponry
 21 Sheer fabric of silk
 23 Having a tail
 24 Light meal
 25 Assist
 26 Infinite time
 30 Stage plays
 35 Beetle
 36 Spawning area of salmon
 38 Mature

- 39 Republic in SW Asia
 41 Unit for measuring gold
 43 Potpourri
 44 Source of cocoa
 46 Animistic god or spirit
 47 Faucet
 48 Pertaining to the thymus
 50 Broadcast by television
 53 Ornamental fabric
 55 Edge
 56 Offensive
 60 Rootlike
 64 Marshy
 65 Which satellite of Jupiter discovered by Galileo in 1610, is that planet's third largest
 66 Drug-yielding plant
 67 On the top
 68 A poplar

- 70 Charge per unit
 71 Limbs
 72 Well-known
 73 Small drink of liquor
- DOWN**
 1 Heroic
 2 Soft pulpy mass
 3 State of being illiterate
 4 Marijuana cigarette
 5 Cap of Scottish origin
 6 Paradise
 7 Negative vote
 8 Vestige
 9 Messenger
 10 Competed
 11 Old Indian coin
 12 Move off hastily
 13 Story
 20 Above
 22 Devoted follower
 25 Combine chemically with water
 26 Decree
 27 The Pentateuch
 28 Annoy
 29 Furniture wood
 31 Fuss
 32 Having many poles
 33 Assumed name
 34 Mine excavation
 37 Matron
 40 Vietnam
 42 Sesame plant
 45 Greased
 49 The land of promise
 51 Biblical high priest
 52 Visor
 54 Second largest violin
 56 Gemstone
 57 Restrain
 58 Long, laborious work
 59 Drinking vessels
 60 Hoar
 61 Covering for the head
 62 Very small quantity
 63 Hold as an opinion
 69 Near to



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